



Housing & Redevelopment Authority

Crow Wing County HRA Board Meeting Agenda

4:30pm Tuesday January 13th, 2026

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=mdd6eb5be191d5d3f0c466e54f5fc5a8a>

Join by phone: 415-655-0001

Meeting number (access code): 2559 903 8427

Meeting password: uNJdJJX4X36

“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. ANNUAL MEETING – (Attachment 1, Pg. 3)

- a.* Election of Officers
- b.* Review of By-Laws

5. APPROVE MINUTES - (Attachment 2, Pg. 7)

- a.* Approval of Tuesday, October 14th, 2025 Meeting Minutes
- b.* Approval of Tuesday, December 9th, 2025 Meeting Minutes

6. REVIEW & ACCEPT FINANCIAL STATEMENTS – (Attachment 3, Pg. 17)

- a.* CWC HRA Balance Sheets for December 2025
- b.* CWC HRA Operating Statements for December 2025
- c.* CWC HRA Payments for December 2025

7. UNFINISHED BUSINESS

8. NEW BUSINESS

- a.** Shared Services Agreement between the Brainerd HRA and the Crow Wing County HRA – (Attachment 4, Pg. 34)
- b.** Designation of Official Depository – (Attachment 5, Pg. 42)

9. REPORTS/UPDATES:

- a.** Executive Director Report – (Attachment 6, Pg. 44)
- b.** Housing Trust Fund – (Attachment 7, Pg. 46)
- c.** Brainerd HRA/Rehab Programs – (Attachment 8, Pg. 48)
- d.** BLAEDC/CREDI – (Attachment 9, Pg. 50)
- e.** CWC

10. COMMISSIONER COMMENTS

11. NEXT MEETING February 10th, 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)



To: CWC HRA Board Members
From: Eric Charpentier, Executive Director
Date: January 13th, 2026
Re: Annual Meeting

According to the bylaws, the CWC HRA is required to hold its annual meeting at the regular meeting in January. Typically, all new or reappointed members are given the oath of office, the board elects new officers, and bylaws are reviewed.

Oath of Office

Ben Wicklund's term expired on 12/31/25. We anticipate that his official term renewal will occur at their regular board meeting on January 27th. Per state statute, Mr. Wicklund can continue to serve until he is reappointed, or the seat is filled. We will plan on administering the oath of office at our February 10th.

Election of Officers for 2026

According to the bylaws, the chair, vice chair, and secretary/treasurer shall be elected at the annual meeting of the HRA.

2025 Officers and Commissioners

Chair – Katherine Heppner, District 3, Term through 12-31-29

Vice Chair – Richard (George) Burton, District 1, Term through 12-31-27

Secretary/Treasurer – Michael Aulie, District 5, Term through 12-31-26

Commissioner – Tyler Gardner, District 2, Term through 12-31-28

Commissioner – Ben Wicklund, District 4, Term through 12-31-25

Review Bylaws

Attached is a copy of the bylaws for your review. No changes have been made and no changes are being recommended at this time.

Action Items: Elect an HRA chair, vice chair and secretary; and review bylaws.

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BY-LAWS OF THE HOUSING AND REDEVELOPMENT AUTHORITY IN AND FOR THE COUNTY OF CROW WING, MINNESOTA

Amended – January 11, 2011
Amended – January 9, 2017

1. THE AUTHORITY

Section 1.1 Name of the Authority. The name of the Authority shall be the Housing and Redevelopment Authority in and for the County of Crow Wing, Minnesota (hereinafter, the "Authority"), and its governing body shall be called the Board of Commissioners (hereinafter, the "Board").

Section 1.2. Office. The principal office of the Authority shall be the Crow Wing County Historic Courthouse.

Section 1.3. Seal. The Authority shall have no official seal.

2. ORGANIZATION

Section 2.1. Officers. The officers of the Authority shall consist of a Chair, a Vice Chair, a Secretary, and an Executive Director. The Chair, the Vice Chair and the Secretary shall be members of the board and shall be elected at the annual meeting of the Authority.

Section 2.2. Chair. The Chair shall preside at all meetings of the Board.

Section 2.3. Vice Chair. The Vice Chair shall preside at any meeting of the Board in the absence of the Chair and may exercise all powers and perform all responsibilities of the Chair if the Chair cannot exercise or perform the same due to absence or other inability.

Section 2.5. Secretary. The Secretary shall oversee the keeping of minutes of all meetings of the Board and shall oversee the maintenance of all records of the Authority. The Secretary shall also have such additional duties and responsibilities as the Board may from time to time by resolution prescribe.

Section 2.6. Executive Director. The Executive Director shall be appointed by resolution and shall serve at the pleasure of the Board of Commissioners, shall be the chief appointed executive officer of the Authority, and shall have such additional responsibilities and authority as the Board may from time to time by resolution prescribe.

3. PROCEDURES OF BOARD OF COMMISSIONERS

Section 3.1. Annual Meeting. The annual meeting of the Board shall coincide with the regular meeting of the month of January in each year.

Section 3.2. Regular Meetings. The Board shall hold regular meetings at such time and place as the Board may determine.

Section 3.3. Special Meetings. Special meetings of the Board may be called by the Chair or, in the event of the Chair's absence or inability, by the Vice Chair at any time, upon seventy-two hours prior notice exclusive of Saturdays, Sundays and holidays to all Commissioners and Executive Director. Upon the same notice, special meetings of the Board may also be called by any two Commissioners. Notice of any special meeting in the principal office of the Authority no less than seventy-two hours prior to such special meeting exclusive of Saturdays, Sundays and holidays.

Section 3.4. Quorum. A quorum of the Board shall consist of a simple majority of the appointed Commissioners. In the absence of a quorum, no official action may be taken by, on behalf of, or in the name of the Board or the Authority.

Section 3.5. Adoption of Resolutions. Resolutions of the Board shall be deemed adopted if approved by not less than a simple majority of all Commissioners present. Resolutions may but need not be read aloud prior to vote taken thereon and may but need not be executed after passage.

Section 3.6. Rules of Order. The meetings of the Board shall be governed by the most recent edition of Robert's Rules of Order.

4. MISCELLANEOUS

Section 4.1. Fiscal Year. The fiscal year of the Authority shall be the calendar year.

Section 4.2. Execution of Contracts. All contracts, notes, and other written agreements or instruments to which the Authority is a party or signatory or by which the Authority may be bound shall be executed by the Chair and/or the Executive Director or by such other Commissioner or officers of the Authority as the Board may by resolution prescribe.

Section 4.3. Amendment of By-Laws. These By-Laws may be amended by the Board only by not less than a majority vote of all the Commissioners, provided that any such proposed amendment shall first have been delivered to each Commissioner at least one regular meeting prior to the meeting at which such amendment is considered.



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. Commissioner Gardner had clarified that the building was completed and that some of the commissioners had understood that the loan was going to reimburse the developer. Director Charpentier clarified that the funding that was approved went directly to the builder as there were still outstanding invoices yet to be paid for the construction and that the funding was not a reimbursement to the developer. Commissioner Gardner also sought clarification that there were tenants living in some of the units, which was correct, per the developer's confirmation at that meeting. 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.

Crow Wing County HRA

BOARD MEETING MINUTES

Tuesday, December 9th, 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, December 9th, 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 Michael Aulie via WebEx. Newly appointed Commissioner Ben Wicklund was sworn in during the meeting and participated thereafter. Others present: Executive Director Eric Charpentier, Rehab & Maintenance Director John Schommer, Rehab Administrative Specialist Brit Thompson, and BLAEDC Executive Director Tyler Glynn. Guest: Mark Olson

Summary of remarks: Staff and commissioners briefly introduced themselves and roles for the benefit of the newly appointed Commissioner. Chair Heppner provided context on her role and professional background. The Executive Director outlined staff responsibilities and current program areas administered by the CWC HRA and Brainerd/Crosby HRAs.

3. REVIEW AND APPROVE AGENDA:

Discussion: Prior to the oath, the Chair clarified that Commissioner Wicklund would not be included on roll call votes until sworn in. Following the oath, he participated fully. No additions or changes to the published agenda were requested.

Motion to approve the agenda for Tuesday, December 9th, 2025, as presented.

Moved by Commissioner Richard (George) Burton; Seconded by Commissioner Tyler Gardner.

Motion Carried via Roll Call Vote.

4. OATH OF OFFICE:

Summary: The Executive Director administered the oath of office to Commissioner Ben Wicklund (District 4), appointed by the County Board on October 28, 2025 to fill the vacancy created by the resignation of Commissioner Craig Nathan (effective October 15, 2025). The oath was entered into the public record; the packet included Mr. Nathan's resignation letter and the County Board minutes

reflecting the appointment. Brief introductions followed with commissioners and staff welcoming Commissioner Wicklund.

5. APPROVE MINUTES:

Motion to approve the October 14th, 2025 minutes as submitted.

Moved by Commissioner Tyler Gardner; Seconded by Commissioner Richard (George) Burton.

Motion Failed via Roll Call Vote. Commissioner Ben Wicklund abstained.

Discussion: The Board revisited the October 14, 2025 minutes, focusing on the Housing Trust Fund (HTF) discussion regarding the My Neighbor to Love project. Commissioner Gardner asked for greater precision in the recorded narrative to reflect that HTF support addressed outstanding construction invoices and was not a retroactive reimbursement to a private individual; he further requested that the minutes more accurately reflect the back-and-forth around building occupancy and timing. Staff agreed to revise the narrative and return with an updated draft next meeting. The initial motion to approve the October minutes did not pass; the Board then proceeded with a motion to table pending revisions.

Motion to table the October 14th, 2025 minutes to the January 13th, 2026 meeting with clarifications under the HTF discussion.

Moved by Commissioner Tyler Gardner; Seconded by Commissioner Richard (George) Burton.

Motion Carried via Roll Call Vote.

6. REVIEW AND ACCEPT FINANCIAL STATEMENTS:

Discussion: In Finance Director Young's absence, the Executive Director Charpentier reviewed the October and November 2025 financial statements, highlighting: (a) first-half payments to BLAEDC (\$47,297.50) and CREDI (\$13,592.50) pursuant to professional services agreements; (b) HTF activity including an Owner-Occupied Rehab disbursement to Master Trade Service, Inc.; (c) TIF Revolving Loan Fund interest earnings and usage; (d) management fee and insurance line items; and (e) the HTF funding breakdown chart indicating current allocations, outstanding loans, and remaining balance. Commissioners asked clarifying questions about acronyms (e.g., OORH), the role of legal services, and the timing of levy receipts. No adjustments to the statements were requested.

Motion to accept the October and November 2025 financial statements as submitted.

Moved by Commissioner Tyler Gardner; Seconded by Commissioner Richard (George) Burton.

Motion Carried via Roll Call Vote.

7. UNFINISHED BUSINESS:

- a. Amendment to Grant Agreement between Brainerd HRA, Crow Wing County HRA and Level Contracting, LLC (Outlots E & F, Brainerd Oaks).

Discussion: Executive Director Charpentier explained that Brainerd HRA approved an additional \$50,000 in infrastructure support after Minnesota Housing's infrastructure grant request was unsuccessful, leaving a funding gap for street and utility work in Outlots E & F. The amended and restated grant agreement incorporates that added Brainerd HRA support; CWC HRA's commitment remains unchanged. Staff and commissioners discussed how the additional support enables a modest density increase (from 18 to approximately 20 units) and improves fit with adjacent development. The revised agreement preserves the reimbursement structure, completion timeline, and audit provisions.

Resolution No. 2025-09 — Resolution Approving an Amended and Restated Grant Agreement in Connection with Redevelopment of Outlots E and F

Motion to adopt Resolution 2025-09 approving the Amended and Restated Grant Agreement.

Moved by Commissioner Richard (George) Burton; Seconded by Commissioner Michael Aulie.

Motion Carried via Roll Call Vote.

- b. Rescind Housing Trust Fund Loan Approval for 805 Laurel St (DW Jones, Inc.).

Discussion: Presented by Executive Director Charpentier, consistent with the Board's September direction to demonstrate substantive progress by December or return the allocation, staff met multiple times with the developer. The developer's pursuit of additional state funding did not close the gap (discussions referenced a Workforce Housing request of roughly \$6 million). Given the absence of a projected construction start, the development group agreed it is in the HRA's best interest to return the HTF allocation to support other ready projects. Staff noted that approximately \$840,000 reserved within the HTF will now be available; the separate TIF Revolving Loan Fund dollars tied to the earlier plan remain available for eligible TIF projects. Commissioners also discussed building program design (initial 78 units reduced to ~67 in later iterations), underground parking revisions, and the commercial-ground-floor expectation along the core corridor; staff affirmed support for the concept and encouraged future reapplication when the project is viable.

Motion to rescind the HTF loan approval from February 13th, 2024 in the amount of \$1,300,000 for 805 Laurel St.

Moved by Commissioner Michael Aulie; Seconded by Commissioner Richard (George) Burton.

Motion Carried via Roll Call Vote.

8. NEW BUSINESS:

- a. Review and Discuss Fund Balance.

Discussion: Executive Director Charpentier summarized GASB 54 fund classifications and the Board's policy to maintain an 8–12 month unassigned General Fund balance, with the 8-month threshold driven by levy cash-flow (first receipts in July/December). Any amount above 8 months remains committed for housing and redevelopment initiatives per the Board's 2024 action. Staff noted that \$119,245 returned from BLAEDC/Unified Fund increases the committed amount (approximately \$145,000 total). Commissioners discussed transparency and audit presentation; no action required.

b. Authorize Participation in the Minnesota City Participation Program (MCPP).

Discussion: Executive Director Charpentier reviewed the program mechanics (Minnesota Housing bonds; local lender origination; below-market first mortgages and down payment assistance for income-eligible first-time homebuyers; 50% usage threshold to qualify for next year). For 2025, Crow Wing County was allocated \$1,286,929 and achieved 372% usage, qualifying for 2026 participation. The application submission window is January 2–15, 2026; this item authorizes staff to submit the application.

Motion to authorize submission of the 2026 MCPP application to Minnesota Housing.

Moved by Commissioner Tyler Gardner; Seconded by Commissioner Richard (George) Burton.

Motion Carried via Roll Call Vote.

c. Shared Services Agreement between CWC HRA and BLADC.

Discussion: The Board approved the 2026 agreement (up to \$97,395) and engaged in a broader discussion about aligning monthly activity reporting with measurable outcomes (e.g., project pipeline milestones, outreach “touches,” and redevelopment impacts). Commissioners acknowledged the historical context of funding through the HRA (transitioned from county budget in prior years) and emphasized ensuring statutory alignment (Minn. Stat. 469) with blight-related redevelopment. Staff will bring back options for 2026 milestone metrics and, if appropriate, consider a joint session to align expectations across boards.

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

Motion to adopt Resolution 2025-10 approving the BLADC Agreement for Professional Services.

Moved by Commissioner Tyler Gardner; Seconded by Commissioner Richard (George) Burton.

Motion Carried via Roll Call Vote.

d. Shared Services Agreement between CWC HRA and CREDI.

Discussion: The Board approved the 2026 agreement (up to \$28,000). The conversation mirrored Item 8(c) regarding outcome tracking in 2026 reporting and reaffirmed that eligible work products must comport with HRA statutory redevelopment purposes.

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.

Motion to adopt Resolution 2025-11 approving the CREDI Agreement for Professional Services.

Moved by Commissioner Tyler Gardner; Seconded by Commissioner Richard (George) Burton.

Motion Carried via Roll Call Vote.

e. 2026 Meeting Schedule.

Discussion: Executive Director Charpentier proposed—and the Board approved—publishing the full 2026 schedule (second Tuesday at 4:30 p.m.). To ease workload constraints and public notice around holidays, no regular meeting is scheduled for November; if board action is needed, a special meeting will be noticed and held. Staff also noted that placing the schedule in the packet meets minimum publication requirements (with continued practice of newspaper notice).

Motion to approve the 2026 Meeting Schedule.

Moved by Commissioner Ben Wicklund; Seconded by Commissioner Tyler Gardner.

Motion Carried via Roll Call Vote.

9. REPORTS/UPDATES:

a. EXECUTIVE DIRECTOR REPORT

Discussion: Presented by Executive Director Charpentier. The County Board scheduled the truth-in-taxation public hearing for December 16, 2025; staff does not anticipate changes from the preliminary HRA levy adopted in September. Staff will monitor and report any updates.

b. HOUSING TRUST FUND

Discussion: Presented by Executive Director Charpentier. With the rescission of the 805 Laurel St approval, approximately \$840,000 returns to the available HTF balance for 2026 requests. Staff is processing active rehab and development applications and will include sunset dates on future project approvals to avoid extended holds. Staff will begin advertising the reopened availability and bring eligible projects forward.

c. REHAB PROGRAMS

Discussion: Presented by, Rehab & Maintenance Director John Schommer. Brainerd Oaks—nearly all lots have been sold; remaining homes are under construction. Serene Pines—final two lots have foundations in and are moving forward. Active HTF Owner-Occupied Rehab in Crosby continues; Oaklawn Township 8-unit rental rehab bids came in high, and staff is working with the owner on scope/value adjustments.

d. BLAEDC/CREDI

Discussion: Presented by BLAEDC Executive Director Tyler Glynn reported extensive October/November activity: site tours with developers across Brainerd, Baxter, Crosslake, Crosby, and unorganized territories; redevelopment planning with city staff (e.g., Washington Street corridor impacts); hospital-related housing/demolition coordination; and business expansion planning assistance. Staff time logs and narrative were included in the packet. The Board reiterated the value of these outreach efforts and the intent to formalize milestone tracking in 2026.

e. CROW WING COUNTY

Discussion: No county representatives attended due to the Association of Minnesota Counties conference week. Staff will remain in contact with county administration regarding HTF communications and applicable statute reviews.

10. COMMISSIONER COMMENTS:

Discussion: Commissioner Richard (George) Burton asked staff to evaluate hosting occasional remote/on-site board meetings at partner or project locations. Staff will explore logistics (venue accessibility, streaming connectivity, public notice requirements, and open-to-the-public access) for future consideration.

11. NEXT MEETING:

Tuesday, January 13th, 2026.

12. ADJOURNMENT:

Motion to adjourn the meeting.

Moved by Commissioner Tyler Gardner; Seconded by Commissioner Richard (George) Burton.

Motion Carried via Roll Call Vote.

Adjourned at 5:38 p.m.



Housing & Redevelopment Authority

To: CWC HRA Board Members
From: Karen Young, Finance Director
Date: January 6, 2026
Re: Review and Accept Financial Statements

CWC HRA Tax Levy

Reflected in the December financial statements is the deposit/receivable of \$312,448.58 in property tax and other tax revenue. The tax payments/receivable to date for 2025 totaled \$779,564.47. The approved levy for 2025 totaled \$800,645.

Statewide Local Housing Aid

Reflected in the December Housing Trust Fund financial statements is the deposit/receivable of \$67,171 for the 2025 Statewide Local Housing Aid from CWC.

Tax Forfeited Property – SW Development

At closing time, October 29th, we received \$3,404.68 to cover costs. In total, we paid \$3,253.68 in expenses. Reflected in December's payments was the release of their maintenance and holding fee and an overage from the closing in the amount of \$1,151.

2025 Audit

The 2025 audit fieldwork is scheduled with CliftonLarsonAllen (CLA) during the fourth week of February. The December financial statements do not fully reflect all year-end entries and adjustments. The final yearend entries and adjustments will be recorded prior to the audit.

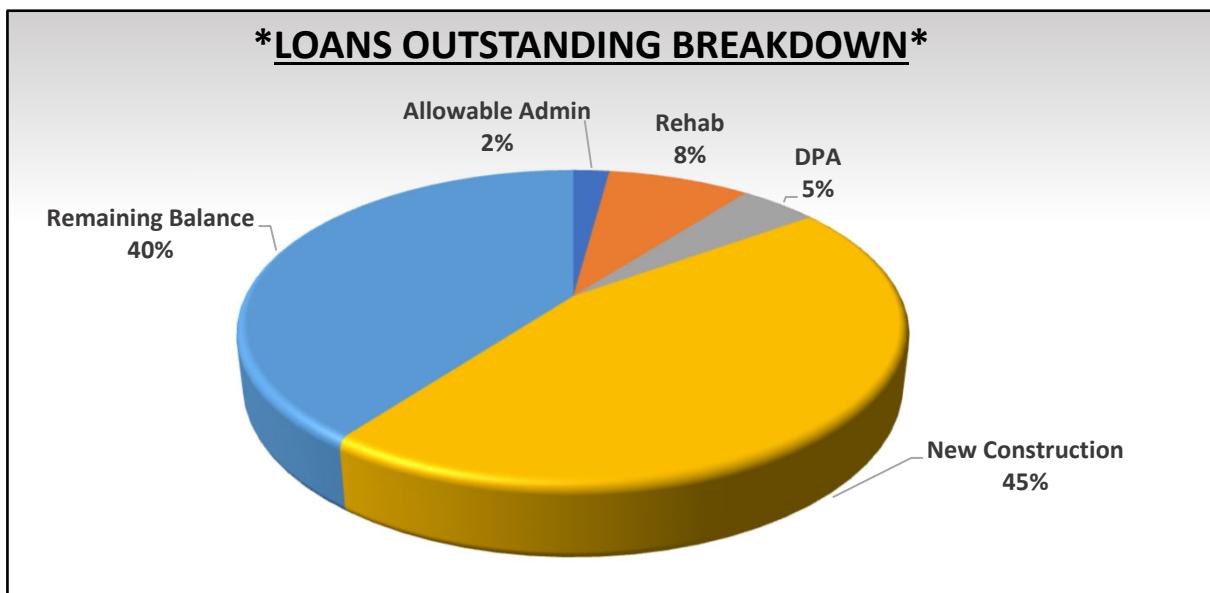
Action Requested: Accept the December financial statements as submitted.

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Housing Trust Fund

Funding Breakdown	
Revenue Sources:	
Levy Approved Total	\$ 2,600,000.00
CWC Local Housing Aid	\$ 382,163.00
Interest Earned To Date	\$ 76,658.00
Total	\$ 3,058,821.00
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	\$ 1,216,311.00

Loan Projection	
Remaining Balance	\$ 1,216,311.00
Approved Loans (Awaiting Funding):	
Rental Rehab (8-units)	\$ 160,000.00
Rental Rehab (4-units)	\$ 75,000.00
Total	\$ 235,000.00
Balance	\$ 981,311.00
Loan Queue (Awaiting Review):	
Redevelopment	\$ 175,000.00
Owner Occupied (3)	\$ 75,000.00
Total	\$ 250,000.00
Balance	\$ 731,311.00
Other Funding Sources:	
TIF - RLF	\$ 462,262.00
MH Funding	\$ 150,000.00
Total	\$ 612,262.00
Balance	\$ 1,343,573.00



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

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	(15,644.03)	528,202.62
TOTAL ASSETS	(15,644.03)	528,202.62
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	(15,644.03)	144,111.80
2806.000 Retained Earnings	0.00	384,090.82
TOTAL SURPLUS	(15,644.03)	528,202.62
TOTAL LIABILITIES AND SURPLUS	(15,644.03)	528,202.62
TOTAL LIABILITIES AND SURPLUS	(15,644.03)	528,202.62
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Twelve Months Ending 12/31/2025
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	1,969.37	166.67	1,802.70	20,964.78	2,000.00	18,964.78	2,000.00	18,964.78
3650.000 Operating Transfer In	500.00	0.00	500.00	500.00	0.00	500.00	0.00	500.00
3691.000 Property Tax Revenue	0.00	33,387.08	(33,387.08)	400,645.00	400,645.00	0.00	400,645.00	0.00
TOTAL INCOME	2,469.37	33,553.75	(31,084.38)	422,109.78	402,645.00	19,464.78	402,645.00	19,464.78
EXPENSES								
4110.000 Admin Salaries	225.00	375.00	150.00	2,100.00	4,500.00	2,400.00	4,500.00	2,400.00
4130.000 Legal	1,645.00	833.33	(811.67)	7,123.24	10,000.00	2,876.76	10,000.00	2,876.76
4140.000 Staff Training	0.00	125.00	125.00	139.55	1,500.00	1,360.45	1,500.00	1,360.45
4150.000 Travel	29.54	33.33	3.79	148.75	400.00	251.25	400.00	251.25
4171.000 Auditing Fees	0.00	791.67	791.67	9,238.90	9,500.00	261.10	9,500.00	261.10
4172.000 Management Fee	16,195.00	16,195.00	0.00	194,340.00	194,340.00	0.00	194,340.00	0.00
4190.000 Other Admin Exp	0.00	16.67	16.67	1,008.03	200.00	(808.03)	200.00	(808.03)
4430.000 Contracts Costs	1.65	0.00	(1.65)	1.65	0.00	(1.65)	0.00	(1.65)
4500.000 TIF Expense	0.00	50.00	50.00	133.20	600.00	466.80	600.00	466.80
4510.000 Insurance	0.00	291.67	291.67	2,714.00	3,500.00	786.00	3,500.00	786.00
4540.000 ER FICA	17.21	29.17	11.96	160.66	350.00	189.34	350.00	189.34
4590.000 Other General Exp	0.00	12,315.00	12,315.00	60,890.00	147,780.00	86,890.00	147,780.00	86,890.00
TOTAL EXPENSES	18,113.40	31,055.84	12,942.44	277,997.98	372,670.00	94,672.02	372,670.00	94,672.02
SURPLUS	(15,644.03)	2,497.91	(18,141.94)	144,111.80	29,975.00	114,136.80	29,975.00	114,136.80

Crow Wing County HRA
Balance Sheet
December 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
Twelve Months Ending 12/31/2025
Program: 850 - Crow Wing County HRA Project: 2. SCDP

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
INCOME								
3690.000 Other Income	0.00	750.00	(750.00)	6,579.27	9,000.00	(2,420.73)	9,000.00	(2,420.73)
TOTAL INCOME	0.00	750.00	(750.00)	6,579.27	9,000.00	(2,420.73)	9,000.00	(2,420.73)
EXPENSES								
4600.001 SCDP Expense	0.00	750.00	750.00	0.00	9,000.00	9,000.00	9,000.00	9,000.00
TOTAL EXPENSES	0.00	750.00	750.00	0.00	9,000.00	9,000.00	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****December 2025****Program: 850 - Crow Wing County HRA Project: 3. Revolving Fund - TIF**

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	1,386.05	462,261.78
TOTAL ASSETS	1,386.05	462,261.78
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	1,386.05	15,674.80
2806.000 Retained Earnings	0.00	446,586.98
TOTAL SURPLUS	1,386.05	462,261.78
TOTAL LIABILITIES AND SURPLUS	1,386.05	462,261.78
TOTAL LIABILITIES AND SURPLUS	1,386.05	462,261.78
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Twelve Months Ending 12/31/2025
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	1,386.05	833.33	552.72	16,126.98	10,000.00	6,126.98	10,000.00	6,126.98
TOTAL INCOME	1,386.05	833.33	552.72	16,126.98	10,000.00	6,126.98	10,000.00	6,126.98
EXPENSES								
4190.000 Other Admin Exp	0.00	0.00	0.00	452.18	0.00	(452.18)	0.00	(452.18)
TOTAL EXPENSES	0.00	0.00	0.00	452.18	0.00	(452.18)	0.00	(452.18)
SURPLUS	1,386.05	833.33	552.72	15,674.80	10,000.00	5,674.80	10,000.00	5,674.80

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

	Period	Amount	Balance
ASSETS			
1120.000 Accounts Receivable Other		9.80	9.80
1129.210 Cash - A/R General Fund		0.00	(9.80)
1450.000 Land Held for Resale		0.00	78,668.10
TOTAL ASSETS		9.80	78,668.10
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	0.00
TOTAL SURPLUS		9.80	0.00
TOTAL LIABILITIES AND SURPLUS		9.80	78,668.10
TOTAL LIABILITIES AND SURPLUS		9.80	78,668.10
PROOF		0.00	0.00

Crow Wing County HRA
Operating Statement
Twelve Months Ending 12/31/2025
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	9.80	5,916.67	(5,906.87)	29,651.90	71,000.00	(41,348.10)	71,000.00	(41,348.10)
TOTAL INCOME	9.80	5,916.67	(5,906.87)	29,651.90	71,000.00	(41,348.10)	71,000.00	(41,348.10)
EXPENSES								
4130.000 Legal	0.00	208.33	208.33	611.00	2,500.00	1,889.00	2,500.00	1,889.00
4150.000 Travel	0.00	0.00	0.00	9.80	0.00	(9.80)	0.00	(9.80)
4430.000 Contracts Costs	0.00	100.00	100.00	394.70	1,200.00	805.30	1,200.00	805.30
4591.000 Closing Costs	0.00	83.33	83.33	325.00	1,000.00	675.00	1,000.00	675.00
4592.000 SAC/WAC/Park Fees	0.00	833.33	833.33	4,600.00	10,000.00	5,400.00	10,000.00	5,400.00
4600.006 Development Expense	0.00	4,691.67	4,691.67	23,711.40	56,300.00	32,588.60	56,300.00	32,588.60
TOTAL EXPENSES	0.00	5,916.66	5,916.66	29,651.90	71,000.00	41,348.10	71,000.00	41,348.10
SURPLUS	9.80	0.01	9.79	0.00	0.00	0.00	0.00	0.00

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

	Period Amount	Balance
ASSETS		
1120.000 Accounts Receivable Other	33,585.50	33,585.50
1121.000 Taxes Receivable	1,388.46	1,388.46
1129.210 Cash - A/R General Fund	347,026.23	1,208,595.45
1141.000 HTF Loan Receivable	0.00	1,757,054.00
TOTAL ASSETS	382,000.19	3,000,623.41
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	382,000.19	473,698.23
2806.000 Retained Earnings	0.00	2,526,925.18
TOTAL SURPLUS	382,000.19	3,000,623.41
TOTAL LIABILITIES AND SURPLUS	382,000.19	3,000,623.41
TOTAL LIABILITIES AND SURPLUS	382,000.19	3,000,623.41
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Twelve Months Ending 12/31/2025
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	2,591.11	250.00	2,341.11	35,708.66	3,000.00	32,708.66	3,000.00	32,708.66
3690.000 Other Income	67,171.00	0.00	67,171.00	67,171.00	0.00	67,171.00	0.00	67,171.00
3691.000 Property Tax Revenue	312,448.58	33,333.33	279,115.25	378,919.47	400,000.00	(21,080.53)	400,000.00	(21,080.53)
TOTAL INCOME	382,210.69	33,583.33	348,627.36	481,799.13	403,000.00	78,799.13	403,000.00	78,799.13
EXPENSES								
4130.000 Legal	0.00	81.25	81.25	3,219.50	975.00	(2,244.50)	975.00	(2,244.50)
4150.000 Travel	10.50	2.08	(8.42)	357.84	25.00	(332.84)	25.00	(332.84)
4190.000 Other Admin Exp	0.00	0.00	0.00	1,023.56	0.00	(1,023.56)	0.00	(1,023.56)
4430.000 Contracts Costs	200.00	0.00	(200.00)	3,500.00	0.00	(3,500.00)	0.00	(3,500.00)
4600.008 HTF Expense	0.00	1,583.33	1,583.33	0.00	19,000.00	19,000.00	19,000.00	19,000.00
TOTAL EXPENSES	210.50	1,666.66	1,456.16	8,100.90	20,000.00	11,899.10	20,000.00	11,899.10
SURPLUS	382,000.19	31,916.67	350,083.52	473,698.23	383,000.00	90,698.23	383,000.00	90,698.23

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

	Period Amount	Balance
ASSETS		
1129.210 Cash - A/R General Fund	5,747.72	1,689.00
TOTAL ASSETS	5,747.72	1,689.00
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
LIABILITIES		
2112.000 A/P Other	185.00	185.00
2115.000 Escrow Account	(1,000.00)	1,000.00
TOTAL LIABILITIES	(815.00)	1,185.00
SURPLUS		
2700.000 Income & Expense Summary (Current Year)	6,562.72	504.00
TOTAL SURPLUS	6,562.72	504.00
TOTAL LIABILITIES AND SURPLUS	5,747.72	1,689.00
TOTAL LIABILITIES AND SURPLUS	5,747.72	1,689.00
PROOF	0.00	0.00

Crow Wing County HRA
Operating Statement
Twelve Months Ending 12/31/2025
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								
3651.000 Operating Transfer Out	(500.00)	0.00	(500.00)	(500.00)	0.00	(500.00)	0.00	(500.00)
3690.000 Other Income	0.00	833.33	(833.33)	1,000.00	10,000.00	(9,000.00)	10,000.00	(9,000.00)
3695.000 Gain on Sale of Prop	7,109.72	0.00	7,109.72	10,514.40	0.00	10,514.40	0.00	10,514.40
TOTAL INCOME	6,609.72	833.33	5,776.39	11,014.40	10,000.00	1,014.40	10,000.00	1,014.40
EXPENSES								
4130.000 Legal	47.00	0.00	(47.00)	9,911.00	0.00	(9,911.00)	0.00	(9,911.00)
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	10,000.00	10,000.00	10,000.00	10,000.00
TOTAL EXPENSES	47.00	833.33	786.33	10,510.40	10,000.00	(510.40)	10,000.00	(510.40)
SURPLUS	6,562.72	0.00	6,562.72	504.00	0.00	504.00	0.00	504.00

Crow Wing County HRA
Payment Summary Report
December 2025

Payment Number	Payment Date	Vendor	Description	Check Amount
317	12/12/2025	John Schommer	Mileage	\$ 4.20
331	12/31/2025	Eric Charpentier	Mileage	\$ 29.12
333	12/31/2025	John Schommer	Mileage & Recording Fees	\$ 7.95
27783	12/11/2025	Kutak Rock LLP	Legal - Tax Forfiet Property	\$ 47.00
27808	12/11/2025	Atlas Abstract & Title, Inc	O&E Report HTF	\$ 200.00
27813	12/31/2025	Petty Cash	Mileage	\$ 0.42
27832	12/31/2025	Kutak Rock LLP	Legal - Tax Forfiet Property	\$ 1,645.00
27847	12/31/2025	SW Development	Escrow Refund - Tax Forfiet Property	\$ 1,151.00
Total				\$ 3,084.69



To: CWC HRA Board Members
From: Eric Charpentier, Executive Director
Date: January 13th, 2026
Re: Shared Services Agreement

In 2012 the Crow Wing County HRA entered into a shared services agreement with the Brainerd HRA to implement and conduct the day-to-day business of the agency. This shared services contract continues to renew on a yearly basis unless there are updates to that agreement. We have updated the services agreement for 2026 to reflect an increase in funding to the Brainerd HRA which per the agreement and our approved budget will now total \$200,151 annually.

I have attached a draft of the updated services agreement that reflects the current compensation amount as well as an updated list of initiatives that we continue to work on and implement.

We will continue to update the agreement when there are changes to the scope of work or compensation and make sure to get this to the board for approval in those instances. The Brainerd HRA board did review and approve this agreement at their December 2025 meeting.

Recommendation: Authorize and adopt the updated shared services agreement between the Crow Wing County HRA and the Brainerd HRA.

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SHARED SERVICES AGREEMENT

This agreement is entered into this the 17th day of December 2025; between the Crow Wing County Housing & Redevelopment Authority (CWC HRA) and the Brainerd Housing and Redevelopment Authority (Brainerd HRA).

WHEREAS, the Brainerd HRA is a government agency local and politic with a similar mission and has the professional and administrative capacity to support the CWC HRA; and,

WHEREAS, both parties are desirous of entering into an agreement whereby the Brainerd HRA shall provide services to the CWC HRA;

NOW, THEREFORE IT IS HEREBY AGREED THAT:

I. Scope of Services

On behalf of the CWC HRA, the Brainerd HRA will carry out all business of the CWC HRA as prescribed by the CWC HRA Board of Commissioners, Minnesota State Statutes, funding source requirements and all other related Federal, State, and local laws and regulations. This includes, but is not limited to:

- A. Fiscal/Other Administrative Responsibility
 - a. Oversee the overall financial management of the CWC HRA by working closely with the CWC HRA Board of Commissioners
 - b. Prepare an annual budget for approval by the CWC HRA Board
 - c. Operate per the approved budget, oversee accounts payable, and prepare checks for CWC HRA Board approval
 - d. Oversee accounts receivable processes and ensure that adequate bank security pledges for CWC HRA deposits are maintained
 - e. Communicate potential problems to the CWC HRA Board and offer viable solutions
 - f. Schedule CWC HRA Board meetings, prepare Agendas and materials (including program/project reports, fiscal reports, resolutions and minutes), attend Board meetings
 - g. Maintain all records of the CWC HRA per laws and regulations
 - h. The Brainerd HRA will use its own computer hardware and software programs for maintaining the CWC HRA's financial records

II. Compensation

The agreed upon compensation will be \$200,151 annually to be paid in monthly installments of \$16,679.25.

These fees will cover all costs listed in Section I. The fees received by the Brainerd HRA will not cover the following costs:

- A. The cost of the CWC HRA audit if required by any investor, private party, local, state or federal government
- B. Bank fees and check charges

- C. CWC HRA Board costs such as stipend for attending meetings, mileage, Board liability, insurance, other
- D. Fees incurred for legal or other professional services/representation/consultation related to CWC HRA programs and initiatives
- E. TIF related expenses including continued TIF reporting fees incurred from BakerTilly or another financial advisor
- F. Costs incurred for Brainerd HRA staff including mileage, training and meeting costs

The fees paid to the Brainerd HRA will cover CWC HRA's current programs and projects as of the date this Agreement is signed, as listed in Appendix A. Any new ventures pursued by the CWC HRA would require a renegotiation of fees and an amendment to the Agreement.

III. Term

The term of this agreement shall be for a period of 12 months commencing on the 1st day of January 2026 and terminating on the 31st day of December 2026. This agreement shall automatically renew for successive one-year terms there after unless one of the parties hereto provides at least 60 days notice of its intent to terminate this agreement at the end of the then current term. However, either party may terminate this agreement for any reason upon sixty (60) day advance written notice. In the event either party terminates this agreement before its expiration any fees owed to the Brainerd HRA will be prorated through the last day of the 60 day termination period.

IV. Indemnification

The Crow Wing County HRA and the Brainerd HRA agree to indemnify, hold harmless and defend each other, together with their respective elected officials, officers and employees from any and all liability arising out of their respective acts and omissions, and those of their respective officers and employees, in the execution, performance or failure to adequately perform obligations pursuant to this agreement.

V. Insurance

CWC HRA will maintain adequate insurance to protect the CWC HRA Board. The Brainerd HRA will maintain adequate insurance to protect from claims and liability for all work performed by the Brainerd HRA and its respective employees, Board or agents on behalf of CWC HRA. The minimum accepted coverage is \$500,000 per Claimant and \$1,500,000 per occurrence.

VI. Compliance With Laws

The Brainerd HRA shall abide by all Federal, State, or local laws, statutes, ordinances, rules and regulations now in effect, or here after adopted, pertaining to this Agreement or the subject matter of this Agreement. This shall include obtaining all licenses, permits or other rights required for the provision of services contemplated by this Agreement. This Agreement shall be governed by and construed in accordance with the substantive and procedural laws of the State of Minnesota without giving effect to the principles of conflict of laws. All proceedings related to this Agreement shall be venued in the County of Crow Wing, State of Minnesota.

VII. Independent Contractor Status

The Brainerd HRA is an independent Contractor, and nothing herein contained shall be

construed to create the relationship of an employer and employee between County and Brainerd HRA or Brainerd HRA's agents, servants or employees. The Brainerd HRA shall at all times be free to exercise initiative, judgment and discretion as to how to best perform or provide services. The Brainerd HRA acknowledges and agrees that the Brainerd HRA, agents, servants and employees, are not entitled to receive any of the benefits received by County employees and is not eligible for workers' or unemployment compensation benefits. The Brainerd HRA also acknowledges and agrees that no withholding or deduction for State or Federal income taxes, FICA, FUTA, or otherwise, will be made from the payments due the Brainerd HRA and that it is the Brainerd HRA's sole obligation to comply with applicable provisions of all Federal and State tax laws.

VIII. Assignment Of Interest

The parties shall not enter into any subcontract for the performance of services contemplated under this Agreement nor assign any interest in the Agreement without prior written consent of all parties and subject to such conditions and provisions as are deemed necessary. Any subcontracting or assigning party shall be responsible for the performance of its subcontractors or assignees unless otherwise agreed.

IX. Non-Discrimination

During the performance of this agreement, the Brainerd HRA agrees that no person shall, on the grounds of race, color, religion, age, sex, disability, marital status, public assistance status, criminal record, creed or national origin be excluded from full employment rights and, participation in, be denied the benefits of or be otherwise subjected to discrimination under any and all applicable Federal and State laws against discrimination.

X. Authorized Representative

Notification required to be provided pursuant to this Agreement shall be provided to the following named persons and addresses unless otherwise stated in this Agreement or in a modification of this Agreement.

Brainerd HRA

Brainerd HRA
Eric Charpentier
324 East River Road
Brainerd, MN 56401
(218) 824-3425

CWC HRA

Crow Wing County HRA
Board Chairperson
326 Laurel St. Suite 13
Brainerd, MN 56401
(218) 824-1067

XI. Severability

The provisions of this Agreement shall be deemed severable. If any part of this Agreement is rendered void, invalid, or unenforceable, such rendering shall not affect the validity and enforceability of the remainder of this Agreement unless the part or parts which are void, invalid or otherwise unenforceable shall substantially impair the value of the entire Agreement with

respect to either party.

XII. Modifications

The CWC HRA and the Brainerd HRA hereby acknowledge that they have read this Agreement and affirmatively states and represents that they understand its contents. Further, that the above constitutes the entire agreement by and between the CWC HRA and the Brainerd HRA and is binding upon themselves, their heirs, assigns and successors in interest and any alterations, variations, modifications or waivers of the provisions of this Agreement shall only be valid when they have been reduced to writing and signed by the authorized representatives of the CWC HRA and the Brainerd HRA.

Approved this the 17th day of December, 2026.

Crow Wing County Housing and Redevelopment Authority

By: _____

Board Chairperson

Its: _____

Chair

Brainerd Housing and Redevelopment Authority

By: _____

Eric Charpentier

Its: _____

Executive Director

Appendix A

CROW WING COUNTY HRA – CURRENT PROJECTS

1. TIF Revolving Loan Fund
2. Brainerd Oaks/Serene Pines/Dal Mar Estates: Oversee the Development Agreement for the construction of new single-family homes in all three subdivisions
3. BLAEDC Economic Development/CREDI Shared Services Agreement administration
4. MCPP Annual Application and Program Management
5. West Grove Townhomes Annual Project Management and Oversight
6. Administer the Tax Forfeit Property Policy
7. Administer Small Cities Development Program (SCDP) Local Income
8. Apply for a Small Cities Development Program (SCDP) grant every other year on behalf of a city in Crow Wing County outside of Brainerd
9. Housing Trust Fund administration

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To: CWC HRA Board Members
From: Karen Young, Finance Director
Date: January 7, 2026
Re: Designation of Official Depository

Pursuant to Minnesota Statute 118A.02, the Crow Wing County HRA Board shall designate as a depository of its funds, one or more financial institutions. At this time, the official depository is Old National Bank.

Action Requested: Approve the designation of Old National Bank as the official depository.

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Housing & Redevelopment Authority

To: CWC HRA Board Members
From: Eric Charpentier, Executive Director
Date: January 8th, 2026
Re: Executive Director Report

Tax Forfeited Property Interest

Staff continue to field interest in tax forfeited properties, primarily in Baxter. We have received an application to purchase 6 lots and staff are working with the interested party to get that process started. I have a meeting scheduled with the City and an interested developer to chat about additional lots that are available in Baxter, scheduled for January 14th.

Action Requested: For discussion purposes only.

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Housing & Redevelopment Authority

To: CWC HRA Board Members
From: Eric Charpentier, Executive Director
Date: January 8th, 2026
Re: Housing Trust Fund Report

Project Queue

Staff is reaching out to our local lenders to let them know that we have funding available for our down payment assistance program. We have not had funding available for the down payment program for over a year, and we are anticipating that we will have interest from our lending community.

SAHA Reporting

The initial year of mandatory reporting for State Affordable Housing Aid (SAHA) was submitted to Minnesota Housing in December 2025. I collaborated with the County finance director to prepare the report. Although the County is responsible for documenting the use of SAHA funds, the CWC HRA administers these funds through the Housing Trust Fund (HTF) and must therefore monitor and track expenditures to ensure compliance with program requirements.

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

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Housing & Redevelopment Authority

To: Crow Wing County HRA Board Members
From: John Schommer, Rehab & Maintenance Director
Date: January 7, 2026
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	75	0	5
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

1 – Brainerd-Multi-family

Action Requested: None, discussion items.

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2025 CWC HRA BLAEDC/CREDI Staff Time - December



Date Range: 12/1/2025 - 12/31/2025

Project	Project	Task	Employee	Date	Comment	Hours	Amount
Crow Wing County HRA							
CWC HRA-Redev Redevelopment Projects							
		E-mail		E-mail Correspondence		17.50	\$2,625.00
				Staff Time		17.50	\$2,625.00
				12/1/2025	email correspondence with IRRRB staff to review options for funding for removal of blighted properties. Shared information with property owners.	1.50	\$225.00
				12/2/2025	email communication and phone communication with Nisswa city council members regarding development of housing on city owned land. Reviewed some preliminary concepts.	2.00	\$300.00
				12/3/2025	video conference call to discuss development projects in Crosslake.	2.50	\$375.00
				12/5/2025	email communication with development team regarding mixed-use building project in Nisswa. Shared preliminary design concepts as well as acreage available.	1.50	\$225.00
				12/10/2025	email correspondence with business owner to review cost estimates for redevelopment. Financing could be available through Unified Fund program.	1.50	\$225.00
				12/11/2025	phone communication with lead lender for Crosslake project. Discussed funding options for project. Owner would like to redevelop portion of space to add new line of business.	1.50	\$225.00
				12/16/2025	email correspondence and phone conversation with developers for Pequot Lakes project.	2.00	\$300.00
				12/18/2025	email communication with property owners regarding building redevelopment in Brainerd. Discussed funding with lender as well as project costs and needs.	2.00	\$300.00
				12/23/2025	reviewed development plans for Crosby and Ironton housing opportunities, also got on the phone with developer to discuss options.	1.50	\$225.00
				12/30/2025	email correspondence with development company to build out plan for multi-use property.	1.50	\$225.00
		Mtgs		Meetings		55.50	\$8,325.00
				Staff Time		55.50	\$8,325.00
				12/1/2025	BLAEDC Executive Director meeting and touring facilities that are to be taken down as they have been identified as blighted properties. Property owners will be completing applications and working with the city of Crosby to access IRRRB funding to demo housing and removal. Plans would be rebuilt suitable housing on site.	4.00	\$600.00
				12/3/2025	BLAEDC staff preparing reports, attending and presenting at Crosslake meeting. Provided updates on housing starts as well as discussions related to vacant commercial properties. Informed board and staff of upcoming meetings with existing business owners with plans for redevelopment to expand existing location.	4.00	\$600.00
				12/4/2025		3.50	\$525.00

2025 CWC HRA BLAEDC/CREDI Staff

Time - December



Date Range: 12/1/2025 - 12/31/2025

Project	Project	Task	Employee	Date	Comment	Hours	Amount
Crow Wing County HRA							
					BLAEDC staff developed annual report for city of Brainerd EDA highlighting our housing and redevelopment activities in 2025.		
				12/9/2025	BLAEDC staff preparing reports for CWC HRA board meeting. Executive Director attended meeting and provided detailed updates regarding reports and activity.	4.00	\$600.00
				12/10/2025	BLAEDC staff meeting with existing business owner to discuss financing options for redevelopment of property. Owner would like to add redevelopment current space to move new line of business. Construction costs and build out were discussed. Project will be a 2026 project.	4.00	\$600.00
				12/11/2025	BLAEDC staff toured Crosslake property that is completing redevelopment project. Staff assisted with planning and business development to complete redesign.	2.00	\$300.00
				12/12/2025	BLAEDC staff touring new business in Baxter that it in the process of redevelopment. Owners need assistance with final stages of project and are looking for funding opportunities as costs have risen and their funds are not going to be enough. Staff will work to find new funding sources.	3.00	\$450.00
				12/15/2025	BLAEDC staff along with local and state representatives toured downtown Crosby businesses that took on significant redevelopment projects.	3.00	\$450.00
				12/16/2025	BLAEDC staff prepared, attended and presented information for Pequot Lakes EDC meeting. Primary discussion centered around grant opportunities for downtown businesses. BLAEDC Executive Director presented at Nisswa city council regarding development of city owned land that will be purposed for housing and commercial development. City would like to see master plan that has multi-family housing component. BLAEDC staff will assist project.	8.00	\$1,200.00
				12/17/2025	BLAEDC staff prepared reports attended and presented at CREDI board meeting. Primary discussion was around new housing projects in Cuyuna and our assistance with that project. Also discussed 2 new redevelopment projects that sought assistance from BLAEDC staff.	4.00	\$600.00
				12/19/2025	BLAEDC staff met with developers and lead lender to discuss purchase and redevelopment of Pequot Lakes property for a new business. Reviewed existing property as well as renderings from developers, discussed financing and opportunities to access public funding for project.	4.00	\$600.00
				12/22/2025	BLAEDC staff meeting in Crosby with business owner to tour facility and discuss redevelopment plans. Owner is making significant changes to business model and needs to find funding and contractors to complete the work.	3.00	\$450.00

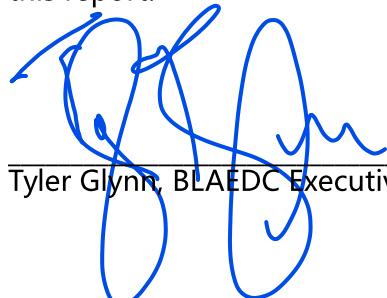
2025 CWC HRA BLAEDC/CREDI Staff Time - December



Date Range: 12/1/2025 - 12/31/2025

Project	Project	Task	Employee	Date	Comment	Hours	Amount
Crow Wing County HRA							
				12/23/2025	BLAEDC staff met with metro-based developer regarding open lots in Crosby and Ironton. Developer would like to add single family or multi-family housing on open lots. Discussed IRRRB opportunities for those communities.	2.00	\$300.00
				12/29/2025	BLAEDC staff meeting w/council and staff from Nisswa regarding EDA and development of city owned land and development opportunities and next steps for BLAEDC.	4.00	\$600.00
				12/30/2025	BLAEDC staff working with major employer to discuss housing opportunities with the removal of blighted homes that are owned by employer. State funding will be used to remove blighted property.	3.00	\$450.00
<i>Redevelopment Projects Subtotal</i>						73.00	\$10,950.00
Crow Wing County HRA Subtotal						73.00	\$10,950.00
Grand Total						73.00	\$10,950.00

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



Tyler Glynn, BLAEDC Executive Director