



Housing & Redevelopment Authority

Crow Wing County HRA Board Meeting Agenda

4:30pm Tuesday September 9th, 2025

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

Members of the Board of Commissioners may be participating remotely

Join from browser:

<https://brainerdhra.my.webex.com/brainerdhra.my/j.php?MTID=mea12862cba5d9a8fa2dd6f6189817f38>

Join by phone: 415-655-0001

Meeting number (access code): 2556 494 1520

Meeting password: n9hNTnPKy56

“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. OATH OF OFFICE**
- 4. APPROVAL OF AGENDA**
- 5. APPROVE MINUTES (Attachment 1 – Pg. 3)**
 - a.** Approval of the Tuesday August 12th, 2025 Meeting Minutes
- 6. REVIEW & ACCEPT FINANCIAL STATEMENTS (Attachment 2 – Pg. 7)**
 - a.** CWC HRA Balance Sheets for August 2025
 - b.** CWC HRA Operating Statements for August 2025
 - c.** CWC HRA Payments for August 2025
- 7. UNFINISHED BUSINESS**

8. NEW BUSINESS (Attachment 3 - Pg. 25)

- a. Purchase and Redevelopment Agreement Between CWC HRA and Level Contracting (Attachment 3.a. - Pg. 27)*
- b. Quit Claim Deed (Attachment 3.b. - Pg. 43)*
- c. Seller Affidavit (Attachment 3.c. - Pg. 47)*
- d. Resolution (Attachment 3.d. - Pg. 51)*

9. REPORTS/UPDATES:

- a. Executive Director Report (Attachment 4.a. – Pg. 55)*
 - i. 2026 Crow Wing County HRA Levy Request letter (Attachment 4.6. – Pg – 57)*
 - ii. 2026 Crow Wing County HRA Levy Request Slide Show (Attachment 4.c. –Pg. 61)*
- b. Housing Trust Fund (Attachment 5 – Pg. 67)*
- c. Brainerd HRA/Rehab Programs (Attachment 6 – Pg. 69)*
- d. BLAEDC/CREDI*
 - i. May 2025 (Attachment 7.a. – Pg. 71)*
 - ii. June 2025 (Attachment 7.b. – Pg. 75)*
 - iii. July 2025 (Attachment 7.c. – Pg. 79)*
 - iv. August 2025 (Attachment 7.b. - Pg. 83)*
- e. CWC*

10. COMMISSIONER COMMENTS

11. NEXT MEETING October 14th, 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 & Redevelopment Authority

**Crow Wing County HRA
BOARD MEETING MINUTES
Tuesday, August 12, 2025 @ 4:30 PM**

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, Oak Meeting Room and via Webex video/teleconference at 4:30 p.m., Tuesday, August 12, 2025.

1. **CALL TO ORDER:** Chair Heppner called the meeting to order at 4:30 p.m.
2. **ROLL CALL:** Present: Commissioners Katherine Heppner, Richard (George) Burton, Michael Aulie, and Craig Nathan.
Absent: Commissioner Tyler Gardner.

Others present: Executive Director Eric Charpentier, Finance Director Karen Young, Housing Manager Hannah Gangl, Rehab and Maintenance Director John Schommer, Rehab Administrative Specialist Brit Thompson, Crow Wing County Commissioner Paul Koering via Web Ex, Crow Wing County Commissioner Steve Burrows, Shannon Fortune and Pequot Lakes HRA Asst. Director Lynn Katzenberger.

3. REVIEW AND APPROVE AGENDA:

Commissioner Burton motioned to approve the agenda for Tuesday, August 12, 2025, as presented. Seconded by Commissioner Aulie. Motion Carried Unanimously via Roll Call Vote.

4. APPROVE MINUTES:

- a. Approval of the Monday, July 21st, 2025, Meeting Minutes

Commissioner Aulie motioned to approve the minutes of the June 10th, 2025, regular board meeting, as presented. Seconded by Commissioner Burton. Motion Carried Unanimously via Roll Call Vote.

5. REVIEW AND ACCEPT FINANCIAL STATEMENTS:

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

- a. **CWC HRA Balance Sheet July 2025**
- b. **CWC HRA Operating Statement July 2025**

c. CWC HRA July Payments

Commissioner Nathan inquired if we still have 1 million being held for the Lorel Street Project. Charpentier responded that the Developer is still looking for Housing Tax Credit Funds. Commissioner Nathan stated that he did not want to leave the funding open-ended but to address it by December Agenda if Developer is going to move forward or not.

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

6. NEW BUSINESS:

a. West Grove Townhomes Revenue Certificate

The Budget and Levy discussion was presented by Karen Young.

Commissioner Aulie inquired about how much of the housing went to elderly people and how much to low-income persons. Young responded that all applicants must be 55 years or older and income below the 120% AMI. Or under age 55 if their income was below 80% LMI. If they could not fill occupancy with those restrictions then they would be able to adjust the parameters if they were not able to meet their budgets and were requesting a levy from the Crow Wing County HRA, then that would allow a review of other parameters for the income/age requirements. However, they are not asking for funds, thus the triggers to deviate from the current application requirements are not met. Commissioner Heppner asked if the current levy was over \$50,000 and the max levy capacity was set to \$95,000 for 2025. Carpentier mentioned that the Joint Powers Agreement Levy must be approved.

Commissioner Burton motioned to approve the West Grove Townhomes Revenue Certificate, as presented. Seconded by Commissioner Nathan. Motion Carried Unanimously via Roll Call Vote.

7. 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:

The BLAEDC/CREDI updates were presented by Tyler Glynn's.

e. CWC:

Crow Wing County updates was presented by Commissioner Steve Burrows.

Burrows reported that Crow Wing County's goal is to have the Brainerd Lakes Regional Airport reinstate the early and late flights that had previously been lost by Sky West. Neil Planzer is the Interim Director and helping to ensure the airport continues to run and to run well. new a ten-year budget projection and the expectation is that it will be a regular process.

8. COMMISSIONER COMMENTS: None

9. NEXT MEETING: Tuesday, September 9th, 2025

10. ADJOURNMENT:

Commissioner Burton motioned to adjourn the meeting. Seconded by Commissioner Aulie. Motion Carried Unanimously via Roll Call Vote. Meeting was adjourned at 5:11 PM.

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Housing & Redevelopment Authority

To: CWC HRA Board Members
From: Karen Young, Finance Director
Date: September 3, 2025
Re: Review and Accept Financial Statements

Tax Forfeited Property (TFP) Application

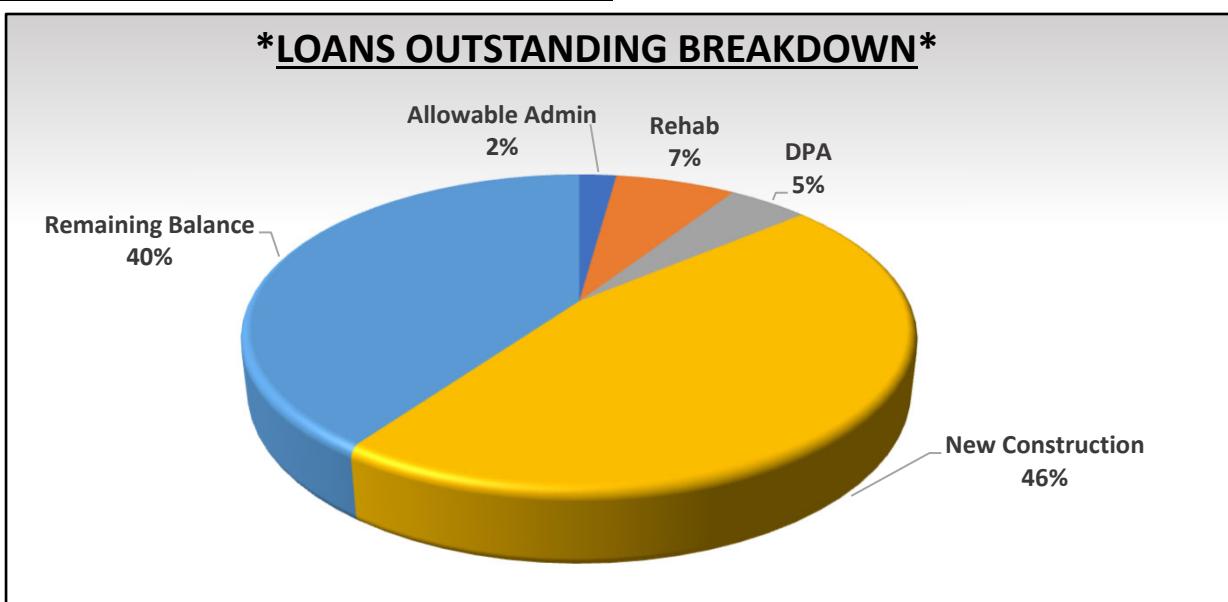
We received an application for four tax forfeited properties in the City of Baxter. Reflected in the August financials are the application fee and maintenance and holding fee for the TFP application.

Action Requested: Accept the August financial statements as submitted.

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Housing Trust Fund

Funding Breakdown		Loan Projection	
Revenue Sources:		Remaining Balance	
Levy Approved Total	\$ 2,600,000.00	\$ 1,203,984.00	
CWC Local Housing Aid	\$ 314,992.00		
Interest Earned To Date	\$ 86,915.00		
Total	\$ 3,001,907.00		
Loans Awarded:		Approved Loans (Awaiting Funding):	
Rehabilitation (12)	\$ 256,625.00	New Construction	\$ 1,300,000.00
Down Payment Assistance (8)	\$ 160,000.00	Rental Rehab (8-units)	\$ 160,000.00
New Construction (2)	\$ 1,382,000.00	Owner Occupied (2)	\$ 50,000.00
Total	\$ 1,798,625.00	Total	\$ 1,510,000.00
Loans Paid Back:		Balance	
Rehabilitation (2)	\$ (45,702.00)	\$ (306,016.00)	
Down Payment Assistance (1)	\$ (20,000.00)		
Total	\$ (65,702.00)		
Loans Outstanding:		Loan Queue (Awaiting Review):	
Rehabilitation (10)	\$ 210,923.00	Rental Rehab (6-units)	\$ 75,000.00
Down Payment Assistance (7)	\$ 140,000.00	Rental Rehab (7-units)	\$ 175,000.00
New Construction (2)	\$ 1,382,000.00	Owner Occupied (3)	\$ 75,000.00
Total	\$ 1,732,923.00	Total	\$ 325,000.00
Allowable Admin <i>(2.5% of levy)</i>	\$ 65,000.00	Balance	\$ (631,016.00)
Remaining Balance	\$ 1,203,984.00		
		Other Funding Sources:	
TIF - RLF	\$ 457,465.00		
CWC - 2025 SAHA	\$ 67,171.00		
MH Funding	\$ 150,000.00		
Total	\$ 674,636.00		
Balance	\$ 43,620.00		



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

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	(14,179.30)	648,234.07
TOTAL ASSETS	(14,179.30)	648,234.07
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	(14,179.30)	264,143.25
2806.000 Retained Earnings	0.00	384,090.82
TOTAL SURPLUS	(14,179.30)	648,234.07
TOTAL LIABILITIES AND SURPLUS	(14,179.30)	648,234.07
TOTAL LIABILITIES AND SURPLUS	(14,179.30)	648,234.07
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Eight Months Ending 08/31/2025
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
INCOME								
3610.000 Interest Revenue	2,341.15	166.67	2,174.48	12,880.65	1,333.33	11,547.32	2,000.00	10,880.65
3691.000 Property Tax Revenue	0.00	33,387.08	(33,387.08)	400,645.00	267,096.67	133,548.33	400,645.00	0.00
TOTAL INCOME	2,341.15	33,553.75	(31,212.60)	413,525.65	268,430.00	145,095.65	402,645.00	10,880.65
EXPENSES								
4110.000 Admin Salaries	300.00	375.00	75.00	1,500.00	3,000.00	1,500.00	4,500.00	3,000.00
4130.000 Legal	0.00	833.33	833.33	5,478.24	6,666.67	1,188.43	10,000.00	4,521.76
4140.000 Staff Training	0.00	125.00	125.00	139.55	1,000.00	860.45	1,500.00	1,360.45
4150.000 Travel	2.52	33.33	30.81	73.78	266.67	192.89	400.00	326.22
4171.000 Auditing Fees	0.00	791.67	791.67	9,238.90	6,333.33	(2,905.57)	9,500.00	261.10
4172.000 Management Fee	16,195.00	16,195.00	0.00	129,560.00	129,560.00	0.00	194,340.00	64,780.00
4190.000 Other Admin Exp	0.00	16.67	16.67	429.96	133.33	(296.63)	200.00	(229.96)
4500.000 TIF Expense	0.00	50.00	50.00	133.20	400.00	266.80	600.00	466.80
4510.000 Insurance	0.00	291.67	291.67	2,714.00	2,333.33	(380.67)	3,500.00	786.00
4540.000 ER FICA	22.93	29.17	6.24	114.77	233.33	118.56	350.00	235.23
4590.000 Other General Exp	0.00	12,315.00	12,315.00	0.00	98,520.00	98,520.00	147,780.00	147,780.00
TOTAL EXPENSES	16,520.45	31,055.84	14,535.39	149,382.40	248,446.66	99,064.26	372,670.00	223,287.60
SURPLUS	(14,179.30)	2,497.91	(16,677.21)	264,143.25	19,983.34	244,159.91	29,975.00	234,168.25

Crow Wing County HRA
Balance Sheet
August 2025

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

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

Crow Wing County HRA
Operating Statement
Eight Months Ending 08/31/2025
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
INCOME								
3690.000 Other Income	0.00	750.00	(750.00)	0.00	6,000.00	(6,000.00)	9,000.00	(9,000.00)
TOTAL INCOME	0.00	750.00	(750.00)	0.00	6,000.00	(6,000.00)	9,000.00	(9,000.00)
EXPENSES								
4600.001 SCDP Expense	0.00	750.00	750.00	0.00	6,000.00	6,000.00	9,000.00	9,000.00
TOTAL EXPENSES	0.00	750.00	750.00	0.00	6,000.00	6,000.00	9,000.00	9,000.00
SURPLUS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	1,382.48	457,465.33
TOTAL ASSETS	1,382.48	457,465.33
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	1,382.48	10,878.35
2806.000 Retained Earnings	0.00	446,586.98
TOTAL SURPLUS	1,382.48	457,465.33
TOTAL LIABILITIES AND SURPLUS	1,382.48	457,465.33
TOTAL LIABILITIES AND SURPLUS	1,382.48	457,465.33
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Eight Months Ending 08/31/2025
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
INCOME								
3610.000 Interest Revenue	1,382.48	833.33	549.15	10,878.35	6,666.67	4,211.68	10,000.00	878.35
TOTAL INCOME	1,382.48	833.33	549.15	10,878.35	6,666.67	4,211.68	10,000.00	878.35
SURPLUS	1,382.48	833.33	549.15	10,878.35	6,666.67	4,211.68	10,000.00	878.35

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

	Period Amount	Balance
ASSETS		
1120.000 Accounts Receivable Other	0.00	23.00
1129.210 Cash - A/R General Fund	0.00	(37.70)
1450.000 Land Held for Resale	0.00	14,033.20
TOTAL ASSETS	0.00	14,018.50
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
LIABILITIES		
2600.000 Def'd Inflow of Resources	0.00	14,033.20
TOTAL LIABILITIES	0.00	14,033.20
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	0.00	(14.70)
TOTAL SURPLUS	0.00	(14.70)
TOTAL LIABILITIES AND SURPLUS	0.00	14,018.50
TOTAL LIABILITIES AND SURPLUS	0.00	14,018.50
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Eight Months Ending 08/31/2025
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
INCOME								
3694.000 Development Revenue	0.00	5,916.67	(5,916.67)	0.00	47,333.33	(47,333.33)	71,000.00	(71,000.00)
TOTAL INCOME	0.00	5,916.67	(5,916.67)	0.00	47,333.33	(47,333.33)	71,000.00	(71,000.00)
EXPENSES								
4130.000 Legal	0.00	208.33	208.33	0.00	1,666.67	1,666.67	2,500.00	2,500.00
4430.000 Contracts Costs	0.00	100.00	100.00	14.70	800.00	785.30	1,200.00	1,185.30
4591.000 Closing Costs	0.00	83.33	83.33	0.00	666.67	666.67	1,000.00	1,000.00
4592.000 SAC/WAC/Park Fees	0.00	833.33	833.33	0.00	6,666.67	6,666.67	10,000.00	10,000.00
4600.006 Development Expense	0.00	4,691.67	4,691.67	0.00	37,533.33	37,533.33	56,300.00	56,300.00
TOTAL EXPENSES	0.00	5,916.66	5,916.66	14.70	47,333.34	47,318.64	71,000.00	70,985.30
SURPLUS	0.00	0.01	(0.01)	(14.70)	(0.01)	(14.69)	0.00	(14.70)

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

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	(20,302.53)	894,044.19
1141.000 HTF Loan Receivable	21,996.00	1,716,407.00
TOTAL ASSETS	1,693.47	2,610,451.19
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	1,693.47	83,526.01
2806.000 Retained Earnings	0.00	2,526,925.18
TOTAL SURPLUS	1,693.47	2,610,451.19
TOTAL LIABILITIES AND SURPLUS	1,693.47	2,610,451.19
TOTAL LIABILITIES AND SURPLUS	1,693.47	2,610,451.19
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Eight Months Ending 08/31/2025
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
INCOME								
3610.000 Interest Revenue	2,771.57	250.00	2,521.57	25,679.83	2,000.00	23,679.83	3,000.00	22,679.83
3691.000 Property Tax Revenue	0.00	33,333.33	(33,333.33)	60,849.88	266,666.67	(205,816.79)	400,000.00	(339,150.12)
TOTAL INCOME	2,771.57	33,583.33	(30,811.76)	86,529.71	268,666.67	(182,136.96)	403,000.00	(316,470.29)
EXPENSES								
4130.000 Legal	352.50	81.25	(271.25)	2,115.00	650.00	(1,465.00)	975.00	(1,140.00)
4150.000 Travel	75.60	2.08	(73.52)	238.70	16.67	(222.03)	25.00	(213.70)
4430.000 Contracts Costs	650.00	0.00	(650.00)	650.00	0.00	(650.00)	0.00	(650.00)
4600.008 HTF Expense	0.00	1,583.33	1,583.33	0.00	12,666.67	12,666.67	19,000.00	19,000.00
TOTAL EXPENSES	1,078.10	1,666.66	588.56	3,003.70	13,333.34	10,329.64	20,000.00	16,996.30
SURPLUS	1,693.47	31,916.67	(30,223.20)	83,526.01	255,333.33	(171,807.32)	383,000.00	(299,473.99)

Crow Wing County HRA**Balance Sheet****August 2025****Program: 850 - Crow Wing County HRA Project: 6. Tax Forfeited Property**

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	1,500.00	3,000.00
TOTAL ASSETS	1,500.00	3,000.00
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
LIABILITIES		
2115.000 Escrow Account	1,000.00	2,000.00
TOTAL LIABILITIES	1,000.00	2,000.00
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	500.00	1,000.00
TOTAL SURPLUS	500.00	1,000.00
TOTAL LIABILITIES AND SURPLUS	1,500.00	3,000.00
TOTAL LIABILITIES AND SURPLUS	1,500.00	3,000.00
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Eight Months Ending 08/31/2025
Program: 850 - Crow Wing County HRA Project: 6. Tax Forfeited Property

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
INCOME								
3690.000 Other Income	500.00	833.33	(333.33)	1,000.00	6,666.67	(5,666.67)	10,000.00	(9,000.00)
TOTAL INCOME	500.00	833.33	(333.33)	1,000.00	6,666.67	(5,666.67)	10,000.00	(9,000.00)
EXPENSES								
4600.007 Tax Forf Expense	0.00	833.33	833.33	0.00	6,666.67	6,666.67	10,000.00	10,000.00
TOTAL EXPENSES	0.00	833.33	833.33	0.00	6,666.67	6,666.67	10,000.00	10,000.00
SURPLUS	500.00	0.00	500.00	1,000.00	0.00	1,000.00	0.00	1,000.00

Crow Wing County HRA
Payment Summary Report
August 2025

Payment Number	Payment Date	Vendor	Description	Check Amount
249	8/21/2025	John Schommer	Mileage	\$ 75.60
252	8/21/2025	Eric Charpentier	Mileage	\$ 2.52
27478	8/7/2025	Kutak Rock LLP	Legal-HTF	\$ 352.50
27493	8/7/2025	Atlas Abstract & Title, Inc.	O&E Report-HTF	\$ 100.00
27495	8/21/2025	Birch Hollow Construction	Contracting-HTF	\$ 21,950.00
27501	8/21/2025	Crow Wing County Land Services	Recording Fees-HTF	\$ 46.00
27507	8/21/2025	John Scheving	Lead Base Paint Inspection-HTF	\$ 550.00
Total				\$ 23,076.62

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Housing & Redevelopment Authority

To: CWC HRA Board Members

From: John Schommer, Rehab & Maintenance Director

Date: September 2nd, 2025

Re: Purchase and Redevelopment Agreement Between CWC HRA and Level Contracting

On Tuesday, August 19th, 2025, Level Contracting LLC requested to purchase the last two remaining lots located in Serene Pines with a total purchase price of \$29,665.11 and would like to close on or before September 30th, 2025. Kutak Rock LLP has drafted the Purchase and Redevelopment Agreement and corresponding resolution (see attached).

Action Requested: Approve Resolution No. 2025-04, Approving the Purchase and Redevelopment Agreement between the Housing and Redevelopment Authority in and for the County of Crow Wing and Level Contracting LLC.

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PURCHASE AND REDEVELOPMENT AGREEMENT

Lot 2, Block 4 and Lot 8, Block 3, SERENE PINES, Crow Wing County, Minnesota

1. **Parties.** This Purchase and Redevelopment Agreement (the "Agreement") is made as of September ___, 2025, between HOUSING AND REDEVELOPMENT AUTHORITY IN AND FOR THE COUNTY OF CROW WING, a public body corporate and politic under the laws of Minnesota having its office located at 324 East River Road, Brainerd MN 56401 (the "Seller"), and LEVEL CONTRACTING, LLC, a Minnesota limited liability company, having its principal office at 3062 Ni Gig Trl NW, Cass Lake MN 56633 (the "Buyer").

2. **Offer/Acceptance.** Buyer offers to purchase and Seller agrees to sell real property in Crow Wing County, Minnesota, legally described as follows (the "Property"):

Lot 2, Block 4 and Lot 8, Block 3 SERENE PINES, Crow Wing County, Minnesota

Check here if part or all of the land is Registered (Torrens)

3. **Acceptance Deadline.** This offer to purchase, unless accepted sooner, shall be null and void at 4:30 p.m. on September ___, 2025. (*1 day from date of this Agreement*)

4. **Price and Terms.** The price for the Property is \$29,665.11 ("Purchase Price"), allocated to each lot of the Property as shown on Exhibit A, which Buyer shall pay in full by certified check or wire transfer on the Date of Closing; provided, however, that Earnest Money (as defined in the Master Agreement described in paragraph 6), if available, shall first be applied to pay the Purchase Price. The "Date of Closing" shall be no later than _____, 2025.

5. **Personal Property Included in Sale.** There are no items of personal property or fixtures owned by Seller and currently located on the Property for purposes of this sale.

6. **Deed.** Upon performance by Buyer, Seller shall deliver a quit claim deed conveying title to the Property to Buyer, in substantially the form attached as Exhibit B, subject to the conditions subsequent required by Sections 15, 16, and 17 of this Agreement (the "Deed"), and further subject to the terms and conditions of the Master Purchase and Redevelopment Contract between the Seller and Paxmar-Brainerd, LLC, dated as of September 13, 2016, and recorded in the office of the Crow Wing County Recorder on March 17, 2017 as Document No.A-886215, as amended by a First Amendment thereto, dated November 8, 2016, and recorded in the office of the Crow Wing County Recorder on March 17, 2017 as Document No. A-886216, as further amended by a Second Amendment thereto, dated as of March 14, 2017, and recorded in the office of the Crow Wing County Recorder on March 17, 2017 as Document No. A-886217, as further amended by a Third Amendment thereto, dated as of April 12, 2022, and recorded in the office of the Crow Wing Recorder on June 20, 2023 as Document No. 985256, as further amended by a Fourth Amendment thereto, dated April 8, 2025, [and recorded in the office of the Crow Wing Recorder on _____, 2025 as Document No. ____,] and as assigned and assumed by the Buyer pursuant to an Assignment and Assumption of Master Purchase and Redevelopment Contract, dated as of October 8, 2019, and recorded in the office of the Crow Wing County Recorder on October 17, 2019 as Document No. A-924227 (hereafter collectively referred to as the "Master Agreement").

7. **Real Estate Taxes and Special Assessments.**

A. Seller shall pay, at or before closing, any and all real estate taxes due and payable in 2024 and

prior years. Real estate taxes for taxes payable year 2025 are exempt.

B. Seller represents that there are no special assessments payable or pending as of the date of this Agreement. If a special assessment becomes pending after the date of this Agreement and before the Date of Closing, Buyer may, as Buyer's option:

(1) Assume payment of the pending special assessment without adjustment to the purchase agreement price of the property; or

(2) Require Seller to pay the pending special assessment and Buyer shall pay a commensurate increase in the purchase price of the Property, which increase shall be the same as the estimated amount of the assessment; or

(3) Declare this Agreement null and void by notice to Seller, and earnest money shall be refunded to Buyer.

8. **Closing Costs and Related Items.** The Buyer will pay: (a) one-half the closing fees charged by the title insurance or other closing agent, if any, utilized to close the transaction contemplated by this Agreement; (b) fees for title evidence obtained by Buyer; (c) the recording fees for this Agreement and for the Deed transferring title to Buyer; and (d) any transfer taxes. Seller will pay all other fees normally paid by sellers, including (a) Well Disclosure fees required to enable Buyer to record its deed from Seller under this Agreement, (b) one-half the closing fees charged by the title insurance or other closing agent, if any, utilized to close the transaction contemplated by this Agreement, and (c) fees and charges related to the filing of any instrument required to make title marketable. Each party shall pay its own attorney fees. The Purchase Price shall be allocated and disbursed as provided in Sections 3.2(b) and (c) and Schedule A of the Master Agreement.

9. **Sewer and Water.** Seller warrants that city sewer is available at the Property line, and that city water is available in the right of way adjacent to the Property. Seller makes no warranty regarding the conditions of any existing water stub from the main to the Property line. Seller advises Buyer to inspect the condition of the water stub.

10. **Condition of Property.** Buyer acknowledges that it has inspected or has had the opportunity to inspect the Property and agrees to accept the Property "AS IS." Buyer has the right, at its own expense to take soil samples for the purpose of determining if the soil is suitable for construction of the dwelling described in section 14 below. If the soil is determined to be unacceptable the Buyer may rescind this agreement by written notice to the Seller, in which case the agreement shall be null and void. Seller makes no warranties as to the condition of the Property.

11. **Marketability of Title.** As soon as reasonably possible after execution of this Agreement by both parties:

A. Seller shall surrender any abstract of title and a copy of any owner's title insurance policy for the property, if in Seller's possession or control, to Buyer or to Buyer's designated title service provider; and

B. Buyer shall obtain the title evidence determined necessary or desirable by Buyer.

The Buyer shall have 20 days from the date it receives such title evidence to raise any objections to title it may have. Objections not made within such time will be deemed waived. The Seller shall have 30 days from the date of such objection to affect a cure; provided, however, that Seller shall

have no obligation to cure any objections, and may inform Buyer of such. The Buyer may then elect to close notwithstanding the uncured objections or declare this Agreement null and void, and the parties will thereby be released from any further obligation hereunder.

12. Title Clearance and Remedies. If Seller shall fail to have title objections timely removed, the Buyer may, at its sole election: (a) terminate this Agreement without any liability on its part; or (b) take title to the Property subject to such objections.

If title is marketable, or is made marketable as provided herein, and Buyer defaults in any of the agreements herein, Seller may elect either of the following options, as permitted by law:

- A. Cancel this contract as provided by statute and retain all payments made hereunder as liquidated damages. The parties acknowledge their intention that any note given pursuant to this contract is a down payment note, and may be presented for payment notwithstanding cancellation;
- B. Seek specific performance within six months after such right of action arises, including costs and reasonable attorney's fees, as permitted by law.

If title is marketable, or is made marketable as provided herein, and Seller defaults in any of the agreements herein, Buyer may, as permitted by law:

- C. Seek damages from Seller including costs and reasonable attorney's fees;
- D. Seek specific performance within six months after such right of action arises.

13. Well Disclosure. Seller's knowledge of wells is as follows:

- The Seller certifies that the Seller does not know of any wells on the described real property.
- A well disclosure certificate accompanies this document.
- I am familiar with the property described in this instrument and I certify that the status and number of wells on the Property have not changed since the last previously filed well disclosure certificate.

14. Individual Sewage Treatment System Disclosure and Methamphetamine Disclosure. Seller certifies that there is no individual sewage treatment system on or serving the Property. To the best of Seller's knowledge, methamphetamine production has not occurred on the Property.

15. Construction and Sale of Dwelling. Buyer agrees that it will construct a new single family dwelling on each lot of the Property (each a "Lot"), intended for sale to a person or persons for residential occupancy (an "Owner Occupant"). This covenant shall survive the delivery of the Deed.

- A. Each single family dwelling described in this Section is referred to as the "Minimum Improvements."
- B. The Minimum Improvements shall consist of a new single family dwelling, and shall be constructed substantially in accordance with the Declaration of Covenants, Easements and Restrictions of record and applicable to each Lot, provided that approval of the building plans for such Minimum Improvements shall be evidenced by the issuance by the City of Brainerd of a building permit for the Minimum Improvements.

- C. Construction of the Minimum Improvements on each Lot must be substantially completed by one year from the Date of Closing. Construction of the Minimum Improvements on each Lot will be considered substantially complete when the final certificate of occupancy has been issued by the City of Brainerd building official.
- D. Promptly after substantial completion of the Minimum Improvements on each Lot in accordance with those provisions of this Agreement relating solely to the obligations of the Buyer to construct such Minimum Improvements (including the date for completion thereof), the Seller will furnish the Buyer with a Certificate of Completion, in the form attached hereto as Exhibit C, for the Minimum Improvements on such Lot. Such certification by the Seller shall be (and it shall be so provided in the Deed and in the certification itself) a conclusive determination of satisfaction and termination of the agreements and covenants in the Master Agreement, in this Agreement and in the Deed with respect to the obligations of the Buyer and its successors and assigns, to construct the Minimum Improvements on the applicable Lot and the dates for completion thereof.

The certificates provided for in this Section of this Agreement shall be in such form as will enable them to be recorded in the proper office for the recordation of deeds and other instruments pertaining to the Property. If the Seller shall refuse or fail to provide any certification in accordance with the provisions of this Section, the Seller shall, within thirty (30) days after written request by the Buyer, provide the Buyer with a written statement, indicating in adequate detail in what respects the Buyer has failed to complete the Minimum Improvements in accordance with the provisions of the Agreement, or is otherwise in default, and what measures or acts it will be necessary, in the opinion of the Seller for the Buyer to take or perform in order to obtain such certification.

- E. The Buyer represents and agrees that until issuance of the Certificate of Completion for the Minimum Improvements on each Lot:

(1) Except for any agreement for sale to an Owner Occupant, the Buyer has not made or created and will not make or create or suffer to be made or created any total or partial sale, assignment, conveyance, or lease, or any trust or power, or transfer in any other mode or form of or with respect to this Agreement or the Property or any part thereof or any interest therein, or any contract or agreement to do any of the same, to any person or entity (collectively, a "Transfer"), without the prior written approval of the Seller's board of commissioners. Notwithstanding the foregoing, Developer may transfer or assign a Lot to a third-party builder for the purpose of construction of the Minimum Improvements on that Lot without the prior written consent of the Authority; provided that if Developer effects a such a Transfer to a third-party builder, Developer shall remain bound by all obligations with respect to the Property under this Agreement and the Master Agreement.

(2) If the Buyer seeks to effect a Transfer of any Lot with respect to this Agreement prior to issuance of the Certificate of Completion for that Lot, the Seller shall be entitled to require as conditions to such Transfer that:

(i) any proposed transferee shall have the qualifications and financial responsibility, in the reasonable judgment of the Seller, necessary and adequate to fulfill the obligations undertaken in this Agreement by the Buyer as to the portion of the Property to be transferred; and

(ii) Any proposed transferee, by instrument in writing satisfactory to the Seller and in form recordable in the public land records of Crow Wing County, Minnesota, shall, for itself and its successors and assigns, and expressly for the benefit of the Seller, have expressly assumed all of the obligations of the Buyer under this Agreement as to the portion of the Property to be transferred and agreed to be subject to all the conditions and restrictions to which the Buyer is subject as to such portion; provided, however, that the fact that any transferee of, or any other successor in interest whatsoever to, the Property, or any part thereof, shall not, for whatever reason, have assumed such obligations or so agreed, and shall not (unless and only to the extent otherwise specifically provided in this Agreement or agreed to in writing by the Seller) deprive the Seller of any rights or remedies or controls with respect to the Property, the Minimum Improvements or any part thereof or the construction of the Minimum Improvements; it being the intent of the parties as expressed in this Agreement that (to the fullest extent permitted at law and in equity and excepting only in the manner and to the extent specifically provided otherwise in this Agreement) no transfer of, or change with respect to, ownership in the Property or any part thereof, or any interest therein, however consummated or occurring, and whether voluntary or involuntary, shall operate, legally, or practically, to deprive or limit the Seller of or with respect to any rights or remedies or controls provided in or resulting from this Agreement with respect to the Property that the Seller would have had, had there been no such transfer or change. In the absence of specific written agreement by the Seller to the contrary, no such transfer or approval by the Seller thereof shall be deemed to relieve the Buyer, or any other party bound in any way by this Agreement or otherwise with respect to the Property, from any of its obligations with respect thereto.

(iii) Any and all instruments and other legal documents involved in effecting the transfer of any interest in this Agreement or the Property governed by this subsection E. shall be in a form reasonably satisfactory to the Seller.

(3) If the conditions described in paragraph (2) above are satisfied then the Transfer will be approved and the Buyer shall be released from its obligation under this Agreement, as to the portion of the Property that is transferred, assigned, or otherwise conveyed. The provisions of this paragraph (3) apply to all subsequent transferors.

(4) Upon issuance of the Certificate of Completion for a Lot, the Buyer may Transfer such Lot and/or the Buyer's rights and obligations under this Agreement with respect to such Lot without the prior written consent of the Seller.

F. The Buyer, and its successors and assigns, agree that they (a) will use the Minimum Improvements only as a single family dwelling, and in the case of an Owner Occupant, will occupy the Property as a residence, (b) will not seek exemption from real estate taxes on the Property under State law, and (c) will not transfer or permit transfer of the Property to any entity whose ownership or operation of the Property would result in the Property being exempt from real estate taxes under State law (other than any portion thereof dedicated or conveyed to the City of Brainerd or Seller in accordance with this Agreement). **The covenants in this paragraph run with the land, survive both delivery of the Deed and issuance of the Certificate of Completion for the Minimum Improvements on each Lot, and shall remain in effect for ten years after the Date of Closing.**

16. Revesting Title in Seller upon Happening of Event Subsequent to Conveyance to Buyer. In the event that subsequent to conveyance of the Property or any part thereof to the Buyer and prior to receipt

by the Buyer of the Certificate of Completion for the Minimum Improvements on any Lot, the Buyer, subject to Unavoidable Delays (as hereafter defined), fails to carry out its obligations with respect to the construction of the Minimum Improvements (including the nature and the date for the completion thereof), or abandons or substantially suspends construction work, and any such failure, abandonment, or suspension shall not be cured, ended, or remedied within thirty (30) days after written demand from the Seller to the Buyer to do so, then the Seller shall have the right to re-enter and take possession of the Property and to terminate (and revest in the Seller) the estate conveyed by the Deed to the Buyer, it being the intent of this provision, together with other provisions of the Agreement, that the conveyance of the Property to the Buyer shall be made upon, and that the Deed shall contain a condition subsequent to the effect that in the event of any default on the part of the Buyer and failure on the part of the Buyer to remedy, end, or abrogate such default within the period and in the manner stated in such subdivisions, the Seller at its option may declare a termination in favor of the Seller of the title, and of all the rights and interests in and to the Property conveyed to the Buyer, and that such title and all rights and interests of the Buyer, and any assigns or successors in interest to and in the Property, shall revert to the Seller, but only if the events stated in this Section have not been cured within the time periods provided above.

Notwithstanding anything to the contrary contained in this Section, the Seller shall have no right to reenter or retake title to and possession of a portion of the Property for which a Certificate of Completion has been issued.

For the purposes of this Agreement, the term "Unavoidable Delays" means delays beyond the reasonable control of the Buyer as a result thereof which are the direct result of strikes, other labor troubles, prolonged adverse weather or acts of God, fire or other casualty to the Minimum Improvements, litigation commenced by third parties which, by injunction or other similar judicial action, directly results in delays, or acts of any federal, state or local governmental unit (other than the Seller in exercising its rights under this Agreement) which directly results in delays. Unavoidable Delays shall not include delays in the Buyer's obtaining of permits or governmental approvals necessary to enable construction of the Minimum Improvements by the dates such construction is required under this section of this Agreement.

17. Resale of Reacquired Property; Disposition of Proceeds. Upon the revesting in the Seller of title to and/or possession of the Property or any part thereof as provided in Section 16, the Seller shall apply the purchase price paid by the Buyer under Section 4 of this Agreement as follows:

- A. First, to reimburse the Seller for all costs and expenses incurred by the Seller, including but not limited to proportionate salaries of personnel, in connection with the recapture, management, and resale of the Property or part thereof (but less any income derived by the Seller from the Property or part thereof in connection with such management); all taxes, assessments, and water and sewer charges with respect to the Property or part thereof (or, in the event the Property is exempt from taxation or assessment or such charge during the period of ownership thereof by the Seller, an amount, if paid, equal to such taxes, assessments, or charges (as determined by the Seller assessing official) as would have been payable if the Property were not so exempt); any payments made or necessary to be made to discharge any encumbrances or liens existing on the Property or part thereof at the time of revesting of title thereto in the Seller or to discharge or prevent from attaching or being made any subsequent encumbrances or liens due to obligations, defaults or acts of the Buyer, its successors or transferees; any expenditures made or obligations incurred with respect to the making or completion of the Minimum Improvements or any part thereof on the Property or part thereof; and any amounts otherwise owing the Seller by the Buyer and its successor or transferee; and

B. Second, to reimburse the Buyer for the balance of the purchase price remaining after the reimbursements specified in paragraph (a) above. Such reimbursement shall be paid to the Buyer upon delivery of an executed, recordable warranty deed to the Property by the Buyer to the Seller.

18. Time is of the essence for all provisions of this Agreement.

19. Notices. All notices required herein shall be in writing and delivered personally or mailed to the address shown at paragraph 1 above and, if mailed, are effective as of the date of mailing.

20. Minnesota Law. This Agreement shall be governed by the laws of the State of Minnesota.

21. Specific Performance. This Agreement may be specifically enforced by the parties, provided that an action is brought within one year of the date of alleged breach of this Agreement.

22. No Remedy Exclusive. No remedy herein conferred upon or reserved to the Seller or Buyer is intended to be exclusive of any other available remedy or remedies, but each and every such remedy shall be cumulative and shall be in addition to every other remedy given under this Agreement or now or hereafter existing at law or in equity or by statute. No delay or omission to exercise any right or power accruing upon any default shall impair any such right or power or shall be construed to be a waiver thereof, but any such right and power may be exercised from time to time and as often as may be deemed expedient.

23. No Merger of Representations, Warranties. All representations and warranties contained in this Purchase Agreement shall not be merged into any instruments or conveyance delivered at closing, and the parties shall be bound accordingly.

24. Recording. This Agreement shall be filed of record with the Crow Wing County Registrar of Titles or Office of Recorder, as the case may be. Buyer shall pay all recording costs.

25. No Broker Involved. The Seller and represent and warrant to each other that there is no broker involved in this transaction with whom it has negotiated or to whom it has agreed to pay a broker commission. Buyer agrees to indemnify Seller for any and all claims for brokerage commissions or finders' fees in connection with negotiations for purchase of the Property arising out of any alleged agreement or commitment or negotiation by Buyer, and Seller agrees to indemnify Buyer for any and all claims for brokerage commissions or finders' fees in connection with negotiations for purchase of the Property arising out of any alleged agreement or commitment or negotiation by Seller.

In witness of the foregoing, the parties have executed this agreement on the year and date written above.

**SELLER: HOUSING AND REDEVELOPMENT AUTHORITY IN AND FOR THE
COUNTY OF CROW WING**

By: _____
Its Chair

By: _____
Its Executive Director

STATE OF MINNESOTA
} ss.

COUNTY OF CROW WING

The foregoing was acknowledged before me this _____ day of September 2025, by Katherine Heppner and Eric Charpentier, the Chair and Executive Director, respectively, of the Housing and Redevelopment Authority in and for the County of Crow Wing, a public body corporate and politic under the laws of Minnesota, on behalf of the public body corporate and politic.

Notary Public

BUYER: LEVEL CONTRACTING, LLC

By: _____
Its _____

STATE OF MINNESOTA
} ss.
COUNTY OF _____

The foregoing was acknowledged before me this _____ day of September 2025,
by _____, the _____ of Level Contracting, LLC, a
Minnesota limited liability company, on behalf of the company.

Notary Public

This document drafted by:

Kutak Rock LLP (SEL)
60 South Sixth St. Suite 3400
Minneapolis, MN 55402

EXHIBIT A

ALLOCATION OF PURCHASE PRICE BY LOT

Legal Description	PID	Price
Lot 2, Block 4, SERENE PINES	41280501	\$14,664.63
Lot 8, Block 3, SERENE PINES	41280504	15,000.48
Total		\$29,665.11

EXHIBIT B
FORM OF QUIT CLAIM DEED

Deed Tax Due: \$_____

ECRV: _____

THIS INDENTURE, between the Housing and Redevelopment Authority in and for the County of Crow Wing, a public body corporate and politic (the "Grantor"), and Level Contracting, LLC, a Minnesota limited liability company (the "Grantee").

WITNESSETH, that Grantor, in consideration of the sum of \$29,665.11 and other good and valuable consideration the receipt whereof is hereby acknowledged, does hereby grant, bargain, quitclaim and convey to the Grantee, its successors and assigns forever, all the tract or parcel of land lying and being in the County of Crow Wing and State of Minnesota described as follows, to-wit (such tract or parcel of land is hereinafter referred to as the "Property"):

Check here if part or all of the land is Registered (Torrens)

To have and to hold the same, together with all the hereditaments and appurtenances thereunto belonging.

SECTION 1.

It is understood and agreed that this Deed is subject to the covenants, conditions, restrictions and provisions of: (A) an agreement recorded with the Crow Wing County Recorder on March 17, 2017 as Document No. A-886215, entered into between the Grantor and Paxmar-Brainerd, LLC, dated as of September 13, 2016, identified as "Master Purchase and Redevelopment Contract," as amended by a First Amendment thereto, dated November 8, 2016, and recorded in the office of the Crow Wing County Recorder on March 17, 2017 as Document No. A-886216, as further amended by a Second Amendment thereto, dated as of March 14, 2017, and recorded in the office of the Crow Wing County Recorder on March 17, 2017 as Document No. A-886217, as further amended by a Third Amendment thereto, dated as of April 12, 2022, and recorded in the office of the Crow Wing Recorder on June 20, 2023 as Document No. 985256, as further amended by a Fourth Amendment thereto, dated April 8, 2025, [and recorded in the office of the Crow Wing Recorder on _____, 2025 as Document No. ____,] and as assigned by an Assignment and Assumption of Master Purchase and Redevelopment Contract, dated October 8, 2019, and recorded in the office of the Crow Wing County Recorder on October 17, 2019 as Document No. A-924227 (hereafter collectively referred to as the "Master Agreement"), and (B) an agreement entered into between the Grantor and Grantee on September __, 2025, recorded herewith and identified as "Purchase and Redevelopment Agreement" (herein referred to as the "Agreement") and that the Grantee shall not convey this Property, or any part thereof, except as permitted by the Agreement until a certificate of completion releasing the Grantee from certain obligations of said Agreement as to this Property or such part thereof then to be conveyed, has been placed of record.

It is specifically agreed that the Grantee shall promptly begin and diligently prosecute to completion the redevelopment of the Property through the construction of the Minimum Improvements thereon, as provided in the Agreement.

Promptly after completion of the Minimum Improvements in accordance with the provisions of the Agreement, the Grantor will furnish the Grantee with an appropriate instrument so certifying. Such certification by the Grantor shall be (and it shall be so provided in the certification itself) a conclusive determination of satisfaction and termination of the agreements and covenants of the Agreement and of this Deed with respect to the obligation of the Grantee, and its successors and assigns, to construct the Minimum Improvements and the dates for the beginning and completion thereof. Such certification and such determination shall not constitute evidence of compliance with or satisfaction of any obligation of the Grantee to any holder of a mortgage, or any insurer of a mortgage, securing money loaned to finance the purchase of the Property hereby conveyed or the Minimum Improvements, or any part thereof.

All certifications provided for herein shall be in such form as will enable them to be recorded with the County Recorder, or Registrar of Titles, Crow Wing County, Minnesota. If the Grantor shall refuse or fail to provide any such certification in accordance with the provisions of the Agreement and this Deed, the Grantor shall, within thirty (30) days after written request by the Grantee, provide the Grantee with a written statement indicating in adequate detail in what respects the Grantee has failed to complete the Minimum Improvements in accordance with the provisions of the Agreement or is otherwise in default, and what measures or acts it will be necessary, in the opinion of the Grantor, for the Grantee to take or perform in order to obtain such certification.

SECTION 2.

The Grantee's rights and interest in the Property are subject to the terms and conditions of Sections 15, 16 and 17 of the Agreement relating to the Grantor's right to re-enter and revest in Grantor title to the Property under conditions specified therein, including but not limited to termination of such right upon issuance of a Certificate of Completion as defined in the Agreement.

SECTION 3.

The Grantee agrees for itself and its successors and assigns to or of the Property or any part thereof, hereinbefore described, that the Grantee and such successors and assigns shall comply with Section 15F of the Agreement for a period of ten years after the date hereof.

It is intended and agreed that the above and foregoing agreements and covenants shall be covenants running with the land for the respective terms herein provided, and that they shall, in any event, and without regard to technical classification or designation, legal or otherwise, and except only as otherwise specifically provided in this Deed, be binding, to the fullest extent permitted by law and equity for the benefit and in favor of, and enforceable by, the Grantor against the Grantee, its successors and assigns, and every successor in interest to the Property, or any part thereof or any interest therein, and any party in possession or occupancy of the Property or any part thereof.

In amplification, and not in restriction of, the provisions of the preceding section, it is intended and agreed that the Grantor shall be deemed a beneficiary of the agreements and covenants provided herein, both for and in its own right, and also for the purposes of protecting the interest of the community and the other parties, public or private, in whose favor or for whose benefit these agreements and covenants have been provided. Such agreements and covenants shall run in favor of the Grantor without regard to whether the Grantor has at any time been, remains, or is an owner of any land or interest therein to, or in favor of, which such agreements and covenants relate. The Grantor shall have the right, in the event of any breach of any such agreement or covenant to exercise all the rights and remedies, and to maintain any actions or suits at law or in equity or other proper proceedings to enforce the curing of such breach of agreement or covenant, to which it or any other beneficiaries of such agreement or covenant may be entitled; provided that Grantor shall not have any right to re-enter the Property or revest in the Grantor the estate conveyed by

this Deed, or any part thereof, on grounds of Grantee's failure to comply with its obligations under this Section 3.

IN WITNESS WHEREOF, the Grantor has caused this Deed to be duly executed in its behalf by its Chair and Executive Director, this _____ day of _____, 2025.

- The Seller certifies that the Seller does not know of any wells on the described real property.
- A well disclosure certificate accompanies this document or has been electronically filed. (If electronically filed, insert WDC number: _____).
- I am familiar with the property described in this instrument and I certify that the status and number of wells on the described real property have not changed since the last previously filed well disclosure certificate.

HOUSING AND REDEVELOPMENT AUTHORITY
IN AND FOR THE COUNTY OF CROW WING

By _____
Its Chair

By _____
Its Executive Director

STATE OF MINNESOTA)
) ss
COUNTY OF CROW WING)

On this ____ day of _____, 2025, before me, a notary public within and for Crow Wing County, personally appeared Katherine Heppner and Eric Charpentier to me personally known who by me duly sworn, did say that they are the Chair and Executive Director of the Housing and Redevelopment Authority in and for the County of Crow Wing (the “Authority”) named in the foregoing instrument; that said instrument was signed on behalf of said Authority pursuant to a resolution of its governing body; and said Katherine Heppner and Eric Charpentier acknowledged said instrument to be the free act and deed of said Authority.

Notary Public

This instrument was drafted by:

Kutak Rock LLP (SEL)
60 South Sixth St. Suite 3400
Minneapolis, MN 55402
(612) 334-5000

Tax Statements should be sent to:

Level Contracting, LLC
3062 Ni Gig Trl NW
Cass Lake, MN 56633

EXHIBIT C
FORM OF CERTIFICATE OF COMPLETION

WHEREAS, the Housing and Redevelopment Authority in and for the County of Crow Wing, a public body corporate and politic (the "Grantor"), conveyed land in Crow Wing County, Minnesota to Level Contracting, LLC, a Minnesota limited liability company (the "Grantee"), by a Deed recorded in the Office of the County Recorder in and for the County of Crow Wing and State of Minnesota, as Document Number _____; and

WHEREAS, said Deed contained certain covenants and restrictions set forth in Sections 1 and 2 of said Deed; and

WHEREAS, said Grantee has performed said covenants and conditions insofar as it is able in a manner deemed sufficient by the Grantor to permit the execution and recording of this certification;

NOW, THEREFORE, this is to certify that all building construction and other physical improvements specified to be done and made by the Grantee have been completed and the above covenants and conditions in said Deed and the agreements and covenants in Sections 15A and 15B of the Agreement (as described in said Deed) have been performed by the Grantee therein, and the County Recorder [and the Registrar of Titles] in and for the County of Crow Wing and State of Minnesota are hereby authorized to accept for recording and to record, the filing of this instrument, to be a conclusive determination of the satisfactory termination of the covenants and conditions of Sections 15A and 15B of the Agreement and the covenants and restrictions set forth in Sections 1 and 2 of said Deed; provided that the covenants set forth in Sections 15F of the Agreement, and in Section 3 of the Deed, remain in full force and effect through the period stated thereon.

Dated: _____, 20____.

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

By _____
Its Chair

By _____
Its Executive Director

STATE OF MINNESOTA)
) ss
COUNTY OF CROW WING)

The foregoing instrument was acknowledged before me this _____ day of _____, 20____, by _____ and _____, the Chair and Executive Director, respectively, of the Housing and Redevelopment Authority in and for the County of Crow Wing, on behalf of the authority.

Notary Public

This document drafted by:

Kutak Rock LLP (SEL)
60 South Sixth St. Suite 3400
Minneapolis, MN 55402
(612) 334-5000

QUIT CLAIM DEED

Deed Tax Due: _____

Date: _____

ECRV: _____

THIS INDENTURE, between the Housing and Redevelopment Authority in and for the County of Crow Wing, a public body corporate and politic (the "Grantor"), and Level Contracting, LLC, a Minnesota limited liability company (the "Grantee").

WITNESSETH, that Grantor, in consideration of the sum of \$29,665.11 and other good and valuable consideration the receipt whereof is hereby acknowledged, does hereby grant, bargain, quitclaim and convey to the Grantee, its successors and assigns forever, all the tract or parcel of land lying and being in the County of Crow Wing and State of Minnesota described as follows, to-wit (such tract or parcel of land is hereinafter referred to as the "Property"):

Lot 2, Block 4 and Lot 8, Block 3, SERENE PINES, Crow Wing County, Minnesota

Check here if part or all of the land is Registered (Torrens)

To have and to hold the same, together with all the hereditaments and appurtenances thereunto belonging.

SECTION 1.

It is understood and agreed that this Deed is subject to the covenants, conditions, restrictions and provisions of: (A) an agreement recorded with the Crow Wing County Recorder on March 17, 2017 as Document No. A-886215, entered into between the Grantor and Paxmar-Brainerd, LLC, dated as of September 13, 2016, identified as "Master Purchase and Redevelopment Contract," as amended by a First Amendment thereto, dated November 8, 2016, and recorded in the office of the Crow Wing County Recorder on March 17, 2017 as Document No. A-886216, as further amended by a Second Amendment thereto, dated as of March 14, 2017, and recorded in the office of the Crow Wing County Recorder on March 17, 2017 as Document No. A-886217, as further amended by a Third Amendment thereto, dated as of April 12, 2022, and recorded in the office of the Crow Wing Recorder on June 20, 2023 as Document No. 985256, as further amended by a Fourth Amendment thereto, dated April 8, 2025, [and recorded in the office of the Crow Wing Recorder on _____, 2025 as Document No. _____] and as assigned by an Assignment and Assumption of Master Purchase and Redevelopment Contract, dated October 8, 2019, and recorded in the office of the Crow Wing County Recorder on October 17, 2019 as Document No. A-924227

(hereafter collectively referred to as the “Master Agreement”), and (B) an agreement entered into between the Grantor and Grantee on September ___, 2025, recorded herewith and identified as “Purchase and Redevelopment Agreement” (herein referred to as the “Agreement”) and that the Grantee shall not convey this Property, or any part thereof, except as permitted by the Agreement until a certificate of completion releasing the Grantee from certain obligations of said Agreement as to this Property or such part thereof then to be conveyed, has been placed of record.

It is specifically agreed that the Grantee shall promptly begin and diligently prosecute to completion the redevelopment of the Property through the construction of the Minimum Improvements thereon, as provided in the Agreement.

Promptly after completion of the Minimum Improvements in accordance with the provisions of the Agreement, the Grantor will furnish the Grantee with an appropriate instrument so certifying. Such certification by the Grantor shall be (and it shall be so provided in the certification itself) a conclusive determination of satisfaction and termination of the agreements and covenants of the Agreement and of this Deed with respect to the obligation of the Grantee, and its successors and assigns, to construct the Minimum Improvements and the dates for the beginning and completion thereof. Such certification and such determination shall not constitute evidence of compliance with or satisfaction of any obligation of the Grantee to any holder of a mortgage, or any insurer of a mortgage, securing money loaned to finance the purchase of the Property hereby conveyed or the Minimum Improvements, or any part thereof.

All certifications provided for herein shall be in such form as will enable them to be recorded with the County Recorder, or Registrar of Titles, Crow Wing County, Minnesota. If the Grantor shall refuse or fail to provide any such certification in accordance with the provisions of the Agreement and this Deed, the Grantor shall, within thirty (30) days after written request by the Grantee, provide the Grantee with a written statement indicating in adequate detail in what respects the Grantee has failed to complete the Minimum Improvements in accordance with the provisions of the Agreement or is otherwise in default, and what measures or acts it will be necessary, in the opinion of the Grantor, for the Grantee to take or perform in order to obtain such certification.

SECTION 2.

The Grantee’s rights and interest in the Property are subject to the terms and conditions of Sections 15, 16 and 17 of the Agreement relating to the Grantor’s right to re-enter and revest in Grantor title to the Property under conditions specified therein, including but not limited to termination of such right upon issuance of a Certificate of Completion as defined in the Agreement.

SECTION 3.

The Grantee agrees for itself and its successors and assigns to or of the Property or any part thereof, hereinbefore described, that the Grantee and such successors and assigns shall comply with Section 15F of the Agreement for a period of ten years after the date hereof.

It is intended and agreed that the above and foregoing agreements and covenants shall be covenants running with the land for the respective terms herein provided, and that they shall, in any event, and without regard to technical classification or designation, legal or otherwise, and except only as otherwise specifically provided in this Deed, be binding, to the fullest extent permitted by law and equity for the benefit and in favor of, and enforceable by, the Grantor against the Grantee, its successors and assigns, and every successor in interest to the Property, or any part thereof or any interest therein, and any party in possession or occupancy of the Property or any part thereof.

In amplification, and not in restriction of, the provisions of the preceding section, it is intended and agreed that the Grantor shall be deemed a beneficiary of the agreements and covenants provided herein, both for and in its own right, and also for the purposes of protecting the interest of the community and the other parties, public or private, in whose favor or for whose benefit these agreements and covenants have been provided. Such agreements and covenants shall run in favor of the Grantor without regard to whether the Grantor has at any time been, remains, or is an owner of any land or interest therein to, or in favor of, which such agreements and covenants relate. The Grantor shall have the right, in the event of any breach of any such agreement or covenant to exercise all the rights and remedies, and to maintain any actions or suits at law or in equity or other proper proceedings to enforce the curing of such breach of agreement or covenant, to which it or any other beneficiaries of such agreement or covenant may be entitled; provided that Grantor shall not have any right to re-enter the Property or revest in the Grantor the estate conveyed by this Deed, or any part thereof, on grounds of Grantee's failure to comply with its obligations under this Section 3.

IN WITNESS WHEREOF, the Grantor has caused this Deed to be duly executed in its behalf by its Chair and Executive Director, this _____ day of _____, 2025.

- The Seller certifies that the Seller does not know of any wells on the described real property.
- A well disclosure certificate accompanies this document or has been electronically filed. (If electronically filed, insert WDC number: _____).
- I am familiar with the property described in this instrument and I certify that the status and number of wells on the described real property have not changed since the last previously filed well disclosure certificate.

HOUSING AND REDEVELOPMENT AUTHORITY
IN AND FOR THE COUNTY OF CROW WING

By _____
Katherine Heppner
Its Chair

By _____
Eric Charpentier
Its Executive Director

STATE OF MINNESOTA)
)
COUNTY OF CROW WING) ss

On this ____ day of _____, 2025, before me, a notary public within and for Crow Wing County, personally appeared Katherine Heppner and Eric Charpentier to me personally known who by me duly sworn, did say that they are the Chair and Executive Director of the Housing and Redevelopment Authority in and for the County of Crow Wing (the “Authority”) named in the foregoing instrument; that said instrument was signed on behalf of said Authority pursuant to a resolution of its governing body; and said Katherine Heppner and Eric Charpentier acknowledged said instrument to be the free act and deed of said Authority.

Notary Public

This instrument was drafted by:

Kutak Rock LLP (SEL)
60 South Sixth St. Suite 3400
Minneapolis, MN 55402
(612) 334-5000

Tax Statements should be sent to:

Level Contracting, LLC
3062 Ni Gig Trl NW
Cass Lake, MN 56633

STATE OF MINNESOTA }
 }SS
COUNTY OF CROW WING }

AFFIDAVIT REGARDING CORPORATION

Eric Charpentier, being first duly sworn, on oath says that:

1. He is the Executive Director, of the Housing and Redevelopment Authority in and for the County of Crow Wing, a public body corporate and politic under the laws of the State of Minnesota, the corporation named as Grantee in the document dated October 7, 2016, and filed for record October 18, 2016, as Document No. A-879897, in the Office of the County Recorder of Crow Wing County, Minnesota and in the document dated April 6, 2022, and filed for record April 12, 2022 as Document No. 969422, in the office of the County Recorder of Crow Wing County, Minnesota.
2. Said corporation's principal place of business is at 324 East River Road, Brainerd, MN 56401, and said corporation's principal place of business during the past ten years has been at:

324 East River Road, Brainerd, MN 56401; and
326 Laurel Street, Brainerd, MN 56401.

3. There have been no:
 - a) Bankruptcy or dissolution proceedings involving said corporation during the time said corporation has had any interest in the premises described in Exhibit A attached hereto ("Premises");
 - b) Unsatisfied judgments of record against said corporation nor any actions pending in any courts, which affect the Premises;
 - c) Tax liens against said corporation; except as herein stated: None.
4. Any bankruptcy or dissolution proceedings of record against corporations with the same or similar names, during the time period in which the above named corporation had any interest in the Premises, are not against the above named corporation.
5. Any judgments or tax liens of record against parties with the same or similar names are not against the above named corporation.
6. There has been no labor or materials furnished to the Premises for which payment has not been

made.

7. There are no unrecorded contracts, leases, easements, or other agreements or interests relating to the Premises except as stated herein: None.
8. There are no persons in possession of any portion of the Premises other than pursuant to a recorded document except as stated herein: None.
9. There are no encroachments or boundary line questions affecting the Premises of which Affiant has knowledge.

Affiant knows the matters herein stated are true and makes this Affidavit for the purpose of inducing the passing of title to the Premises.

Subscribed and sworn to before me this _____ day
of _____, 2025.

Eric Charpentier

Notary Public

NOTARIAL STAMP OR SEAL

THIS INSTRUMENT WAS DRAFTED BY:
Kutak Rock LLP (SEL)
60 South Sixth St. Suite 3400 Minneapolis,
MN 55402
(612) 334-5000

Exhibit A

Lot 2, Block 4 and Lot 8, Block 3, SERENE PINES, Crow Wing County, Minnesota

[Exhibit attached to Affidavit Regarding Corporation]

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HOUSING AND REDEVELOPMENT AUTHORITY
IN AND FOR THE COUNTY OF CROW WING

RESOLUTION NO. 2025-04

RESOLUTION APPROVING A PURCHASE AND REDEVELOPMENT CONTRACT
BETWEEN THE HOUSING AND REDEVELOPMENT AUTHORITY IN AND FOR
THE COUNTY OF CROW WING AND LEVEL CONTRACTING, LLC

BE IT RESOLVED By the Board of Commissioners (“Board”) of the Housing and Redevelopment Authority in and for the County of Crow Wing (“Authority”) as follows:

Section 1. Recitals.

1.01. The Authority has determined a need to exercise the powers of a housing and redevelopment authority, pursuant to Minnesota Statutes, Sections 469.001 to 469.047 (“HRA Act”), and has established its Redevelopment Project No. 1 (the “Project”) within Crow Wing County (the “County”), and has developed a Redevelopment Plan governing certain of its anticipated activities in the City of Brainerd (the “City”) located within the Project, which was approved by the City on September 6, 2016 after a duly noticed public hearing, pursuant to Section 469.028 of the HRA Act.

1.02. The Authority and Paxmar-Brainerd, LLC (“Paxmar”) entered into a Master Purchase and Redevelopment Contract, dated as of September 13, 2016, and recorded in the office of the Crow Wing County Recorder on March 17, 2017 as Document No. A-886215, as amended by a First Amendment thereto, dated November 8, 2016, and recorded in the office of the Crow Wing County Recorder on March 17, 2017 as Document No. A-886216, as further amended by a Second Amendment thereto, dated as of March 14, 2017, and recorded in the office of the Crow Wing County Recorder on March 17, 2017 as Document No. A-886217, as further amended by a Third Amendment thereto, dated as of April 12, 2022, and recorded in the office of the Crow Wing Recorder on June 20, 2023 as Document No. 985256, as further amended by a Fourth Amendment thereto, dated April 8, 2025 (as so amended, the “Master Contract”), setting forth the terms and conditions of sale and redevelopment of certain property within the City and Project, currently owned by the County, located in the subdivisions known as Brainerd Oaks, Serene Pines, and Dal Mar Estates (the “Property”). By resolutions adopted on July 7, 2016, July 12, 2016, and May 8, 2022, the County approved the conveyance of the Property to the Authority, and the Authority accepted acquisition of the Property from the County, and with respect to Outlot E and Outlot F, Brainerd Oaks (“Outlots E and F”), by resolution adopted on March 26, 2025, the City approved conveyance of Outlots E and F to the Authority, and the Authority accepted acquisition thereof from the City.

1.03 Paxmar’s interest in the Master Contract was assigned to Level Contracting, LLC, a Minnesota limited liability company (hereinafter, the “Buyer”) by an Assignment and Assumption of Master Purchase and Redevelopment Contract, dated October 8, 2019, and recorded in the office of the Crow Wing County Recorder on October 17, 2019 as Document No. A-924227, and the Authority ratified its consent to the Assignment on October 8, 2019.

1.04. Pursuant to the Master Contract, the Buyer will acquire the Property in phases, pursuant to separate purchase and redevelopment agreements conforming to the Master Contract, and will construct single-family homes intended for owner occupancy, subject further to the Redevelopment Plan and to the City’s zoning and building codes and policies.

1.05. The Planning Commission of the City reviewed the Redevelopment Plan and the general terms of the Master Contract on August 17, 2016 and found that the Redevelopment Plan and the conveyance of the Property are consistent with the City's comprehensive plan, in that the sale of the Property and construction of the single-family homes will further the City's housing goals for this area of the City.

1.06. On August 29, 2016, the Board conducted a duly noticed public hearing regarding the sale of the Property to the Buyer, at which all interested persons were given an opportunity to be heard. On May 10, 2022, the Board conducted a duly noticed public hearing regarding the sale of an additional parcel comprising the Property, Lot 5, Block 3, Serene Pines, to the Buyer, at which all interested persons were given an opportunity to be heard. On April 8, 2025, the Board conducted a duly noticed public hearing regarding the sale of additional parcels comprising the Property, Outlots E and F, to the Buyer at which all interested persons were given an opportunity to be heard.

1.07. On September 13, 2016, the Board reviewed the Master Contract and found that the execution thereof and performance of the Authority's obligations thereunder are in the public interest and will further the objectives of its general plan of economic development and redevelopment, because it will further the above-stated housing goals of the City and County and will be consistent with the Redevelopment Plan for the Project.

1.08. The Board has reviewed a new proposed Purchase and Redevelopment Agreement (the "2025B Agreement") related to one or more specific lots to be conveyed to the Buyer in 2025 and described on Exhibit A to this resolution (the "2025B Lots") and finds that conveyance of the 2025B Lots conforms to the provisions of the Master Contract and the 2025B Agreement and is in the best interest of the City and County, for the reasons stated above.

Section 2. Authority Approval; Further Proceedings.

2.01. The 2025B Agreement as presented to the Board, including the sale of the 2025B Lots described therein, is hereby in all respects approved, subject to modifications that do not alter the substance of the transaction and that are approved by the Chair and Executive Director, provided that execution of the documents by such officials shall be conclusive evidence of approval.

2.02. The Chair and Executive Director are hereby authorized to execute on behalf of the Authority the 2025B Agreement and any documents referenced therein requiring execution by the Authority, including without limitation any deeds, and to carry out, on behalf of the Authority, its obligations thereunder.

2.03. Authority and City staff are authorized and directed to take all actions to implement the 2025B Agreement.

Approved by the Board of Commissioners of the Housing and Redevelopment Authority in and for the County of Crow Wing this 9th day of September, 2025.

Chair

ATTEST:

Secretary

EXHIBIT A

2025B LOTS

Lot 2, Block 4 and Lot 8, Block 3 SERENE PINES, Crow Wing County, Minnesota



Housing & Redevelopment Authority

To: CWC HRA Board Members
From: Eric Charpentier, Executive Director
Date: September 4th, 2025
Re: Executive Director Report

Tax Forfeited Property

Staff continues to work through the requests to purchase and develop tax forfeited parcels that we have received for parcels in Baxter. The City of Baxter took action at their Council meeting on September 2nd to enter into a development agreement with Whitstrom Road, LLC where the City will be offsetting the outstanding assessments on these parcels while the developer will be building homes that will be affordable at the 100% of area median income standard for the proposed 1-2 person household size that these homes will be marketed towards. This was a critical step for us to move forward with the conveyance of these properties to the HRA. We will continue with that process with the County and are planning on presenting our purchase and redevelopment agreement for your review at our October board meeting. These 4 parcels are planned to be developed as single-family homes with completion of this project, per Baxter's development agreement, by December of 2027.

2026 Budget and Levy Request

Attached to this memo is the letter that was sent to Crow Wing County along with our approved budget to formally request our levy for 2026. I presented our request to the County Commissioners at their budget meeting on August 14th.

Action Requested: For discussion purposes only.

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August 8th, 2025

Crow Wing County Commissioners
Historic Court House
326 Laurel Street
Brainerd, MN 56401

Re: 2026 Crow Wing County HRA Levy Request

Dear Crow Wing County Commissioners:

The purpose of this letter is to request the 2026 Crow Wing County Housing and Redevelopment Authority (CWC HRA) operating levy. The CWC HRA levy will go into our General Fund which supports our housing and redevelopment initiatives.

The Mission Statement of the CWC HRA is to support the creation and preservation of affordable housing, economic development, and redevelopment projects towards a more vibrant Crow Wing County. The current goals of the CWC HRA are as follows:

1. Create awareness and visibility of the Crow Wing County HRA through education and collaboration with partners.
2. Explore funding or facilitate redevelopment projects.
3. Improve housing quality and availability in Crow Wing County.
4. Address the workforce housing needs in Crow Wing County.

We have several key initiatives in progress that are in support of our Mission Statement and current goals as referenced above:

Brainerd Oaks/Serene Pines/Dal Mar Estates

In 2016 the CWC HRA successfully negotiated a Purchase and Redevelopment Agreement with a developer to purchase 112 lots in three tax forfeited subdivisions (Brainerd Oaks, Serene Pines and Dal Mar Estates). These subdivisions had been tax forfeited for several years. The CWC HRA has continued to oversee this contract and to date, the developer has purchased 75 lots in Brainerd Oaks (72 homes completed and sold and 4 homes in construction), 22 lots in Serene Pines (22 homes completed and sold) and 7 lots in Dal Mar Estates (7 homes in completed and sold). We anticipate that all the single-family home construction will be completed for this project in 2026. We are also working with our developer on building 9 duplexes on a previously underutilized out-lot which will add an additional 18 housing units within the next 2-3 years.

Tax Forfeited Property Policy (TFPP)

This program did not see as much movement as we have in the recent past due to changes within Minnesota law. We have seen a recent uptick in interest however and we do anticipate working with at least 2 developers on projects in 2026. We continue to make developers aware of these opportunities and we hope to continue this momentum into the new year.

Small Cities Development Program (SCDP)

In 2024 we were awarded a Small Cities grant for owner-occupied and rental-occupied housing rehab in Southeast Brainerd and our rehab department continues to look for areas of the County in which this program can be utilized and would be competitive in submitting a grant application. Our staff also submitted a SCDP grant request in 2025 for a streetscape rehab project along the Washington street corridor to coincide with the reconstruction project with MNDOT in 2026. We were deemed competitive for that grant application and are currently awaiting the awards to be announced, sometime in the fall of 2025. These funds come down through the Federal Community Development Block Grant (CDBG) program which has the potential of seeing significant funding cuts to it. We are tracking the budget negotiations on the federal side and hope that this funding is preserved for this very important rehab program.

Minnesota Housing Rehab Loan Program

In 2025 we have closed 4 loans, and 3 projects are in process for the rehabilitation of single-family owner-occupied homes in CWC. These loans are limited to homeowners with income limits of 30% of the Area Median Income (AMI).

Crow Wing County Housing Trust Fund (HTF)

The primary purpose of the HTF is to assist in financing the production and preservation/stabilization of affordable and mixed-income housing projects in CWC. The HTF shall be a permanent source of funding and continually renewable source of revenue to meet, in part, the housing needs of Moderate, Low and Very Low Income households in the County. Program guidelines were approved by the CWC HRA Board in May 2020 and established the following programs:

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

Since 2022 we have closed and funded 8 down payment assistance loans, 12 owner-occupied rehabilitation loans and 2 new development loans for a total of \$1,798,625. 2024 also saw our first owner-occupied loan repaid in full which occurred in August followed by 2 more payoffs in 2025. These funds become immediately available for new projects that are on our waiting list. Our board has also approved funding for a large redevelopment project in downtown Brainerd that is contingent upon additional funding sources being approved. We are excited for the success of these programs and for

the continued support from the County in allowing and authorizing a portion of our levy to be placed in the trust fund.

With the uncertainty of some of our federal funding specifically for rehabilitation loans through community development block grant funding. This puts a spotlight on how critical it is to continue to approve levy funding for the Housing Trust Fund, specifically for rehab support.

The initiatives referenced above are possible as a result of the CWC HRA levy. Per statute, the maximum CWC HRA levy for 2026 would be .0185% of the estimated market value, which would be approximately \$3,331,765. The CWC HRA is requesting a levy amount of \$812,626 for 2026 which would equate to approximately 24.4% of the levy capacity for the agency. The funding will be budgeted for:

- \$400,000 Housing Trust Fund
- \$125,395 funding for BLAEDC/CREDI
- \$287,231 for operations

Thank you for your continued support of the CWC HRA and for considering our request for the 2026 levy.

Sincerely,



Eric M. Charpentier
CWC HRA Executive Director



Crow Wing County HRA

“Our mission is to support the creation of affordable housing, economic development, and redevelopment projects toward a more vibrant Crow Wing County.”

Eric Charpentier
Executive Director



2026 Levy Request

- Total levy request of \$812,626 reflecting a 1.5% increase (\$11,981) from our 2025 approved budget and levy

Total of \$812,626 which includes:

- \$287,231 for Operations
- \$125,395 for BLAEDC/CREDI
- \$400,000 Housing Trust Fund



Crow Wing County HRA 2026 Budget

	2026 Budget	2025 Budget	Difference
Revenues			
Property Tax Levy - Operations	\$287,231	\$278,865	\$8,366
Property Tax Levy - BLAEDC	\$97,395	\$94,595	\$2,800
Property Tax Levy - CREDI	\$28,000	\$27,185	\$815
Property Tax Levy - Housing Trust Fund	\$400,000	\$400,000	\$0
Total Property Tax Levy	\$812,626	\$800,645	\$11,981
Interest Revenue	\$15,000	\$5,000	\$10,000
Tax Forfeit Property Fund	\$10,000	\$10,000	\$0
Development Fund	\$0	\$71,000	(\$71,000)
CWC Local Income Fund	\$9,000	\$9,000	\$0
Total Revenues	\$846,626	\$895,645	(\$49,019)
 General Fund Expenditures			
Administrative Salaries	\$4,500	\$4,500	\$0
Employer FICA	\$350	\$350	\$0
Legal	\$10,000	\$10,000	\$0
Travel	\$400	\$400	\$0
Training	\$1,500	\$1,500	\$0
Sundry-Admin	\$2,000	\$200	\$1,800
Auditing Fees	\$9,500	\$9,500	\$0
Management Fee	\$200,151	\$194,340	\$5,811
TIF Expense	\$600	\$600	\$0
Insurance	\$3,500	\$3,500	\$0
Housing and Redevelopment Initiatives	\$176,000	\$26,000	\$150,000
	\$408,501	\$250,890	\$157,611
 Fund Expenditures			
Tax Forfeit Property Fund	\$10,000	\$10,000	\$0
Development Fund	\$0	\$71,000	(\$71,000)
CWC Local Income Fund	\$9,000	\$9,000	\$0
Housing Trust Fund	\$400,000	\$400,000	\$0
BLAEDC/CREDI Funding	\$125,395	\$121,780	\$3,615
	\$544,395	\$611,780	(\$67,385)
Total Expenditures	\$952,896	\$862,670	\$90,226
Use of PY Committed Fund Balance	\$106,270	\$0	\$106,270
Net Operating Income to Fund Reserves	\$0	\$32,975	(\$32,975)



5-Year Budget Forecast

- Projected operational growth in the 3-4% range annually
- Housing Trust Fund projected increase due to continued need for housing rehab and additional assisted units within the County
- Housing Trust Fund projected increase also due to federal funding uncertainty for housing rehabilitation programming
- Staff will continue to fine tune this 5-year tool in future budgets



Housing Trust Fund

Crow Wing County HRA 2026-2030 General Fund Budget Projection

	2025 Budget	2026 Budget	2027 Budget	2028 Budget	2029 Budget	2030 Budget
Revenues						
Property Tax Levy - Operations	\$278,865	\$287,231	\$295,848	\$304,723	\$313,865	\$323,281
Property Tax Levy - BLAEDC	\$94,595	\$97,395	\$100,317	\$103,317	\$106,417	\$109,610
Property Tax Levy - CREDI	\$27,185	\$28,000	\$28,840	\$29,705	\$30,595	\$31,513
Property Tax Levy - Housing Trust Fund	\$400,000	\$400,000	\$500,000	\$600,000	\$500,000	\$400,000
Total Property Tax Levy	\$800,645	\$812,626	\$925,005	\$1,037,745	\$950,877	\$864,404
Interest Revenue	\$5,000	\$15,000	\$10,000	\$10,000	\$10,000	\$10,000
Tax Forfeit Property Fund	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Development Fund	\$71,000	\$0	\$0	\$0	\$0	\$0
CWC Local Income Fund	\$9,000	\$9,000	\$5,000	\$5,000	\$5,000	\$5,000
Total Revenues	\$895,645	\$846,626	\$950,005	\$1,082,745	\$975,877	\$889,404
General Fund Expenditures						
Administrative Salaries	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500
Employer FICA	\$350	\$350	\$350	\$350	\$350	\$350
Legal	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Travel	\$400	\$400	\$425	\$425	\$450	\$450
Training	\$1,500	\$1,500	\$1,500	\$1,500	\$1,600	\$1,500
Sundry-Admin	\$200	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Auditing Fees	\$9,500	\$9,500	\$10,000	\$10,500	\$11,000	\$11,500
Management Fee	\$194,340	\$200,151	\$206,156	\$212,341	\$218,711	\$225,272
TIF Expense	\$600	\$600	\$600	\$600	\$600	\$600
Insurance	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
Housing and Redevelopment Initiatives	\$26,000	\$176,000	\$26,000	\$26,000	\$176,000	\$26,000
	\$250,890	\$408,501	\$265,031	\$271,716	\$428,611	\$285,672
Non-Operating/Fund Expenditures						
Tax Forfeit Property Fund	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Development Fund	\$71,000	\$0	\$0	\$0	\$0	\$0
CWC Local Income Fund	\$9,000	\$9,000	\$5,000	\$5,000	\$5,000	\$5,000
Housing Trust Fund	\$400,000	\$400,000	\$500,000	\$600,000	\$500,000	\$400,000
BLAEDC/CREDI Funding	\$121,780	\$125,395	\$129,157	\$133,022	\$137,012	\$141,123
	\$611,780	\$544,395	\$644,157	\$748,022	\$652,012	\$556,123
Total Expenditures	\$862,670	\$952,896	\$909,188	\$1,019,738	\$1,080,623	\$841,795
Use of PY Committed Fund Balance	\$0	\$106,270	\$0	\$0	\$104,746	\$0
Net Operating Income to Fund Reserves	\$32,975	\$0	\$40,817	\$43,007	\$0	\$47,609



Thank you!



Housing & Redevelopment Authority

To: CWC HRA Board Members
From: Eric Charpentier, Executive Director
Date: September 4th, 2025
Re: Housing Trust Fund Report

Local Housing Trust Fund Grant Program Update

Staff attended an information session on September 4th regarding the contracting requirements for us to receive our local housing trust fund matching grant of \$150,000 from the Minnesota Housing. We'll continue to move forward with this process with the hope to present a contract agreement for the board's review as early as our October board meeting.

We have received feedback from the County that we may not receive our budgeted and requested levy appropriation to the Housing Trust Fund for 2026. The County board is still reviewing all budget and levy requests and there is another budget meeting on September 9th. I am planning on attending that meeting to provide any additional information that the County Commissioners may need as they look to make their final recommendations on next year's preliminary levy, which must be finalized by the end of September.

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

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To: Crow Wing County HRA Board Members
 From: John Schommer, Rehab & Maintenance Director
 Date: September 4, 2025
 Re: Programs Report

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	7	0	0

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

**Originally 23 lots, 1 was added

Housing Trust Fund Rehab – Projects in Progress

Owner-Occupied

- 1 - Breezy Point
- 1 - Fort Ripley
- 1 - Brainerd

Rental

- 1 – Oak Lawn Township-Multi-family

Action Requested: None, discussion items.

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2025 CWC HRA BLAEDC/CREDI Staff Time - May

Attachment 7.a.



Date Range: 5/1/2025 - 5/30/2025

Project	Project	Task	Employee	Date	Comment	Hours	Amount
Crow Wing County HRA							
CWC HRA-Redev Redevelopment Projects							
<i>E-mail</i>		<i>E-mail Correspondence</i>				20.00	\$3,000.00
		Staff Time				20.00	\$3,000.00
		5/6/2025			email correspondence with local real estate group to discuss new property that will be available for development of single-family homes. Reviewed property and lot layout for new homes.	2.00	\$300.00
		5/13/2025			email and phone conference with staff member of national developer to set meetings and identify companies to set housing and redevelopment meetings.	2.00	\$300.00
		5/14/2025				1.50	\$225.00
		5/15/2025			email correspondence with local developer to identify redevelopment building located in Crow Wing County.	1.50	\$225.00
		5/21/2025			Reviewed emailed documents of city owned land and had a phone conference call with city staff to discuss land and options for development, particularly housing.	2.00	\$300.00
		5/22/2025			email communication then phone conference call with major employer in Crosby regarding housing meeting, discussed options and timelines to set meeting with developer.	1.50	\$225.00
		5/23/2025			email communication with national developer to discuss site visit and setting up visits.	2.00	\$300.00
		5/26/2025			email correspondence with national developer working on setting meetings for visits to Crow Wing County. Developer wants to see property for future development plus meet with local leaders and business owners.	1.50	\$225.00
		5/27/2025			email communications along with a conference call to discuss housing concerns in Crow Wing County with national developer and a handful of business leaders.	2.00	\$300.00
		5/29/2025			reviewed email documents and scheduled a housing review call with local employers to identify housing needs for the business community.	2.00	\$300.00
		5/30/2025			email correspondence with national developer team as well as local business leaders and set up conference call with business leaders to set schedules and talk through preliminary discussions around needs and options.	2.00	\$300.00
<i>Mtgs</i>	<i>Meetings</i>					49.00	\$7,350.00
		Staff Time				49.00	\$7,350.00
		5/1/2025			BLAEDC staff and local business leader tour of existed property to determine expansion plans that include redevelopment of existing property to fit needs of expanding business.	4.00	\$600.00
		5/6/2025			BLAEDC staff meeting w/developer in Nisswa to discuss redevelopment of large commercial building that will be available soon for lease or purchase. Complete redevelopment of property is being proposed.	3.00	\$450.00
		5/7/2025				4.00	\$600.00

2025 CWC HRA BLAEDC/CREDI Staff

Time - ...ay

Date Range: 5/1/2025 - 5/30/2025

blaedc

Project	Project	Task	Employee	Date	Comment	Hours	Amount
Crow Wing County HRA					BLAEDC staff presenting and providing reports to Crosslake EDA and city officials regarding vacant properties for redevelopment and continued discussion around housing and specific needs for Crosslake. BLAEDC staff will reach out to property owners to determine next steps to market properties for purchase and redevelopment.		
				5/8/2025	BLAEDC staff and local officials attending annual meeting. Staff preparing questions in advance and multiple conversations with city officials regarding housing concerns in each community in Crow Wing County. Detailed discussions around commercial development and redevelopment along with housing discussions for the county as a whole and each individual city.	6.00	\$900.00
				5/12/2025	BLAEDC staff meeting w/college leadership to discuss housing for students and a portion of the housing for full time residents. Meetings to discuss new build of multi-family facility on college land. Discussions w/developers to build out site. Investors are needed.	4.00	\$600.00
				5/14/2025	BLAEDC Executive Director meeting w/regional government staff to discuss housing and infrastructure programs that would be available to local communities for additional development. Further discussions and access to programs.	3.00	\$450.00
				5/15/2025	BLAEDC staff meeting w/local developer to discuss redevelopment and housing project for Crow Wing County city. Plan is to bring housing to local community with mixed-use development. Project would also redevelop current commercial property.	3.50	\$525.00
				5/16/2025	BLAEDC staff working w/local chamber director to discuss business growth and expansion opportunities and review redevelopment potential for community	4.00	\$600.00
				5/20/2025	BLAEDC staff preparing reports and presenting at Pequot Lakes EDC meeting. Primary discussion related to program benefits for a program to provide funding for redevelopment options	4.00	\$600.00
				5/21/2025	Meeting w/local major employer in Brainerd to discuss housing and childcare concerns for employee base, employer owns land and would like to meet with developers to discuss housing options. Further discussions will occur.	3.50	\$525.00
				5/22/2025	BLAEDC staff meetings with city officials in Nisswa regarding potential housing development inside city limits. Discussing centered around city services and available land. Reviewed detailed plans of city owned property that could be made available for development. Discussed development options and need for additional city services to site.	5.00	\$750.00
				5/28/2025		3.00	\$450.00

2025 CWC HRA BLAEDC/CREDI Staff Time - May



Date Range: 5/1/2025 - 5/30/2025

Project	Project	Task	Employee	Date	Comment	Hours	Amount
Crow Wing County HRA							
					BLAEDC staff touring and taking photos of redeveloped property in Brainerd, that was part of Brainerd EDA grant program. Funding was used to clean up outside of building, but owner redeveloped interior to fit needs of the new business.		
				5/30/2025	BLAEDC staff meeting w/potential business owner that is looking for space in downtown Brainerd. Owner would need to redevelop any property that is purchased or leased to fit needs of new business.	2.00	\$300.00
				<i>Redevelopment Projects Subtotal</i>		69.00	\$10,350.00
				Crow Wing County HRA Subtotal		69.00	\$10,350.00
				Grand Total		69.00	\$10,350.00

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2025 CWC HRA BLAEDC/CREDI Staff

Time - June



Date Range: 6/1/2025 - 6/30/2025

Project	Project	Task	Employee	Date	Comment	Hours	Amount
Crow Wing County HRA							
CWC HRA-Redev	Redevelopment Projects						
	<i>E-mail</i>	<i>E-mail Correspondence</i>				12.00	\$1,800.00
	Staff Time					12.00	\$1,800.00
				6/3/2025	Review of design plans for a new multi-family housing project in Brainerd on the CLC campus. Property would be mix of college students and residential apartments.	2.00	\$300.00
				6/4/2025	email communication with development company regarding properties to review and infrastructure needs to property to build single family and multi-family homes	1.50	\$225.00
				6/11/2025	Provided email updates and had video call with developer around housing and redevelopment projects in 3 communities in Crow Wing County.	2.00	\$300.00
				6/17/2025	email correspondence with national developer with housing and development plans for property located in Nisswa along hwy 371. City officials shared some preliminary plans for development that will involve housing.	1.50	\$225.00
				6/19/2025	conference call and email correspondence with Crosby staff and hospital staff regarding potential housing for community and region.	1.50	\$225.00
				6/24/2025	Virtual call with national developer and email correspondence with potential site location redevelopment and initial plans were reviewed to provide visuals of site redevelopment and housing. Also shared city incentives that could be tapped in to for project to be successful.	2.00	\$300.00
				6/26/2025	email correspondence with state offices regarding use of IRRR funds in Crosby for housing demolition and redevelopment of property. State staff laid out how funds are able to be used and what is needed to get the funds to cover project costs.	1.50	\$225.00
Mtgs	Meetings					54.50	\$8,175.00
	Staff Time					54.50	\$8,175.00
				6/3/2025		3.00	\$450.00
				6/4/2025	Meetings with BLAEDC staff, national developer and local large employer to discuss housing opportunities and development agreements to build both single family and multi-family homes in the Cuyuna Range area. Toured multiple sites as part of visit.	4.00	\$600.00
				6/5/2025		6.00	\$900.00
				6/6/2025	BLAEDC staff meeting in Nisswa regarding redevelopment of property located in downtown Nisswa. Previous owners are now back to discuss plans for redevelopment of property.	2.00	\$300.00
				6/10/2025	BLAEDC staff attending and presenting at redevelopment and housing meeting in Pequot Lakes. Presented data to support housing development as well as discussions around redevelopment project in downtown for commercial and housing	4.00	\$600.00

2025 CWC HRA BLAEDC/CREDI Staff

Time - June



Date Range: 6/1/2025 - 6/30/2025

Project	Task	Employee	Date	Comment	Hours	Amount
Crow Wing County HRA						
			6/11/2025	BLAEDC staff presenting updates on housing and redevelopment projects to city of Nisswa mayor and council.	3.00	\$450.00
			6/12/2025	Follow up meetings with investors regarding potential housing and redevelopment in Brainerd. Possible site will be multi-family housing along with some conversion to retail space on lower level. BLAEDC staff led meeting and provided potential funding sources for assistance.	3.00	\$450.00
			6/16/2025	BLAEDC staff meeting with Nisswa city council members to discuss projects of redevelopment, housing and commercial development in the city limits of Nisswa. Reviewed renderings of upcoming redevelopment projects with council members.	3.00	\$450.00
			6/17/2025	BLAEDC staff attending PL EDC meeting to discuss housing and redevelopment projects and how to approach vacant properties in the city. Meeting with city of Brainerd administration as well as HRA director to discuss redevelopment of downtown Brainerd building that was damaged by fire.	6.00	\$900.00
			6/18/2025	BLAEDC staff attending a Crosby meeting to discuss housing in the city and also a new development in Cuyuna which will offer over 100 single family lots when completed. Communication on how to work with city staff to promote housing project, also discussed IRRRB involvement.	3.50	\$525.00
			6/19/2025	BLAEDC staff in discussions with local hospital system around redevelopment project. Staff provided data that was essential in decision making process. Redevelopment project will occur in Crow Wing County.	3.00	\$450.00
			6/23/2025	BLAEDC staff meeting w/state DEED liaison to discuss funding opportunities for housing and redevelopment in Crow Wing County. State representative informed staff of funding opportunities available for infrastructure as well as demolition funds.	3.50	\$525.00
			6/25/2025	BLAEDC staff meeting w/Crosslake property owner regarding potential redevelopment of retail business and expansion to additional location that is connected to current space. Staff informed city staff of plans for redevelopment.	3.00	\$450.00
			6/26/2025	BLAEDC staff meeting with business owner regarding new space in Baxter for retail business. Space that is currently being considered would need redevelopment and improvements to fit the needs of the new owner. Discussed needs with city staff and owner.	2.50	\$375.00
			6/30/2025		5.00	\$750.00

2025 CWC HRA BLAEDC/CREDI Staff

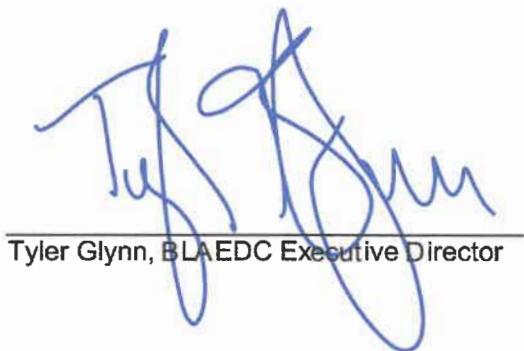
Time - June



Date Range: 6/1/2025 - 6/30/2025

Project	Project	Task	Employee	Date	Comment	Hours	Amount
Crow Wing County HRA					BLAEDC staff meeting to discuss housing in Crow Wing County, but also meeting to discuss housing needs at Central Lakes College. Staff meetings with developers and leaders to determine long range housing needs along with both student and residential multi-family build. Additional meetings will occur to discuss financing and investment opportunities.		
					<i>Redevelopment Projects Subtotal</i>	66.50	\$9,975.00
					Crow Wing County HRA Subtotal	66.50	\$9,975.00
					Grand Total	66.50	\$9,975.00

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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2025 CWC HRA BLAEDC/CREDI Staff Time - July

Attachment 7.c.



Date Range: 7/1/2025 - 7/31/2025

Project	Project	Task	Employee	Date	Comment	Hours	Amount
Crow Wing County HRA							
CWC HRA-Redev Redevelopment Projects							
<i>E-mail</i>	<i>E-mail</i>	<i>Correspondence</i>				12.50	\$1,875.00
		Staff Time				12.50	\$1,875.00
		7/9/2025			communication and documentation provided on use of state funds to remove blighted properties, shared information with property owner to submit through city to access funds.	2.00	\$300.00
		7/10/2025			blaedc staff provided detailed plans for city development of mixed-use development. Reviewed plans as well as early drawings of proposed use of city owned property.	2.00	\$300.00
		7/15/2025			conference call with developers regarding mixed use development. Preliminary plans were emailed and shared to understand scope of project and timing.	2.00	\$300.00
		7/17/2025			email correspondence with CEO's development team with design concepts for new apartment complex in Brainerd as well as design concepts for mixed use development in Nisswa.	1.50	\$225.00
		7/21/2025			conference call with state representatives regarding available infrastructure funds for economic development projects in small communities for housing needs that involve retail and job creation.	1.50	\$225.00
		7/23/2025			email correspondence and phone conference with sellers of property in Crosslake. Sellers emailed information regarding the purchase as well as providing updates on other potential owners and need for redevelopment based on business type.	1.50	\$225.00
		7/30/2025			email correspondence and phone conference with current business owner in Crosslake to discuss budget as well as cost associated with purchase and redevelopment of existing building and new purchase. emailed detailed information to owner.	2.00	\$300.00
<i>Mtg</i>	<i>Meetings</i>					55.00	\$8,250.00
		Staff Time				55.00	\$8,250.00
		7/1/2025			BLAEDC staff meeting with city official and property developer to discuss potential housing opportunities in Emily. City official indicated that the city owns quite a bit of land in city limits that could be developed. Property developer will wait to see mapping of city owned lots before moving forward with housing plans and proposals. Official said the city would work with any developer.	3.00	\$450.00
		7/3/2025			Meeting with developer and property owner in Nisswa to discuss mixed use development. Property owner is working on housing options but would like to see smaller apartment complex with potential space for retail. Will continue to engage with property owner and developer to determine best use of land.	3.50	\$525.00
		7/7/2025				3.00	\$450.00

2025 CWC HRA BLAEDC/CREDI Staff

Time - July



Date Range: 7/1/2025 - 7/31/2025

Project	Project	Task	Employee	Date	Comment	Hours	Amount
Crow Wing County HRA							
					BLAEDC staff attending and providing updates regarding multi-family housing at CLC. This property is available for building and development. College nonprofit board needs to make some determinations around investment and need for both campus and residential living. Plans are being developed so board can assess priorities.		
				7/9/2025	BLAEDC staff working with local government agency in Crosby as well as city staff to access funding for demolition of housing and the use of funds to rebuild on site of removal of blighted properties. Local group owns 4 houses that are blighted and will be removed.	4.00	\$600.00
				7/10/2025	BLAEDC Executive Director meeting w/city officials in Nisswa along with potential developers to discuss housing and mixed-use development on city owned land. Developer is hoping to bring multi-family housing to property with commercial development.	4.00	\$600.00
				7/15/2025	BLAEDC staff attending and providing reports for city EDC meeting. Primary objectives of meeting were to discuss housing, both single family and multi-family properties. Staff provided updates to commission regarding developments in and around city. Also discussed 2 redevelopment projects.	4.00	\$600.00
				7/16/2025	BLAEDC staff meeting with investors and local hospital to discuss mixed use development that will involve commercial space and multi-family housing in Crow Wing County community. Staff reviewed plans and discussed needs for infrastructure. Investors have been meeting with development team to discuss build out. BLAEDC staff has arranged and partnered on all discussions.	4.00	\$600.00
				7/17/2025	BLAEDC Executive Director met with national developer CEO to tour multiple properties in Crow Wing County to determine best fit for their next multi-family development. Toured properties in Baxter, Crosslake, Pequot Lakes and Breezy Point.	4.00	\$600.00
				7/22/2025	BLAEDC staff tour of Brainerd business who continues to redevelop their property. Business has used state and local funds orchestrated through the efforts of BLAEDC and the city to continue to redevelop property to fit needs of growth. BLAEDC staff also toured site for retail redevelopment and housing in Pequot Lakes with investors.	6.00	\$900.00
				7/23/2025	BLAEDC staff meeting with potential retail space owner in Crosslake to tour and review plans for new building purchase in town square in Crosslake. New owner would need financial assistance from unified fund to purchase the building and complete the redevelopment of the site. Potential owner will continue to work with BLAEDC to complete purchase.	3.00	\$450.00

2025 CWC HRA BLAEDC/CREDI Staff

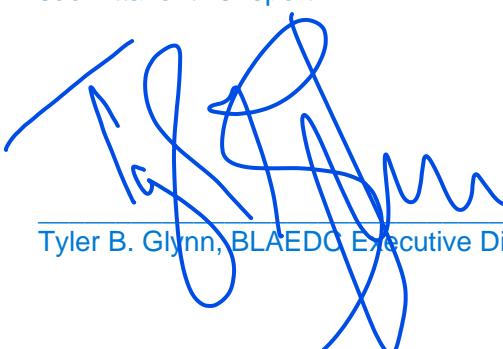
Time - July



Date Range: 7/1/2025 - 7/31/2025

Project	Project	Task	Employee	Date	Comment	Hours	Amount
Crow Wing County HRA							
				7/24/2025	BLAEDC staff meeting with new prospect who is looking for retail space in Brainerd for business start-up. Prospect has toured some open space and each space would need redevelopment to fit the needs of the new business. Working with prospect to understand financial need as well as business plan.	3.00	\$450.00
				7/28/2025	BLAEDC staff working with building and business owner in Crosslake to determine needs for expansion and redevelopment of property and purchase of adjacent property. For expansion, both properties would need redevelopment to fit the needs of the business expansion. Reviewed purchase agreement, discussed financing of property and plans.	4.00	\$600.00
				7/29/2025	BLAEDC associate director working with 2 small businesses to identify suitable retail space in Baxter to bring new business. Business owners are looking for visible retail space to redevelop to meet needs of new business. Reviewed multiple sites.	3.00	\$450.00
				7/30/2025	BLAEDC staff met with and toured 2 buildings in Brainerd that are working through final stages of approval for new cannabis businesses in Brainerd. Both buildings will make significant redevelopment to meet the needs of the new business. Lease hold improvements will bring life to these buildings as well as a new business.	3.00	\$450.00
				7/31/2025	BLAEDC staff meeting with new city administrator in Breezy Point. Staff toured newly redeveloped city hall and reviewed plans for additional expansion of buildings for city services. Discussed housing needs with administrator and how BLAEDC could continue to assist city with housing needs.	3.50	\$525.00
<hr/>						<i>Redevelopment Projects Subtotal</i>	67.50
<hr/>						Crow Wing County HRA Subtotal	67.50
<hr/>						Grand Total	67.50
<hr/>							\$10,125.00

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



Tyler B. Glynn, BLAEDC Executive Director

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2025 CWC HRA BLAEDC/CREDI Staff Time - August



Date Range: 8/1/2025 - 8/31/2025

Project	Project	Task	Employee	Date	Comment	Hours	Amount
Crow Wing County HRA							
CWC HRA-Redev Redevelopment Projects							
		E-mail		E-mail Correspondence		10.50	\$1,575.00
				Staff Time		10.50	\$1,575.00
				8/6/2025	email communication with Crosslake business owner to review financials and preliminary floorplans for redeveloped of new space in business park.	1.50	\$225.00
				8/11/2025	email correspondence with development group to review preliminary plans for mixed-use development. Also reviewed financials with development group and investors, as well as some early renderings.	2.00	\$300.00
				8/18/2025	email correspondence w/local development group regarding need for infrastructure funds available in grant form to assist project costs for new development of housing and commercial real estate project.	2.00	\$300.00
				8/20/2025	phone conference call with national developers regarding 3 new housing projects that are in the works. Discussed local assistance programs as well as state funds that could assist each project.	1.50	\$225.00
				8/26/2025	email correspondence with IRRRB staff to review programs and details for hospital to access blighted programs and services to assist with removal of blighted property.	2.00	\$300.00
				8/27/2025	email correspondence with business owner in Crosslake. Shared business plan and reviewed preliminary plans for redevelopment of property.	1.50	\$225.00
		Mtg		Meetings		58.50	\$8,775.00
				Staff Time		58.50	\$8,775.00
				8/4/2025	BLAEDC Staff meeting w/regional developer regarding new student and residential housing. Reviewed structure for investment on behalf of company, school and developer.	3.50	\$525.00
				8/5/2025	BLAEDC staff meet w/new business owner regarding need for space in Crosby for business startup. Owner has identified property but indicates that redevelopment would be necessary to bring property to suitable place for business to open doors for operation. Further discussion with property owner as well as IRRR to determine if state funds could be used to assist redevelopment.	2.50	\$375.00
				8/6/2025	BLAEDC staff attending Greater Lakes Area Realtors housing summit. This summit brought together state and local resources to discuss the state of housing in the state, region and local areas. 3 BLAEDC staff members attended the summit.	6.00	\$900.00
				8/7/2025		2.00	\$300.00

2025 CWC HRA BLAEDC/CREDI Staff

Time - August



Date Range: 8/1/2025 - 8/31/2025

Project	Project	Task	Employee	Date	Comment	Hours	Amount
Crow Wing County HRA							
					BLAEDC staff meeting w/business owner looking to expand and redevelop new space in Crosslake. Expansion would allow for owner to add new services to existing business, but new space would need to be redeveloped from existing use to fit needs of business expansion.		
				8/11/2025	BLAEDC ED meeting w/CWC HRA director to discuss housing programs, budgets and working to schedule meetings to provide tax credits to local businesses to assist with housing projects. BLAEDC staff meeting w/local business to discuss redevelopment of property in Brainerd Industrial Park.	4.00	\$600.00
				8/12/2025	BLAEDC staff preparing reports for CWC HRA meeting. BLAEDC ED on site for board meeting to discuss activities as well as report on staff and projects. Staff also meeting w/business owners to discuss new mixed-use development in Pequot Lakes	6.00	\$900.00
				8/13/2025	BLAEDC staff meeting w/investment group in office to review plans and discuss concepts with potential lease partner. Discussed financial need as well as number of potential housing units that would be available with project.	4.50	\$675.00
				8/19/2025	BLAEDC staff attending Pequot Lakes EDC meeting to discuss projects in the city of Pequot and discuss improvement grants for assistance with possible redevelopment. Staff also attended meeting w/developers to discuss infrastructure grants available to assist commercial and housing development inside the city limits.	6.00	\$900.00
				8/20/2025	BLAEDC staff attending and providing reports for CREDI board meeting. Agenda included the invitations of Evolution Real Estate group to discuss housing projects in Cuyuna. This property will provide over 100 lots at completion for development of single family and possibly multi-family housing units. Staff will work with group to assist with development of lots.	4.00	\$600.00
				8/21/2025	BLAEDC staff meeting w/developers to discuss Brainerd college site to determine new multi-family housing along with college staff as well as development team.	3.00	\$450.00
				8/25/2025	BLAEDC staff meeting with new buyers of property in Garrison that they plan to develop into housing. Owners have met with general contractors to determine best fit for affordable housing. Discussed financing options and potential grant opportunities. Project is looking at clearing the property in the fall and build in spring of 2026.	4.00	\$600.00
				8/26/2025		6.00	\$900.00

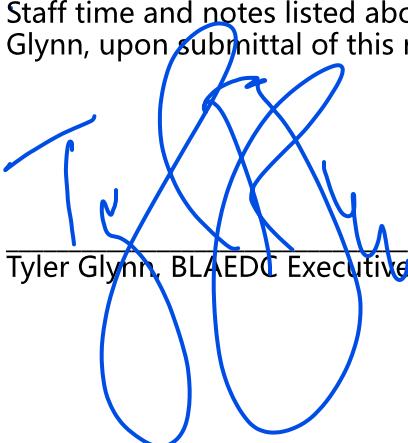
2025 CWC HRA BLAEDC/CREDI Staff Time - August



Date Range: 8/1/2025 - 8/31/2025

Project	Project	Task	Employee	Date	Comment	Hours	Amount
Crow Wing County HRA							
					BLAEDC staff meeting w/hospital administration to discuss blighted properties and access resources through IRRRB to access funds to assist with redevelopment of land and blighted properties. Plan to rebuild housing on sites.		
				8/27/2025	BLAEDC staff meeting w/developers for Cuyuna land to further understand development and marketing opportunities for BLAEDC/CREDI to assist the housing development.	3.50	\$525.00
				8/28/2025	Meeting w/investors, developers and commercial tenant regarding Pequot Lakes mixed-use development. Property hopes to focus on multi-family housing along with commercial development. Investors are seeking commitment from commercial tenant.	3.50	\$525.00
<i>Redevelopment Projects Subtotal</i>						69.00	\$10,350.00
Crow Wing County HRA Subtotal						69.00	\$10,350.00
Grand Total						69.00	\$10,350.00

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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