



Housing & Redevelopment Authority

**Crow Wing County HRA Board Meeting Agenda**  
**5:00pm Tuesday March 11<sup>th</sup>, 2025**

Crow Wing County Land Services Building Pine/Maple Meeting Room  
322 Laurel St. Brainerd, MN 56401

Commissioner Craig Nathan attending via WebEx at 8986 Sugarberry Creek,  
Brainerd, MN 56401

Join from browser:

<https://brainerdhra.my.webex.com.brainerdhra.my/j.php?MTID=m91a41740f6343dcd206e49d7d59fc603>

Join by phone: 415-655-0001

Meeting number (access code): 2554 670 0073

Meeting password: dXHN7KspF29

*"Our mission is to support the creation and preservation of affordable housing, economic development, and redevelopment projects towards a more vibrant Crow Wing County."*

- 1. CALL TO ORDER**
- 2. ROLL CALL**
- 3. APPROVAL OF AGENDA**
- 4. APPROVE MINUTES (Attachment 1 – Pg. 3)**
  - a.** Approval of the Tuesday, February 11<sup>th</sup>, 2025 Meeting Minutes
- 5. REVIEW & ACCEPT FINANCIAL STATEMENTS (Attachment 2 – Pg. 7)**
  - a.** CWC HRA Balance Sheets for February 2025
  - b.** CWC HRA Operating Statements for February 2025
  - c.** CWC HRA Payments for February 2025
- 6. UNFINISHED BUSINESS**
  - a.** Resolution Request to Accept the Conveyance of Outlots E and F in Brainerd Oaks from the Brainerd HRA (Attachment 3 – Pg. 23)
- 7. NEW BUSINESS**

**8. REPORTS/UPDATES:**

- a. Executive Director Report (Attachment 4 – Pg. 27)*
- b. Housing Trust Fund (Attachment 5 – Pg. 29)*
- c. Brainerd HRA/Rehab Programs (Attachment 6 – Pg. 31)*
- d. BLAEDC/CREDI (Attachment 7 – Pg. 33)*
- e. CWC*

**9. COMMISSIONER COMMENTS**

**10. NEXT MEETING** April 8<sup>th</sup>, 2025

**11. ADJOURNMENT**

**CWC HRA Commissioners:**

Katie Heppner, Commissioner - District 3 (12-31-29)  
Richard (George) Burton, Commissioner - District 1 (12-31-27)  
Tyler Gardner, Commissioner - District 2 (12-31-28)  
Michael Aulie, Commissioner - District 5 (12-31-26)  
Craig Nathan, Commissioner - District 4 (12-31-25)



Housing & Redevelopment Authority

**Crow Wing County HRA  
BOARD MEETING MINUTES  
Tuesday, February 11<sup>th</sup>, 2025 @ 5:00pm**

A regular meeting of the Board of Commissioners of the Housing and Redevelopment Authority (HRA) in and for the County of Crow Wing, Minnesota, was held at the Crow Wing County Land Services Building, Pine/Maple Meeting Room and via Webex video/teleconference at 5:00 p.m., Tuesday, February 11<sup>th</sup>, 2025.

- 1. CALL TO ORDER:** Chair Heppner called the meeting to order at 5:00 p.m.
- 2. ROLL CALL:** Present: Commissioners Katherine Heppner, Richard (George) Burton, Michael Aulie, Tyler Gardner, and Craig Nathan.

Others present: Executive Director Eric Charpentier, Finance Director Karen Young, Operations Administrative Specialist Hannah Anderson, BLAEDC Executive Director Tyler Glynn, Crow Wing County Administrative Services Director Jory Danielson, and Crow Wing County Commissioner Steve Barrows.

Guests: Monty Jensen, Chief Manager of Level Contracting.

**3. REVIEW AND APPROVE AGENDA:**

**Commissioner Aulie motioned to approve the agenda for Tuesday, February 11<sup>th</sup>, 2025, as presented. Seconded by Commissioner Burton. Motion Carried Unanimously.**

**4. APPROVE MINUTES:**

- a.** Approval of the Tuesday, December 10<sup>th</sup>, 2024 Meeting Minutes

**Commissioner Gardner motioned to approve the minutes of the December 10<sup>th</sup>, 2024, regular board meeting, as presented. Seconded by Commissioner Burton. Commissioner Nathan abstained from voting. Motion passed.**

- b.** Approval of the Tuesday, January 11<sup>th</sup>, 2025 Meeting Minutes

**Commissioner Aulie motioned to approve the minutes of the January 11<sup>th</sup>, 2025, regular board meeting, as presented. Seconded by Commissioner Burton. Commissioner Gardner abstained from voting. Motion passed.**

**5. REVIEW AND ACCEPT FINANCIAL STATEMENTS:**

*The Housing Trust Fund and financial information for January 2025 was presented by Karen Young.*

- a. CWC HRA Balance Sheet January 2025**
- b. CWC HRA Operating Statement January 2025**
- c. CWC HRA January 2025 Payments**

Commissioner Gardner asked for clarification on what kind of administrative costs the \$23,130 in costs that have been incurred through the housing trust fund covers. Young clarified that it covers direct attorney and legal costs. Commissioner Gardner also asked for clarification on if the allowable administration percentage is reduced and \$65,000 is available for loans, will it be needed for administration fees in the future. Young confirmed that it should not be needed as we do not currently have loan servicing fees. Charpentier added that no staff time is included as it is covered in the shared services agreement. Commissioner Nathan inquired where the funding comes from to run the housing trust fund. Young advised that it comes through the shared services agreement and levy. Commissioner Nathan raised concerns that staff time to run the housing trust fund is not being tracked. He would like to see costs broken down by program. Commissioner Gardner inquired on how long it has been since the housing trust fund was established. Young advised it was established in 2020.

**Commissioner Aulie motioned to accept the January financial statements as submitted. Seconded by Commissioner Gardner. Commissioner Nathan voted nay due to staff not allocating staff time to the housing trust fund. Motion passed.**

**6. UNFINISHED BUSINESS:**

- a. Outlot E & F Infrastructure Support Request**

*The Outlot E & F Infrastructure Support Request was presented by Eric Charpentier, with additional information provided by Monty Jensen, Chief Manager of Level Contracting.*

Monty Jensen added that the infrastructure estimate does not include work needed by Brainerd Public Utilities, CenterPoint Energy, screening, trees, fencing, and/or other small utilities. Commissioner Aulie asked for clarification on how many units the new development would be. Jensen advised it would be 18 units of two-story homes. Charpentier added that designs can be brought to the board when the purchase and redevelopment agreement is ready to be executed. Commissioner Nathan inquired on what the match will be from Level Contracting for infrastructure. Jensen clarified that they will be covering the additional utilities outside of the estimate provided, as well as the requirements from the city of Brainerd, as they have done with the other development lots.

**7. NEW BUSINESS: None**

**8. REPORTS:**

- a. Executive Director Report**

*The executive director's report was presented by Eric Charpentier.*

- b. Housing Trust Fund Report**

*The housing trust fund report was presented by Eric Charpentier.*

Charpentier added that there have been additional conversations with the 805 Laurel St developer, and they are fully committed to the project with over 1 million invested. They will not be seeking additional funding from the HRA in 2025.

Commissioner Nathan inquired whether the non-TIF funds from BLAEDC were still available. Young advised that this matter was presented to the board at the December meeting and a motion was made to commit the BLAEDC funds and the 8+ month reserves to housing and redevelopment initiatives. Commissioner Gardner raised concerns that funds are being allocated toward new development instead of rehabilitation projects for existing housing units. Charpentier responded that it is less expensive to build new housing units, and a lot of rehabilitation projects happen outside of the housing trust fund, such as SCDP and MHFA loans. Commissioner Gardner requested information on the alternative loan options be brought to the next board meeting.

**c. Brainerd HRA/Rehab Programs:**

*The rehab report was presented by Eric Charpentier.*

**d. BLAEDC/CREDI:**

*January 2025 staff time billing reports were presented along with an overview of office happenings by Tyler Glynn.*

Outside of the report, Glynn also provided more details on the working relationship between BLAEDC and the Brainerd EDA as requested by Commissioner Nathan at last month's meeting.

**e. CWC:**

*Crow Wing County updates were presented by Jory Danielson.*

Danielson reported that he will review the motion that was made at the Crow Wing County board meeting earlier in the day to clarify if submitting the grant application was included, in addition to submitting the Intent to Apply. It was also requested that HRA staff present their 5-year plan when presenting their budget to the finance committee in the coming months.

## **9. COMMISSIONER COMMENTS:**

Crow Wing County Commissioner Steve Barrows reported that there was good discussion at the Crow Wing County board meeting today. He is excited to see the legislature work together to address county issues. Commissioner Nathan inquired if they have seen any impact on the county level from the Trump administration cutting funding. Danielson responded that while they are concerned about the future, there is not a clear picture yet.

Commissioner Aulie concurred with Commissioner Gardner's earlier comment to have HRA staff focus more on owner occupied rehabilitation projects as the SCDP project in Deerwood was a great success.

**10. NEXT MEETING:** Tuesday, March 11<sup>th</sup>, 2025

**11. ADJOURNMENT:**

Commissioner Gardner motioned to adjourn the meeting. Seconded by Commissioner Burton. Motion Carried Unanimously. Meeting was adjourned at 6:15 PM.



Housing & Redevelopment Authority

To: CWC HRA Board Members  
From: Karen Young, Finance Director  
Date: March 4, 2025  
Re: Review and Accept Financial Statements

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Please find attached the financial information for February 2025.

**2024 Audit**

The 2024 audit fieldwork was completed by CliftonLarsonAllen (CLA) during the last week of February. We have not yet received a draft for review. Mary Reedy will attend an upcoming meeting to present the audit to the board.

**2024 BLAEDC/CREDI Funding**

The second half funding payments to BLAEDC/CREDI were processed in February. Per the agreements with both entities, payment will be due and payable pursuant to the submission of the 2<sup>nd</sup> six months of reporting which was received in January.

**Action Requested: Accept the February financial statements as submitted.**

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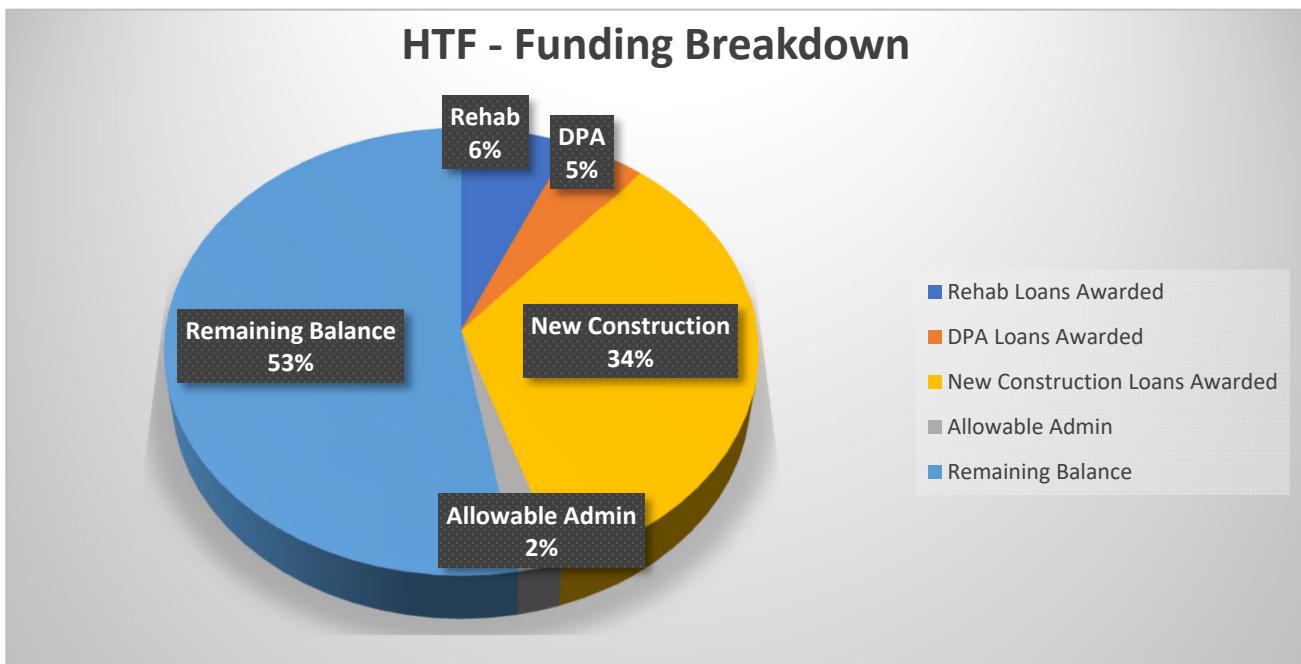
# Housing Trust Fund Projection

HTF - Funding Breakdown	
<b>Revenue Sources:</b>	
Levy Approved Total	\$ 2,600,000.00
CWC Local Housing Aid	\$ 314,992.00
Interest Earned To Date	\$ 47,827.00
Total	\$ 2,962,819.00
<b>Loans Awarded:</b>	
Rehabilitation (9)	\$ 193,335.00
Down Payment Assistance (7)	\$ 140,000.00
New Construction (1)	\$ 1,000,000.00
Total	\$ 1,333,335.00
Allowable Admin <i>(2.5% of levy)</i>	\$ 65,000.00
<b>Remaining Balance</b>	<b>\$ 1,564,484.00</b>

Approved Applications:	
New Construction	\$ 1,300,000.00
Total	\$ 1,300,000.00
Balance	\$ 264,484.00

Other Funding Sources:	
TIF - RLF	\$ 449,160.00
CWC - 2025 SAHA	\$ 67,171.00
MH Funding	\$ -
Total	\$ 516,331.00
Balance	\$ 780,815.00

Applications:	
Owner Occupied (1)	\$ 25,000.00
Creekside Comm. (12)	\$ 375,000.00
Owner Occupied (3)	\$ 75,000.00
Rental Rehab (8)	\$ 120,000.00
Owner Occupied (2)	\$ 50,000.00
Rental Rehab (6)	\$ 75,000.00
Rental Rehab (7)	\$ 175,000.00
<b>Total</b>	<b>\$ 895,000.00</b>
<b>Balance</b>	<b>\$ (114,185.00)</b>



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**Crow Wing County HRA****Balance Sheet****February 2025****Program: 850 - Crow Wing County HRA****Project: 1. General Fund**

	Period Amount	Balance
<b>ASSETS</b>		
1129.210 Cash - A/R General Fund	(74,159.46)	352,076.87
<b>TOTAL ASSETS</b>	<b>(74,159.46)</b>	<b>352,076.87</b>
<b>LIABILITIES AND SURPLUS</b>		
<b>LIABILITIES AND SURPLUS</b>		
<b>LIABILITIES</b>		
2111.000 Vendors and Contr	(59,405.00)	0.00
<b>TOTAL LIABILITIES</b>	<b>(59,405.00)</b>	<b>0.00</b>
<b>SURPLUS</b>		
2700.000 Income & Expense Summary (Current Year)	(14,754.46)	(32,013.95)
2806.000 Retained Earnings	0.00	384,090.82
<b>TOTAL SURPLUS</b>	<b>(14,754.46)</b>	<b>352,076.87</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>(74,159.46)</b>	<b>352,076.87</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>(74,159.46)</b>	<b>352,076.87</b>
<b>PROOF</b>	<b>0.00</b>	<b>0.00</b>

**Crow Wing County HRA**  
**Operating Statement**  
**Two Months Ending 02/28/2025**  
**Program: 850 - Crow Wing County HRA      Project: 1. General Fund**

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
<b>INCOME</b>								
3610.000 Interest Revenue	1,440.54	166.67	1,273.87	3,251.53	333.33	2,918.20	2,000.00	1,251.53
3691.000 Property Tax Revenue	0.00	33,387.08	(33,387.08)	0.00	66,774.17	(66,774.17)	400,645.00	(400,645.00)
<b>TOTAL INCOME</b>	<b>1,440.54</b>	<b>33,553.75</b>	<b>(32,113.21)</b>	<b>3,251.53</b>	<b>67,107.50</b>	<b>(63,855.97)</b>	<b>402,645.00</b>	<b>(399,393.47)</b>
<b>EXPENSES</b>								
4110.000 Admin Salaries	0.00	375.00	375.00	150.00	750.00	600.00	4,500.00	4,350.00
4130.000 Legal	0.00	833.33	833.33	0.00	1,666.67	1,666.67	10,000.00	10,000.00
4140.000 Staff Training	0.00	125.00	125.00	0.00	250.00	250.00	1,500.00	1,500.00
4150.000 Travel	0.00	33.33	33.33	0.00	66.67	66.67	400.00	400.00
4171.000 Auditing Fees	0.00	791.67	791.67	0.00	1,583.33	1,583.33	9,500.00	9,500.00
4172.000 Management Fee	16,195.00	16,195.00	0.00	32,390.00	32,390.00	0.00	194,340.00	161,950.00
4190.000 Other Admin Exp	0.00	16.67	16.67	0.00	33.33	33.33	200.00	200.00
4500.000 TIF Expense	0.00	50.00	50.00	0.00	100.00	100.00	600.00	600.00
4510.000 Insurance	0.00	291.67	291.67	2,714.00	583.33	(2,130.67)	3,500.00	786.00
4540.000 ER FICA	0.00	29.17	29.17	11.48	58.33	46.85	350.00	338.52
4590.000 Other General Exp	0.00	12,315.00	12,315.00	0.00	24,630.00	24,630.00	147,780.00	147,780.00
<b>TOTAL EXPENSES</b>	<b>16,195.00</b>	<b>31,055.84</b>	<b>14,860.84</b>	<b>35,265.48</b>	<b>62,111.66</b>	<b>26,846.18</b>	<b>372,670.00</b>	<b>337,404.52</b>
<b>SURPLUS</b>	<b>(14,754.46)</b>	<b>2,497.91</b>	<b>(17,252.37)</b>	<b>(32,013.95)</b>	<b>4,995.84</b>	<b>(37,009.79)</b>	<b>29,975.00</b>	<b>(61,988.95)</b>

**Crow Wing County HRA**  
**Balance Sheet**  
**February 2025**

**Program: 850 - Crow Wing County HRA**      **Project: 2. SCDP**

	Period	Amount	Balance
<b>ASSETS</b>			
1129.210 Cash - A/R General Fund		0.00	108,473.43
<b>TOTAL ASSETS</b>		<b>0.00</b>	<b>108,473.43</b>
<b>LIABILITIES AND SURPLUS</b>			
<b>LIABILITIES AND SURPLUS</b>			
<b>SURPLUS</b>			
2806.000 Retained Earnings		0.00	108,473.43
<b>TOTAL SURPLUS</b>		<b>0.00</b>	<b>108,473.43</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>		<b>0.00</b>	<b>108,473.43</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>		<b>0.00</b>	<b>108,473.43</b>
<b>PROOF</b>		<b>0.00</b>	<b>0.00</b>

**Crow Wing County HRA**  
**Operating Statement**  
**Two Months Ending 02/28/2025**  
**Program: 850 - Crow Wing County HRA      Project: 2. SCDP**

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
<b>INCOME</b>								
3690.000 Other Income	0.00	750.00	(750.00)	0.00	1,500.00	(1,500.00)	9,000.00	(9,000.00)
<b>TOTAL INCOME</b>	<b>0.00</b>	<b>750.00</b>	<b>(750.00)</b>	<b>0.00</b>	<b>1,500.00</b>	<b>(1,500.00)</b>	<b>9,000.00</b>	<b>(9,000.00)</b>
<b>EXPENSES</b>								
4600.001 SCDP Expense	0.00	750.00	750.00	0.00	1,500.00	1,500.00	9,000.00	9,000.00
<b>TOTAL EXPENSES</b>	<b>0.00</b>	<b>750.00</b>	<b>750.00</b>	<b>0.00</b>	<b>1,500.00</b>	<b>1,500.00</b>	<b>9,000.00</b>	<b>9,000.00</b>
<b>SURPLUS</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**Crow Wing County HRA****Balance Sheet****February 2025****Program: 850 - Crow Wing County HRA      Project: 3. Revolving Fund - TIF**

	<b>Period Amount</b>	<b>Balance</b>
<b>ASSETS</b>		
1129.210 Cash - A/R General Fund	1,107.13	449,159.66
<b>TOTAL ASSETS</b>	<b>1,107.13</b>	<b>449,159.66</b>
<b>LIABILITIES AND SURPLUS</b>		
<b>LIABILITIES AND SURPLUS</b>		
<b>SURPLUS</b>		
2700.000 Income & Expense Summary (Current Year)	1,107.13	2,572.68
2806.000 Retained Earnings	0.00	446,586.98
<b>TOTAL SURPLUS</b>	<b>1,107.13</b>	<b>449,159.66</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>1,107.13</b>	<b>449,159.66</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>1,107.13</b>	<b>449,159.66</b>
<b>PROOF</b>	<b>0.00</b>	<b>0.00</b>

**Crow Wing County HRA**  
**Operating Statement**  
**Two Months Ending 02/28/2025**  
**Program: 850 - Crow Wing County HRA      Project: 3. Revolving Fund - TIF**

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
<b>INCOME</b>								
3610.000 Interest Revenue	1,207.13	0.00	1,207.13	2,672.68	0.00	2,672.68	0.00	2,672.68
<b>TOTAL INCOME</b>	<b>1,207.13</b>	<b>0.00</b>	<b>1,207.13</b>	<b>2,672.68</b>	<b>0.00</b>	<b>2,672.68</b>	<b>0.00</b>	<b>2,672.68</b>
<b>EXPENSES</b>								
4500.000 TIF Expense	100.00	0.00	(100.00)	100.00	0.00	(100.00)	0.00	(100.00)
<b>TOTAL EXPENSES</b>	<b>100.00</b>	<b>0.00</b>	<b>(100.00)</b>	<b>100.00</b>	<b>0.00</b>	<b>(100.00)</b>	<b>0.00</b>	<b>(100.00)</b>
<b>SURPLUS</b>	<b>1,107.13</b>	<b>0.00</b>	<b>1,107.13</b>	<b>2,572.68</b>	<b>0.00</b>	<b>2,572.68</b>	<b>0.00</b>	<b>2,572.68</b>

**Crow Wing County HRA****Balance Sheet****February 2025****Program: 850 - Crow Wing County HRA      Project: 4. Development Fund**

	<b>Period Amount</b>	<b>Balance</b>
<b>ASSETS</b>		
1120.000 Accounts Receivable Other	0.00	23.00
1129.210 Cash - A/R General Fund	(4.90)	(27.90)
1450.000 Land Held for Resale	0.00	14,033.20
<b>TOTAL ASSETS</b>	<b>(4.90)</b>	<b>14,028.30</b>
<b>LIABILITIES AND SURPLUS</b>		
<b>LIABILITIES AND SURPLUS</b>		
<b>LIABILITIES</b>		
2600.000 Def'd Inflow of Resources	0.00	14,033.20
<b>TOTAL LIABILITIES</b>	<b>0.00</b>	<b>14,033.20</b>
<b>SURPLUS</b>		
2700.000 Income & Expense Summary (Current Year)	(4.90)	(4.90)
<b>TOTAL SURPLUS</b>	<b>(4.90)</b>	<b>(4.90)</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>(4.90)</b>	<b>14,028.30</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>(4.90)</b>	<b>14,028.30</b>
<b>PROOF</b>	<b>0.00</b>	<b>0.00</b>

**Crow Wing County HRA**  
**Operating Statement**  
**Two Months Ending 02/28/2025**  
**Program: 850 - Crow Wing County HRA      Project: 4. Development Fund**

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
<b>INCOME</b>								
3694.000 Development Revenue	0.00	5,916.67	(5,916.67)	0.00	11,833.33	(11,833.33)	71,000.00	(71,000.00)
<b>TOTAL INCOME</b>	<b>0.00</b>	<b>5,916.67</b>	<b>(5,916.67)</b>	<b>0.00</b>	<b>11,833.33</b>	<b>(11,833.33)</b>	<b>71,000.00</b>	<b>(71,000.00)</b>
<b>EXPENSES</b>								
4130.000 Legal	0.00	208.33	208.33	0.00	416.67	416.67	2,500.00	2,500.00
4150.000 Travel	4.90	0.00	(4.90)	4.90	0.00	(4.90)	0.00	(4.90)
4430.000 Contracts Costs	0.00	100.00	100.00	0.00	200.00	200.00	1,200.00	1,200.00
4591.000 Closing Costs	0.00	83.33	83.33	0.00	166.67	166.67	1,000.00	1,000.00
4592.000 SAC/WAC/Park Fees	0.00	833.33	833.33	0.00	1,666.67	1,666.67	10,000.00	10,000.00
4600.006 Development Expense	0.00	4,691.67	4,691.67	0.00	9,383.33	9,383.33	56,300.00	56,300.00
<b>TOTAL EXPENSES</b>	<b>4.90</b>	<b>5,916.66</b>	<b>5,911.76</b>	<b>4.90</b>	<b>11,833.34</b>	<b>11,828.44</b>	<b>71,000.00</b>	<b>70,995.10</b>
<b>SURPLUS</b>	<b>(4.90)</b>	<b>0.01</b>	<b>(4.91)</b>	<b>(4.90)</b>	<b>(0.01)</b>	<b>(4.89)</b>	<b>0.00</b>	<b>(4.90)</b>

**Crow Wing County HRA****Balance Sheet****February 2025****Program: 850 - Crow Wing County HRA****Project: 5. Housing Trust Fund**

	Period	Amount	Balance
<b>ASSETS</b>			
1129.210 Cash - A/R General Fund		3,225.43	1,200,409.96
1141.000 HTF Loan Receivable		0.00	1,333,335.00
<b>TOTAL ASSETS</b>		<b>3,225.43</b>	<b>2,533,744.96</b>
<b>LIABILITIES AND SURPLUS</b>			
<b>LIABILITIES AND SURPLUS</b>			
<b>SURPLUS</b>			
2700.000 Income & Expense Summary (Current Year)		3,225.43	6,819.78
2806.000 Retained Earnings		0.00	2,526,925.18
<b>TOTAL SURPLUS</b>		<b>3,225.43</b>	<b>2,533,744.96</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>		<b>3,225.43</b>	<b>2,533,744.96</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>		<b>3,225.43</b>	<b>2,533,744.96</b>
<b>PROOF</b>		<b>0.00</b>	<b>0.00</b>

**Crow Wing County HRA**  
**Operating Statement**  
**Two Months Ending 02/28/2025**  
**Program: 850 - Crow Wing County HRA      Project: 5. Housing Trust Fund**

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
<b>INCOME</b>								
3610.000 Interest Revenue	3,225.43	250.00	2,975.43	6,819.78	500.00	6,319.78	3,000.00	3,819.78
3691.000 Property Tax Revenue	0.00	33,333.33	(33,333.33)	0.00	66,666.67	(66,666.67)	400,000.00	(400,000.00)
<b>TOTAL INCOME</b>	<b>3,225.43</b>	<b>33,583.33</b>	<b>(30,357.90)</b>	<b>6,819.78</b>	<b>67,166.67</b>	<b>(60,346.89)</b>	<b>403,000.00</b>	<b>(396,180.22)</b>
<b>EXPENSES</b>								
4130.000 Legal	0.00	81.25	81.25	0.00	162.50	162.50	975.00	975.00
4150.000 Travel	0.00	2.08	2.08	0.00	4.17	4.17	25.00	25.00
4600.008 HTF Expense	0.00	1,583.33	1,583.33	0.00	3,166.67	3,166.67	19,000.00	19,000.00
<b>TOTAL EXPENSES</b>	<b>0.00</b>	<b>1,666.66</b>	<b>1,666.66</b>	<b>0.00</b>	<b>3,333.34</b>	<b>3,333.34</b>	<b>20,000.00</b>	<b>20,000.00</b>
<b>SURPLUS</b>	<b>3,225.43</b>	<b>31,916.67</b>	<b>(28,691.24)</b>	<b>6,819.78</b>	<b>63,833.33</b>	<b>(57,013.55)</b>	<b>383,000.00</b>	<b>(376,180.22)</b>

**Crow Wing County HRA**  
**Payment Summary Report**  
**February 2025**

Payment Number	Payment Date	Vendor	Description	Check Amount
138	2/6/2025	John Schommer	Mileage	\$ 4.90
26966	2/6/2025	Brainerd Lakes Area Economic Development Corp	2nd Half of 2024 Funding	\$ 46,144.00
26972	2/6/2025	Cuyuna Range Economic Development Inc.	2nd Half of 2024 Funding	\$ 13,261.00
27007	2/20/2025	Crow Wing County Treasurer	TIF Audit Confirmations	\$ 100.00
<b>Total</b>				<b>\$ 59,509.90</b>

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Housing & Redevelopment Authority

To: Crow Wing County HRA Board Members  
From: John Schommer, Rehab & Maintenance Director  
Date: March 5, 2025  
Re: Outlots E&F in Brainerd Oaks

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At the February 13<sup>th</sup>, 2024 meeting, the board approved accepting the conveyance of Outlot F from the Brainerd HRA to then be conveyed to Level Contracting by way of amending the existing purchase and development agreement (PDA) between the HRA and the contractor, to construct additional housing units. With the approval of additional funding at our February 11<sup>th</sup>, 2025 board meeting in support of the infrastructure needed for these additional housing units, the contractor is now ready to move forward with the project and as such, the formal process of conveying this property can commence. The attached resolution will formally approve the receipt of both Outlots E and F from the Brainerd HRA. There will be additional procedural steps that the CWC HRA board will need to take to complete this process, which are outlined below.

1. Brainerd HRA must approve a resolution conveying the outlots to CWC HRA by quit claim deed.
2. CWC HRA and Level Contracting must negotiate a Fourth Amendment to Master PDA.
3. CWC HRA must adopt a resolution amending the Master PDA (fourth amendment) and the Redevelopment Plan to add the property.
4. CWC HRA must hold a public hearing on the sale of the property to Level Contracting.
5. CWC HRA must approve the negotiated Fourth Amendment to the Master PDA by resolution following public hearing.
6. Closing, where CWC HRA conveys the lot to developer by quit claim deed.

Our legal counsel is working on drafting the documents for the remainder of the necessary steps provided that the board approves the attached resolution to proceed.

**Action Requested: Approve resolution 2025-01 accepting conveyance of Outlots E & F from Brainerd HRA and adding it to the PDA to convey this property to the developer for the construction of additional housing units.**

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**THE HOUSING AND REDEVELOPMENT AUTHORITY  
IN AND FOR THE COUNTY OF CROW WING, MINNESOTA**

**Resolution No. 2025-01**

**Resolution Accepting the Conveyance of Property  
by the Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota  
to the Housing and Redevelopment Authority in and for the County of Crow Wing**

WHEREAS, the Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota (the “Brainerd HRA”) currently owns property described as Outlots E and F, Brainerd Oaks, Crow Wing County, Minnesota, which property is anticipated to be in the process of replatting and subdivision (“Outlot E” and “Outlot F”); and

WHEREAS, in order to facilitate redevelopment of such property in accordance with a redevelopment plan for Redevelopment Project No. 1, which was established by the Housing and Redevelopment Authority in and for the County of Crow Wing (“County HRA”) pursuant to Minnesota Statutes, Sections 469.001 to 469.047 (“HRA Act”), the area of which includes all property in Crow Wing County (the “County”), and a Master Purchase and Redevelopment Contract, dated as of September 13, 2016 (the “Master Contract”), between the County HRA and Paxmar-Brainerd, LLC, as amended and assigned to and assumed by Level Contracting, LLC (the “Redeveloper”), the Brainerd HRA will convey Outlot E and Outlot F to the County HRA; and

WHEREAS, the County HRA proposes to acquire Outlot E and Outlot F pursuant to Minnesota Statutes, Section 469.012, subd. 1g. of the HRA Act, for the purpose of carrying out a redevelopment project, including work or undertaking to acquire real property for the purpose of preventing or reducing blight, blighting factors, or the causes of blight, to install, construct or reconstruct site improvements essential to the preparation of sites for uses in accordance with the Redevelopment Plan, or to sell land so acquired for uses in accordance with the Redevelopment Plan; and

WHEREAS, the County HRA proposes to enter into negotiations with the Re却veloper with respect to one or more purchase and redevelopment agreements with the Re却veloper, in accordance with and conforming to the Master Contract providing for the conveyance of Outlot E and Outlot F by the County HRA to the Re却veloper and the construction thereon by the Re却veloper of owner-occupied and/or rental twin homes.

NOW, THEREFORE, BE IT RESOLVED that the Board of Commissioners of the Housing and Redevelopment Authority in and for the County of Crow Wing will accept title to Outlot E and Outlot F from Brainerd HRA.

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Chair

ATTEST:

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Executive Director

Dated at Brainerd, Minnesota this 11th day of March, 2025.

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Housing & Redevelopment Authority

To: CWC HRA Board Members  
From: Eric Charpentier, Executive Director  
Date: March 11<sup>th</sup>, 2025  
Re: Executive Director Report

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**Greater Minnesota Housing Infrastructure Grant Program**

As staff moves forward with the addition of Outlot E & F to the purchase and development agreement with Level Contracting for the addition of housing units in Brainerd Oaks we will also be pursuing a matching grant opportunity specifically for infrastructure to support the project. Staff will be working with the City of Brainerd to respond to an upcoming request for proposal that is scheduled to be released in March. The financial support that the CWC HRA board approved in February will be utilized and hopefully leveraged as matching funds to help the City of Brainerd qualify for this additional funding opportunity and support for this project.

**Action Requested: Guidance for staff and discussion purposes only.**

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Housing & Redevelopment Authority

To: CWC HRA Board Members  
From: Eric Charpentier, Executive Director  
Date: March 11<sup>th</sup>, 2025  
Re: Housing Trust Fund Report

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**Housing Trust Fund Upcoming Projects**

Staff are working through the owner-occupied rehab loan requests that we have for consideration. As we have been gathering the pertinent project and income information from the prospective borrowers, we have had at least one project drop off due to being over the income limitations. Staff is also actively working to replenish our loan queue and will be marketing our programs to our local partners.

We are still reviewing the application for the development of 12 units that was mentioned at our February board meeting. Staff have requested additional information from the applicant and will bring this before the board as we are able to.

**Local Housing Trust Fund Grant Request**

Staff are proceeding with the submittal of the request for proposal (RFP) for the Local Housing Trust Fund Grant program through Minnesota Housing that was discussed at our February 11<sup>th</sup>, 2025 meeting. Staff was able to clarify via a Technical Assistance webinar with Minnesota Housing that the Crow Wing County HRA can be the applicant and the receiver of the grant as our agency is administering the CWC Housing Trust Fund. The due date for the submission of the RFP is March 19<sup>th</sup>, 2025. We will be requesting the maximum amount allowable under the program which is \$225,000. Staff anticipate grant awards to be announced in July and if we are successful in receiving funding, we will bring the subsequent grant agreement before the board for review and approval.

**Action Requested: No action needed, for informational purposes only.**

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Housing &amp; Redevelopment Authority

To: Crow Wing County HRA Board Members  
 From: John Schommer, Rehab & Maintenance Director  
 Date: March 5, 2025  
 Re: Programs Report

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**Brainerd Oaks/Serene Pines/Dalmar Estates**

Development	Total	# Sold to Developer	# Sold to End Buyer	For Sale	In Construction
Brainerd Oaks	81*	80	72	0	4
Serene Pines	24**	22	22	0	0
Dalmar Estates	7	7	6	0	1

\* Originally 83 lots, 2 have been merged/combined into a single parcel

\*\*Originally 23 lots, 1 was added

**Action Requested: None, discussion items.**

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# 2025 CWC HRA BLAEDC/CREDI

## Staff Time- February



Date Range: 2/1/2025 - 2/28/2025

Project	Task	Date	Comment	Hours	Amount
<b>Crow Wing County HRA</b>					
CWC HRA-Redev	Redevelopment Projects				
	E-mail	E-mail Correspondence		11.50	\$1,725.00
				11.50	\$1,725.00
	2/4/2025		email correspondence and phone call with current property owner in Nisswa who is looking for grants and other assistance for redevelopment of existing property. Owner needs funds to cover costs of redevelopment.	1.50	\$225.00
	2/7/2025		email correspondence and virtual call with local church that is willing to work with childcare facility to relocate business to new location. New location needs to understand overall needs as a portion of their facility would need to be redeveloped to meet needs, along with a new build.	2.00	\$300.00
	2/10/2025		email correspondence and phone call with national developer regarding a new single-family housing project in Baxter. This project may include a mix of single-family and townhouses. Developers will be in the area in the next 2 months to review sites and discuss incentives.	2.00	\$300.00
	2/13/2025		email communication providing state incentive programs for local developer. Provided assistance with processes to complete application and timing for submission. Also informed developer of need for local involvement.	1.50	\$225.00
	2/19/2025		phone discussion and email correspondence with business owner who was looking for information regarding a local building in Brainerd for ownership or lease and redevelopment. Provided individual with property information.	1.50	\$225.00
	2/21/2025		video call with individual looking for information and details on property located in Brainerd industrial park for redevelopment. Individual was needing building specifics as well as what types of local incentives are available.	1.50	\$225.00
	2/26/2025		email correspondence with new redevelopment project in Baxter regarding potential tenants to occupy additional available space for further redevelopment of existing commercial building.	1.50	\$225.00

<i>Mtgs</i>	<i>Meetings</i>		<b>49.00</b>	<b>\$7,350.00</b>
			49.00	\$7,350.00
2/3/2025	BLAEDC staff attending special EDC meeting to discuss program to waive SAC/WAC charges to help boost new housing builds as well as housing improvements within city limits. BLAEDC staff provided information regarding program to waive charges and permitting fees to encourage development.		3.00	\$450.00
2/5/2025	BLAEDC staff attending and presenting at Crosslake EDA meeting, focus of meeting was to discuss housing development as well as commercial property vacancies and redevelopment opportunities. BLAEDC staff also toured newly redeveloped property in downtown Brainerd.		5.00	\$750.00
2/6/2025	BLAEDC Executive Director meeting with state developer to discuss new housing opportunities available in Crow Wing County. Developer is looking for partnerships with local communities to build housing for single family neighborhoods. Developer has model that would fit every market with multiple housing options. Further discussion and possible tour of plant to follow.		3.00	\$450.00
2/10/2025	BLAEDC staff meeting w/local lenders to discuss development project and need for funding assistance. Multi-family project is slated for city in crow wing county which would add approximately 36 new units. Meeting did include call w/developer.		3.50	\$525.00
2/11/2025	BLAEDC staff preparing reports, attending and presenting at the Crow Wing County HRA monthly meeting.		4.00	\$600.00
2/14/2025	BLAEDC staff members meeting w/developer to discuss upcoming projects and needs for the developer to complete project and incentives that could be offered by local crow wing county community. This is a multi-family housing project that will include over 60 units of market rate housing.		3.00	\$450.00
2/18/2025	BLAEDC staff preparing reports, attending and presenting at the Pequot Lakes EDC meeting. Housing projects were discussed as well as incentive programs available in the city. Also discussed vacant properties in downtown and the use of EDC website to market properties for sale and redevelopment.		3.50	\$525.00
2/19/2025	BLAEDC staff preparing reports, attending and presenting at CREDI board meeting. Staff provided project report updates for board and discussed redevelopment projects as well as housing updates for the board and city staff.		4.00	\$600.00

2/20/2025	BLAEDC staff attending meeting with local hospital to discuss housing options with regards to land that is owned. Group would like to work with a local developer to discuss housing options for both single-family and multi-family housing in the community.	3.00	\$450.00
2/21/2025	BLAEDC staff walkthrough a new medical facility in Baxter that will be a significant redevelopment project in the city. This project will take several months to complete and will occupy over 70,000 square feet of an existing building. Another 40,000 square feet will be open for other redevelopment project.	4.00	\$600.00
2/24/2025	BLAEDC staff meeting w/city of Brainerd officials to discuss redevelopment and vacancies of downtown Brainerd properties. Staff will work with EDA and city staff to develop a plan to market properties and develop a marketing plan to assist.	3.00	\$450.00
2/25/2025	BLAEDC staff toured a newly redeveloped property in Brainerd. New business will open soon, this property was in desperate need of redevelopment.	2.50	\$375.00
2/27/2025	BLAEDC staff meeting w/Crosslake city administrator and Crosslake Mayor to discuss housing needs and thoughts around expansion of city services to assist in housing demand and growth. Discussed greater MN public infrastructure grant with staff as grant is designed for cities to expand infrastructure. City officials will look at grant for possible assistance.	3.50	\$525.00
2/28/2025	BLAEDC staff touring newly redeveloped childcare space in Brainerd, as well as staff attending and touring a newly redeveloped property in Crosby and new clinic in Deerwood with hospital staff.	4.00	\$600.00
		60.50	\$9,075.00
		60.50	\$9,075.00
		60.50	\$9,075.00

Staff time and notes listed above have been reviewed and approved by BLAEDC Executive Director, Tyler Glynn, upon submittal of this report.



Tyler Glynn  
BLAEDC Executive Director

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