



Housing & Redevelopment Authority

**Crow Wing County HRA Board Meeting Agenda**  
**4:30pm Tuesday June 10<sup>th</sup>, 2025**

Crow Wing County Land Services Building Oak 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=m40d4482303066b406e7484e0e4d874d6>

Join by phone: 415-655-0001

Meeting number (access code): 2555 531 7179

Meeting password: vkSpRhC26P8

*"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, May 13<sup>th</sup>, 2025 Meeting Minutes
- 5. REVIEW & ACCEPT FINANCIAL STATEMENTS** (*Attachment 2 – Pg. 7*)
  - a.** CWC HRA Balance Sheets for May 2025
  - b.** CWC HRA Operating Statements for May 2025
  - c.** CWC HRA Payments for May 2025
- 6. HOUSING TRUST FUND**
  - a.** Review of HTF Loan Guidelines for Rehabilitation loans and New Development loan programs (*Attachment 3 – Pg. 23*)

**7. UNFINISHED BUSINESS**

**8. NEW BUSINESS**

**9. REPORTS/UPDATES:**

- a. Executive Director Report (Attachment 4 – Pg. 37)*
- b. Housing Trust Fund (Attachment 5 – Pg. 39)*
- c. Brainerd HRA/Rehab Programs (Attachment 6 – Pg. 43)*
- d. BLAEDC/CREDI*
- e. CWC*

**10. COMMISSIONER COMMENTS**

**11. NEXT MEETING** July 21<sup>st</sup>, 2025

**12. 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 &amp; Redevelopment Authority

**Crow Wing County HRA  
BOARD MEETING MINUTES  
Tuesday, May 13<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, May 13<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, Crow Wing County Commissioner Paul Koering, Crow Wing County Commissioner Steve Barrows, and Brainerd HRA Board Chair, Michael Duval.

3. **REVIEW AND APPROVE AGENDA:**

Chair Heppner requested an amendment to the agenda to include Brainerd HRA updates presented by Brainerd HRA Board Chair, Michael Duval. Crow Wing County Commissioner Barrows also requested an amendment to the agenda to discuss CWC HRA meeting times.

**Commissioner Gardner motioned to approve the agenda for Tuesday, May 13<sup>th</sup>, 2025, with the amendments. Seconded by Commissioner Burton. Motion Carried Unanimously via Roll Call Vote.**

4. **APPROVE MINUTES:**

- a. Approval of the Tuesday, April 8<sup>th</sup>, 2025, Meeting Minutes

**Commissioner Gardner motioned to approve the minutes of the April 8<sup>th</sup>, 2025, regular board meeting, as presented. Seconded by Commissioner Aulie. Motion Carried Unanimously via Roll Call Vote.**

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

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

- a. **CWC HRA Balance Sheet April 2025**

**b. CWC HRA Operating Statement April 2025**

**c. CWC HRA April 2025 Payments**

Regarding holding a special budget-only meeting or holding a longer regular board meeting to discuss the CWC levy request, commissioners agreed to hold a longer regular board meeting on July 21<sup>st</sup>, 2025.

**Commissioner Aulie motioned to accept the April financial statements as presented. Seconded by Commissioner Burton. Motion Carried Unanimously via Roll Call Vote.**

**6. UNFINISHED BUSINESS:**

**a. Resolution Request to Approve the Execution of Documents for the Approved HTF Loan**

*The resolution request was presented by Eric Charpentier.*

Commissioner Aulie inquired if the loan documents were prepared by Kennedy Graven. Charpentier clarified that they were prepared by our attorney, Sofia Lykke, who now works at Kutak Rock LLP.

Commissioner Gardner noted that while he is still against funding the project, he supports the board's previous motion.

**Commissioner Gardner motioned to approve Resolution No. 2025-03 approving a Loan to My Neighbor to Love Coalition in the amount of \$382,000, as presented. Seconded by Commissioner Aulie. Via Roll Call Vote, Commissioners Heppner, Aulie, Gardner, and Nathan voted aye, while Commissioner Burton voted nay. Motion carried via majority vote.**

**7. HOUSING TRUST FUND**

*The Housing Trust Fund discussion was presented by Eric Charpentier.*

Chair Heppner inquired about what funding sources the agency receives and if the agency would need county approval for alternative funding sources. Charpentier clarified that the agency is supported by a levy from Crow Wing County, State Affordable Housing Aid (SAHA), and there is potential for receiving Local HTF grant funding from Minnesota Housing with our recent application. Different funding sources would not need county approval.

**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.*

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

*The rehab report was presented by John Schommer.*

**d. BLAEDC/CREDI:**

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

**e. CWC:**

*Crow Wing County updates were presented by Steve Barrows and Jory Danielson.*

Crow Wing County Commissioner Barrows provided updates on the changes at the state, federal, and county level. Administrative Services Director, Jory Danielson, provided more information on why Crow Wing County is asking for a 5-year budget request from all agencies that receive levy funding.

**f. Brainerd HRA**

*Brainerd HRA updates were provided by Board Chair, Michael Duval.*

Commissioner Duval discussed the progress that has been made since the 2020 Workforce Housing Study was completed.

**g. CWC HRA Meeting Time**

*The meeting time discussion was presented by Steve Barrows.*

Commissioner Barrows noted that the Crow Wing County Board of Commissioners voted to close all departments at 4:30 PM. In lieu of this, he would like this board to discuss changing the start time from 5:00 PM to 4:30 PM.

**Commissioner Burton motioned to move the CWC HRA meeting start time to 4:30 PM, as well as change the location to the Oak Meeting Room, for a 3-month trial period. Seconded by Commissioner Gardner. Motion Carried Unanimously via Roll Call Vote.**

**9. COMMISSIONER COMMENTS:**

Commissioner Aulie noted that BLAEDC's annual meeting and the collaboration with community partners was great. He is working on setting up a housing symposium with service organizations and officials in the Cuyuna Lakes Area.

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

**11. ADJOURNMENT:**

**Commissioner Burton motioned to adjourn the meeting. Seconded by Commissioner Gardner. Motion Carried Unanimously via Roll Call Vote. Meeting was adjourned at 6:28 PM.**

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Housing & Redevelopment Authority

To: CWC HRA Board Members

From: Karen Young, Finance Director

Date: June 2, 2025

Re: Review and Accept Financial Statements

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**Housing Trust Fund (HTF)**

In May we processed a check to fund the \$382,000 new development gap financing loan to My Neighbor to Love Coalition for the construction of a 12-plex housing development, as approved at our April and May meetings.

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

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# Housing Trust Fund Projection

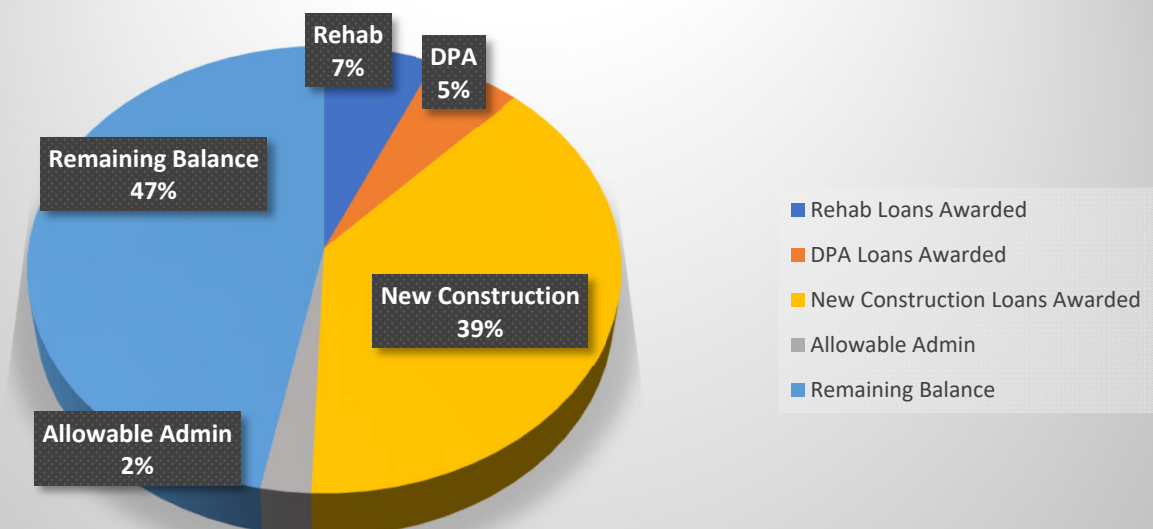
HTF - Funding Breakdown	
<b>Revenue Sources:</b>	
Levy Approved Total	\$ 2,600,000.00
CWC Local Housing Aid	\$ 314,992.00
Interest Earned To Date	\$ 58,595.00
Total	\$ 2,973,587.00
<b>Loans Awarded:</b>	
Rehabilitation (8)	\$ 172,119.00
Down Payment Assistance (7)	\$ 140,000.00
New Construction (1)	\$ 1,382,000.00
Total	\$ 1,694,119.00
Allowable Admin (2.5% of levy)	\$ 65,000.00
Remaining Balance	\$ 1,214,468.00

<b>Approved Applications:</b>	
New Construction	\$ 1,300,000.00
Total	\$ 1,300,000.00
Balance	\$ (85,532.00)

<b>Other Funding Sources:</b>	
TIF - RLF	\$ 453,242.77
CWC - 2025 SAHA	\$ 67,171.00
MH Funding	\$ 150,000.00
Total	\$ 670,413.77
Balance	\$ 584,881.77

<b>Applications:</b>	
Owner Occupied (3)	\$ 75,000.00
Rental Rehab (8)	\$ 120,000.00
Rental Rehab (6)	\$ 75,000.00
Rental Rehab (7)	\$ 175,000.00
Total	\$ 445,000.00
Balance	\$ 139,881.77

**HTF - Funding Breakdown**



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**Crow Wing County HRA**

**Balance Sheet**

**May 2025**

**Program: 850 - Crow Wing County HRA**

**Project: 1. General Fund**

	Period Amount	Balance
<b>ASSETS</b>		
1129.210 Cash - A/R General Fund	(19,278.16)	293,754.99
<b>TOTAL ASSETS</b>	<b>(19,278.16)</b>	<b>293,754.99</b>
<b>LIABILITIES AND SURPLUS</b>		
<b>LIABILITIES AND SURPLUS</b>		
<b>SURPLUS</b>		
2700.000 Income & Expense Summary (Current Year)	(19,278.16)	(90,335.83)
2806.000 Retained Earnings	0.00	384,090.82
<b>TOTAL SURPLUS</b>	<b>(19,278.16)</b>	<b>293,754.99</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>(19,278.16)</b>	<b>293,754.99</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>(19,278.16)</b>	<b>293,754.99</b>
<b>PROOF</b>	<b>0.00</b>	<b>0.00</b>

**Crow Wing County HRA**  
**Operating Statement**  
**Five Months Ending 05/31/2025**  
**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	1,249.03	166.67	1,082.36	7,162.21	833.33	6,328.88	2,000.00	5,162.21
3691.000 Property Tax Revenue	0.00	33,387.08	(33,387.08)	0.00	166,935.42	(166,935.42)	400,645.00	(400,645.00)
<b>TOTAL INCOME</b>	<b>1,249.03</b>	<b>33,553.75</b>	<b>(32,304.72)</b>	<b>7,162.21</b>	<b>167,768.75</b>	<b>(160,606.54)</b>	<b>402,645.00</b>	<b>(395,482.79)</b>
<b>EXPENSES</b>								
4110.000 Admin Salaries	0.00	375.00	375.00	825.00	1,875.00	1,050.00	4,500.00	3,675.00
4130.000 Legal	3,113.74	833.33	(2,280.41)	3,236.74	4,166.67	929.93	10,000.00	6,763.26
4140.000 Staff Training	139.55	125.00	(14.55)	139.55	625.00	485.45	1,500.00	1,360.45
4150.000 Travel	0.00	33.33	33.33	1.40	166.67	165.27	400.00	398.60
4171.000 Auditing Fees	1,048.90	791.67	(257.23)	9,238.90	3,958.33	(5,280.57)	9,500.00	261.10
4172.000 Management Fee	16,195.00	16,195.00	0.00	80,975.00	80,975.00	0.00	194,340.00	113,365.00
4190.000 Other Admin Exp	30.00	16.67	(13.33)	30.00	83.33	53.33	200.00	170.00
4198.000 Advertising	0.00	0.00	0.00	74.31	0.00	(74.31)	0.00	(74.31)
4430.000 Contracts Costs	0.00	0.00	0.00	100.00	0.00	(100.00)	0.00	(100.00)
4500.000 TIF Expense	0.00	50.00	50.00	100.00	250.00	150.00	600.00	500.00
4510.000 Insurance	0.00	291.67	291.67	2,714.00	1,458.33	(1,255.67)	3,500.00	786.00
4540.000 ER FICA	0.00	29.17	29.17	63.14	145.83	82.69	350.00	286.86
4590.000 Other General Exp	0.00	12,315.00	12,315.00	0.00	61,575.00	61,575.00	147,780.00	147,780.00
<b>TOTAL EXPENSES</b>	<b>20,527.19</b>	<b>31,055.84</b>	<b>10,528.65</b>	<b>97,498.04</b>	<b>155,279.16</b>	<b>57,781.12</b>	<b>372,670.00</b>	<b>275,171.96</b>
<b>SURPLUS</b>	<b>(19,278.16)</b>	<b>2,497.91</b>	<b>(21,776.07)</b>	<b>(90,335.83)</b>	<b>12,489.59</b>	<b>(102,825.42)</b>	<b>29,975.00</b>	<b>(120,310.83)</b>

**Crow Wing County HRA**

**Balance Sheet**

**May 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**  
**Five Months Ending 05/31/2025**  
**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	3,750.00	(3,750.00)	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>3,750.00</b>	<b>(3,750.00)</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	3,750.00	3,750.00	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>3,750.00</b>	<b>3,750.00</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**

**May 2025**

**Program: 850 - Crow Wing County HRA**

**Project: 3. Revolving Fund - TIF**

	Period Amount	Balance
<b>ASSETS</b>		
1129.210 Cash - A/R General Fund	1,339.20	453,242.77
<b>TOTAL ASSETS</b>	<b>1,339.20</b>	<b>453,242.77</b>
<b>LIABILITIES AND SURPLUS</b>		
<b>LIABILITIES AND SURPLUS</b>		
<b>SURPLUS</b>		
2700.000 Income & Expense Summary (Current Year)	1,339.20	6,655.79
2806.000 Retained Earnings	0.00	446,586.98
<b>TOTAL SURPLUS</b>	<b>1,339.20</b>	<b>453,242.77</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>1,339.20</b>	<b>453,242.77</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>1,339.20</b>	<b>453,242.77</b>
<b>PROOF</b>	<b>0.00</b>	<b>0.00</b>

**Crow Wing County HRA**  
**Operating Statement**  
**Five Months Ending 05/31/2025**  
**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	1,339.20	833.33	505.87	6,655.79	4,166.67	2,489.12	10,000.00	(3,344.21)
<b>TOTAL INCOME</b>	<b>1,339.20</b>	<b>833.33</b>	<b>505.87</b>	<b>6,655.79</b>	<b>4,166.67</b>	<b>2,489.12</b>	<b>10,000.00</b>	<b>(3,344.21)</b>
<b>SURPLUS</b>	<b>1,339.20</b>	<b>833.33</b>	<b>505.87</b>	<b>6,655.79</b>	<b>4,166.67</b>	<b>2,489.12</b>	<b>10,000.00</b>	<b>(3,344.21)</b>



# Crow Wing County HRA

## Balance Sheet

May 2025

Program: 850 - Crow Wing County HRA

Project: 4. Development Fund

	Period Amount	Balance
<b>ASSETS</b>		
1120.000 Accounts Receivable Other	0.00	23.00
1129.210 Cash - A/R General Fund	0.00	(27.90)
1450.000 Land Held for Resale	0.00	14,033.20
<b>TOTAL ASSETS</b>	<b>0.00</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)	0.00	(4.90)
<b>TOTAL SURPLUS</b>	<b>0.00</b>	<b>(4.90)</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>0.00</b>	<b>14,028.30</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>0.00</b>	<b>14,028.30</b>
<b>PROOF</b>	<b>0.00</b>	<b>0.00</b>

**Crow Wing County HRA**  
**Operating Statement**  
**Five Months Ending 05/31/2025**  
**Program: 850 - Crow Wing County HRA      Project: 4. Development Fund**

	<b>Period Amount</b>	<b>Period Budget</b>	<b>Period Variance</b>	<b>YTD Amount</b>	<b>YTD Budget</b>	<b>YTD Variance</b>	<b>Annual Budget</b>	<b>Remaining Budget</b>
<b>INCOME</b>								
3694.000 Development Revenue	0.00	5,916.67	(5,916.67)	0.00	29,583.33	(29,583.33)	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>29,583.33</b>	<b>(29,583.33)</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	1,041.67	1,041.67	2,500.00	2,500.00
4150.000 Travel	0.00	0.00	0.00	4.90	0.00	(4.90)	0.00	(4.90)
4430.000 Contracts Costs	0.00	100.00	100.00	0.00	500.00	500.00	1,200.00	1,200.00
4591.000 Closing Costs	0.00	83.33	83.33	0.00	416.67	416.67	1,000.00	1,000.00
4592.000 SAC/WAC/Park Fees	0.00	833.33	833.33	0.00	4,166.67	4,166.67	10,000.00	10,000.00
4600.006 Development Expense	0.00	4,691.67	4,691.67	0.00	23,458.33	23,458.33	56,300.00	56,300.00
<b>TOTAL EXPENSES</b>	<b>0.00</b>	<b>5,916.66</b>	<b>5,916.66</b>	<b>4.90</b>	<b>29,583.34</b>	<b>29,578.44</b>	<b>71,000.00</b>	<b>70,995.10</b>
<b>SURPLUS</b>	<b>0.00</b>	<b>0.01</b>	<b>(0.01)</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

May 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	(378,693.76)	849,987.15
1141.000 HTF Loan Receivable	382,000.00	1,694,119.00
<b>TOTAL ASSETS</b>	<b>3,306.24</b>	<b>2,544,106.15</b>
<b>LIABILITIES AND SURPLUS</b>		
<b>LIABILITIES AND SURPLUS</b>		
<b>SURPLUS</b>		
2700.000 Income & Expense Summary (Current Year)	3,306.24	17,180.97
2806.000 Retained Earnings	0.00	2,526,925.18
<b>TOTAL SURPLUS</b>	<b>3,306.24</b>	<b>2,544,106.15</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>3,306.24</b>	<b>2,544,106.15</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>3,306.24</b>	<b>2,544,106.15</b>
<b>PROOF</b>	<b>0.00</b>	<b>0.00</b>

**Crow Wing County HRA**  
**Operating Statement**  
**Five Months Ending 05/31/2025**  
**Program: 850 - Crow Wing County HRA      Project: 5. Housing Trust Fund**

	<b>Period Amount</b>	<b>Period Budget</b>	<b>Period Variance</b>	<b>YTD Amount</b>	<b>YTD Budget</b>	<b>YTD Variance</b>	<b>Annual Budget</b>	<b>Remaining Budget</b>
<b>INCOME</b>								
3610.000 Interest Revenue	3,641.14	250.00	3,391.14	17,587.27	1,250.00	16,337.27	3,000.00	14,587.27
3691.000 Property Tax Revenue	0.00	33,333.33	(33,333.33)	0.00	166,666.67	(166,666.67)	400,000.00	(400,000.00)
<b>TOTAL INCOME</b>	<b>3,641.14</b>	<b>33,583.33</b>	<b>(29,942.19)</b>	<b>17,587.27</b>	<b>167,916.67</b>	<b>(150,329.40)</b>	<b>403,000.00</b>	<b>(385,412.73)</b>
<b>EXPENSES</b>								
4130.000 Legal	305.50	81.25	(224.25)	305.50	406.25	100.75	975.00	669.50
4150.000 Travel	29.40	2.08	(27.32)	100.80	10.42	(90.38)	25.00	(75.80)
4600.008 HTF Expense	0.00	1,583.33	1,583.33	0.00	7,916.67	7,916.67	19,000.00	19,000.00
<b>TOTAL EXPENSES</b>	<b>334.90</b>	<b>1,666.66</b>	<b>1,331.76</b>	<b>406.30</b>	<b>8,333.34</b>	<b>7,927.04</b>	<b>20,000.00</b>	<b>19,593.70</b>
<b>SURPLUS</b>	<b>3,306.24</b>	<b>31,916.67</b>	<b>(28,610.43)</b>	<b>17,180.97</b>	<b>159,583.33</b>	<b>(142,402.36)</b>	<b>383,000.00</b>	<b>(365,819.03)</b>

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

Payment Number	Payment Date	Vendor	Description	Check Amount
201	5/15/2025	John Schommer	Mileage & Parking Fees	\$ 168.95
27225	5/1/2025	Atlas Abstract	O&E HTF Loan	\$ 100.00
27232	5/1/2025	Clifton Larson Allen	Audit fees	\$ 1,048.90
27233	5/1/2025	Crow Wing County Land Services	HTF-Loan Recording Fees	\$ 46.00
27258	5/15/2025	Brainerd Lakes Area Economic Development Corp	Annual Meeting Attendee	\$ 30.00
27276	5/15/2025	Kutak Rock LLP	Legal-Outlot E&F and HTF Loan Payoff	\$ 3,419.24
27298	5/28/2025	My Neighbor to Love Coalition	HTF Loan	\$ 381,854.00
<b>Total</b>				<b>\$ 386,667.09</b>

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Housing & Redevelopment Authority

To: CWC HRA Board Members  
From: Eric Charpentier, Executive Director  
Date: June 10<sup>th</sup>, 2025  
Re: Housing Trust Fund Review

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**HTF Guidelines**

At our March 11<sup>th</sup> board meeting there was a discussion surrounding our housing trust fund and having some information sessions about the fund, how it was started and what we have available from our programming. At the June meeting we will continue this discussion, and I will be reviewing the rehabilitation loan program for both owner occupied and rental as well as our new development loan program. (*Attachment 3a*) This will help lead us into our budget planning that we will be doing in July.

**Action Requested: For discussion purposes only.**

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## EXHIBIT B

### CROW WING COUNTY HRA HOUSING TRUST FUND GUIDELINES

#### **PROGRAM INTRODUCTION AND PURPOSE**

The primary purpose of the Crow Wing County Housing Trust Fund (HTF) Program is to assist in financing the production and preservation/stabilization of affordable and mixed-income housing projects in Crow Wing County. The HTF shall be a permanent source of funding and a continually renewable source of revenue to meet, in part, the housing needs of Moderate, Low Income and Very Low Income households of the County. The HTF shall provide loans to property owners, homeowners, local units of government, for-profit housing developers, and non-profit housing developers for the acquisition, capital and soft costs necessary for the creation or rehabilitation of Affordable and Workforce Housing (both rental and owner-occupied). Projects funded by the HTF shall be dispersed throughout the County as funds are available.

#### **HTF PROGRAM BASIS AND POLICY GUIDANCE**

Managed by the Crow Wing County Housing & Redevelopment Authority (HRA), the HTF Program administration is guided primarily by the following documents:

- Minn. Stat. §462C.16 462C.16 Housing Trust Funds for Local Housing Development
- Ordinance Establishing a Housing Trust Fund in Crow Wing County (Ordinance No. 2001), effective 3/4/20

#### **NEEDS AND PRIORITIES OF THE HTF**

Target Population:

- Very Low Income: gross household income at or below 50% of Area Median Income (AMI), as determined by the US Dept. of HUD.
- Low Income: gross household income at or below 80% of AMI, but more than 50% of AMI.
- Moderate Income: gross household income at or below 115 percent (115%) of AMI, but more than 80% of AMI.

Housing Type Solutions:

Single- and multi-family new construction, single- and multi-family rehabilitation, ownership or down payment housing assistance—(such as condos, townhomes, or detached single-family houses).

#### **PROGRAMS SUPPORTED BY THE HTF**

1. Workforce Housing Assistance Program
2. Homebuyer Assistance Program
3. Rehabilitation Assistance Program
4. New Construction/Development Financing Program

#### **1. WORKFORCE HOUSING ASSISTANCE PROGRAM**

The program is designed to promote homeownership within Crow Wing County. The CWC HRA will match employer contributions up to \$5,000 towards the down payment or closing costs for the purchase of a home. The assistance is in the form of a grant or repayment of full amount will be due if any of the property requirements are not met. Qualified homebuyers will be served on a first-come, first-served basis.

**Homebuyer Qualifications:**

- Have a credit score of 640 or higher
- Be pre-approved with a lender
- Meet income limits (at or below 115% of AMI, as determined by the U.S. Department of Housing and Urban Development)
- Be purchasing a home to be used as their primary residence and located in Crow Wing County
- Have one member of household working at least 30 hours per week
- The borrower(s) is required to sign a Note and Mortgage in order to receive homebuyer assistance

**Homebuyer Training:** At least one household member must attend a Home Stretch (NSP approved) Homebuyer education course and provide the Crow Wing County HRA with a copy of the completion certificate. Courses can be located at: <https://www.hocmn.org/>

**Processing Fees:** There is a non-refundable processing fee of \$100 for all applicants due with submission of completed application. Applicants are also responsible for all filing fees at the courthouse and title search costs.

All wage earners over the age of 18 will have their income reviewed to determine household eligibility even if all members do not sign the mortgage. Households must initially be at or below the maximum income at time of closing; however, income will not be monitored after loan closing.

**Property Requirements:** The property must meet the requirements as noted below. Funding will be contingent upon the home passing inspection prior to closing. If any of the requirements below are in question, applicant must contact HRA staff.

**Property Requirements:**

- All properties must meet Section 8 Existing Housing Quality Standards; if a home inspection has been completed, it will meet this requirement as long as a copy of the inspection is provided to the HRA.
- House must be 'move-in' condition (no major construction or repairs needed prior to move-in).
- House must be primary residence of applicant(s) for five years.
- House must be located in Crow Wing County.
- House must be suitable size for family size.
- House must have an appraised value equal to or greater than all loans.

**Priority:**

- Applications will be processed in the order in which they were received.
- Applications will be funded as they are completed and approved.
- Applicants DO NOT need to be a first-time homebuyer to receive funding.
- Funding is subject to availability.

## 2. HOMEBUYER ASSISTANCE PROGRAM

The purpose of the program is to assist very low-, low and moderate-income families with the purchase of affordable housing in Crow Wing County. This program will provide financial assistance to households who have income at or below 115% of the AMI as determined by the U.S. Department of Housing and Urban Development. This program's intention is to empower Crow Wing County households who are on the cusp of homeownership but need financial assistance to secure a home loan from a lender. Eligible households can receive up to \$20,000 for homebuyer assistance based on need. The CWC HRA will fund a second mortgage in an amount equal to the difference between the maximum approvable mortgage (based on the buyer paying 30% or less of household income) and the purchase price of the home. The property being purchased with Homebuyer Assistance funds must be the buyer's primary residence.

The homebuyer assistance will act as a soft second loan at zero percent interest. This means that the borrower will not need to make monthly payments on this loan. The loan is not forgivable. It must be paid back by the homeowner upon the sale or transfer of the house, vacating the house as a primary residence, satisfaction of the primary mortgage, or at the expiration of the 30-year term.

The program is available on a first-come, first-served basis. Applicants are encouraged to apply for loans funded through Minnesota Housing Finance Agency (MHFA) Home Buyers Programs, the USDA Rural Development Housing programs, and HUD FHA programs. These programs are often available through local lenders or mortgage brokers.

All wage earners over the age of 18 will have their income reviewed to determine household eligibility even if all members do not sign the mortgage. Households must initially be at or below the maximum income at time of closing; however, income will not be monitored after loan closing.

**Mortgage Qualification:** Homebuyers shall have prior contact with a lender and secure their conditional approval for a mortgage. A letter from the lending institution is required and must state that your home mortgage application is accepted by the lender contingent on a homebuyer assistance that is at or below \$20,000.

**Homebuyer Training:** At least one household member must attend a Homebuyer education course and provide the Crow Wing County HRA with a copy of the completion certificate. Courses can be located at: <https://www.hocmn.org/>

**Processing Fees:** There is a non-refundable processing fee of \$100 for all applicants due with submission of completed application.. Applicants are also responsible for all filing fees at the courthouse and title search costs.

**Purchase Agreement:** Applicants must have a signed purchase agreement for the property. The property must meet the requirements as noted below. If the house is in question to any of the items below, the applicant should contact HRA staff before submitting an application. If applicable, the HRA will not inspect any houses until a purchase agreement is signed.

**Property Requirements:**

- All properties must meet Section 8 Existing Housing Quality Standards; if a home inspection has been completed, it will meet this requirement as long as a copy of the inspection is provided to the HRA.
- House must be 'move-in' condition (no major construction or repairs needed prior to move-in).
- House must be primary residence of applicant(s).
- House must be located in Crow Wing County.
- House must be suitable size for family size.
- House must have an appraised value equal to or greater than all loans.

**Priority:**

- Applications will be processed in the order in which they were received.
- Applications will be funded as they are completed and approved.
- Applicants DO NOT need to be a first time homebuyer to receive funding.
- Funding is subject to availability.

**Household Contribution:** Applicants must contribute a minimum of \$1,000 of their own funds toward the purchase of the home (earnest money can make up part or the entire requirement).

**Loan Details:**

- Interest Rate and Terms: The household's monthly house payment cannot exceed 30% of the gross income. The interest rate will be set at zero percent (0%) for the length of the term. The term is for 30 years or for as long as the original homebuyers own and reside in the home. Loan is due in full upon sale of the house, when it is no longer their primary residence, the primary mortgage is satisfied, or the end of the 30-year term.
- Lending Institutions: Borrowers may use the lending institution of their choice. Lending Institutions do not have to be located in Crow Wing County.

**Homebuyer Qualifications:**

- Have a credit score of 640 or higher
- Be pre-approved with a lender
- Meet income limits (at or below 115% of AMI, as determined by the U.S. Department of Housing and Urban Development)
- Be purchasing a home to be used as their primary residence and located in Crow Wing County
- Have one member of household working at least 30 hours per week
- The borrower(s) is required to sign a Note and Mortgage in order to receive homebuyer assistance

**Other Borrower Requirements:**

- At least one household member must be gainfully employed at the time of home purchase.
- Gainful employment is defined as an employment situation where the employee consistently works and receives payment from an employer at 30 hours per week or more.
- Borrower does not own other real estate, such as lakeshore property, farmland or residential property. The only exception is commercial property that generates income for payment of the house loan.

- Applicant does not have ample resources to make the loan without down payment assistance.
- Lender indicates the borrower will not receive the loan without down payment assistance.

**Repayment Agreements:** The borrower(s) is required to sign a Note, Mortgage, and Loan Agreement in order to receive homebuyer assistance. Assistance will be provided in the form of an interest-free loan payable upon sale or transfer of the property, or when the buyer no longer occupies the property as the principal residence. Full repayment of the principal is due upon the sale, maturity or other transfer of the property or when the buyer no longer occupies the property as the principal residence.

### 3. REHAB ASSISTANCE PROGRAM

The property must be located within Crow Wing County and meet one of the following:

- The residential unit does not meet HUD's Section 8 Housing Quality Standards.
- The residential unit does not meet applicable and current Minnesota State Building Code, Fire Code, Occupancy Codes, National Electrical Code, Uniform Mechanical and Plumbing Codes.
- The residential unit contains health and safety hazards.
- The residential unit lacks safe, reliable water supply or sanitary wastewater disposal.
- The residential unit does not meet Minnesota Energy Efficiency Standards.
- The residential unit does not allow its occupants to age in place.
- The residential unit fails to provide suitable shelter in some other obvious and apparent manner.

Below are examples of work items for which the rehabilitation dollars can be used. There will be no work funded through this program for strictly cosmetic purpose and for which the need described above cannot be documented.

- Furnaces or other heating systems
- Roof repair/replacement (shingles, soffit, fascia, damaged boards, etc.)
- Sewer or water repairs
- Foundation/structural Issues
- Energy efficiency improvements (doors, windows, siding, etc.)
- Lead abatement
- Handicap accessibility

Interested applicants will be taken on a first-come, first-served basis. All property taxes must be current prior to application approval and property owners will be expected to carry insurance that, at a minimum, covers the costs of the rehabilitation work over the life of the loan. There should be no tax liens or past-due assessments or judgments on the property. For properties built prior to 1978, a risk assessment for lead will be performed prior to the work write-up. Lead clearance, if needed, will be performed at completion. The property owner will sign a Note Mortgage, and Loan Agreement for the rehabilitation work prior to the clearance being done, which will include the costs for the risk assessment and clearance. If lead is found to be present, lead-certified contractors will be used to perform all lead-related work. Lien waivers will be required for all work.

**Owner-Occupied Rehab:**

Applicants must occupy the property as their principal place of residence, shall reside in the home at time of application, and the property must be classified homestead. Previous recipients of program benefits are ineligible.

The maximum household income limits for owner occupied rehab is 115% of the AMI as determined by the U.S. Department of Housing and Urban Development.

**A. Income Eligibility**

- Annual income will be used to determine eligibility.
- Annual income will be based on current income.
- Income includes:
  - Wages or salaries, including commissions, bonuses, overtime pay and tips
  - Business income for self-employed individuals
  - Rental or real estate income, including payments received from properties being sold on Contracts for Deed
  - Interest and dividends
  - Gains from the sale of property or securities
  - Estate or trust income
  - Pensions and annuities, including PERA, Social Security, VA benefits
  - Any financial assistance including but not limited to AFDC, SSI, Welfare, Unemployment Compensation and Worker's Compensation.
- Child support, alimony, and social security received by applicant's children shall not be considered as income. Foster children will not be counted in on family size and the income received for support of foster children will not be used to compute total income.
- Income will be based on the primary wage earners of household, thus excluding income from dependents.
- If the tenant is self-employed and derives income from a business that he/she owns or co-owns, an average of the net income over a two-year period will be evaluated to determine income. Any net loss average for two years will be counted as –0– for eligibility purposes but will be deducted from other income sources for affordability.
- If a portion of this applicant's income is from a part-time business operation, the average of the part-time income for the previous two years will be added to current income.
- If tenant has been self-employed for less than two years, his/her business income for one year will be used to determine income. Proration will be used for partial years.
- If tenant is seasonally employed, current income and any unemployment compensation will be prorated based on past two years' work history.

- B. Verification of Income:** Written verification of all sources of income shall be required. Income verification shall be current (within 90 days of the initial housing inspection for the rehab program). The following are acceptable:

- Third-party income verifications
- Previous two years' tax returns
- Income verification forms completed by employer, agency, institution (bank, insurance company, etc.)
- Visual verification form signed by program administrator
- Copy of current savings passbook or certificate
- Other documentation as appropriate
- Combination of the above as needed to verify all income and assets

**General Contractors:** All rehabilitation work must be performed by a fully licensed and insured general contractor. Contractors performing specified lead-based paint work must be certified. Contractors shall not be debarred and shall have been determined capable based on past performance and ability to perform successfully.

The maximum HTF deferred loan amount extended to any homeowner occupied unit shall not exceed \$25,000. If the total cost of repairs exceeds the maximum loan limits, the applicant will be responsible to secure additional financing beyond the required matching leverage amount for the applicant's income. If the applicant is unable to secure the necessary funding, then the scope of the project will be reduced in a manner that is consistent with funding regulations and adopted housing standards. This is a 20-year, zero percent (0%) deferred loan. Full repayment of the principal is due upon the sale, maturity or other transfer of the property, when the owner no longer occupies the property as the principal residence, or the primary mortgage is refinanced and equity is taken out.

#### **Rental Rehab:**

- A. **Occupancy Requirements for Property to be Rehabilitated:** A minimum of 51% of the rental units must be occupied by tenants at or below 115% of AMI for Crow Wing County as determined by U.S. Department of Housing and Urban Development. Income of tenants must be verified and must remain throughout the term of the loan. Owner is responsible for certifying by April 30<sup>th</sup> of each year that at least 51% of the rental units are occupied by tenants at or below 115% of AMI for Crow Wing County as determined by U.S. Department of Housing and Urban Development.
- B. **Program Rent Limits:** All rental units must be within the fair market rent limits established for Crow Wing County by U.S. Department of Housing and Urban Development. Rents must stay within these limits for the repayment term of the program. Rent limits are adjusted annually by HUD and incremental annual rent increases are allowed with HRA approval as long as they do not exceed program rent limits.
- C. **Income Eligibility**
  - Annual income will be used to determine eligibility.
  - Annual income will be based on current income.
  - Income includes:
    - Wages or salaries, including commissions, bonuses, overtime pay and tips
    - Business income for self-employed individuals
    - Rental or real estate income, including payments received from properties being sold on Contracts for Deed

- Interest and dividends
  - Gains from the sale of property or securities
  - Estate or trust income
  - Pensions and annuities, including PERA, Social Security, VA Benefits
  - Any financial assistance including but not limited to AFDC, SSI, Welfare, Unemployment Compensation and Worker's Compensation.
  - Child support, alimony, and social security received by applicant's children shall not be considered as income. Foster children will not be counted in on family size and the income received for support of foster children will not be used to compute total income.
  - Income will be based on the primary wage earners of household, thus excluding income from dependents.
  - If the tenant is self-employed and derives income from a business that he/she owns or co-owns, an average of the net income over a two-year period will be evaluated to determine income. Any net loss average for two years will be counted as –0– for eligibility purposes but will be deducted from other income sources for affordability.
  - If a portion of this applicant's income is from a part-time business operation, the average of the part-time income for the previous two years will be added to current income.
  - If tenant has been self-employed for less than two years, his/her business income for one year will be used to determine income. Proration will be used for partial years.
  - If tenant is seasonally employed, current income and any unemployment compensation will be prorated based on past two years' work history.
- D. **Verification of Income:** Written verification of all sources of income shall be required. Income verification shall be current (within 90 days of the initial housing inspection for the rehab program). The following are acceptable:
- Third-party income verifications
  - Previous two years' tax returns
  - Income verification forms completed by employer, agency, institution (bank, insurance company, etc.)
  - Visual verification form signed by program administrator
  - Copy of current savings passbook or certificate
  - Other documentation as appropriate
  - Combination of the above as needed to verify all income and assets
- E. **General Contractors:** All rehabilitation work must be performed by a fully licensed and insured general contractor. Contractors performing specified lead-based paint work must be certified. Contractors shall not be debarred and shall have been determined capable based on past performance and ability to perform successfully.
- F. **Funding:** The maximum HTF deferred loan amount extended to any owner will be based on the following but shall not exceed those available in the HTF or 80% of the project costs, whichever is less.
- Single family rental rehab \$25,000
  - Multi-family rental rehab



- \$12,500 per unit if at least 51% of the units are leased to tenants with incomes at or below 115% but more than 80% of AMI.
- \$15,000 per unit if at least 51% of the units are leased to tenants with incomes at or below 80% but more than 50% of AMI.
- \$20,000 per unit if at least 51% of the units are leased to tenants with incomes at or below 50%.

If the total cost of repairs exceeds the maximum loan limits, the applicant will be responsible to secure additional financing beyond the required matching leverage amount. If the applicant is unable to secure the necessary funding, then the scope of the project will be reduced in a manner that is consistent with funding regulations and adopted housing standards. This is a 20-year loan term with zero percent (0%) interest and a deferred lump sum repayment of principal and interest. This means that the borrower will not need to make monthly payments on this loan. If affordability is maintained throughout the entire 20-year term the lump sum repayment will be reduced to 50% of the original principal amount. This loan is payable upon the sale or transfer of the property, the primary mortgage is refinanced and equity is taken out or upon maturity of the note. If at any time affordability is not maintained throughout the term of the loan, the mortgage will be accelerated and the full balance of principal will become due immediately.

#### **4. NEW DEVELOPMENT/REDEVELOPMENT FINANCING PROGRAM**

Applicants must have sufficient experience and/or demonstrate sufficient capacity and training in housing development and management to successfully secure financing, construct, complete, and operate the proposed project. All HTF affordable housing projects shall be undertaken and completed by the developer (HTF applicant) and not other members of the development team. Applicants without the necessary experience must enter into joint venture agreements with experienced developers.

For projects proposed as limited partnerships, the CWC HRA reserves the right to approve the limited partnership agreement prior to any HTF loan award.

Projects proposed as a Joint Venture of eligible applicants shall comply with the following:

If the developer is a joint venture, the HTF Application or project will be assessed based on the experience of the “lead developer.” The “lead developer” is the entity that has the majority interest in the joint venture or partnership. In all joint ventures, a majority control must be held by the development entity meeting the CWC HRA’s approval. The CWC HRA will review and approve all joint venture agreements and decide which joint venture partner has the majority control in the management and operation of the joint venture.

If the proposed project includes a supportive services component designed for very low or extremely low-income families that need services linked to their housing in order to remain stable in the proposed housing project, the property management agent must also provide evidence of managing other housing projects with supportive services from any city or agency from which the agent received funding for providing comparable services.

Development projects that create and/or preserve affordable housing units are eligible to receive funding. The residential portions of mixed-use and live/work projects that meet the affordability

requirements of these guidelines shall be eligible for assistance. Funding may also be provided to assist in the creation of common areas, meeting space, and other space primarily for use by the residents of the assisted units, such as rooms to provide onsite medical or counseling services.

Activities eligible for funding include new construction, acquisition of property, conversion of non-residential to residential use, relocation, and rehabilitation costs.

All reasonable costs associated with acquisition for housing or mixed-use purposes and rehabilitation are eligible for funding. The purchase price of a property to be acquired shall not exceed its appraised value, unless the CWC HRA finds that the project has sufficient merit to justify paying a higher price, in which case the price shall not exceed the appraised value by more than 10 percent. Conversion to rental housing units shall include activities to make the building safe, decent, and sanitary and to abate lead concerns.

All reasonable costs associated with new construction eligible housing projects are eligible for funding.

**Rental Housing Developments:**

All applications for funding must meet the minimum requirements below. Applicants may propose to produce units with lower income or affordability ranges than prescribed herein. CWC HRA encourages projects that address chronic homelessness and/or housing for extremely low income households, or households whose income does not exceed 30% AMI.

All HTF-assisted rental units shall be occupied by households with incomes at or below the targeted income category, unless compliance with the federal, state, or local laws requires otherwise.

Priority will be given to the project with the greatest percentage of affordable units. At least 60% of all units in an eligible housing project must have rents as follows:

- Affordable to households whose income does not exceed 115% of Area Median Income (AMI);
- Not less than twenty percent (20%) of the affordable units must be affordable to households whose income does not exceed 80% of AMI.

Rents on the remaining 40% of the units may be set at market rate.

**Affordability Term – Regulatory Period**

All newly constructed or converted affordable rental housing units assisted through the HTF shall be affordable for a period of not less than 20 years from the date of project completion.

**Homeownership Housing Developments:**

Sale prices of affordable units must be set at a price affordable to households with incomes at 115% of AMI. For the purpose of setting a sales price, "affordable" shall be defined as housing costs including mortgage payments, property taxes, insurance, and Homeowner's Association dues (if applicable) that are no greater than 30% of gross income for a household at 115% of AMI.

Priority shall be made to first time homebuyers for affordable homeownership units.

All HTF-assisted homeownership units shall be sold to households with incomes at or below the targeted income category (at or below 115% of AMI) who agree to occupy the unit as their principal place of residence.

**Development Loans (for Construction and/or Permanent Financing):**

Construction and permanent financing will generally be provided in the form of a single development loan agreement if the project site has been acquired.

This is a 20-year loan term with 0% interest and a deferred lump sum repayment of principal. This means that the borrower will not need to make monthly payments on this loan. This loan is payable upon the sale or transfer of the property, the primary mortgage is refinanced and equity is taken out or upon maturity of the note. If at any time affordability is not maintained throughout the term of the loan, the full balance of principal will become due immediately. Funding shall be no more than 100% of a project's total development cost. Borrower is required to sign a Note, Mortgage, and Loan Agreement in order to receive a development loan.

Development projects will be considered with respect to criteria established in the HTF ordinance and the following:

- Housing affordability
- Benefit the highest percentage of low-, very low-, and extremely low-income persons
- Provide the lowest rents
- Include a greater percentage of affordable units
- Maintain longer periods of affordability
- Housing linked with services for families and people with special needs including homeless people, disabled people, seniors and people with HIV/AIDS
- Maximizing accessibility for persons with disabilities
- Cost effectiveness of project including cost per square foot, cost per affordable unit, leveraging of other financing, other financing commitments, projects that use program funds as a match or leveraging tool to stimulate the use of conventional and below-market resources, including tax credits, state and federal funding programs, and/or other funding sources. Projects that provide the greatest benefit per dollar of funds spent and projects that have other funding sources identified and committed.

The applicant must submit information on compliance with federal and state accessibility regulations related to housing. On all new developments, developers are encouraged to maximize accessibility by going beyond the minimum accessibility standards. In converted rental housing developments, developers are encouraged to include accessibility.

All assisted units in a mixed-income project shall be reasonably dispersed throughout the project, generally comparable to the unassisted units and shall have full access to common areas and facilities. Units designed to be accessible to disabled persons shall be dispersed in a manner similar to the assisted units.

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Housing &amp; Redevelopment Authority

To: CWC HRA Board Members  
 From: Eric Charpentier, Executive Director  
 Date: June 5<sup>th</sup>, 2025  
 Re: Executive Director Report

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#### **Greater Minnesota Housing Infrastructure Grant Program**

The Brainerd City Council agreed to allow their staff to apply for the Greater MN Housing Infrastructure Grant Program that if awarded, will help to offset the infrastructure costs for the Outlot E and F project with Level Contracting. The grant application deadline is June 12<sup>th</sup> with potential awards being announced around September or October of this year.

#### **Tax Forfeited Property**

John and I recently met with a developer and the City of Baxter regarding some of their tax forfeited property that is available. The specific lots in question were tax forfeited prior to 2018 and thus the CWC HRA would be able to utilize our tax forfeit property policy to convey these lots, if the developer wishes to proceed and provides us with an application to proceed. We anticipate that the developer would be requesting some additional help from the City of Baxter regarding the outstanding assessments on the parcels. We have asked the development group to submit an application to the HRA for us to proceed to our next steps in the process.

#### **Developer Meeting in Crosby**

I attended a developer meeting on June 4<sup>th</sup> with a development group that is interested in further development within Crow Wing County and was interested in looking at the potential for developing either single-family homes or multi-family units in and around the Cuyuna Range area. Commissioner Aulie was present for this meeting as well as Tyler Glynn from BLAEDC. It was an encouraging meeting and we will continue to follow up with this group as we try and help identify property that might be suitable for their needs.

**Action Requested: For discussion purposes only.**

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Housing & Redevelopment Authority

To: CWC HRA Board Members  
From: Eric Charpentier, Executive Director  
Date: June 10<sup>th</sup>, 2025  
Re: Housing Trust Fund Report

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**Local Housing Trust Fund Matching Grant Program**

Staff was notified that the Crow Wing County HRA has been approved for funding through the Local Housing Trust Fund Grant Program through Minnesota Housing. We had requested \$225,000 in one-time aid through this program. There were 54 applicants that requested over \$9.6 million dollars from the program. The Minnesota Housing board approved 36 communities that were selected for funding. The Crow Wing County HRA was awarded \$150,000 for our local housing trust fund, which is the funding amount that 29 of the 36 recipients were given. While this was not the entire amount that we had requested, we are thankful for the funding that will provide additional housing support for our community. We will receive a grant agreement in the coming months to formalize the funding and at that point we will provide the grant agreement to the board for their review and authorization for staff to enter into the agreement for the funding. Attached is the letter from Minnesota Housing (*Attachment 5a*) along with their email correspondence (*Attachment 5b*).

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

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Minnesota Housing  
400 Wabasha St. N  
Suite 400  
St. Paul, MN 55102

May 28, 2025

Eric Charpentier, Executive Director  
Crow Wing County Housing and Redevelopment Authority  
324 East River Road  
Brainerd, MN 56401

Dear Eric,

Congratulations! We are pleased to inform you that the Minnesota Housing board of directors has approved your request for funding under the 2025 Local Housing Trust Fund Grants Program Request for Proposals. The Crow Wing County HRA has been awarded a grant in the amount of \$150,000.

Your application is one of 36 selected for approval from a competitive review process of 54 applications requesting a total of over \$9.6 million. Please note that this letter is not a commitment by Minnesota Housing to provide financing. Funding is contingent upon the receipt of required due diligence items and execution of a grant contract agreement.

If you have any questions, please contact Local Government Housing Programs staff at [localhousingtrustfund.mhfa@state.mn.us](mailto:localhousingtrustfund.mhfa@state.mn.us).

Thank you for your commitment to meeting the affordable housing needs of Minnesotans. We are grateful to your partnership and look forward to working with you on this project.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Jennifer Ho'.

Jennifer Leimaile Ho  
Commissioner, Minnesota Housing

*Equal Opportunity Employer*

**From:** [MN MHFA Local Housing Trust Fund](#)  
**To:** [Eric Charpentier](#)  
**Subject:** Crow Wing County – 2025 Local Housing Trust Fund Grants Program Proposal  
**Date:** Monday, June 2, 2025 5:43:31 PM  
**Attachments:** [image003.png](#)  
[image005.png](#)  
[image007.png](#)  
[image009.png](#)  
[image011.png](#)  
[LHTF Letter to Selected Grantees Crow Wing County HRA.pdf](#)

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Good afternoon Eric,

Congratulations! Your proposal for the Crow Wing County HRA has been selected for funding through the 2025 Local Housing Trust Fund Grants Program Request for Proposals (RFP).

### **Grant Details**

Amount Awarded: \$150,000

Term: 3-year contract

Please see the attached funding notification letter for your records. Funds will be distributed as grants, which must be disbursed within three years of grant contract agreement execution. Grant contracts may be extended in 12-month increments for up to a total of five years at the discretion of Minnesota Housing. Disbursement of funds cannot be requested until after a grant contract agreement is fully signed and executed by all parties.

Further information regarding virtual grantee launch meetings, due diligence items, and budget and workplan information will be sent in the coming weeks. In the launch meetings we will discuss program requirements, the process for disbursing funds and answer any questions about the grant contracts.

Congratulations again! We look forward to working with you on your project. Please reach out with any questions and we will be in touch soon.

Sincerely,

Colleen Meier and Nick Boettcher

The Local Government Housing Programs Team

### **Minnesota Housing**

400 Wabasha Street North, Suite 400 | St. Paul, MN 55102

*Housing is the foundation for success.* | [mnhousing.gov](https://mnhousing.gov)





Housing &amp; Redevelopment Authority

To: Crow Wing County HRA Board Members  
 From: John Schommer, Rehab & Maintenance Director  
 Date: June 2, 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	5
Serene Pines	24**	22	22	0	0
Dalmar Estates	7	7	7	0	0

\* 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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