



**Crow Wing County HRA Board Meeting Agenda
4:30pm Tuesday December 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=me6dd4b620373ac4fecfe0af700761e5a>

Join by phone: 415-655-0001

Meeting number (access code): 2559 171 9160

Meeting password: CYcGMmJM365

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

- 1. CALL TO ORDER**
- 2. ROLL CALL**
- 3. APPROVAL OF AGENDA**
- 4. OATH OF OFFICE (Attachment 1 – Pg. 3)**
 - a.** Administer Oath of Office to Ben Wicklund
- 5. APPROVE MINUTES (Attachment 2 – Pg. 15)**
 - a.** Approval of Tuesday, October 14th, 2025 Meeting Minutes
- 6. REVIEW & ACCEPT FINANCIAL STATEMENTS (Attachment 3 – Pg. 19)**
 - a.** CWC HRA Balance Sheets for October and November 2025
 - b.** CWC HRA Operating Statements for October and November 2025
 - c.** CWC HRA Payments for October and November 2025

7. UNFINISHED BUSINESS

- a.** Amendment to Grant Agreement between Brainerd HRA, Crow Wing County HRA and Level Contracting, LLC (Attachment 4 – Pg. 53)
- b.** Rescind Housing Trust Fund Loan Approval for 805 Laurel St (Attachment 5 – Pg. 71)

8. NEW BUSINESS

- a.** Review and Discuss Fund Balance (Attachment 6 – Pg. 73)
- b.** Authorize Participation in the Minnesota City Participation Program (MCP) (Attachment 7 – Pg. 75)
 - i.** 2025 MCP Usage Report (Attachment 7.1 – Pg. 77)
 - ii.** 2026 MN City Participation Program (MCP) Application (Attachment 7.2 – Pg. 79)
 - iii.** MHFA MCP Program Application Commitment Agreement (Attachment 7.3 –Pg. 81)
- c.** Shared Services Agreement between the CWC HRA and BLADC (Attachment 8.1– Pg. 85)
- d.** Shared Services Agreement between the CWC HRA and CREDI (Attachment 8.2 – Pg. 93)
- e.** 2026 Meeting Schedule (Attachment 9 – Pg. 99)

9. REPORTS/UPDATES:

- a.** Executive Director Report (Attachment 10 – Pg. 103)
- b.** Housing Trust Fund (Attachment 11 – Pg. 105)
- c.** Brainerd HRA/Rehab Programs (Attachment 12 – Pg. 107)
- d.** BLAEDC/CREDI (Attachment 13 – Pg. 109)
- e.** CWC

10. COMMISSIONER COMMENTS

11. NEXT MEETING January 13th, 2026

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)
Ben Wicklund, Commissioner - District 4 (12-31-25)



Housing & Redevelopment Authority

To: CWC HRA Board Members

From: Eric Charpentier, Executive Director

Date: December 9th, 2025

Re: Oath of Office – Ben Wicklund

Oath of Office

At the October 28th, 2025, County board meeting, Ben Wicklund was appointed as the District 4 representative on the Crow Wing County Housing and Redevelopment Authority. This will fill the vacant role previously held by Craig Nathan. Mr. Nathan tendered his resignation from the board on October 15th, 2025. A copy of Mr. Nathan's resignation is also attached for the public record. At our December 9th, 2025 meeting we will administer the oath of office to Mr. Wicklund

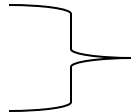
Action Items: Conduct Oath of Office

This page intentionally left blank.

Oath

STATE OF MINNESOTA

COUNTY OF CROW WING



SS.

I, **Ben Wicklund**, do solemnly affirm that I will support the Constitution of the United States, the Constitution of the State of Minnesota, and that I will faithfully and impartially discharge the duties as a member of the **CROW WING COUNTY HOUSING AND REDEVELOPMENT AUTHORITY** representing the County of Crow Wing, to which I have been appointed to the best of my knowledge and ability, so help me God.

Ben Wicklund

Subscribed and sworn to before me this 9th day of December, 2025.

Eric Charpentier,
Executive Director

10/15/2025

To: Eric Charpentier, Rosemary Franzen

I hereby resign my position on the Crow wing County HRA Board effective immediately. When there is no support for the Crow Wing County Trust Fund, I see no need to be part of any future involvement.

I have better uses for my time.

Respectfully submitted,

Craig B. Nathan

**CROW WING COUNTY BOARD OF COMMISSIONERS
REGULAR MEETING MINUTES**

Historic Courthouse
Brainerd, Minnesota

10/28/2025

ATTEND IN-PERSON OR BY MICROSOFT TEAMS (CALL 218-302-1725, CONFERENCE ID: 537 859 711#); LIVESTREAM AVAILABLE AT WWW.CROWWING.GOV OR ON THE CROW WING COUNTY YOUTUBE CHANNEL

1. 9:00 AM Call to Order and Pledge of Allegiance

Chair Barrows called the meeting to order at 9:00 AM and called for participation in reciting the Pledge of Allegiance followed by a moment of silence.

Present: Paul Koering, Jon Lubke, Steve Barrows, Rosemary Franzen, Jamie Lee
Also Present: County Attorney Kelsey Hopps (remote), Administrative Coordinator
Amber Berent

2. Open Forum

Troy Scheffler spoke to the board about a lawsuit he was intending to file.

3. Review and Approve Minutes

3.1. 10/14/25 Regular County Board Meeting Minutes

Moved by Commissioner Lubke seconded by Commissioner Franzen to approve the minutes of the October 14, 2025 regular County Board meeting. Motion Passed
[Unanimous]

4. Review and Approve Agenda

Moved by Commissioner Lee seconded by Commissioner Franzen to move 5.8 "Havel Property Purchase" and 5.9 "Crow Wing County and Bradley & Jane Holmwig for a Land Exchange" from the consent agenda to the regular agenda and to add "Accept Resignation of Craig Nathan from the HRA and Appoint Ben Wicklund to the HRA" under Additional Business and to approve the agenda of the October 28, 2025 regular County Board meeting as amended. Motion Passed
[Unanimous]

5. Consent Agenda - Items are generally defined as items of routine business, not requiring discussion, and approved in one vote. Commissioners may elect to pull a Consent Agenda item(s) for discussion and/or separate action.

Moved by Commissioner Koering seconded by Commissioner Lee to approve the following consent agenda. Motion Passed [Unanimous]

5.1. Bills

Approved the following expenditure listing for October 28, 2025, with the full listing available on file in the Office of the Administrative Services Director:

General Fund	\$271,000.24
Restricted & Committed Funds	155,374.37
Highway Fund	491,359.50
Community Services Fund	37,336.65
Solid Waste (Non-Landfill) Fund	12,839.22
Land Management Fund	40,942.28
Unorganized Territories Fund	15,797.50
Ditch Fund	200.00
Capital Projects Fund	369,742.93
Landfill Fund	109,967.81
Child Protection	7,417.57
State of Emergency	1,968.00
	\$1,513,946.07

5.2. Personnel Actions

Approved the Human Resource Report for Personnel Actions dated October 28, 2025, as on file.

5.3. Highway Safety Improvement Program Funding

Authorized the County Engineer to apply for federal HSIP funding for intersection lighting installations.

5.4. Final Payment Request, Contract No. 24005 SAP 011-643-005 & SAP 018-643-004

Approved final payment to Marvin Tretter Inc. for Contract No. 24005 for the total contract amount of \$665,699.10 for Projects SAP 011-643-005 & SAP 018-643-004 (Lizzie Creek Box Culvert - CSAH 43 - Bridge 18J32), and to authorize the County Engineer to approve the Certificate of Final Contract Acceptance.

5.5. Final Payment Request, Contract No. 25005 CP 018-200-139 & CP 018-300-047

Approved final payment to Asphalt Surface Technologies Corporation for Contract No. 25005 for the total contract amount of \$2,194,463.56 for Projects CP 018-200-139 and CP 018-300-047 (2025 Bituminous Seal Coat on CSAH 1, CSAH 13, CSAH 15, CSAH 16, CSAH 24, CSAH 32, CR 107, CR 109, CR 121, CR 127, and roads in the First Assessment District (FAD), City of Lake Shore, City of Crosslake, Deerwood Township, Pelican Township, & Ross Lake Township), and to authorize the County Engineer to approve the Certificate of Final Contract Acceptance.

5.6. Landfill Soil Processing - Award Contract #LF-2025-01

Authorized entering into a contract with Pratt's Affordable Excavation Inc. in the amount of \$306,500 for Project Landfill Soil Processing - Award Contract #LF-2025-01 and to approve a budget amendment to reflect a budget revision in the landfill fund in the amount of \$30,650 for 2025.

5.7. Mission Township Section 10 Land Donation

Approved acceptance of a donation from the Potlatch Corporation described as: That part of the Northeast Quarter of the Southeast Quarter of Section 10, Township 136 North, Range 27 West, Crow Wing County, Minnesota, which lies southwesterly of Parcel 1 as shown on Minnesota Department of Transportation Right of Way Plat Numbered 18-54 as the same is on file and of record in the office of the County Recorder in and for Crow Wing County, Minnesota, and which lies northeasterly of the northeasterly right-of-way line of Crow Wing County state aid Highway Number 11.

5.8. Havel Property Purchase

REMOVED FROM CONSENT AGENDA

5.9. Crow Wing County and Bradley & Jane Holmwig for a Land Exchange

REMOVED FROM CONSENT AGENDA

5.10. Approval of Mission LID Petition and Request for Public Hearing

Approved the petition to form a Mission Lake Improvement District (LID) as received from more than 50% + 1 of riparian property owners on Mission Lake and approved the request for a public hearing to consider the creation of a Mission Lake LID to be held on November 25th, 2025, at 9:10 AM.

5.11. Final Payment Request, Contract No. 25013 for Project CP 018-200-160 (2025 Bituminous Surfacing for Crow Wing County Parking Lots).

Approved final payment to Knife River Corporation – North Central for Contract No. 25013 for the total contract amount of \$271,025.38 for Project CP 018-200-160 (2025 Bituminous Surfacing for Crow Wing County Parking Lots), and to authorize the Administrative Services Director to approve the Certificate of Final Contract Acceptance.

Moved From Consent

ADD Havel Property Purchase

Moved by Commissioner Koering seconded by Commissioner Lee to approve the acquisition of PID 81360542 from the Dennis G Havel Trust and Judith A Havel Trust for \$150,000, plus closing costs utilizing \$120,000 in landfill funds that were previously allocated for other projects and approve a budget amendment to reflect a budget revision in the landfill fund in the amount of \$40,500. And further, authorize the Land Services Director to complete the property transaction. Motion Passed [Unanimous]

ADD Crow Wing County and Bradley & Jane Holmwig for a Land Exchange

Moved by Commissioner Koering seconded by Commissioner Lee to approve **Resolution #2025-53** (attached): Crow Wing County and Bradley & Jane Holmwig for a Land Exchange. Motion Passed [Unanimous]

6. **Community Services**

6.1. **BLADE Structure**

Moved by Commissioner Koering seconded by Commissioner Franzen to appoint Chair Barrows and Commissioner Lubke to serve on the BLADE Steering Committee and approved the proposed structure. Motion Passed [Unanimous]

7. **Land Services**

7.1. **Second Addition to Eagle View Estates- Preliminary Plat**

Moved by Commissioner Koering seconded by Commissioner Lee to approve the preliminary Plat of Second Addition to Eagle View Estates per findings of fact discussed 09/18/2025, the applications submitted, the staff report and as shown on the certificate of survey received 08/01/2025.

Legal Description: PART OF GOVERNMENT LOT 7, PART OF GOVERNMENT LOT 3, PART OF THE NE/NW. Section 18 Township 46 Range 28.

Deerwood Township

Motion Passed [Unanimous]

7.2. **Walkers Highlands- Preliminary Plat**

Moved by Commissioner Lee seconded by Commissioner Koering to approve the preliminary Plat of Walker Highlands per findings of fact discussed 10/16/2025, the applications submitted, the staff report and as shown on the certificate of survey received 09/27/2025.

Legal Description: PART OF GOVERNMENT LOT 4, Section 18 Township 45 Range 28

Bay Lake Township

Motion Passed [Unanimous]

7.3. **Harlans Huge Walleye Hideout- Preliminary Plat**

Moved by Commissioner Koering seconded by Commissioner Franzen to approve the preliminary Plat of Harlans Huge Walleye Hideout per findings of fact discussed 10/16/2025, the applications submitted, the staff report and as shown on the certificate of survey received 09/08/2025.

Legal Description: Part of the West 695 Feet of Government Lot. Section 34 Township 45 Range 29

Nokay Lake Township

Motion Passed [Unanimous]

7.4. **Harlans Huge Walleye Hideout- Final Plat**

Moved by Commissioner Koering seconded by Commissioner Franzen to approve the final Plat of Harlans Huge Walleye Hideout per findings of fact discussed 10/16/2025, the

applications submitted, the staff report and as shown on the certificate of survey received 09/19/2025.

Legal Description: Part of the West 695 Feet of Government Lot. Section 34 Township 45 Range 29

Nokay Lake Township

Motion Passed [Unanimous]

7.5. CLIFFORD WALTZ- Land Use Map Amendment

Moved by Commissioner Koering seconded by Commissioner Franzen to approve the petition of Clifford Waltz for a land use map amendment for parcel numbers 75120507, 75120506 from Agricultural/ Forestry to Rural Residential 10, involving 80 acres, per recommendation of the PC/BOA, findings of fact discussed 10/16/2025, the application submitted and the staff report.

Legal Description: SW1/4 of SW1/4, SE1/4 of SW1/4 Section 12 Township 44 Range 30

Long Lake Township

Motion Passed [Unanimous]

8. **County Sheriff**

9. **County Attorney**

10. **County Administrator**

10.1. Senior Management Team Report

Kara Terry gave a report on behalf of the Senior Management Team

10.2. Schedule Public Hearing to Change Unnamed Body of Water to Spirit Lake

Moved by Commissioner Koering seconded by Commissioner Lee to schedule a Public Hearing, pursuant to Minnesota Statute §83A.06, to be held on December 16th, 2025 at 5:30 PM to change the name of an unnamed body of water in Deerwood Township to Spirit Lake. Motion Passed [Unanimous]

10.3. Support Chair Barrows as nominee for Sourcewell Board of Directors

Moved by Commissioner Koering seconded by Commissioner Franzen to approve Chair Barrows as nominee for Sourcewell Board of Directors

Motion Passed [Unanimous, Chair Barrows Abstained]

11. **Additional Business**

ADD Accept Resignation of Craig Nathan from the HRA

Moved by Commissioner Koering seconded by Commissioner Franzen to approve acceptance of the resignation of Craig Nathan from the HRA. Motion Passed [Unanimous]

ADD Appoint Ben Wicklund to the HRA

Moved by Commissioner Franzen seconded by Commissioner Koering to approve the appointment of Ben Wicklund to the HRA. Motion Passed [Unanimous]

12. Adjournment

Moved by Commissioner Lubke seconded by Commissioner Franzen to adjourn at 10:17 AM.



Steve Barrows, Chair
Board of County Commissioners



Deborah A. Erickson
County Administrator

Prepared by Amber Berent

BOARD OF COUNTY COMMISSIONERS
Crow Wing County, Minnesota

DATE: October 28, 2025

Resolution 2025-53

OFFERED BY COMMISSIONERS: Koering and Lee

AYES: Koering, Lubke, Barrows, Franzen, Lee;

CROW WING COUNTY AND BRADLEY & JANE HOLMVIG LAND EXCHANGE

WHEREAS, the Board of Commissioners accepts the Land Exchange Application by Bradley & Jane Holmvg involving PID's 81360548, 81360539 & 81360501 and Tax Forfeited Land involving PID's 50060507, and those lands west of CR 8 on PID's 50060502, 50060504 & 50060501, and

WHEREAS, Per Minnesota Statute 94.344, the Board of Commissioners authorizes the valuation of land and timber from PID's 81360548, 81360539 & 81360501 and 50060507, and those lands west of CR 8 on PID's 50060502, 50060504 & 50060501 by the Land Services Director, and

WHEREAS, the Board of Commissioners reclassifies PID's 50060507, and those lands west of CR 8 on PID's 50060502, 50060504 & 50060501 as non-conservation and further withdraw said tax forfeited land from the Clearwater Lake Memorial Forest, and

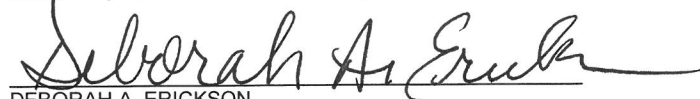
WHEREAS, authorizes the County Administrator to set a date for a public hearing to be held November 25th, 2025 to consider the Crow Wing County and Bradley & Jane Holmvg Land Exchange, and

NOW, THEREFORE, BE IT RESOLVED the Board of Commissioners for Crow Wing County accepts the application, authorizes the Land Services Director to complete the valuation, reclassifies and remove the memorial forest designation from the Tax Forfeited parcels and authorizes the County Administrator to set a public hearing for November 25th 2025, to further consider the land exchange between Crow Wing County and Bradley & Jane Holmvg

STATE OF MINNESOTA)
COUNTY OF CROW WING) ss

I, Deborah A. Erickson, County Administrator, Crow Wing County, Minnesota, hereby certify that I have compared the foregoing copy of the resolution of the county board of said county with the original record thereof on file in the Administration Office, Crow Wing County, Minnesota, as stated in the minutes of the proceedings of said board at a meeting duly held on October 28, 2025, and that the same is a true and correct copy of said original record and of the whole thereof, and that said resolution was duly passed by said board at said meeting.

Witness my hand and seal this 12th day of November 2025.



DEBORAH A. ERICKSON
COUNTY ADMINISTRATOR

This page intentionally left blank.



Housing & Redevelopment Authority

**Crow Wing County HRA
BOARD MEETING MINUTES
Tuesday, October 14th, 2025 @ 4:30pm**

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, October 14th, 2025.

1. CALL TO ORDER:

Chair Heppner called the meeting to order at 4:30 p.m.

2. ROLL CALL:

Present: Commissioners Katherine (Katie) Heppner, Richard (George) Burton, Tyler Gardner, and Craig Nathan (via Webex). Absent: Commissioner Michael Aulie.

Others present: Executive Director Eric Charpentier, Finance Director Karen Young, Rehab and Maintenance Director John Schommer, Rehab Administrative Specialist Brit Thompson, BLAEDC Executive Director Tyler Glynn, Crow Wing County Administrative Services Director Jory Danielson, and guests including Craig Fink (SW Development Partners, Inc.) and Michael Duval (City of Brainerd HRA Commissioner).

3. REVIEW AND APPROVE AGENDA:

Commissioner Burton motioned to approve the agenda for Tuesday, October 14th, 2025, as presented. Seconded by Commissioner Gardner. Motion Carried Unanimously via Roll Call Vote.

4. APPROVE MINUTES:

Commissioner Burton motioned to approve the minutes of the September 9th, 2025, regular board meeting. Seconded by Commissioner Gardner. Motion Carried via Roll Call Vote.

5. REVIEW AND ACCEPT FINANCIAL STATEMENTS:

Presented by Karen Young. Financial statements for September were reviewed. Key disbursements included an HTF owner-occupied rehab loan payment of \$17,816 to Minnesota Home Improvements LLC; legal, recording, and risk assessment fees; and brush mowing at Brainerd Oaks. ***Commissioner Burton motioned to accept the September***

financial statements as presented. Seconded by Commissioner Nathan. Motion Carried Unanimously.

6. PUBLIC HEARINGS:

a. John Schommer proposed sale of Crow Wing County tax-forfeited parcels to Whitstrom Road, LLC. *Chair Heppner opened the public hearing at 4:35 p.m.; no public comment was received after 3 requests, in person or online.* The public hearing was closed at 4:36 p.m.

b. John Schommer proposed sale of a Crow Wing County tax-forfeited parcel to SW Development Partners, LLC. *Chair Heppner opened the public hearing at 4:36 p.m.; no public comment was received after 3 requests, in person or online.* The public hearing was closed at 4:37 p.m.

7. UNFINISHED BUSINESS:

None noted.

8. NEW BUSINESS:

a. Presented by John Schommer **Resolution 2025-04** – Approving a modification to the Redevelopment Plan for Redevelopment Project No. 1. The modification adds eligible tax-forfeited parcels within the City of Baxter to the HRA’s existing countywide redevelopment plan to allow conveyance to for-profit developers under a forgivable-mortgage structure consistent with counsel’s guidance. *Motion by Commissioner Burton, seconded by Commissioner Gardner, to adopt Resolution 2025-04. Motion Carried via Roll Call Vote.*

b. Presented by John Schommer **Resolution 2025-05** – Accepting the conveyance of four (4) tax-forfeited parcels from Crow Wing County to the CWC HRA (Whitstrom Road, LLC). The Baxter lots are slated for four 2-bed/1-bath single-family homes targeted to households at 100% of AMI or lower. *Motion by Commissioner Gardner, seconded by Commissioner Burton, to adopt Resolution 2025-05. Motion Carried via Roll Call Vote.*

c. Presented by John Schommer Purchase & Redevelopment Agreement (PDA) with Whitstrom Road, LLC; **Resolution 2025-06** – Approving sale of land to Whitstrom Road, LLC. The HRA will convey four Baxter lots for \$1 per lot using a forgivable mortgage structure based on the estimated fair market value (aggregate purchase price \$106,200), with forgiveness in four installments upon certificates of occupancy within 38 months. *Motion by Commissioner Burton, seconded by Commissioner Gardner, to approve the PDA and adopt Resolution 2025-06. Motion Carried via Roll Call Vote.*

d. Presented by John Schommer **Resolution 2025-07** – Accepting the conveyance of one (1) tax-forfeited parcel from Crow Wing County to the CWC HRA (SW Development Partners, LLC). The parcel will be combined with adjacent land owned by the developer to facilitate a larger neighborhood buildout. ***Motion by Commissioner Gardner, seconded by Commissioner Burton, to adopt Resolution 2025-07. Motion Carried via Roll Call Vote.***

e. Presented by John Schommer Purchase & Redevelopment Agreement (PDA) with SW Development Partners, LLC; **Resolution 2025-08** – Approving sale of land to SW Development Partners, LLC. The HRA will convey Outlot A, Grand Strand, for \$1 supported by a forgivable mortgage (purchase price \$40,600) tied to completion of nine homes on the HRA parcel (as part of an approximately 34-home development), with 38-month completion and forgiveness milestones. ***Motion by Commissioner Gardner, seconded by Commissioner Burton, to approve the PDA and adopt Resolution 2025-08. Motion Carried via Roll Call Vote.***

9. REPORTS/UPDATES:

- a. **EXECUTIVE DIRECTOR REPORT:** Presented by Eric Charpentier. The County Board set the preliminary 2026 levy on September 23, 2025: operations \$287,231; BLAEDC/CREDI \$125,395; no county levy support for the Housing Trust Fund (HTF) in 2026. Staff will proceed with available HTF resources and a pending Minnesota Housing HTF matching grant.
- b. **HOUSING TRUST FUND:** Presented by Eric Charpentier - 805 Laurel St. (DW Jones) redevelopment: Staff reiterated the Board's September direction to demonstrate substantive progress by December 2025 or return the allocation to the HTF pool. Developers intend to pursue the forthcoming Minnesota Housing Workforce Housing Development Program RFP (anticipated November); follow-up meeting set for October 21. Commissioners discussed correcting public record references to HTF statutes and recent public comments regarding HTF uses; staff clarified previously approved HTF funds for My Neighbor to Love were gap-financing for construction of the initial building, not a retroactive reimbursement to a private individual. Direction: Staff to seek a sit-down with Commissioner Franzen and the County Administrator to review applicable statutes and align on communications.
- c. **REHAB PROGRAMS:** Presented by John Schommer. Serene Pines: last two lots were sold; homes staked and site clearing underway. Brainerd Oaks: foundations underway on the remaining lots owned by the developer. HTF rehab loans active in Brainerd (owner-occupied) and Crosby; Oaklawn Township 8-unit rental rehab out for bids.
- d. **BLAEDC/CREDI:** Presented by Executive Director Glynn reported ongoing business outreach regarding the state Housing Tax Credit program; conversations with

employers considering investments; project development discussions in Crosby/Cuyuna/Emily areas and along TH-371. BLAEDC leadership reiterated support for the HTF tool.

- e. **CROW WING COUNTY:** Commissioners Koering and Jamie provided comments on HTF communications and My Neighbor to Love project.

10. COMMISSIONER COMMENTS:

Commissioners emphasized accuracy and timeliness of public communications and reaffirmed the December 2025 timeline for 805 Laurel progress to retain HTF funding.

11. NEXT MEETING:

Tuesday, December 9th, 2025.

12. ADJOURNMENT:

Commissioner Gardner motioned to adjourn the meeting. Seconded by Commissioner Burton. Motion Carried Unanimously via Roll Call Vote. Adjourned at 5:28 p.m.



Housing & Redevelopment Authority

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

Payment to BLAEDC & CREDI

Reflected in the October financial statements are the first half payments to Brainerd Lakes Area Economic Development Corp. (BLAEDC) in the amount of \$47,297.50 and to Cuyuna Range Economic Development Inc. (CREDI) in the amount of \$13,592.50 per the Agreement for Professional Services.

Action Requested: Accept the October and November financial statements as submitted.

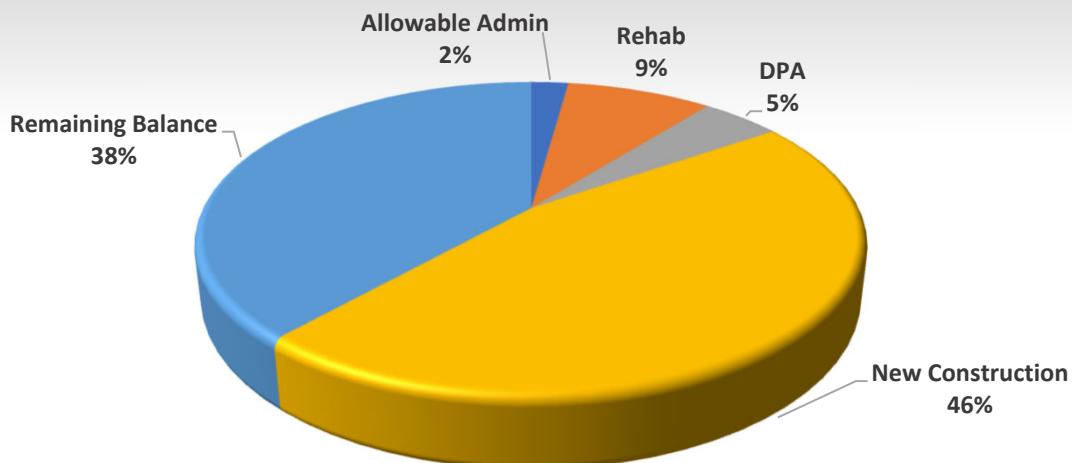
This page intentionally left blank.

Housing Trust Fund

Funding Breakdown	
Revenue Sources:	
Levy Approved Total	\$ 2,600,000.00
CWC Local Housing Aid	\$ 314,992.00
Interest Earned To Date	\$ 74,066.51
Total	\$ 2,989,058.51
Loans Awarded:	
Rehabilitation (14)	\$ 301,212.00
Down Payment Assistance (8)	\$ 160,000.00
New Construction (2)	\$ 1,382,000.00
Total	\$ 1,843,212.00
Loans Paid Back:	
Rehabilitation (2)	\$ (45,702.00)
Down Payment Assistance (1)	\$ (20,000.00)
Total	\$ (65,702.00)
Loans Outstanding:	
Rehabilitation (12)	\$ 255,510.00
Down Payment Assistance (7)	\$ 140,000.00
New Construction (2)	\$ 1,382,000.00
Total	\$ 1,777,510.00
Allowable Admin (2.5% of levy)	\$ 65,000.00
Remaining Balance	\$ 1,146,548.51

Loan Projection	
Remaining Balance	\$ 1,146,548.51
Approved Loans (Awaiting Funding) :	
New Construction	\$ 1,300,000.00
Rental Rehab (8-units)	\$ 160,000.00
Total	\$ 1,460,000.00
Balance	\$ (313,451.49)
Loan Queue (Awaiting Review) :	
Rental Rehab (4-units)	\$ 75,000.00
Redevelopment	\$ 175,000.00
Owner Occupied (3)	\$ 75,000.00
Total	\$ 325,000.00
Balance	\$ (638,451.49)
Other Funding Sources:	
TIF - RLF	\$ 458,772.00
CWC - 2025 SAHA	\$ 67,171.00
MH Funding	\$ 150,000.00
Total	\$ 675,943.00
Balance	\$ 37,491.51

LOANS OUTSTANDING BREAKDOWN



This page intentionally left blank.

October Financials

Crow Wing County HRA

Balance Sheet

October 2025

Program: 850 - Crow Wing County HRA

Project: 1. General Fund

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	(75,102.41)	558,834.79
TOTAL ASSETS	(75,102.41)	558,834.79
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	(75,102.41)	174,743.97
2806.000 Retained Earnings	0.00	384,090.82
TOTAL SURPLUS	(75,102.41)	558,834.79
TOTAL LIABILITIES AND SURPLUS	(75,102.41)	558,834.79
TOTAL LIABILITIES AND SURPLUS	(75,102.41)	558,834.79
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Ten Months Ending 10/31/2025
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	2,156.25	166.67	1,989.58	17,206.84	1,666.67	15,540.17	2,000.00	15,206.84
3691.000 Property Tax Revenue	0.00	33,387.08	(33,387.08)	400,645.00	333,870.83	66,774.17	400,645.00	0.00
TOTAL INCOME	2,156.25	33,553.75	(31,397.50)	417,851.84	335,537.50	82,314.34	402,645.00	15,206.84
EXPENSES								
4110.000 Admin Salaries	150.00	375.00	225.00	1,875.00	3,750.00	1,875.00	4,500.00	2,625.00
4130.000 Legal	0.00	833.33	833.33	5,478.24	8,333.33	2,855.09	10,000.00	4,521.76
4140.000 Staff Training	0.00	125.00	125.00	139.55	1,250.00	1,110.45	1,500.00	1,360.45
4150.000 Travel	12.18	33.33	21.15	115.57	333.33	217.76	400.00	284.43
4171.000 Auditing Fees	0.00	791.67	791.67	9,238.90	7,916.67	(1,322.23)	9,500.00	261.10
4172.000 Management Fee	16,195.00	16,195.00	0.00	161,950.00	161,950.00	0.00	194,340.00	32,390.00
4190.000 Other Admin Exp	0.00	16.67	16.67	429.96	166.67	(263.29)	200.00	(229.96)
4500.000 TIF Expense	0.00	50.00	50.00	133.20	500.00	366.80	600.00	466.80
4510.000 Insurance	0.00	291.67	291.67	2,714.00	2,916.67	202.67	3,500.00	786.00
4540.000 ER FICA	11.48	29.17	17.69	143.45	291.67	148.22	350.00	206.55
4590.000 Other General Exp	60,890.00	12,315.00	(48,575.00)	60,890.00	123,150.00	62,260.00	147,780.00	86,890.00
TOTAL EXPENSES	77,258.66	31,055.84	(46,202.82)	243,107.87	310,558.34	67,450.47	372,670.00	129,562.13
SURPLUS	(75,102.41)	2,497.91	(77,600.32)	174,743.97	24,979.16	149,764.81	29,975.00	144,768.97

Crow Wing County HRA

Balance Sheet

October 2025

Program: 850 - Crow Wing County HRA

Project: 2. SCDP

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	6,579.27	115,052.70
TOTAL ASSETS	6,579.27	115,052.70
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	6,579.27	6,579.27
2806.000 Retained Earnings	0.00	108,473.43
TOTAL SURPLUS	6,579.27	115,052.70
TOTAL LIABILITIES AND SURPLUS	6,579.27	115,052.70
TOTAL LIABILITIES AND SURPLUS	6,579.27	115,052.70
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Ten Months Ending 10/31/2025
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	6,579.27	750.00	5,829.27	6,579.27	7,500.00	(920.73)	9,000.00	(2,420.73)
TOTAL INCOME	6,579.27	750.00	5,829.27	6,579.27	7,500.00	(920.73)	9,000.00	(2,420.73)
EXPENSES								
4600.001 SCDP Expense	0.00	750.00	750.00	0.00	7,500.00	7,500.00	9,000.00	9,000.00
TOTAL EXPENSES	0.00	750.00	750.00	0.00	7,500.00	7,500.00	9,000.00	9,000.00
SURPLUS	6,579.27	0.00	6,579.27	6,579.27	0.00	6,579.27	0.00	6,579.27

Crow Wing County HRA

Balance Sheet

October 2025

Program: 850 - Crow Wing County HRA

Project: 3. Revolving Fund - TIF

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	1,329.80	460,102.29
TOTAL ASSETS	1,329.80	460,102.29
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	1,329.80	13,515.31
2806.000 Retained Earnings	0.00	446,586.98
TOTAL SURPLUS	1,329.80	460,102.29
TOTAL LIABILITIES AND SURPLUS	1,329.80	460,102.29
TOTAL LIABILITIES AND SURPLUS	1,329.80	460,102.29
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Ten Months Ending 10/31/2025
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	1,329.80	833.33	496.47	13,515.31	8,333.33	5,181.98	10,000.00	3,515.31
TOTAL INCOME	1,329.80	833.33	496.47	13,515.31	8,333.33	5,181.98	10,000.00	3,515.31
SURPLUS	1,329.80	833.33	496.47	13,515.31	8,333.33	5,181.98	10,000.00	3,515.31

Crow Wing County HRA

Balance Sheet

October 2025

Program: 850 - Crow Wing County HRA

Project: 4. Development Fund

	Period Amount	Balance
ASSETS		
1120.000 Accounts Receivable Other	(23.00)	0.00
1129.210 Cash - A/R General Fund	417.70	0.00
1450.000 Land Held for Resale	64,634.90	78,668.10
TOTAL ASSETS	65,029.60	78,668.10
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
LIABILITIES		
2600.000 Def'd Inflow of Resources	64,634.90	78,668.10
TOTAL LIABILITIES	64,634.90	78,668.10
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	394.70	0.00
TOTAL SURPLUS	394.70	0.00
TOTAL LIABILITIES AND SURPLUS	65,029.60	78,668.10
TOTAL LIABILITIES AND SURPLUS	65,029.60	78,668.10
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Ten Months Ending 10/31/2025
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	29,642.10	5,916.67	23,725.43	29,642.10	59,166.67	(29,524.57)	71,000.00	(41,357.90)
TOTAL INCOME	29,642.10	5,916.67	23,725.43	29,642.10	59,166.67	(29,524.57)	71,000.00	(41,357.90)
EXPENSES								
4130.000 Legal	611.00	208.33	(402.67)	611.00	2,083.33	1,472.33	2,500.00	1,889.00
4430.000 Contracts Costs	0.00	100.00	100.00	394.70	1,000.00	605.30	1,200.00	805.30
4591.000 Closing Costs	325.00	83.33	(241.67)	325.00	833.33	508.33	1,000.00	675.00
4592.000 SAC/WAC/Park Fees	4,600.00	833.33	(3,766.67)	4,600.00	8,333.33	3,733.33	10,000.00	5,400.00
4600.006 Development Expense	23,711.40	4,691.67	(19,019.73)	23,711.40	46,916.67	23,205.27	56,300.00	32,588.60
TOTAL EXPENSES	29,247.40	5,916.66	(23,330.74)	29,642.10	59,166.66	29,524.56	71,000.00	41,357.90
SURPLUS	394.70	0.01	394.69	0.00	0.01	(0.01)	0.00	0.00

Crow Wing County HRA

Balance Sheet

October 2025

Program: 850 - Crow Wing County HRA

Project: 5. Housing Trust Fund

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	6,687.72	881,453.80
1141.000 HTF Loan Receivable	696.00	1,735,065.00
TOTAL ASSETS	7,383.72	2,616,518.80
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	7,383.72	89,593.62
2806.000 Retained Earnings	0.00	2,526,925.18
TOTAL SURPLUS	7,383.72	2,616,518.80
TOTAL LIABILITIES AND SURPLUS	7,383.72	2,616,518.80
TOTAL LIABILITIES AND SURPLUS	7,383.72	2,616,518.80
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Ten Months Ending 10/31/2025
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	2,535.61	250.00	2,285.61	30,769.53	2,500.00	28,269.53	3,000.00	27,769.53
3691.000 Property Tax Revenue	4,232.55	33,333.33	(29,100.78)	65,082.43	333,333.33	(268,250.90)	400,000.00	(334,917.57)
TOTAL INCOME	6,768.16	33,583.33	(26,815.17)	95,851.96	335,833.33	(239,981.37)	403,000.00	(307,148.04)
EXPENSES								
4130.000 Legal	0.00	81.25	81.25	2,632.00	812.50	(1,819.50)	975.00	(1,657.00)
4150.000 Travel	34.44	2.08	(32.36)	326.34	20.83	(305.51)	25.00	(301.34)
4430.000 Contracts Costs	(650.00)	0.00	650.00	3,300.00	0.00	(3,300.00)	0.00	(3,300.00)
4600.008 HTF Expense	0.00	1,583.33	1,583.33	0.00	15,833.33	15,833.33	19,000.00	19,000.00
TOTAL EXPENSES	(615.56)	1,666.66	2,282.22	6,258.34	16,666.66	10,408.32	20,000.00	13,741.66
SURPLUS	7,383.72	31,916.67	(24,532.95)	89,593.62	319,166.67	(229,573.05)	383,000.00	(293,406.38)

Crow Wing County HRA

Balance Sheet

October 2025

Program: 850 - Crow Wing County HRA

Project: 6. Tax Forfeited Property

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	(4,353.50)	(2,457.90)
TOTAL ASSETS	(4,353.50)	(2,457.90)
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
LIABILITIES		
2115.000 Escrow Account	0.00	2,000.00
TOTAL LIABILITIES	0.00	2,000.00
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	(4,353.50)	(4,457.90)
TOTAL SURPLUS	(4,353.50)	(4,457.90)
TOTAL LIABILITIES AND SURPLUS	(4,353.50)	(2,457.90)
TOTAL LIABILITIES AND SURPLUS	(4,353.50)	(2,457.90)
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Ten Months Ending 10/31/2025
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	0.00	833.33	(833.33)	1,000.00	8,333.33	(7,333.33)	10,000.00	(9,000.00)
TOTAL INCOME	0.00	833.33	(833.33)	1,000.00	8,333.33	(7,333.33)	10,000.00	(9,000.00)
EXPENSES								
4130.000 Legal	4,247.50	0.00	(4,247.50)	4,858.50	0.00	(4,858.50)	0.00	(4,858.50)
4198.000 Advertising	106.00	0.00	(106.00)	106.00	0.00	(106.00)	0.00	(106.00)
4430.000 Contracts Costs	0.00	0.00	0.00	493.40	0.00	(493.40)	0.00	(493.40)
4600.007 Tax Forf Expense	0.00	833.33	833.33	0.00	8,333.33	8,333.33	10,000.00	10,000.00
TOTAL EXPENSES	4,353.50	833.33	(3,520.17)	5,457.90	8,333.33	2,875.43	10,000.00	4,542.10
SURPLUS	(4,353.50)	0.00	(4,353.50)	(4,457.90)	0.00	(4,457.90)	0.00	(4,457.90)

This page intentionally left blank.

November Financials

Crow Wing County HRA

Balance Sheet

November 2025

Program: 850 - Crow Wing County HRA

Project: 1. General Fund

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	(14,988.14)	543,846.65
TOTAL ASSETS	(14,988.14)	543,846.65
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	(14,988.14)	159,755.83
2806.000 Retained Earnings	0.00	384,090.82
TOTAL SURPLUS	(14,988.14)	543,846.65
TOTAL LIABILITIES AND SURPLUS	(14,988.14)	543,846.65
TOTAL LIABILITIES AND SURPLUS	(14,988.14)	543,846.65
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Eleven Months Ending 11/30/2025
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	1,788.57	166.67	1,621.90	18,995.41	1,833.33	17,162.08	2,000.00	16,995.41
3691.000 Property Tax Revenue	0.00	33,387.08	(33,387.08)	400,645.00	367,257.92	33,387.08	400,645.00	0.00
TOTAL INCOME	1,788.57	33,553.75	(31,765.18)	419,640.41	369,091.25	50,549.16	402,645.00	16,995.41
EXPENSES								
4110.000 Admin Salaries	0.00	375.00	375.00	1,875.00	4,125.00	2,250.00	4,500.00	2,625.00
4130.000 Legal	0.00	833.33	833.33	5,478.24	9,166.67	3,688.43	10,000.00	4,521.76
4140.000 Staff Training	0.00	125.00	125.00	139.55	1,375.00	1,235.45	1,500.00	1,360.45
4150.000 Travel	3.64	33.33	29.69	119.21	366.67	247.46	400.00	280.79
4171.000 Auditing Fees	0.00	791.67	791.67	9,238.90	8,708.33	(530.57)	9,500.00	261.10
4172.000 Management Fee	16,195.00	16,195.00	0.00	178,145.00	178,145.00	0.00	194,340.00	16,195.00
4190.000 Other Admin Exp	578.07	16.67	(561.40)	1,008.03	183.33	(824.70)	200.00	(808.03)
4500.000 TIF Expense	0.00	50.00	50.00	133.20	550.00	416.80	600.00	466.80
4510.000 Insurance	0.00	291.67	291.67	2,714.00	3,208.33	494.33	3,500.00	786.00
4540.000 ER FICA	0.00	29.17	29.17	143.45	320.83	177.38	350.00	206.55
4590.000 Other General Exp	0.00	12,315.00	12,315.00	60,890.00	135,465.00	74,575.00	147,780.00	86,890.00
TOTAL EXPENSES	16,776.71	31,055.84	14,279.13	259,884.58	341,614.16	81,729.58	372,670.00	112,785.42
SURPLUS	(14,988.14)	2,497.91	(17,486.05)	159,755.83	27,477.09	132,278.74	29,975.00	129,780.83

Crow Wing County HRA

Balance Sheet

November 2025

Program: 850 - Crow Wing County HRA

Project: 2. SCDP

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	0.00	115,052.70
TOTAL ASSETS	0.00	115,052.70
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	0.00	6,579.27
2806.000 Retained Earnings	0.00	108,473.43
TOTAL SURPLUS	0.00	115,052.70
TOTAL LIABILITIES AND SURPLUS	0.00	115,052.70
TOTAL LIABILITIES AND SURPLUS	0.00	115,052.70
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Eleven Months Ending 11/30/2025
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)	6,579.27	8,250.00	(1,670.73)	9,000.00	(2,420.73)
TOTAL INCOME	0.00	750.00	(750.00)	6,579.27	8,250.00	(1,670.73)	9,000.00	(2,420.73)
EXPENSES								
4600.001 SCDP Expense	0.00	750.00	750.00	0.00	8,250.00	8,250.00	9,000.00	9,000.00
TOTAL EXPENSES	0.00	750.00	750.00	0.00	8,250.00	8,250.00	9,000.00	9,000.00
SURPLUS	0.00	0.00	0.00	6,579.27	0.00	6,579.27	0.00	6,579.27

Crow Wing County HRA

Balance Sheet

November 2025

Program: 850 - Crow Wing County HRA

Project: 3. Revolving Fund - TIF

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	773.44	460,875.73
TOTAL ASSETS	773.44	460,875.73
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	773.44	14,288.75
2806.000 Retained Earnings	0.00	446,586.98
TOTAL SURPLUS	773.44	460,875.73
TOTAL LIABILITIES AND SURPLUS	773.44	460,875.73
TOTAL LIABILITIES AND SURPLUS	773.44	460,875.73
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Eleven Months Ending 11/30/2025
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	1,225.62	833.33	392.29	14,740.93	9,166.67	5,574.26	10,000.00	4,740.93
TOTAL INCOME	1,225.62	833.33	392.29	14,740.93	9,166.67	5,574.26	10,000.00	4,740.93
EXPENSES								
4190.000 Other Admin Exp	452.18	0.00	(452.18)	452.18	0.00	(452.18)	0.00	(452.18)
TOTAL EXPENSES	452.18	0.00	(452.18)	452.18	0.00	(452.18)	0.00	(452.18)
SURPLUS	773.44	833.33	(59.89)	14,288.75	9,166.67	5,122.08	10,000.00	4,288.75

Crow Wing County HRA

Balance Sheet

November 2025

Program: 850 - Crow Wing County HRA

Project: 4. Development Fund

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	(9.80)	(9.80)
1450.000 Land Held for Resale	0.00	78,668.10
TOTAL ASSETS	(9.80)	78,658.30
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
LIABILITIES		
2600.000 Def'd Inflow of Resources	0.00	78,668.10
TOTAL LIABILITIES	0.00	78,668.10
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	(9.80)	(9.80)
TOTAL SURPLUS	(9.80)	(9.80)
TOTAL LIABILITIES AND SURPLUS	(9.80)	78,658.30
TOTAL LIABILITIES AND SURPLUS	(9.80)	78,658.30
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Eleven Months Ending 11/30/2025
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)	29,642.10	65,083.33	(35,441.23)	71,000.00	(41,357.90)
TOTAL INCOME	0.00	5,916.67	(5,916.67)	29,642.10	65,083.33	(35,441.23)	71,000.00	(41,357.90)
EXPENSES								
4130.000 Legal	0.00	208.33	208.33	611.00	2,291.67	1,680.67	2,500.00	1,889.00
4150.000 Travel	9.80	0.00	(9.80)	9.80	0.00	(9.80)	0.00	(9.80)
4430.000 Contracts Costs	0.00	100.00	100.00	394.70	1,100.00	705.30	1,200.00	805.30
4591.000 Closing Costs	0.00	83.33	83.33	325.00	916.67	591.67	1,000.00	675.00
4592.000 SAC/WAC/Park Fees	0.00	833.33	833.33	4,600.00	9,166.67	4,566.67	10,000.00	5,400.00
4600.006 Development Expense	0.00	4,691.67	4,691.67	23,711.40	51,608.33	27,896.93	56,300.00	32,588.60
TOTAL EXPENSES	9.80	5,916.66	5,906.86	29,651.90	65,083.34	35,431.44	71,000.00	41,348.10
SURPLUS	(9.80)	0.01	(9.81)	(9.80)	(0.01)	(9.79)	0.00	(9.80)

Crow Wing County HRA

Balance Sheet

November 2025

Program: 850 - Crow Wing County HRA

Project: 5. Housing Trust Fund

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	(19,884.58)	861,569.22
1141.000 HTF Loan Receivable	21,989.00	1,757,054.00
TOTAL ASSETS	2,104.42	2,618,623.22
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	2,104.42	91,698.04
2806.000 Retained Earnings	0.00	2,526,925.18
TOTAL SURPLUS	2,104.42	2,618,623.22
TOTAL LIABILITIES AND SURPLUS	2,104.42	2,618,623.22
TOTAL LIABILITIES AND SURPLUS	2,104.42	2,618,623.22
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Eleven Months Ending 11/30/2025
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	2,348.02	250.00	2,098.02	33,117.55	2,750.00	30,367.55	3,000.00	30,117.55
3691.000 Property Tax Revenue	1,388.46	33,333.33	(31,944.87)	66,470.89	366,666.67	(300,195.78)	400,000.00	(333,529.11)
TOTAL INCOME	3,736.48	33,583.33	(29,846.85)	99,588.44	369,416.67	(269,828.23)	403,000.00	(303,411.56)
EXPENSES								
4130.000 Legal	587.50	81.25	(506.25)	3,219.50	893.75	(2,325.75)	975.00	(2,244.50)
4150.000 Travel	21.00	2.08	(18.92)	347.34	22.92	(324.42)	25.00	(322.34)
4190.000 Other Admin Exp	1,023.56	0.00	(1,023.56)	1,023.56	0.00	(1,023.56)	0.00	(1,023.56)
4430.000 Contracts Costs	0.00	0.00	0.00	3,300.00	0.00	(3,300.00)	0.00	(3,300.00)
4600.008 HTF Expense	0.00	1,583.33	1,583.33	0.00	17,416.67	17,416.67	19,000.00	19,000.00
TOTAL EXPENSES	1,632.06	1,666.66	34.60	7,890.40	18,333.34	10,442.94	20,000.00	12,109.60
SURPLUS	2,104.42	31,916.67	(29,812.25)	91,698.04	351,083.33	(259,385.29)	383,000.00	(291,301.96)

Crow Wing County HRA

Balance Sheet

November 2025

Program: 850 - Crow Wing County HRA

Project: 6. Tax Forfeited Property

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	(1,600.82)	(4,058.72)
TOTAL ASSETS	(1,600.82)	(4,058.72)
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
LIABILITIES		
2115.000 Escrow Account	0.00	2,000.00
TOTAL LIABILITIES	0.00	2,000.00
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	(1,600.82)	(6,058.72)
TOTAL SURPLUS	(1,600.82)	(6,058.72)
TOTAL LIABILITIES AND SURPLUS	(1,600.82)	(4,058.72)
TOTAL LIABILITIES AND SURPLUS	(1,600.82)	(4,058.72)
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Eleven Months Ending 11/30/2025
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	0.00	833.33	(833.33)	1,000.00	9,166.67	(8,166.67)	10,000.00	(9,000.00)
3695.000 Gain on Sale of Prop	3,404.68	0.00	3,404.68	3,404.68	0.00	3,404.68	0.00	3,404.68
TOTAL INCOME	3,404.68	833.33	2,571.35	4,404.68	9,166.67	(4,761.99)	10,000.00	(5,595.32)
EXPENSES								
4130.000 Legal	5,005.50	0.00	(5,005.50)	9,864.00	0.00	(9,864.00)	0.00	(9,864.00)
4198.000 Advertising	0.00	0.00	0.00	106.00	0.00	(106.00)	0.00	(106.00)
4430.000 Contracts Costs	0.00	0.00	0.00	493.40	0.00	(493.40)	0.00	(493.40)
4600.007 Tax Forf Expense	0.00	833.33	833.33	0.00	9,166.67	9,166.67	10,000.00	10,000.00
TOTAL EXPENSES	5,005.50	833.33	(4,172.17)	10,463.40	9,166.67	(1,296.73)	10,000.00	(463.40)
SURPLUS	(1,600.82)	0.00	(1,600.82)	(6,058.72)	0.00	(6,058.72)	0.00	(6,058.72)

This page intentionally left blank.

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

Payment Number	Payment Date	Vendor	Description	Check Amount
277	10/2/2025	Thompson, Brit	Mileage	\$ 1.68
284	10/17/2025	Charpentier, Eric	Mileage	\$ 11.34
285	10/17/2025	Schommer, John	Mileage	\$ 33.60
27622	10/2/2025	Kutak Rock LLP	Legal	\$ 117.50
27637	10/16/2025	Brainerd Lakes Area Economic Development Corpor	2025 Funding 1/2	\$ 47,297.50
27638	10/16/2025	Cuyuna Range Economic Development Inc.	2025 Funding 1/2	\$ 13,592.50
27646	10/16/2025	Column Software PBC	Public Hearing Notices	\$ 106.00
27659	10/16/2025	Kutak Rock LLP	Legal	\$ 3,049.00
27687	10/30/2025	Crow Wing County Land Services Dept	HTF Recording Loan Docs	\$ 46.00
27690	10/30/2025	Kutak Rock LLP	Legal	\$ 1,692.00
Total				\$ 65,947.12

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

Payment Number	Payment Date	Vendor	Description	Check Amount
297	11/16/2025	Thompson, Brit	Mileage	\$ 1.26
299	11/16/2025	Charpentier, Eric	Mileage	\$ 2.38
301	11/16/2025	Schommer, John	Mileage	\$ 30.80
27760	11/26/2025	Kutak Rock LLP	Legal	\$ 5,593.00
27761	11/26/2025	Master Trade Service Inc.	HTF OORH Loan	\$ 21,989.00
Total				\$ 27,616.44



Housing & Redevelopment Authority

To: Crow Wing County HRA Board Members
From: John Schommer, Rehab & Maintenance Director
Date: December 3, 2025
Re: Revised Grant Agreement for Outlots E and F in Brainerd Oaks

At their November 19, 2025 meeting, the Brainerd HRA board approved a request from Level Contracting for additional infrastructure support to develop Outlots E & F in the amount of \$50,000. As the board previously approved a grant agreement between CWC HRA, Brainerd HRA and Level Contracting at the April 8, 2025 meeting, our legal counsel from Kutak Rock LLP drafted a revised grant agreement incorporating the additional support provided by Brainerd HRA and a resolution to adopt it. There is no additional funding support needed from the Crow Wing County HRA, we have been advised to have this board review the updated grant agreement and approve the revision as presented.

Action Requested: Approve resolution 2025-09 that approves a revised Grant Agreement between CWC HRA, Brainerd HRA, and Level Contracting in connection with redevelopment of Outlots E and F.

This page intentionally left blank.

AMENDED AND RESTATED GRANT AGREEMENT

This Amended and Restated Grant Agreement (“Amended and Restated Agreement”) is made this ____ day of _____, 20____, between the HOUSING AND REDEVELOPMENT AUTHORITY IN AND FOR THE COUNTY OF CROW WING, a county housing authority, a public body, corporate and politic, and a political subdivision of the State of Minnesota (“County HRA”), the HOUSING AND REDEVELOPMENT AUTHORITY IN AND FOR THE CITY OF BRAINERD, MINNESOTA (“Brainerd HRA”), a housing and redevelopment authority, public body, corporate and politic, and a political subdivision of the State of Minnesota (hereinafter, the County HRA and Brainerd HRA may be referred to individually as a “Grantor” or collectively as “Grantors”), and LEVEL CONTRACTING, LLC, a Minnesota limited liability company (“Grantee”).

RECITALS

A. Brainerd HRA is anticipated to convey or has conveyed to County HRA two parcels, described Outlot E and Outlot F, Brainerd Oaks in the County of Crow Wing, Minnesota (the “County”) (together, “Outlots E and F”), which are located in the City of Brainerd, Minnesota and within Redevelopment Project No. 1 (the “Project”), the boundaries of which are coterminous with the geographic boundaries of the County, and constitute underutilized property that could be developed into workforce and market rate housing. Following a duly noticed public hearing held on April 8, 2025, the Authority approved conveyance of Outlots E and F to the Grantee in order to facilitate redevelopment of such property in accordance with a Redevelopment Plan for the Project created by County HRA (the “Original Redevelopment Plan”), as modified by a Modification to Redevelopment Plan for the Project (as modified, the “Redevelopment Plan”).

B. County HRA entered into a Purchase and Redevelopment Agreement dated April 8, 2025 with Grantee, in accordance with and conforming to a Master Purchase and Redevelopment Contract, dated as of September 13, 2016, between County HRA and Paxmar-Brainerd, LLC, as amended and assigned to and assumed by Grantee, pursuant to which County HRA will convey Outlots E and F to Grantee and Grantee will construct owner-occupied and/or rental twin homes thereon (the “Redeveloper Project”).

C. Pursuant to Minnesota Statutes, Section 469.041(6), as amended, Grantors may do any and all things necessary or convenient to aid and cooperate in the planning, undertaking, construction, or operation of projects, including a redevelopment project, which term is defined to include but is not limited to, any work or undertaking to acquire real property for purposes of preventing, blighting factors, or the causes of blight, to clear any areas acquired and install, construct or reconstruct streets, utilities, and site improvements essential to the preparation of sites for uses in accordance with the redevelopment plan, and to sell or lease land so acquired for uses in accordance with the redevelopment plan.

D. In connection with the Redeveloper Project, County HRA, by Resolution No. 2025-02 adopted by its Board of Commissioners on April 8, 2025, and Brainerd HRA, by Resolution No. 2025-01 adopted by its Board of Commissioners on March 26, 2025, committed up to \$150,000 and \$100,000, respectively, of available funds (the “Original Grants”) to reimburse Grantee for the costs of constructing certain roadway and other infrastructure improvements in connection with the Redeveloper Project (the “Infrastructure Project”).

E. Grantors and Grantee executed a Grant Agreement, dated March 26, 2025 (the “Original Grant Agreement”), pursuant to which Grantors agreed to grant to Grantee the Original Grants, as reimbursement for the costs of the Infrastructure Project paid by Grantee.

F. In connection with the Redeveloper Project, Brainerd HRA, by Resolution No. 2025-08 adopted by its Board of Commissioners on November 19, 2025, committed an additional \$50,000 of available funds (the “Additional Grant” and together with the Original Grants, the “Grants”) to reimburse Grantee for the costs of the Infrastructure Project.

G. Grantors and Grantee wish to memorialize the terms of the Grants in this Amended and Restated Agreement, which amends and restates the Original Grant Agreement in its entirety. The Original Grant Agreement, as amended and restated by this Amended and Restated Agreement, is hereinafter referred to as the “Agreement.”

ACCORDINGLY, the parties agree as follows:

1. **The Grant Amounts and Completion.** Subject to the terms of this Agreement, upon completion of the Infrastructure Project, County HRA agrees to grant to Grantee the sum not to exceed One Hundred Fifty Thousand and no/100ths Dollars (\$150,000.00), and Brainerd HRA agrees to grant to Grantee the sum not to exceed One Hundred Fifty Thousand and no/100ths Dollars (\$150,000.00), as reimbursement for the costs of the Infrastructure Project paid by Grantee (collectively, the “Grant Proceeds”). Grant Proceeds shall be used only for reimbursement of hard costs of construction of the Infrastructure Project and shall not be used for reimbursement of administration expenses.

Grantee shall complete the Infrastructure Project within two (2) years of execution of this Agreement and within the terms stated herein (the “End Date”). Any material change in the scope of the Infrastructure Project, including the time schedule, plans and budget submitted by Grantee to Grantors (the “Infrastructure Project Plans and Budget”, must be approved in writing by Grantors. Upon approval by an authorized representative of each of the Grantors, the duration of this Agreement may be extended for up to twelve (12) months. Grant Proceeds shall be used only for reimbursement of expenses incurred in performing such purposes and activities with respect to the Infrastructure Project and this Agreement.

Upon the earlier of (a) the End Date or (b) the termination of this Agreement pursuant to Section 7(g) hereof (the “Grant Termination Date”), any undisbursed Grant Proceeds shall be cancelled by operation of this Agreement and without any additional action by either Grantor.

2. **Accounting, Record Keeping, Availability/Access**

For all expenditures made by Grantee for the Infrastructure Project to be reimbursed with Grant Proceeds pursuant to this Agreement, Grantee shall keep financial records including properly executed contracts, invoices, and other documents sufficient to evidence in proper detail the nature and propriety of such expenditures. Accounting methods shall be in accordance with generally accepted accounting principles.

Subject to the requirements of Minnesota Statutes section 16C.05, subd. 5, County, the State Auditor, or any of their duly authorized representatives, at any time during normal business hours, and as often as they may reasonably deem necessary, shall have access to and the right to examine, audit, excerpt, and transcribe any books, documents, papers, records, etc., which are pertinent to the accounting practices and procedures of Grantee and involve transactions relating to this Agreement. Grantee shall maintain these materials and allow access during the period of this Agreement and for six (6) years after its expiration, termination, or cancellation.

3. **Reimbursements.** Grantors will disburse Grant Proceeds on a pro rata basis to Grantee pursuant to this Agreement upon receipt of a reimbursement request submitted by Grantee in the form attached hereto as Exhibit A (“Reimbursement Request”). Reimbursement Requests may be submitted once per month and must be accompanied by supporting invoices that relate to activities in the approved Infrastructure Project Plans and Budget. Subject to verification of adequacy of a Reimbursement Request and approval of

consistency with this Agreement, Grantors will disburse the requested amount to Grantee within six (6) weeks after receipt of a Reimbursement Requests. The final Reimbursement Request must be submitted within six (6) months of the expiration date of this Agreement.

4. **Representations and Warranties.** Grantee represents and warrants to each Grantor that:

(a) Grantee is duly organized in good standing under applicable laws of the State of Minnesota and that it has legal authority to execute, deliver, and perform its obligations under this Agreement. Grantee further represents and warrants that executing this Agreement will not violate any provisions of Grantee's organizational documents, the laws of the State of Minnesota or the United States of America or cause a breach or default of any other agreement to which the Grantee is a party.

(b) Grantee and its officers have paid all City and County personal property taxes and property taxes due on all of its properties within the County for taxes payable in calendar year 2025. If Grantors find that property taxes have not been paid by or on behalf of Grantee, Grantors may refuse to disburse Grant Proceeds or require the return of all or some of such proceeds already disbursed.

(c) Grantee shall use the Grant Proceeds solely for eligible uses in accordance with Section 1 hereof.

(d) Grantee has not made any materially false statements or misstatements of fact to Grantors in connection with this Agreement.

(e) Grantee agrees that it will keep and maintain books, records, and other documents relating directly to the receipt and payment of Grant Proceeds and that any authorized representative of either of the Grantors, with reasonable advance notice, may have access to and the right to inspect, copy, audit, and examine all such books, records, and other documents of Grantee related to the Grants until six (6) months after the Grant Termination Date.

5. **No Business Subsidy.** The parties agree that the Grants are not a business subsidy as defined in Minnesota Statutes, Sections 116J.993 to 116J.995, as amended (the "Business Subsidy Act"), because the assistance is assistance for housing.

6. **Indemnification.**

(a) Grantee agrees to indemnify against and to hold each Grantor, and its respective officers, agents, and employees, harmless of and from any and all liability, loss, or damage that it may incur under or by reason of this Agreement, and of and from any and all claims and demands whatsoever that may be asserted against either Grantor by reason of any alleged obligations or undertakings on their part to perform or discharge any of the terms, covenants, or agreements contained herein.

(b) This indemnification and hold harmless provision will survive the execution, delivery, and performance of this Agreement and the payment by Grantors of any portion of the Grants.

(c) Nothing in this Agreement will constitute a waiver of or limitation on any immunity from or limitation on liability to which Grantee is entitled under law.

7. **Miscellaneous.**

(a) **Waiver.** The performance or observance of any promise or condition set forth in this Agreement may be waived, amended, or modified only by a writing signed by Grantee and Grantor. No delay in the exercise of any power, right, or remedy operates as a waiver thereof, nor shall any single or partial exercise of any other power, right, or remedy.

(b) **Assignment.** This Agreement is binding upon the parties. All rights and powers specifically conferred upon Grantor may be transferred or delegated by Grantor to any of its successors and assigns. Grantee's rights and obligations under this Agreement may be assigned only when such assignment is approved in writing by Grantor.

(c) **Governing Law.** This Agreement is made and shall be governed in all respects by the laws of the state of Minnesota. Any disputes, controversies, or claims arising out of this Agreement shall be heard in the state or federal courts of Minnesota, and all parties to this Agreement waive any objection to the jurisdiction of these courts, whether based on convenience or otherwise.

(d) **Severability.** If any provision or application of this Agreement is held unlawful or unenforceable in any respect, such illegality or unenforceability shall not affect other provisions or applications that can be given effect, and this Agreement shall be construed as if the unlawful or unenforceable provision or application had never been contained herein or prescribed hereby.

(e) **Notice.** All notices required hereunder shall be given by depositing in the U.S. mail, postage prepaid, certified mail, return receipt requested, to the following addresses (or such other addresses as either party may notify the other):

To Grantors: Crow Wing County HRA
324 East River Road
Brainerd, MN 56401
Attn: Executive Director

Brainerd HRA
324 East River Road
Brainerd, MN 56401
Attn: Executive Director

To Grantee: Level Contracting, LLC
3062 Ni Gig Trl NW
Cass Lake, MN 56633
Attn: Mony Jensen

(f) **Signatures.** This Agreement may be executed in counterparts, and may further be executed electronically. Grantor and Grantee are each bound by their own electronic or manual signature(s), and each acknowledges and accepts the electronic or manual signature of the other party.

(g) **Termination.** This Agreement terminates upon disbursement of Grant Proceeds pursuant to the final Reimbursement Request, as provided in Section 3 hereof, and none of the parties will have any further obligation to the other; provided that the obligation of Grantee to maintain books, documents, papers, records for transactions relating to this Agreement shall remain in effect and for six (6) years after termination of this Agreement, as provided in Section 2 hereof.

(h) **Entire Agreement.** This Agreement, together with the Infrastructure Project Plans and Budget, is the entire agreement between Grantors and Grantee regarding the Grants.

[The remainder of this page is intentionally left blank.]

IN WITNESS WHEREOF, this Agreement has been duly executed and delivered by the proper officers each Grantor and Grantee duly authorized on the day and year first written above.

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

By: _____
Its: Chair

By: _____
Its: Executive Director

[Signature page to Amended and Restated Grant Agreement – Grantor (County HRA)]

**HOUSING AND REDEVELOPMENT
AUTHORITY IN AND FOR THE CITY OF
BRAINERD, MINNESOTA**

By: _____
Its: Chair

By: _____
Its: Executive Director

[Signature page to Amended and Restated Grant Agreement – Grantor (Brainerd HRA)]

LEVEL CONTRACTING, LLC

By: _____
Its: _____

[Signature page to Amended and Restated Grant Agreement – Grantee]

EXHIBIT A

FORM OF REIMBURSEMENT REQUEST

To: Crow Wing County HRA
324 East River Road
Brainerd, MN 56401
Attn: Executive Director

Brainerd HRA
324 East River Road
Brainerd, MN 56401
Attn: Executive Director

The undersigned, LEVEL CONTRACTING, LLC, a Minnesota limited liability company (the “Redeveloper”), pursuant to Sections 1 and 3 of that certain Amended and Restated Grant Agreement, dated _____, 20__, which amends and restates that certain Grant Agreement, dated March 26, 2025 (together, the “Grant Agreement”), between the Housing and Redevelopment Authority in and for the County of Crow Wing (the “County HRA”), the Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota (the “Brainerd HRA”), and the Redeveloper, hereby requests reimbursement of the expenses listed on the attached Schedule A. All capitalized terms used in this Reimbursement Request (“Request”) have the meaning given to them in the Grant Agreement.

The total amount to be disbursed for reimbursement of costs paid by the Redeveloper in connection with the Infrastructure Project is: \$_____.

After this payment of this amount, the remaining undisbursed balance of the Grants is \$_____. Of such amount, \$_____ of the Grant from the County HRA remains undisbursed, and \$_____ of the Grant from the Brainerd HRA remains undisbursed.

In connection with this Request, the undersigned hereby represents as follows:

1. The amount and nature and the name and address of the payee of each item of cost of the Infrastructure Project paid by and requested to be reimbursed to the Redeveloper is attached hereto as Schedule A, together with a canceled check or receipt for such payment.
2. Each item of cost for which reimbursement is requested is or was necessary in connection with the Infrastructure Project, qualifies as an eligible cost under the Grant Agreement and was made or incurred in accordance with the Infrastructure Project Plans and Budget currently in effect for the Infrastructure Project.
3. No item of cost requested to be reimbursed by this Request has formed the basis for any previous payment from Grant Proceeds.
4. No item of cost requested to be paid or reimbursed by this Request constitutes administration expenses.
5. The balance of the Grant Proceeds remaining after disbursement of money in accordance with this Request, together with any other money available to the Redeveloper for such purpose, will be

sufficient to pay the remaining costs of constructing the Infrastructure Project in accordance with the Infrastructure Project Plans and Budget.

6. No license or permit necessary for construction of the Infrastructure Project previously issued has been revoked or the issuance thereof subjected to challenge before any court of other governmental authority having or asserting jurisdiction thereover.
7. There has not been filed with or served upon the Redeveloper any notice of any lien, right to a lien or attachment upon or claim affecting the right of any such person to receive payment of the amount stated in this Request that has not been released or will not be released simultaneously with the payment of such obligation, except for liens arising from indebtedness then being diligently contested in good faith by the Redeveloper.
8. No default by the Redeveloper under the Grant Agreement has occurred that has not been cured.
9. All representations and warranties made by the Redeveloper in the Grant Agreement are true and correct on and as of the date of this Request with the same effect as if made on this date.

Date: _____, 20__

LEVEL CONTRACTING, LLC

By: _____

Its: _____

APPROVED (as to County HRA Grant):

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

By: _____

Its: Executive Director

APPROVED (as to Brainerd HRA Grant):

**HOUSING AND REDEVELOPMENT
AUTHORITY IN AND FOR THE CITY OF
BRAINERD, MINNESOTA**

By: _____

Its: Executive Director

Schedule A to Reimbursement Request

Schedule of payee of each item of cost of the Infrastructure Project paid by and requested to be reimbursed to the Redeveloper pursuant to the Reimbursement Request to which this Schedule A is attached is below. A canceled check or receipt for or other evidence of each such payment is attached hereto.

[illegible]

This page intentionally left blank.

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

Resolution No. 2025-09

**Resolution Approving an Amended and Restated Grant Agreement in
Connection with Redevelopment of Outlots E and F**

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

Section 1. Recitals.

1.01. The Authority currently administers its Redevelopment Project No. 1 (the “Project”), pursuant to Minnesota Statutes, Sections 469.001 to 469.047 (the “HRA Act”), as amended, the boundaries of which are coterminous with the geographic boundaries of Crow Wing County, Minnesota (the “County”).

1.02. In connection with the Project, the Authority created a Redevelopment Plan for the Project (the “Original Redevelopment Plan”), as modified by a Modification to Redevelopment Plan for the Project (as modified, the “Redevelopment Plan”), providing for certain redevelopment activities to take place in the City of Brainerd, Minnesota (“Brainerd”) and the City of Baxter, Minnesota (“Baxter”), within the Project, as shown in Exhibits A, B, and C to the Redevelopment Plan. Following duly noticed public hearings held in accordance with the HRA Act, the City Council of Brainerd approved the Original Redevelopment Plan by resolution adopted on September 6, 2016 and the City Council of Baxter approved the Redevelopment Plan by resolution adopted on October 7, 2025. The Board of the Authority approved the Original Redevelopment Plan and Redevelopment Plan by resolutions adopted on September 13, 2016 and October 14, 2025, respectively.

1.03. The Authority and Paxmar-Brainerd, LLC (the “Prior Redeveloper”) executed a Master Purchase and Redevelopment Contract, dated as of September 13, 2016, as amended by a First Amendment to Master Purchase and Redevelopment Contract dated November 8, 2016, as further amended by a Second Amendment to Master Purchase and Redevelopment Contract dated March 14, 2017, as further amended by a Third Amendment to Master Purchase and Redevelopment Contract dated as of April 12, 2022, as further amended by a Fourth Amendment to Master Purchase and Redevelopment Contract dated April 8, 2025, and as assigned by the Prior Redeveloper to and assumed by Level Contracting, LLC, a Minnesota limited liability company (the “Redeveloper”), pursuant to an Assignment and Assumption of Master Purchase and Redevelopment Contract dated as of October 8, 2019 (as so amended, assigned, and assumed, the “Master PDA”), providing for, among other things, the acquisition by the Authority of certain property within the Project and legally described in the Master PDA (the “Property”) and purchase by the Redeveloper of such Property for the purpose of constructing owner-occupied single-family housing thereon “to foster the redevelopment [thereof] which for a variety of reasons is presently underutilized, to foster the development of workforce and market rate housing, and to increase the County’s tax base.”

1.04. Pursuant to Section 469.041(6) of the HRA Act, the Authority may do any and all things necessary or convenient to aid and cooperate in the planning, undertaking, construction, or operation of projects, including a redevelopment project, which term is defined to include but is not limited to, any work or undertaking to acquire real property for purposes of preventing, blighting factors, or the causes of blight, to clear any areas acquired and install, construct or reconstruct streets, utilities, and site improvements essential

to the preparation of sites for uses in accordance with the redevelopment plan, and to sell or lease land so acquired for uses in accordance with the redevelopment plan.

1.05. The Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota (the “Brainerd HRA”) is anticipated to convey or has conveyed to the Authority two parcels, described as Outlot E and Outlot F, Brainerd Oaks in the County (together, “Outlots E and F”), which are located in Brainerd and within the Project and constitute underutilized property that could be developed into workforce and market rate housing. Following a duly noticed public hearing held on April 8, 2025, the Authority approved conveyance of Outlots E and F to the Redeveloper in order to facilitate redevelopment of such property in accordance with the Redevelopment Plan.

1.06. The Authority and the Redeveloper entered into a Purchase and Redevelopment Agreement, dated April 8, 2025, in accordance with and conforming to the Master PDA, pursuant to which the Authority will sell and the Redeveloper will purchase Outlots E and F, for a purchase price financed by a forgivable loan from the Authority to the Redeveloper, and the Redeveloper will construct owner-occupied and/or rental twin homes thereon (the “Redeveloper Project”).

1.07. In connection with the Redeveloper Project, the Authority, by Resolution No. 2025-02 adopted by this Board on April 8, 2025, and the Brainerd HRA, by Resolution No. 2025-01 adopted by its Board of Commissioners on March 26, 2025, committed up to \$150,000 and \$100,000, respectively, of available funds (the “Original Grants”) to reimburse the Redeveloper for the costs of constructing certain roadway and other infrastructure improvements in connection with the Redeveloper Project (the “Infrastructure Project”), and to that end, the Authority, the Brainerd HRA, and the Redeveloper executed a Grant Agreement, dated March 26, 2025 (the “Original Grant Agreement”), pursuant to which the Authority and Brainerd HRA agreed to grant to the Redeveloper the Original Grants, as reimbursement for the costs of the Infrastructure Project paid by the Redeveloper.

1.08. In connection with the Redeveloper Project, the Brainerd HRA, by Resolution No. 2025-08 adopted by its Board of Commissioners on November 19, 2025, committed an additional \$50,000 of available funds (the “Additional Grant” and together with the Original Grants, the “Grants”) to reimburse the Redeveloper for the costs of the Infrastructure Project.

1.09. The Authority, the Brainerd HRA, and the Redeveloper propose to enter into an Amended and Restated Grant Agreement, which amends and restates the Original Grant Agreement in its entirety (the Original Grant Agreement, as amended and restated, is hereinafter referred to as the “Grant Agreement”) for the additional funds committed by Brainerd HRA, in the form presented to the Board.

Section 2. Findings.

2.01. The findings made in Resolution No. 2025-02 adopted by this Board on April 8, 2025 are hereby ratified.

2.02. The Board has reviewed the Grant Agreement and finds that committing up to \$150,000 of available funds to reimburse the Redeveloper for the costs of constructing the Infrastructure Project pursuant to the Grant Agreement and performance of the Authority’s obligations thereunder are in the best interest of the County, for the reasons stated in Section 2.01 of Resolution No. 2025-02.

Section 3. Approval of Amended and Restated Grant Agreement

3.01. The Grant Agreement as presented to the Board 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 Grant Agreement by such officials shall be conclusive evidence of approval.

3.02. The Chair and Executive Director are hereby authorized to execute on behalf of the Authority the Grant Agreement, and to carry out, on behalf of the Authority, its obligations thereunder.

3.03. Authority staff and consultants are authorized to take any actions necessary to carry out the intent of this resolution.

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

Chair

ATTEST:

Secretary

This page intentionally left blank.



Housing & Redevelopment Authority

To: CWC HRA Board Members
From: Eric Charpentier, Executive Director
Date: December 9th, 2025
Re: Consideration to Rescind Loan Approval for 805 Laurel St Project

805 Laurel St Redevelopment Project

At the September 9th, 2025 board meeting this board discussed the project timeline for the previously approved Housing Trust Fund loan supporting the proposed development at 805 Laurel St in Brainerd. That discussion surrounded the amount of time that the developer has had to get this project moving forward and how long the board should allow these funds to be reserved in the trust fund since there was not a sunset date presented to the development group at the time of the loan approval.

Staff have met with the development group multiple times since September to discuss the project's viability in the short term. Staff have also discussed the appropriateness of holding these funds if this project does not have a projected start or construction date. The development group has agreed that it is no longer in the best interest of the County HRA to continue to hold these funds while the developer works on the additional funding that is needed to move this project forward and they are willing to let the funds that were approved, go back into the trust fund for additional project use.

While the development group is disappointed that they have not made more progress on this planned development, they reiterate their commitment to the project and will continue to search for ways to close their funding gap. Staff does support the project concept and have informed the developers that they may reapply for funding at a later date when they are ready to proceed. This was not a guarantee of project approval or future funding and will be subject to funding that is available at such time.

As this project was previously approved for funding by this board, we would ask that the board take formal action by way of a motion to rescind the loan approval from February 13th, 2024.

Action Requested: Staff recommends rescinding the loan approval for DW Jones, Inc from February 13th, 2024 in the amount of \$1,300,000.

This page intentionally left blank.



Housing & Redevelopment Authority

To: CWC HRA Board Members

From: Karen Young, Finance Director

Date: December 3, 2025

Re: Review and Discuss Fund Balance

The Fund Balance Policy sets the recommended unassigned fund balance to be maintained at 8 to 12 months of General Fund operating expenses for the year. The following classifications are established for governmental funds and define the constraints placed on the current fund balance.

1. **Nonspendable** - fund balance not expected to be converted to cash such as inventory or prepaid expenses.
2. **Restricted** - fund balance with constraints from an external source such as the Housing Trust Fund, TIF Revolving Loan Funds and CWC Local Income (SCDP).
3. **Committed** – fund balance constrained for a specific purpose by the HRA board prior to yearend.
4. **Assigned** – fund balance that is intended for a specific purpose by the board or Executive Director/Finance Director. These funds are neither restricted nor committed.
5. **Unassigned** – General Fund balance that is available for any purpose.

It is a GASB 54 requirement that any board commitments be established prior to yearend with an amount to be set after yearend when the calculation can be finalized. At the December 2024 board meeting, the board took action to commit funding for housing and redevelopment initiatives in an amount that is the excess of the 8-month unassigned fund balance policy threshold. This action will remain with the 12/31/2025 financial statements for audit reporting purposes. The \$150,000 that the board approved at the April board meeting for the grant agreement with Level Contracting for Outlots E and F infrastructure will also show as committed in the audited financial statements.

The General Fund currently holds \$119,245 that we received back from BLAEDC and the Unified Fund which will be included in the committed funds for housing and redevelopment initiatives for a total estimated amount of approximately \$145,000.

Action Requested: No Action Requested.



Housing & Redevelopment Authority

To: CWC HRA Board Members
 From: Eric Charpentier, Executive Director
 Date: December 5th, 2025
 Re: Authorize Participation in the Minnesota City Participation Program

Minnesota Housing sells mortgage revenue bonds on behalf of cities to meet locally identified housing needs. The proceeds of these bonds provide below-market interest rate home mortgage loans for low-and moderate-income first-time homebuyers. The Minnesota City Participation Program (MCP) provides cities throughout the state with a unique opportunity to easily access housing resources to meet the needs of their citizens without having the administrative burden of running their own bond program. The first-time homebuyers access the program through their local lenders and have access to downpayment and closing cost assistance if needed.

Funds are available to local participating lenders to offer low interest loans to eligible home buyers. The funds are initially available to the specific community. For 2025, \$1,286,929 was allocated for Crow Wing County and as of 11/30/2025, \$4,786,228 in loans have been committed (see Attachment). This equates to a usage rate of 372% which will allow us to participate in this program in 2026 (there is a minimum usage requirement of 50% of the allocation in order to participate the following year.) This is a year-to-year decrease of approximately \$2,750,000 in committed loans in Crow Wing County from the 2024 activity. Statewide, the program has helped 1,320 first time homebuyers with incomes below 80% of the Area Median Income with home mortgage loans and a total of 2,036 total homeowners received loans through this program through October of this year.

In order to participate in the MCP, we need to submit the application between Friday January 2nd, 2026 and Thursday, January 15th, 2026 (see Attachment).

This program provides another mortgage option for potential home buyers in Crow Wing County.

Action Requested: Authorize Executive Director to submit the 2026 Minnesota Cities Participation Program application to Minnesota Housing.

This page intentionally left blank.

For Informational Purposes Only

2025 MCPP Usage Report 1.16.2025 - 11.30.2025 (Applies to Start Up Program Loans Only)						**Additional Start Up Loans		Step Up Loans		Fix Up Loans		Total Loan Activity		Downpayment and Closing Cost Loans	
Applicant Name	Allocation Amount	Committed Loans	Committed Amount	*Usage Test	% of Usage	Committed Loans	Committed Amount	Committed Loans	Committed Amount	Committed Loans	Committed Amount	Committed Loans	Committed Amount	% of First Mortgage	Total Amount of Downpayment
Aitkin	\$ 303,410	6	\$1,014,937	MET	335%	1	\$ 96,000	1	\$ 93,500	2	\$ 37,520	10	\$1,241,957	80%	\$ 118,500
Alexandria	\$ 282,610	4	\$809,015	MET	286%	1	\$ 289,030	0	\$ -	0	\$ -	5	\$1,098,045	100%	\$ 72,500
Anoka	\$ 6,994,947	121	\$32,539,027	MET	465%	18	\$ 5,551,520	29	\$ 9,418,466	23	\$ 793,466	191	\$48,302,479	87%	\$ 2,489,750
Becker	\$ 664,849	3	\$612,117	MET	92%	1	\$ 240,562	2	\$ 501,534	2	\$ 15,152	8	\$1,369,365	63%	\$ 75,000
Benton	\$ 297,758	2	\$506,825	MET	170%	1	\$ 271,503	0	\$ -	0	\$ -	3	\$778,328	100%	\$ 43,200
Blue Earth - City of	\$ 100,000	1	\$74,575	MET	75%	0	\$ -	0	\$ -	0	\$ -	1	\$74,575	100%	\$ 7,850
Blue Earth - County of	\$ 1,324,177	14	\$2,631,721	MET	199%	1	\$ 221,350	7	\$ 1,716,457	6	\$ 153,868	28	\$4,723,396	79%	\$ 302,271
Bluff Country HRA	\$ 755,623	6	\$853,230	MET	113%	1	\$ 168,000	1	\$ 227,853	4	\$ 143,126	12	\$1,392,209	58%	\$ 100,000
Breckenridge	\$ 100,000	1	\$169,866	MET	170%	0	\$ -	0	\$ -	1	\$ 9,942	2	\$179,808	50%	\$ 14,000
Carver	\$ 2,135,248	16	\$3,934,760	MET	184%	0	\$ -	3	\$ 960,686	1	\$ 13,100	20	\$4,908,546	90%	\$ 278,500
Chippewa	\$ 532,606	16	\$2,233,295	MET	419%	0	\$ -	2	\$ 375,290	3	\$ 25,851	21	\$2,634,436	81%	\$ 232,571
Chisago	\$ 1,102,856	18	\$5,150,888	MET	467%	6	\$ 1,645,269	3	\$ 815,962	0	\$ -	27	\$7,612,119	100%	\$ 418,600
Clay	\$ 1,248,343	25	\$4,595,672	MET	368%	5	\$ 1,069,243	2	\$ 485,082	2	\$ 25,449	34	\$6,175,446	91%	\$ 407,650
Cloquet	\$ 238,654	8	\$1,477,055	MET	619%	4	\$ 779,339	3	\$ 820,648	0	\$ -	15	\$3,077,042	100%	\$ 204,224
Crow Wing	\$ 1,286,929	25	\$4,786,228	MET	372%	5	\$ 1,080,882	3	\$ 702,495	3	\$ 85,457	36	\$6,655,062	92%	\$ 471,100
Fairmont	\$ 193,870	10	\$1,263,898	MET	652%	1	\$ 265,109	0	\$ -	0	\$ -	11	\$1,529,007	100%	\$ 153,660
Fergus Falls & Perham HRAs	\$ 334,648	7	\$1,201,782	MET	359%	2	\$ 334,333	2	\$ 185,650	4	\$ 54,599	15	\$1,776,364	73%	\$ 139,800
Foley	\$ 100,000	6	\$1,074,575	MET	1075%	1	\$ 164,900	1	\$ 248,029	0	\$ -	8	\$1,487,504	100%	\$ 111,900
Freeborn County (Albert Lea admin	\$ 574,885	21	\$3,220,765	MET	560%	1	\$ 204,250	3	\$ 448,965	0	\$ -	25	\$3,873,980	100%	\$ 358,750
Grant	\$ 115,663	7	\$932,571	MET	806%	0	\$ -	0	\$ -	1	\$ 27,977	8	\$960,548	88%	\$ 101,500
Headwaters Regional Dev. Commiss	\$ 1,630,752	11	\$1,807,523	MET	111%	3	\$ 492,095	2	\$ 167,700	19	\$ 560,986	35	\$3,028,304	46%	\$ 205,370
Hennepin	\$ 16,282,349	224	\$55,464,543	MET	341%	20	\$ 6,007,241	52	\$ 16,051,853	42	\$ 1,302,920	338	\$78,826,557	86%	\$ 4,359,374
Isanti	\$ 813,577	24	\$6,436,493	MET	791%	0	\$ -	5	\$ 1,490,578	0	\$ -	29	\$7,927,071	100%	\$ 422,049
Kandiyohi	\$ 825,465	19	\$3,103,533	MET	376%	1	\$ 252,200	3	\$ 775,985	12	\$ 214,088	35	\$4,345,806	60%	\$ 312,600
McLeod	\$ 694,881	19	\$3,800,001	MET	547%	2	\$ 446,928	3	\$ 737,356	2	\$ 130,990	26	\$5,115,275	92%	\$ 331,585
Meeker	\$ 442,567	12	\$2,141,258	MET	484%	2	\$ 501,176	2	\$ 520,301	2	\$ 14,389	18	\$3,177,124	89%	\$ 218,700
Mower	\$ 754,285	46	\$7,312,342	MET	969%	3	\$ 584,683	6	\$ 1,407,798	2	\$ 23,990	57	\$9,328,813	95%	\$ 761,213
New Prague	\$ 156,057	2	\$450,250	MET	289%	0	\$ -	0	\$ -	0	\$ -	2	\$450,250	100%	\$ 28,000
New Ulm	\$ 265,333	3	\$480,458	MET	181%	0	\$ -	0	\$ -	3	\$ 175,151	6	\$655,609	50%	\$ 37,950
Norhtn Mankato	\$ 269,968	5	\$1,070,983	MET	397%	0	\$ -	0	\$ -	2	\$ 108,759	7	\$1,179,742	71%	\$ 73,200
NW MN Multi-Co. HRA	\$ 1,554,052	28	\$3,992,225	MET	257%	5	\$ 768,917	4	\$ 672,246	11	\$ 248,334	48	\$5,681,722	75%	\$ 374,160
Oakdale	\$ 530,722	15	\$3,747,129	MET	706%	4	\$ 1,030,720	3	\$ 980,689	0	\$ -	22	\$5,758,538	100%	\$ 323,200
Olmsted	\$ 3,104,656	45	\$10,507,624	MET	338%	7	\$ 2,123,467	9	\$ 2,262,171	7	\$ 150,475	68	\$15,043,737	88%	\$ 896,350
Osakis	\$ 100,000	1	\$164,000	MET	164%	0	\$ -	1	\$ 232,800	1	\$ 7,425	3	\$404,225	67%	\$ 25,700
Otter Tail	\$ 807,717	8	\$1,260,723	MET	156%	0	\$ -	0	\$ -	4	\$ 109,597	12	\$1,370,320	67%	\$ 109,100
Pine County HRA	\$ 520,868	14	\$2,737,103	MET	525%	1	\$ 255,208	1	\$ 320,150	0	\$ -	16	\$3,312,461	100%	\$ 242,000
Ramsey	\$ 4,567,198	52	\$12,361,047	MET	271%	11	\$ 3,410,843	10	\$ 2,827,042	10	\$ 316,499	83	\$18,915,431	87%	\$ 1,044,045
Red Wing	\$ 314,168	3	\$625,992	MET	199%	0	\$ -	1	\$ 185,085	1	\$ 25,000	5	\$836,077	80%	\$ 49,950
Rice	\$ 1,280,146	19	\$4,314,891	MET	337%	5	\$ 1,351,495	6	\$ 1,598,361	3	\$ 43,732	33	\$7,308,479	88%	\$ 413,890
Sandstone	\$ 100,000	1	\$248,907	MET	249%	1	\$ 199,633	0	\$ -	0	\$ -	2	\$448,540	100%	\$ 27,300
Sartell	\$ 370,652	1	\$270,019	MET	73%	2	\$ 489,341	3	\$ 1,019,960	0	\$ -	6	\$1,779,320	83%	\$ 74,000
Sauk Rapids	\$ 260,660	6	\$1,393,451	MET	535%	2	\$ 412,600	0	\$ -	0	\$ -	8	\$1,806,051	100%	\$ 127,500
Scott	\$ 2,860,726	24	\$6,359,640	MET	222%	6	\$ 1,668,333	13	\$ 3,611,598	0	\$ -	43	\$11,639,571	95%	\$ 603,100
SE MN Multi-Co. HRA	\$ 1,447,414	16	\$3,204,602	MET	221%	7	\$ 1,794,617	11	\$ 2,499,022	2	\$ 38,536	36	\$7,536,777	94%	\$ 468,750
Sherburne	\$ 1,785,321	32	\$9,062,382	MET	508%	2	\$ 592,995	13	\$ 4,341,048	11	\$ 389,835	58	\$14,386,260	81%	\$ 719,850
St Cloud	\$ 1,343,734	72	\$14,299,481	MET	1064%	13	\$ 2,929,761	12	\$ 2,765,915	4	\$ 95,006	101	\$20,090,163	96%	\$ 1,428,130
St Joseph	\$ 131,300	1	\$244,708	MET	186%	0	\$ -	0	\$ -	0	\$ -	1	\$244,708	100%	\$ 18,000
St Louis	\$ 3,777,851	98	\$15,059,504	MET	399%	6	\$ 1,375,528	31	\$ 5,503,126	15	\$ 326,499	150	\$22,264,657	89%	\$ 1,833,310
Owatonna/Steele County	\$ 705,055	24	\$4,680,160	MET	664%	3	\$ 764,704	4	\$ 895,114	1	\$ 30,000	32	\$6,369,978	97%	\$ 433,700
Stevens County HRA	\$ 183,263	2	\$220,065	MET	120%	0	\$ -	0	\$ -	0	\$ -	2	\$220,065	100%	\$ 28,000
SW Regional Dev. Commission	\$ 2,186,457	48	\$7,276,965	MET	333%	3	\$ 557,846	9	\$ 1,341,156	12	\$ 285,752	72	\$9,461,719	82%	\$ 772,090
Swift	\$ 183,075	16	\$2,363,027	MET	1291%	0	\$ -	0	\$ -	2	\$ 30,040	18	\$2,393,067	83%	\$ 194,970
Washington	\$ 4,752,402	51	\$14,111,367	MET	297%	18	\$ 5,754,437	17	\$ 5,255,614	6	\$ 276,060	92	\$25,397,478	92%	\$ 1,259,950
Watonwan	\$ 208,698	4	\$488,975	MET	234%	0	\$ -	0	\$ -	3	\$ 109,803	7	\$598,778	57%	\$ 60,500
Winona - City of	\$ 488,783	15	\$2,525,528	MET	517%	4	\$ 855,858	1	\$ 194,750	0	\$ -	20	\$3,576,136	100%	\$ 289,310
Wright	\$ 2,847,745	42	\$11,087,239	MET	389%	8	\$ 2,358,663	13	\$ 4,322,334	2	\$ 46,093	65	\$17,814,329	94%	\$ 899,100
Totals	\$ 77,234,969	1,320	\$283,756,940		367%	188	\$ 49,360,579	297	\$ 78,980,369	231	\$ 6,445,466	2,036	\$418,543,354	88%	\$ 25,567,322

*Participants must use at least 50% of their allocation by the end of the program year in order to participate next year.

**Not MCPP Eligible. Borrower income is above 80% of Area Median Income.

This page intentionally left blank.

Minnesota Housing 2026 Minnesota City Participation Program (MCP) Application

Minnesota Housing must receive your application by email between January 2-15, 2026 at 5:00

Please provide all the information below.

Agency Contact Information

Agency Name: _____

Contact Person: _____

Mailing Address: _____ Physical Address: _____

City: _____ State: _____ Zip: _____ Website: _____

Phone #: _____ E-Mail: _____

Administrative Information

- Check agency type: ☐ City ☐ City HRA/CDA/EDA ☐ County HRA/ ☐ Port Authority
☐ Multi-County HRA: Receive single allocation for all counties within your jurisdiction
☐ Consortium of local government units applying jointly by agreement (please submit evidence of agreement with this application, even if you provided one in previous years).
- List the legal name(s) of all cities and counties where the funds will be utilized. For county and multicounty applications, only list the counties.

- Check the box below to confirm this statement:
☐ MCPP helps the community meet an identified housing need and the program is economically viable.
- Does your City (or County) offer a down payment program or other homeownership assistance?
☐ Yes ☐ No
 If yes, list program names (For informational purposes only; does not impact your application status):

Signature

Provide authorized signature(s) from the organization submitting this application, including printed or typewritten name, title and phone number. Scan original and email application to mn.housing@state.mn.us (Original not needed).

Signature _____

Name (Print) _____

Title _____

Phone number or check here if same as above. ☐

E-mail or check here if same as above. ☐

Program and Contact Information

Minnesota Statute sets Borrower Income Limits and House Purchase Price Limits. Minnesota Housing makes final determinations of the total amount of program funds available and individual allotments (in compliance with a per capita distribution method specified in statute).

Questions about MCP or this application? Contact Greg Krenz at (651)297-3623 or greg.krenz@state.mn.us

This page intentionally left blank.

**MINNESOTA HOUSING FINANCE AGENCY
MINNESOTA CITY PARTICIPATION PROGRAM**

**PROGRAM APPLICATION
COMMITMENT AGREEMENT**

THIS APPLICATION AND AGREEMENT (this “Agreement”) is between Crow Wing County Housing and Redevelopment Authority (the “City”), with its office at 324 East River Road, Brainerd, MN 56401 and Minnesota Housing Finance Agency (“Minnesota Housing”), with its office at 400 Wabasha Street North, Suite 400, St. Paul, MN 55102.

RECITALS:

A. Minnesota Housing, under the provisions of Minn. Stat. §474A.061, Subd. 2a is authorized to issue qualified mortgage bonds, as that term is used in the Internal Revenue Code of 1986, as amended (the “Code”), on behalf of the City, and it will issue bonds for that purpose (the “Bonds”).

B. The City applying to participate is a Minnesota city, county, city or county housing and redevelopment authority, economic development authority, port authority or a consortium of local government units, as defined by Minn. Stat. §474A.061, Subd. 2a(c) and Minn. Stat. §462C.02, subd. 6.

C. Minnesota Housing has implemented Minnesota Housing Finance Agency Minnesota City Participation Program (the “Program”) and will use a portion of the proceeds from the issuance of the Bonds to fund the Program.

D. The City has requested and received a set-aside of funds from the Program.

E. The City wishes to obtain a commitment by Minnesota Housing to direct Minnesota Housing’s designated Master Servicer (the “Master Servicer”) to purchase mortgage notes (“Mortgages”) that will be originated by a lender or lenders that meet Minnesota Housing requirements for participation in programs funded by qualified mortgage bonds (collectively, the “Lender”).

F. Mortgages that the Master Servicer purchases pursuant to the commitment requested by the City must only be for residences located within a geographic area to be established and designated by the City.

G. Minnesota Housing is willing to issue a commitment agreeing to purchase Mortgage-Backed Securities backed by Mortgages that are: (i) originated by the Lender; (ii) purchased by the Master Servicer; (iii) in accordance with the terms and conditions of this Agreement, the Program, and the Start Up Procedural Manual to be supplied by Minnesota Housing (the “Procedural Manual”), the provisions of which are hereby incorporated by reference into this Agreement as if set forth in full herein; and (iv) made to borrowers with adjusted incomes not exceeding the greater of 80 percent of statewide or area median income as calculated by Minnesota Housing.

NOW, THEREFORE, in consideration of the covenants contained in this Agreement, Minnesota Housing and the City agree as follows:

1. **City Requirements.** All Mortgages submitted to Minnesota Housing for purchase under the Program must comply with all of the requirements of the Program, the Procedural Manual and this Agreement.

2. **Commitment and Commitment Amount.** The City, which applied in January 2026 for a commitment, hereby requests that Minnesota Housing cause its Master Servicer to purchase Mortgages that have been originated by the Lender and meet the requirements of, and are made in accordance with the provisions of, this Agreement, the Program, and the Procedural Manual. Minnesota Housing, by accepting this Agreement, commits to the purchase of those Mortgages in the aggregate principal amount (the “Commitment Amount”) to be determined and allocated

by Minnesota Housing in accordance with Minnesota Statutes §474A.061, Subd. 2a(d), and provided to the City.

The Master Servicer will only purchase Mortgages pursuant to this Agreement securing property that, and borrowers who, satisfy the requirements and provisions of this Agreement, the Program, and the Procedural Manual. The City acknowledges that the commitment is effective upon the approval thereof by Minnesota Housing and the delivery of a copy of this Agreement by Minnesota Housing to the City.

3. **Lender Qualifications.** Lenders must meet Minnesota Housing requirements for participation in programs funded by qualified mortgage bonds.

4. **Commitment Term.** The term of this Agreement and the City's participation in the Program (the "Commitment Term") will commence on January 16, 2026 and shall continue through November 30, 2026. This Agreement, and the City's participation in the Program, will automatically terminate, without the need for any action by either party hereto, at the end of the Commitment Term.

5. **Set-Aside Term.** The Commitment Amount will be set-aside and held by Minnesota Housing for the sole use by the City for a period of time to be established by Minnesota Housing, in its sole option and discretion, provided, however, that time period will not be less than six months (the "Set-Aside Term") commencing on a date to be selected and specified by Minnesota Housing. Minnesota Housing will notify the City in writing of the date on which the Set-Aside Term commences.

Any portion of the Commitment Amount not reserved for the purchase of qualifying Mortgages as of the end of the Set-Aside Term shall be canceled and returned to Minnesota Housing for redistribution under the Program. In addition, any portion of the Commitment Amount reserved for Mortgages that are not delivered to the Master Servicer for purchase within the time period delineated in the Procedural Manual for that purchase, will be canceled and Minnesota Housing will redistribute that amount under the Program. Minnesota Housing may make any funds available to the Program at the end of the Commitment Term for mortgage loans that are eligible to be financed with proceeds of the Bonds.

6. **Commitment Fees.** There is no commitment fee payable by the City for the commitment by Minnesota Housing to the purchase by the Master Servicer of qualifying Mortgages.

7. **Purchase Price.** The purchase price of each Mortgage to be purchased by the Master Servicer pursuant to this Agreement will be as set forth in the requirements of the Procedural Manual and posted on Minnesota Housing's website.

8. **Mortgage Terms.** The terms and conditions for all Mortgages, including but not limited to the interest rate, will be set from time to time by Minnesota Housing, at its sole option and discretion, and communicated to the Lender in accordance with the procedures set forth in the Procedural Manual.

9. **Area Limitation.** Minnesota Housing, pursuant to this Agreement, is required to purchase only those Mortgages that are for residences located within a geographic area to be established and designated by the City.

10. **Servicing.** The servicing of Mortgages shall be the sole responsibility of the Master Servicer or one or more other entities that Minnesota Housing may designate in its sole discretion.

11. **Contract Documents.** The purchase by the Master Servicer of each Mortgage pursuant to Minnesota Housing's commitment is a contract consisting of this Agreement and the provisions and requirements contained in the Procedural Manual, with all amendments and supplements thereto in effect as of the date of Minnesota Housing's acceptance of this Agreement.

12. **Paragraph Captions and Program Headings.** The captions and headings of the paragraphs of this Agreement are for convenience only and will not be used to interpret or define the provisions thereof.

13. **Applicable Law.** This Agreement is made and entered into in the State of Minnesota, and all questions relating to the validity, construction, performance and enforcement hereof will be governed by the laws of the State of Minnesota.

14. **Agreement Conditional Upon Minnesota Housing Approval.** This Agreement will be a binding obligation of Minnesota Housing upon its execution by Minnesota Housing and delivery of a copy of the same to the City; provided, however, Minnesota Housing may, in its sole option and discretion, any time on or after January 16, 2026 revoke such obligation and terminate this Agreement if the City has not fully executed and returned a fully executed original hereof to Minnesota Housing. That revocation and termination will be accomplished and evidenced by Minnesota Housing notifying the City thereof by way of a “Certified Letter - Return Receipt Requested” addressed and delivered to the City. Upon revocation and termination this Agreement will be null and void and of no force or effect.

15. **Issuance of Bonds.** The City hereby authorizes Minnesota Housing to issue, on behalf of the City, qualified mortgage bonds, as that term is used in the Code, in an amount equal to the Commitment Amount, and Minnesota Housing agrees to issue those bonds if and when federal law authorizes and Minnesota Housing deems it is economically feasible to do so.

(THE REMAINING PORTION OF THIS PAGE IS INTENTIONALLY LEFT BLANK)

IN WITNESS WHEREOF, the City has executed this Agreement this _____ day of _____,
(Month) (Year)

By: _____
(Signature of Authorized Officer)

(Name of Authorized Officer)

By: _____
(Signature of Authorized Officer)

(Name of Authorized Officer)

Minnesota Housing APPROVAL

Minnesota Housing hereby accepts the above Program Application-Commitment Agreement and approves and grants participation in the program.

MINNESOTA HOUSING FINANCE AGENCY

By: _____
Kayla Schuchman

Its: Assistant Commissioner, Single-Family Division

Signed this _____ day of _____, 2026.

.



Housing & Redevelopment Authority

To: CWC HRA Board Members

From: Eric Charpentier, Executive Director

Date: December 9th, 2025

Re: Approval of BLAEDC and CREDI Agreements for Professional Services

The 2026 budget approved by the Board included using levy dollars for funding economic development and redevelopment services of \$97,395 to the Brainerd Lakes Area Economic Development Corporation (BLADC) and \$28,000 to Cuyuna Range Economic Development Inc. (CREDI). We have updated the previous agreements to reflect the change in compensation.

A significant factor in drafting the agreements is that all the funds provided to BLAEDC and CREDI from the CWC HRA must be used on eligible activities per the HRA statute. Monthly reports on activities and progress will continue to be provided to the CWC HRA from both organizations and certification that all funds were expended on authorized activities.

Action Requested: Approve Resolutions No. 2025-10 and 2025-11, Approving the Agreements for Professional Services between the CWC HRA and BLAEDC and CREDI.

This page intentionally left blank.

**AGREEMENT FOR PROFESSIONAL SERVICES BETWEEN HOUSING AND
REDEVELOPMENT AUTHORITY IN AND FOR THE COUNTY OF CROW WING
AND THE BRAINERD LAKES AREA DEVELOPMENT CORPORATION**

THIS AGREEMENT is entered into this 9th of December, 2025, by the Housing and Redevelopment Authority in and for the County of Crow Wing, a public body corporate and politic and political subdivision of the State of Minnesota (the “County HRA”) and the Brainerd Lakes Area Development Corporation, a Minnesota nonprofit corporation (“BLADC”).

WHEREAS, BLADC’s mission is to foster economic development and redevelopment throughout the Brainerd Lakes and Cuyuna Lakes area of Crow Wing County (the “County”), and to provide streamlined services to potential developers and employers throughout the County; and

WHEREAS, among its other mandates, the County HRA is tasked with promoting the redevelopment of areas within the County that are susceptible to blight or blighting factors, which redevelopment may include establishing new businesses or otherwise fostering the economic development of such areas; and

WHEREAS, BLADC has proposed to provide economic development and redevelopment services to the County HRA in furtherance of the mission of both parties, and the County HRA has determined that it is in the best interest of the County and its residents to enter into this Agreement.

NOW, THEREFORE, the parties hereto represent, warrant and agree as follows:

1. SERVICES. BLADC agrees to provide the following services (the “Services”) for the benefit of the County HRA:
 - a. To provide a focal point for economic development within the County by assisting business and industry with site location, financial assistance services, and business planning services;
 - b. To provide community services and marketing programs for the purpose of expanding the tax base and increasing employment within the County;
 - c. To maintain an office within the County to conduct its services, and to provide all staff necessary to carry out such services;
 - d. To provide monthly reports to the County HRA on its activities and progress; and
 - e. To attend monthly meetings of the board of commissioners of the County HRA and when appropriate or requested, additional meetings as requested by the County HRA.
2. LIMITATIONS. BLADC expressly agrees and acknowledges that the Services enumerated in Section 1 hereof shall be limited to activities authorized under the

provisions of Minnesota Statutes, Sections 469.001 to 469.047, as amended (the “HRA Act”), specifically activities fostering the redevelopment or rehabilitation of blighted areas within the County. “Blighted areas” shall mean any area with buildings or improvements which, by reason of dilapidation, obsolescence, overcrowding, faulty arrangement or design, lack of ventilation, light and sanitary facilities, excessive land coverage, deleterious land use, or obsolete layout, or any combination of these or other factors, are detrimental to the safety, health, morals, or welfare of the community.

3. REPORTS. BLADC further agrees and acknowledges that it will be BLADC’s responsibility to ensure that all Services provided under this Agreement meet all requirements for the use of HRA funds under the HRA Act, and that BLADC shall establish safeguards against the use of HRA funds for economic development activities not meeting such requirements. All reports provided to the County HRA pursuant to Section 1(d) hereof shall include certifications that all HRA funds provided to BLADC pursuant to this Agreement have been expended solely for the purposes authorized herein, subject to the limitations provided in Section 2.
4. TERM OF AGREEMENT. The term of this Agreement shall be one year, commencing January 1, 2026 and terminating December 31, 2026.
5. COMPENSATION. The County HRA agrees to pay BLADC a total of up to \$97,395 to provide the Services. This total shall be comprised of up to two equal payments of \$48,697.50, one due and payable on or after July 15, 2026 pursuant to the submission of the first six months of reporting. The second payment due and payable on or after December 31, 2026 pursuant to the submission of the second six months of reporting. Notwithstanding the foregoing, the County HRA’s obligation to make any payments hereunder is subject to the prior receipt by the County HRA of all reports referenced in Section 3 and required to be delivered by BLADC prior to the applicable date of payment. No prepayments and no partial payments will be authorized under this agreement.
6. NO ASSIGNMENT. Neither party to this Agreement may assign or transfer its interest in this Agreement without the written consent of the other party.
7. REPRESENTATIVES NOT INDIVIDUALLY LIABLE. The County HRA and BLADC represent and agree that no member, official, or employee of the County HRA shall have any personal interest, direct or indirect, in this Agreement, nor shall any such member, official, or employee participate in any decision relating to this Agreement that affects their personal interests or the interests of any corporation, partnership, or association in which they, directly or indirectly, are interested. No member, official, or employee of the County HRA shall be personally liable to BLADC, or any successor in interest, in the event of any default or breach by the County HRA or for any amount that may become due to BLADC or successor or on any obligations under the terms of the Agreement.
8. COUNTERPARTS. This Agreement may be executed in any number of counterparts, each of which shall constitute one and the same instrument.

IN WITNESS THEREOF, the parties have caused this Agreement to be executed as of the date first written above.

BRAINERD LAKES AREA
DEVELOPMENT CORPORATION

President

Executive Director

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

Chair

Executive Director

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

RESOLUTION NO. 2025-10

RESOLUTION APPROVING AGREEMENT FOR PROFESSIONAL SERVICES
BETWEEN THE HOUSING AND REDEVELOPMENT AUTHORITY IN AND
FOR THE COUNTY OF CROW WING AND BRAINERD LAKES AREA
DEVELOPMENT CORPORATION

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 is a housing and redevelopment authority governed by Minnesota Statutes, Sections 469.001 to 469.047 ("HRA Act"), and has determined to carry out redevelopment activities within Crow Wing County (the "County") pursuant to the HRA Act.

1.02. The Authority and Brainerd Lakes Area Development Corporation ("BLADC") have proposed to enter into an Agreement for Professional Services (the "Agreement"), setting forth the scope and terms of various economic development and redevelopment activities to be performed by BLADC on behalf of the Authority.

1.03. The Board has reviewed the Agreement 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 redevelopment goals of the County.

Section 2. Authority Approval; Further Proceedings.

2.01. The Agreement as presented to the Board, including the terms of payment by the Authority for the Services 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 Agreement and any documents referenced therein requiring execution by the Authority, and to carry out, on behalf of the Authority, its obligations thereunder.

2.03. Authority staff are authorized and directed to take all actions to implement the 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 December, 2025.

Chair

ATTEST:

Executive Director

**AGREEMENT FOR PROFESSIONAL SERVICES BETWEEN HOUSING AND
REDEVELOPMENT AUTHORITY IN AND FOR THE COUNTY OF CROW WING
AND CUYUNA RANGE ECONOMIC DEVELOPMENT, INC.**

THIS AGREEMENT is entered into this 9th of December, 2025, by the Housing and Redevelopment Authority in and for the County of Crow Wing, a public body corporate and politic and political subdivision of the State of Minnesota (the “County HRA”) and Cuyuna Range Economic Development, Inc. a Minnesota nonprofit corporation (“CREDI”).

WHEREAS, CREDI’s mission, in partnership with the Brainerd Lakes Area Development Corporation (BLADC), is to foster economic development and redevelopment throughout the Cuyuna Lakes area (the “Service Area”) of Crow Wing County, and to provide streamlined services to potential developers and employers throughout the Service Area; and

WHEREAS, among its other mandates, the County HRA is tasked with promoting the redevelopment of areas within the County that are susceptible to blight or blighting factors, which redevelopment may include establishing new businesses or otherwise fostering the economic development of such areas; and

WHEREAS, CREDI, through partnership with the BLADC staff, has proposed to provide economic development and redevelopment services to the County HRA in furtherance of the mission of both parties, and the County HRA has determined that it is in the best interest of the Service Area and its residents to enter into this Agreement.

NOW, THEREFORE, the parties hereto represent, warrant and agree as follows:

1. SERVICES. CREDI agrees to provide the following services (the “Services”) for the benefit of the County HRA:
 - a. To provide a focal point for economic development within the Service Area by assisting business and industry with site location, financial assistance services, and business planning services;
 - b. To provide community services and marketing programs for the purpose of expanding the tax base and increasing employment within the Service Area;
 - c. To maintain an office within the Service Area to conduct its services, and to provide all staff necessary to carry out such services;
 - d. To provide monthly reports to the County HRA on its activities and progress; and
 - e. To attend monthly meetings of the board of commissioners of the County HRA and when appropriate or requested additional meetings as requested by the County HRA.

2. LIMITATIONS. CREDI expressly agrees and acknowledges that the Services enumerated in Section 1 hereof shall be limited to activities authorized under the provisions of Minnesota Statutes, Sections 469.001 to 469.047, as amended (the “HRA Act”), specifically activities fostering the redevelopment or rehabilitation of blighted areas within the Service Area. “Blighted areas” shall mean any area with buildings or improvements which, by reason of dilapidation, obsolescence, overcrowding, faulty arrangement or design, lack of ventilation, light and sanitary facilities, excessive land coverage, deleterious land use, or obsolete layout, or any combination of these or other factors, are detrimental to the safety, health, morals, or welfare of the community.
3. REPORTS. CREDI further agrees and acknowledges that it will be CREDI’s responsibility to ensure that all Services provided under this Agreement meet all requirements for the use of HRA funds under the HRA Act, and that CREDI shall establish safeguards against the use of HRA funds for economic development activities not meeting such requirements. All reports provided to the County HRA pursuant to Section 1(d) hereof shall include certifications that all HRA funds provided to CREDI pursuant to this Agreement have been expended solely for the purposes authorized herein, subject to the limitations provided in Section 2.
4. TERM OF AGREEMENT. The term of this Agreement shall be one year, commencing January 1, 2026 and terminating December 31, 2026.
5. COMPENSATION. The County HRA agrees to pay CREDI up to a total of \$28,000 to provide the Services. This total shall be comprised of two equal payments of up to \$14,000, one due and payable on or after July 15, 2026 pursuant to the submission of the 1st six months of reporting. The second payment due and payable on or after December 31, 2026 pursuant to the submission of the 2nd six months of reporting. Notwithstanding the foregoing, the County HRA’s obligation to make any payments hereunder is subject to the prior receipt by the County HRA of all reports referenced in Section 3 and required to be delivered by CREDI prior to the applicable date of payment. No prepayments and no partial payments will be authorized under this agreement.
6. NO ASSIGNMENT. Neither party to this Agreement may assign or transfer its interest in this Agreement without the written consent of the other party.
7. REPRESENTATIVES NOT INDIVIDUALLY LIABLE. The County HRA and CREDI represent and agree that no member, official, or employee of the County HRA shall have any personal interest, direct or indirect, in this Agreement, nor shall any such member, official, or employee participate in any decision relating to this Agreement that affects their personal interests or the interests of any corporation, partnership, or association in which they, directly or indirectly, are interested. No member, official, or employee of the County HRA shall be personally liable to CREDI, or any successor in interest, in the event of any default or breach by the County HRA or for any amount that may become due to CREDI or successor or on any obligations under the terms of the Agreement.

8. COUNTERPARTS. This Agreement may be executed in any number of counterparts, each of which shall constitute one and the same instrument.

IN WITNESS THEREOF, the parties have caused this Agreement to be executed as of the date first written above.

CUYUNA RANGE ECONOMIC
DEVELOPMENT, INC.

President

Executive Director

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

Chair

Executive Director

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

RESOLUTION NO. 2025-11

RESOLUTION APPROVING AGREEMENT FOR PROFESSIONAL SERVICES
BETWEEN THE HOUSING AND REDEVELOPMENT AUTHORITY IN AND
FOR THE COUNTY OF CROW WING AND CUYUNA RANGE ECONOMIC
DEVELOPMENT, INC.

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 is a housing and redevelopment authority governed by Minnesota Statutes, Sections 469.001 to 469.047 ("HRA Act"), and has determined to carry out redevelopment activities within Crow Wing County (the "County") pursuant to the HRA Act.

1.02. The Authority and Cuyuna Range Economic Development, Inc. ("CREDI") have proposed to enter into an Agreement for Professional Services (the "Agreement"), setting forth the scope and terms of various economic development and redevelopment activities to be performed by CREDI on behalf of the Authority.

1.03. The Board has reviewed the Agreement 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 redevelopment goals of the County.

Section 2. Authority Approval; Further Proceedings.

2.01. The Agreement as presented to the Board, including the terms of payment by the Authority for the Services 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 Agreement and any documents referenced therein requiring execution by the Authority, and to carry out, on behalf of the Authority, its obligations thereunder.

2.03. Authority staff are authorized and directed to take all actions to implement the 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 December, 2025.

Chair

ATTEST:

Executive Director



Housing & Redevelopment Authority

To: CWC HRA Board Members

From: Eric Charpentier, Executive Director

Date: January 14th, 2025

Re: 2026 Meeting Schedule

Meeting Schedule

Attached is the 2026 meeting schedule that reflects our upcoming meetings. These meeting dates are all on the 2nd Tuesday of the month. Staff is not planning to have a meeting in November of 2026 due to the limited business days due to two holidays during the month. If there is action that the board needs to take between our October and December meetings, I will work with the board chair to schedule a November date that will work for the board.

Action Items: Approve the 2026 Meeting Schedule.

This page intentionally left blank.

Crow Wing County HRA Board Meeting Schedule for 2026

Board meetings are typically held on the second Tuesday of each month at 4:30 p.m. in the Crow Wing County Land Services Building, Oak Meeting Room, 322 Laurel Street, Brainerd, MN. Meetings are also offered virtually via Webex Video/Teleconference. Details for joining each meeting are posted at <https://www.crowwing.us/413/Crow-Wing-County-HRA>.

MONTH	DAY	DATE
January	13	01-13-26
February	10	02-10-26
March	10	03-10-26
April	14	04-14-26
May	12	05-12-26
June	09	06-09-26
July	14	07-14-26
August	11	08-11-26
September	08	09-08-26
October	13	10-13-26
November	No Meeting	No Meeting
December	08	12-08-26

This page intentionally left blank.



Housing & Redevelopment Authority

To: CWC HRA Board Members
From: Eric Charpentier, Executive Director
Date: December 9th, 2025
Re: Executive Director Report

2026 Final Levy

The County Board will have their truth in taxation meeting on Tuesday December 16th for the public to have input on the final levy consideration before the County Board sets the final levy for 2026. We do not anticipate any changes from the HRA's preliminary levy amount that was set in September.

Action Requested: For discussion purposes only.

This page intentionally left blank.



Housing & Redevelopment Authority

To: CWC HRA Board Members
From: Eric Charpentier, Executive Director
Date: December 9th, 2025
Re: Housing Trust Fund Report

Project Queue

Staff is working through the active applications that we have and have requested updated or additional information for the rental rehab loans that are pending. Once we receive all requested information our staff will review the proposed projects for viability before bringing a recommendation to the board for your review.

With the anticipated rescission of the 805 Laurel St loan approval, staff will have additional funds available for projects from the housing trust fund for 2026. The specific HTF funding that was being reserved for that project was estimated to be approximately \$840,000 that will now be available for funding requests that come in for 2026 and beyond.

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

This page intentionally left blank.



Housing & Redevelopment Authority

To: Crow Wing County HRA Board Members
 From: John Schommer, Rehab & Maintenance Director
 Date: December 3, 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**	24	22	0	2
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 - Crosby

Rental

1 – Oak Lawn Township-Multi-family

Action Requested: None, discussion items.

This page intentionally left blank.

2025 CWC HRA BLAEDC/CREDI Staff Time - October



Date Range: 10/1/2025 - 10/31/2025

<i>Project G Project</i>	<i>Task</i>	<i>Employee</i>	<i>Date</i>	<i>Comment</i>	<i>Hours</i>	<i>Amount</i>
Crow Wing County HRA						
	CWC HRA-Redev	Redevelopment Projects				
	E-mail	E-mail Correspondence				
		Staff Time				
			10/7/2025	email correspondence with local property owner to review site plans and release information to multiple developers to determine best available solutions for build out.	1.50	\$225.00
			10/8/2025	blaedc staff on conference call with national developer to review site plans and review incentives to develop property for multi-family development. Reviewed land and infrastructure with developer. On site meeting will be set up to walk the property at a later date.	2.00	\$300.00
			10/14/2025	email correspondence to review site plans and review financial ask of potential owners of Nisswa commercial property for redevelopment.	1.50	\$225.00
			10/16/2025	email correspondence with national development team to provide information regarding sites to be toured in Crow Wing County.	1.50	\$225.00
			10/21/2025	phone conversation with unorganized territory property owner to discuss and review proposed design concepts. Discussed pricing and proposed investment options.	2.00	\$300.00
			10/22/2025	email correspondence with city staff in Breezy Point regarding some development opportunities they have been presented with from developer looking for land as well as incentives available from the city. BLAEDC staff will explore opportunities.	1.50	\$225.00
	Mtgs	Meetings				
		Staff Time				
			10/1/2025	BLAEDC staff attending meeting in Crosby to discuss housing and redevelopment opportunities with CRMC. Working with them and city to acquire IRRRB funds for demo and redevelopment of housing units owned by hospital. New staff are now responsible for housing. BLAEDC will continue to assist.	3.50	\$525.00
			10/2/2025	BLAEDC staff attending business meeting in Crosslake with owner who is looking to redevelop existing space to add more room for new business expansion. BLAEDC staff also attended and presented updates for Brainerd EDA meeting. Met with staff regarding upcoming projects in the city.	5.00	\$750.00
			10/3/2025	BLAEDC staff meeting with developer to discuss housing project north of Baxter. Property is available for single family housing.	2.00	\$300.00
			10/6/2025	BLAEDC Executive Director attending and presenting an annual update for the Pequot Lakes city council. Discussed programming, activities and the impact we have on Pequot Lakes.	3.00	\$450.00
			10/8/2025		4.00	\$600.00

2025 CWC HRA BLAEDC/CREDI Staff Time - October



Date Range: 10/1/2025 - 10/31/2025

Project G Project	Task	Employee	Date	Comment	Hours	Amount
Crow Wing County HRA						
			10/9/2025	BLAEDC Staff touring newly redeveloped property in downtown Brainerd. Building needed significant redevelopment, and now new business is open and operating in space. Staff provided funding assistance as well as business planning assistance to new owners. BLAEDC staff attended and participated in a housing and redevelopment summit in St. Cloud which focused on housing opportunities and development opportunities in our local communities. Single family and multi-family housing options were discussed, contacts were made with developers looking at Crow Wing County for all types of housing as well as incentives that were available in the region.	6.00	\$900.00
			10/13/2025	BLAEDC staff meeting with development company and local college to review site plans for possible multi-family housing development. Cost projections and cost sharing was discussed as well as investment needs to move project forward.	3.00	\$450.00
			10/14/2025	BLAEDC staff attending, preparing reports and presenting at Crow Wing County HRA meeting. Staff also met with local business in Nisswa to discuss and review site plans for redevelopment of blighted property. Owners discussed financing needs as well, local banker was included in site visit as well as discussions surrounding financial needs to redevelopment property.	4.00	\$600.00
			10/15/2025	BLAEDC staff attending, preparing reports and presenting at Cuyuna Lakes ED meeting. Discussions continued regarding housing opportunities in Cuyuna and how best to bring IRRRB to the table to provide financial incentives to developers. Board and staff will continue to work with developers to assist project.	4.00	\$600.00
			10/17/2025	BLAEDC ED meeting with national developer to tour sites for next multi-family housing project. Toured sites in Brainerd, Baxter and Crosby as part of need based assessment. Provided details regarding all sites toured and discussed investment needs. Future review of sites will occur over the next couple of months.	3.00	\$450.00
			10/20/2025	BLAEDC staff meeting with local business owner to discuss expansion of local business. Working with local business to lay out new business plan and financial projections, to determine if redevelopment to expand business is financially viable. Toured property to get better sense of need.	2.00	\$300.00
			10/21/2025		4.00	\$600.00

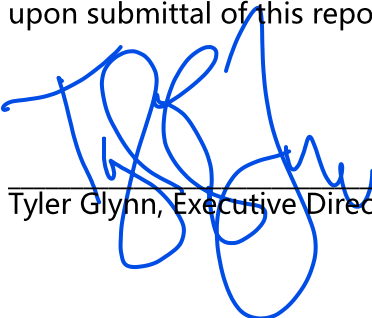
2025 CWC HRA BLAEDC/CREDI Staff Time - October



Date Range: 10/1/2025 - 10/31/2025

<i>Project G Project</i>	<i>Task</i>	<i>Employee</i>	<i>Date</i>	<i>Comment</i>	<i>Hours</i>	<i>Amount</i>
Crow Wing County HRA						
				BLAEDC Staff attending, preparing and presenting at Pequot Lakes EDC meeting. Reviewed local grant options to provide facade grants to local businesses to assist with funding projects. Also discussed updated information regarding multi-family housing development in the heart of the good life development.		
			10/22/2025	BLAEDC staff meeting w/national developer to tour specific property in unorganized territory to walk property available for housing development. Meeting w/property owner to review site and options for purchase or build to suit of owner.	4.00	\$600.00
			10/23/2025	BLAEDC staff meeting w/city administrator to discuss new land development opportunities as well as updates from city staff for available properties in city for redevelopment. Staff will be working with city staff to develop plan for redevelopment of open buildings.	3.00	\$450.00
			10/27/2025	BLAEDC staff meeting w/city staff from Brainerd to discuss Washington Street project and how we will address redevelopment and housing with construction project over the next 2 years.	3.00	\$450.00
			10/28/2025	BLAEDC staff meeting w/property owner who is looking to expand property for housing. Property is currently a campground, but owners would like to sell off some land for development. Working w/owners to determine site prep and how to market property.	3.50	\$525.00
			10/29/2025	BLAEDC staff meeting w/new developer who has purchased land in Baxter to develop multi-family housing project. Project is set to start in March 2026.	3.00	\$450.00
<i>Redevelopment Projects Subtotal</i>					<i>70.00</i>	<i>\$10,500.00</i>
Crow Wing County HRA Subtotal					70.00	\$10,500.00
Grand Total					70.00	\$10,500.00

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



Tyler Glynn, Executive Director

2025 CWC HRA BLAEDC/CREDI Staff Time - November



Date Range: 11/1/2025 - 11/30/2025

<i>Project G Project</i>	<i>Task</i>	<i>Employee</i>	<i>Date</i>	<i>Comment</i>	<i>Hours</i>	<i>Amount</i>
Crow Wing County HRA						
	CWC HRA-Redev	Redevelopment Projects				
	E-mail	E-mail Correspondence				
		Staff Time				
			11/4/2025	email and phone communication with local property owner who is creating commercial development in Nisswa. Discussions centered around need for childcare and possible multi-family development. Owner would like to address the childcare need.	1.50	\$225.00
			11/7/2025	email correspondence with review of proposed commercial and residential development project. Plans call for 36 units of housing with 5 commercial units available on main floor.	2.00	\$300.00
			11/12/2025	phone conversation with local city officials regarding use of newly obtained property. City is looking for housing opportunities to provide multi-family projects. Provided list of developers to city staff and offered assistance.	1.50	\$225.00
			11/14/2025	email communication and phone call with regional development group to discuss sites in Crow Wing County for multi-family housing development. Discussed local and state incentives.	1.50	\$225.00
			11/18/2025	email correspondence with retail developer surrounding state grant opportunities and how application process works as well as matching funds and city involvement.	2.50	\$375.00
			11/19/2025	email correspondence with development firm with city incentives and then a conference call to review site plans and city standards.	2.00	\$300.00
			11/24/2025	email correspondence with housing developer to share incentives that are available in Brainerd. Phone conversation to begin and outline what could be available.	1.50	\$225.00
	Mtgs	Meetings				
		Staff Time				
			11/3/2025	BLAEDC staff completing monthly reporting for Crow Wing County HRA. Staff time to work with BLAEDC and CREDI staff to complete reporting.	4.00	\$600.00
			11/4/2025	BLAEDC staff meetings with potential commercial property development group. This project would involve both commercial and residential development in Crow Wing County. Property has been identified as appropriate. BLAEDC staff will work with city staff to determine next steps. Property is owned by the city.	2.00	\$300.00
			11/5/2025	BLAEDC staff attended and provided reports on projects for redevelopment in Crosslake. Also provided updates on housing starts and development opportunities for the city. 2 projects are working through the city for redevelopment of commercial spaces. BLAEDC has been involved since beginning with incentives and business planning.	4.00	\$600.00
			11/6/2025		3.50	\$525.00

2025 CWC HRA BLAEDC/CREDI Staff Time - November



Date Range: 11/1/2025 - 11/30/2025

<i>Project G Project</i>	<i>Task</i>	<i>Employee</i>	<i>Date</i>	<i>Comment</i>	<i>Hours</i>	<i>Amount</i>
Crow Wing County HRA						
				BLAEDC staff toured local housing project to learn about housing and needs in the community. This tour provided insight into the need for housing and the use of the housing trust fund. This project was partially funded by HTF.		
			11/11/2025	BLAEDC staff attended open house of new business that completed a significant redevelopment project. BLAEDC staff assisted with financing and local incentives.	3.00	\$450.00
			11/12/2025	BLAEDC staff participated in a tour of local business that has been redeveloped and finishing the project. BLAEDC staff assisted project with business planning and financing. BLAEDC staff also attended and participated in a city meeting around housing.	5.00	\$750.00
			11/13/2025	BLAEDC staff working and touring newly redeveloped commercial property in downtown Brainerd. Historic building has been redeveloped for new use. BLAEDC staff assisted owner with working with the city to access incentives.	4.00	\$600.00
			11/17/2025	BLAEDC staff attending and participating in a redevelopment project meeting with city of Brainerd staff and large corporate company to review blighted site for redevelopment. Detailed discussions around site location as well as access. Company also discussing state program for grant dollars for removal of blight.	4.00	\$600.00
			11/18/2025	BLAEDC staff attended, participated and provided reports for Pequot Lakes EDC meeting. Reviewed state programs for EDC to open up redevelopment opportunities for local and national business customers. Discussed removal of blighted property as well.	4.00	\$600.00
			11/19/2025	BLAEDC staff toured blighted site for demolition and redevelopment with city staff. Took photos to share with developer regarding property information and site lines. Developer reviewed information provided and had further discussions around removal of blighted buildings.	3.00	\$450.00
			11/21/2025	BLAEDC staff meeting with city of Brainerd staff to discuss multiple city properties that are blighted and available for new development. BLAEDC staff meeting with local mayor to discuss housing opportunities in community. Mayor wanted to understand programs available to assist development.	4.00	\$600.00
			11/24/2025	BLAEDC staff meeting with developer from the metro area to discuss redevelopment and sale of property in Nisswa. Reviewed initial site plans for redevelopment. Site visit will be scheduled in December.	3.50	\$525.00
			11/25/2025		5.00	\$750.00

2025 CWC HRA BLAEDC/CREDI Staff Time - November



Date Range: 11/1/2025 - 11/30/2025

<i>Project G Project</i>	<i>Task</i>	<i>Employee</i>	<i>Date</i>	<i>Comment</i>	<i>Hours</i>	<i>Amount</i>
Crow Wing County HRA						
				BLAEDC staff site visit and tour of Brainerd based business that has recently completed a redevelopment of a 22,000 square foot building that has added a new business line which initiated the redevelopment. Toured with our staff and ownership and key staff.		
				<i>Redevelopment Projects Subtotal</i>	61.50	\$9,225.00
				Crow Wing County HRA Subtotal	61.50	\$9,225.00
				Grand Total	61.50	\$9,225.00

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

Tyler Glynn, BLAEDC Executive Director