



CARVER COUNTY  
COMMUNITY  
DEVELOPMENT  
AGENCY

## Board of Commissioners Packet

June 18th, 2026

5:00 p.m. - Regular Meeting

**LOCATION CHANGE:** Carver Oaks Community Room

1595 Hartwell Dr., Carver, MN 55315





**CARVER COUNTY CDA  
BOARD OF COMMISSIONERS**

**Agenda - Revised**

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**Meeting Date: June 18, 2026**

**5:00 pm**

**Carver Oaks Community Room –  
1595 Hartwell Dr, Carver, MN**

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**1. Call to Order by Chair**

**2. Roll Call**

**3. Audience**

Anyone wishing to address the CCCDA Board on an item not on the agenda, or an item on the consent agenda, may notify Ellie Logelin ([elliel@carvercda.org](mailto:elliel@carvercda.org) or 952-448-7715) and instructions will be given to participate during the meeting or provide written comments. Verbal comments are limited to five minutes.

**4. Approval of Agenda**

A. Approval of Revised Agenda – June 18<sup>th</sup>, 2026, Regular Meeting

Pg. 2

**5. Approval of Meeting Minutes**

A. Approval of Meeting Minutes – May 21<sup>st</sup>, 2026, Regular Meeting

Pg. 4

**6. Consent Agenda** - All agenda items listed on the Consent Agenda are considered routine business and will be considered for approval by one motion. There will be no separate discussion of items unless requested to be removed by a Board Member. If removed, the item will be considered immediately following the adoption of the consent agenda.

A. Approval of June 2026 Dashboard

Pg. 10

B. Approval of Write-Off of Past Tenant Balances for May 2026

Pg. 24

C. Approval of Record of Disbursements – May 2026

Pg. 26

D. Approval of Board Member Disclosure

Pg. 29

E. Approval of the Creation of a Limited Partnership and Limited Liability Company General Partner-Trail's Edge Senior

Pg. 30

**7. Regular Agenda**

A. Foreclosure Presentation

Pg. 35

B. Approval of the Social Media and Digital Communications Policy

Pg. 40

C. Strategic Plan Update

D. Delegation of Signing Authority for Execution of Residential Leases and Documents

Pg. 50

E. Approval of an Updated Not to Exceed for the CDA Office Expansion

Pg. 53

F. Approval of Updated Funds for Office Furniture Purchase for Office Expansion

Pg. 55

G. Discussion on CCCDA Emails for Board and Tablets

H. July Board Meeting – Move Meeting Date to July 23<sup>rd</sup>, 2026

I. August Board Meeting- Move Meeting Date to August 27<sup>th</sup>, 2026

**8. Information**

A. Lisa Anderson, Carver County Commissioner

B. Nick, Koktavy, Assistant County Administrator Carver County

C. Staff Updates

i. June 30<sup>th</sup> – All Staff and Board Event – Charlson Meadows

ii. July 28<sup>th</sup> County Board work session on Levy

iii. September 1<sup>st</sup> County Board meeting on Levy

**9. Adjournment**

**For More Information, call 952-448-7715**

**Carver County CDA Board meeting agendas are available online at:**

<https://www.carvercda.org/about-us/board-members>

Next Meeting:

CDA Board of Commissioners Annual Meeting

July 16<sup>th</sup>, 2026, at 5:00 pm

Carver Oaks Community Room – 1595 Hartwell Drive, Carver, MN 55315



Board of Commissioners  
Meeting Minutes

**Meeting Date: May 21, 2026**

**5:00 pm**

**Carver Oaks Community Room –  
1595 Hartwell Dr., Carver MN**

Chair Celi Haga called the meeting to order at 5:02 p.m.

**COMMISSIONER ROLL CALL:**

		<b>Present</b>	<b>Absent</b>
Chair	Celi Haga	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Vice Chair	Sylvia MateKole	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<i>Vice Chair MateKole joined the meeting at 5:04 p.m.</i>			
Secretary	Adam Teske	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Commissioner	Troy Williams	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Commissioner	Gretchen Oppriecht de Garcia	<input checked="" type="checkbox"/>	<input type="checkbox"/>

**CDA Staff in attendance:**

Executive Director	Allison Streich
Deputy Director	Shanika Bumphurs
Director, Comm. Development	Melodie Bridgeman
Director, Finance	Brittany Larson
Director, HR & Operations	Janette Meyer
Director, Housing	Andra Willis
HR & Operations Specialist	Ellie Logelin
Comm. Development Specialist	Kari Steen
Assist. Director of Housing	Christen Bruns
Housing Assistance Manager	Amber LeDoux

**Others in attendance:**

Lisa Anderson, Carver County Commissioner  
 Tyler See, Abdo  
*Tyler See left the meeting at 5:20 p.m.*  
 Samantha DiMaggio  
*Samantha DiMaggio left the meeting at 6:03 p.m.*

**AUDIENCE**

*No audience members addressed the board.*

**26-42 Approval of Agenda**

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners, that the agenda for the May 21, 2026, CDA Board meeting be approved as written.

**Motion: Oppriecht de Garcia**

**Second: Teske**

Ayes: 4

Nays: 0

Absent: 1

Abstain: 0

	Yes	No	Absent	Abstain
Haga	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MateKole	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Teske	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Williams	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Oppriecht de Garcia	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**26-43 Approval of Meeting Minutes**

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners that the minutes for the April 16, 2026, meeting be approved as written.

**Motion: Teske**

**Second: Williams**

Ayes: 4                      Nays: 0                      Absent: 1                      Abstain: 0

	Yes	No	Absent	Abstain
Haga	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MateKole	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Teske	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Williams	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Oppriecht de Garcia	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**CONSENT AGENDA**

**26-44 Approval of the May 2026 Dashboard**

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners, that the May 2026 Dashboard is approved as written.

**26-45 Approval of the Write-Off of Past Tenant Balances for April 2026**

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners that the Past Tenant balance for April 2026 is hereby approved to be written off.

**26-46 Approval of Record of Disbursements – April 2026**

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners, that the April 2026 Record of Disbursements is approved as written.

**Motion: Williams**

**Second: Oppriecht de Garcia**

Ayes: 4                      Nays: 0                      Absent: 1                      Abstain: 0

	Yes	No	Absent	Abstain
Haga	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MateKole	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Teske	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Williams	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Oppriecht de Garcia	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**REGULAR AGENDA**

**26-47 Approval of the 2025 Audit**

Tyler See presented.

WHEREAS, the Carver County Community Development Agency (herein called the “CDA”) entered into a services contract for the 2025 Audit to be completed by ABDO and

WHEREAS, it is required that the Carver County Community Development Agency provide via a contract a yearly audit, and

NOW, THEREFORE, BE IT RESOLVED BY THE CARVER COUNTY COMMUNITY DEVELOPMENT AGENCY BOARD OF COMMISSIONERS to accept the 2025 Audit as presented by ABDO.

**Motion: MateKole**

**Second: Oppriecht de Garcia**

Ayes: 5

Nays: 0

Absent: 0

Abstain: 0

	Yes	No	Absent	Abstain
Haga	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MateKole	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Teske	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Williams	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Oppriecht de Garcia	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Compliance Overview Presentation**

Amber LeDoux and Allison Streich presented.

**26-48 Approval of 2026 Community Growth Partnership Initiative Grant (CGPI) Awards**

Kari Steen and Melodie Bridgeman presented.

WHEREAS, the Carver County Community Development Agency (CDA) established the Community Growth Partnership Initiative (CGPI) program in 2016 to assist Carver County cities and townships in increasing their tax base and improving quality of life through redevelopment, community development, affordable housing, and technology assistance strategies; and

WHEREAS, the CGPI has an approved budget of \$415,000 in available grant funds for the fiscal year ending December 31, 2026; and

WHEREAS, Carver County cities and townships are eligible to apply for and receive one (1) Pre-Development grant of up to \$10,000, one (1) Technology Assistance grant of up to \$1,500, and one (1) Community Development grant of up to \$100,000 per calendar year; and

WHEREAS, by the April 30, 2026, application deadline, the CDA received two additional Pre-Development applications, one Technology Assistance application, and three Community Development applications from Carver County cities and townships; and

WHEREAS, the applications were reviewed by CDA staff based on threshold and competitive criteria; and

WHEREAS, based on CDA staff analysis, it is recommended that one Technology Assistance application, one Pre-Development grant application, and all three Community Development grant applications be approved for funding; and

NOW, THEREFORE, BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners as follows:

The following projects are awarded 2026 Community Growth Partnership Initiative funding, contingent upon the grantees meeting program guidelines and entering into grant agreements with the CDA in a form and content acceptable to the CDA Executive Director:

APPLICANT	PROJECT	GRANT SOURCE	FUNDING AMOUNT
Chanhassen	SourceLink Client Relationship Management (CRM)	Technology Assistance	\$875

Norwood Young America	Historic Downtown Young America Beautification Project – Phase I Cultural Resource Review	Pre-Development	\$10,000
Chanhassen	West One Redevelopment	Community Development	\$100,000
Norwood Young America	Norwood Flats	Community Development	\$100,000
Watertown	The Hive Haus	Community Development	\$100,000

**Motion: Oppriecht de Garcia**

**Second: Teske**

Ayes: 5                      Nays: 0                      Absent: 0                      Abstain: 0

	Yes	No	Absent	Abstain
Haga	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MateKole	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Teske	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Williams	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Oppriecht de Garcia	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**26-49 Approval of Lender Partners for 2026 Down Payment Assistance Program**

Melodie Bridgeman presented.

WHEREAS, the Down Payment Closing Cost Assistance Program (DPA) was created in January 2025, with the addition of the First-Generation Set-Aside added in November 2025 to create affordable homeownership opportunities for both first-time and first-generation homebuyers in Carver County as identified as a high priority need in the Carver County Housing Study prepared by Maxfield in 2024; and

WHEREAS, CDA staff have administered the first round of DPA program and desire to create partnerships with mortgage lenders to assist in the administration of the DPA and First- Generation Set-Aside programs; and

WHEREAS, there is a need to further increase access to affordable housing by providing financial support and generational wealth creation to eligible first-time and first-generation homebuyers in Carver County.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE CARVER COUNTY COMMUNITY DEVELOPMENT AGENCY as follows:

The Carver County CDA approves the selection of Bell Bank, Sunrise Banks N.A., Old National Bank, and Guild Mortgage Company (Bridget Ische), as lending partners for the administration of the 2026 Carver County CDA Down Payment Assistance Program and First-Generation Set- Aside to provide financing for qualified first-time homebuyers for down payment assistance.

**Motion: Oppriecht de Garcia**

**Second: MateKole**

Ayes: 5                      Nays: 0                      Absent: 0                      Abstain: 0

	Yes	No	Absent	Abstain
Haga	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MateKole	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Teske	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Williams	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Oppriecht de Garcia	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**26-50 Approval of the Updated Travel/Mileage/Expense Reimbursement Policy**

Janette Meyer presented. The Board recommended CDA Staff to consult with their attorney to update the language on page 3 of the Travel/Mileage/Expense Reimbursement Policy under the “Alcohol” section. The

Board agreed to approve the policy with the understanding that the language will be updated at the advice of the CDA attorney.

WHEREAS, the Carver County CDA Board approves the resolution to approve the updated Travel/Mileage/Expense Reimbursement Policy. THEREFORE, BE IT RESOLVED, by the Carver County Community Development Agency Board of Commissioners, that after review and consideration, the recommendation to approve the updated Travel/Mileage/Expense Reimbursement Policy will be approved as written.

**Motion: Opprieht de Garcia**

**Second: Williams**

Ayes: 5

Nays: 0

Absent: 0

Abstain: 0

	Yes	No	Absent	Abstain
Haga	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MateKole	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Teske	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Williams	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Opprieht de Garcia	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**INFORMATION - Carver County Updates**

Carver County Commissioner Anderson provided an update.

- Commissioner Anderson provided an update on the County Board’s partnership with the Scott County Board.
- Commissioner Anderson provided an update on the Family Resource Center, upcoming election processes, the legislative session, and the upcoming budget cycle.

**INFORMATION – Staff Updates**

CDA staff and Board members will complete the Ethics and Public Purpose Doctrine for Public Entities training through MCIT online by the end of May.

CDA staff and Board members will complete the Open Meeting Law training online through the League of MN Cities by June 18<sup>th</sup>, 2026.

June 30<sup>th</sup> – All Staff and Board Retreat – Charlson Meadows

July 28<sup>th</sup>, 2026: County Board Work Session with Carver County CDA to discuss 2027 Levy

September 1<sup>st</sup>, 2026: County Board meeting for Carver County CDA 2027 Levy approval

Janette Meyer provided an update on staffing.

Brittany Larson provided an update on the CDA budget for 2027.

Melodie Bridgeman provided an update on the Carver County Community Land Trust home open house event on June 8<sup>th</sup>.

Kari Steen provided an update on the final Homebuyer Initiated Program home that was approved on May 20<sup>th</sup>.

Amber LeDoux provided an update on a new Compliance Specialist that started on May 21<sup>st</sup>.

Christen Bruns provided an update on the MN NAHRO Spring Conference that she attended.

Andra Willis provided an update on staffing, Carver Oaks lease up, and a Management and Occupancy Review (MOR) at Waybury.

Shanika Bumphurs provided an update on the Emergency Rental Assistance program and the transition to outsourcing after hours maintenance.

Ellie Logelin provided an update on the CDA marketing and upcoming Board trainings.

Allison Streich provided an update on the MN NAHRO Spring Conference that she attended with 3 other CDA staff members along with a Board retreat that she attended for Land Bank Twin Cities. Allison provided an update on the legislative session.

**ADJOURNMENT**

**26-51 Adjournment**

BE IT RESOLVED that the Carver County Community Development Agency Board of Commissioners hereby adjourns until Thursday, June 18<sup>th</sup>, 2026.

**Motion: Williams**

**Second: MateKole**

Ayes: 5

Nays: 0

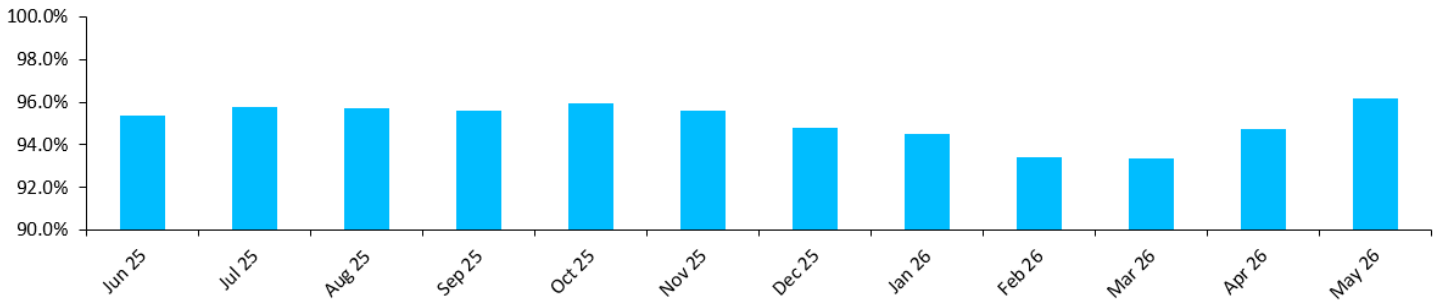
Absent: 0

Abstain: 0

	Yes	No	Absent	Abstain
Haga	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MateKole	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Teske	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Williams	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Opprieht de Garcia	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*The CDA Board meeting adjourned at 6:42 p.m.*

**HOUSING UPDATES**



**2026 Capital Improvement Projects in Process:**

Property	Improvement Project	Status and Tentative Schedule
Brickyard	<ul style="list-style-type: none"> <li>Exterior Work - Patio</li> <li>Office Remodel</li> </ul>	<ul style="list-style-type: none"> <li>Contractor selected, start date pending.</li> <li>Project One is the contractor. Project started in April, on schedule, anticipated to be completed in July.</li> </ul>
Bluff Creek	<ul style="list-style-type: none"> <li>Deck Repairs</li> </ul>	<ul style="list-style-type: none"> <li>5 new decks - completed in May.</li> </ul>
Carver Homes	<ul style="list-style-type: none"> <li>1385 Marigold</li> <li>100 State Ave</li> <li>110 W 2<sup>nd</sup> Street</li> <li>110 Oak Street</li> <li>Spruce Apartments</li> </ul>	<ul style="list-style-type: none"> <li>Siding project was completed by Maintenance team in May.</li> <li>Received bids to replace siding, windows and exterior doors. Start date pending. Contractor to be selected.</li> <li>Working with structural engineer on plans. Start date pending.</li> <li>Replaced roof and new back deck built by Maintenance team in May.</li> <li>Contracts signed to replace both water softeners.</li> </ul>
All Properties	<ul style="list-style-type: none"> <li>Office Upgrades</li> </ul>	<ul style="list-style-type: none"> <li>Proposals pending install Dutch doors.</li> </ul>
Crossings	<ul style="list-style-type: none"> <li>Replace water heater</li> </ul>	<ul style="list-style-type: none"> <li>Completed in May.</li> </ul>

**Capital Improvement Pictures:**

- 1385 Marigold siding project Before and After:





- 110 Oak Street deck built by Maintenance team and new roof



- Bluff Creek Decks:



### Staffing:

- Kriisten joined the Compliance team as a Compliance Specialist on May 21<sup>st</sup>.
- Angela joined the Housing Department as a Temporary Property Manager on June 8th.

### Miscellaneous Updates:

- **Carver Oaks leasing update:**  
We currently have thirty-four (**34**) units leased with twenty-seven (**27**) occupied!! The property is operating on a six (**6**) month lease-up schedule.
- The report for the Management and Occupancy Review (MOR) with MN Housing for Waybury came back with a Satisfactory rating.
- In May two (**2**) Property Managers successfully completed the Certified Resident Manager (CRM) course and two (**2**) Maintenance Technicians completed the Certified Resident Maintenance Technician (CRMT) course with Minnesota Multi Housing Association to earn CRM and CRMT designations.
- **HOTMA Implementation: January 2027**  
The Housing Opportunity Through Modernization Act of 2016 (HOTMA) is now scheduled to take effect on January 1<sup>st</sup>, 2027. This regulation will impact compliance and operations across our Rural Development, Section 8, and Low-Income Housing Tax Credit (LIHTC) properties.
- **NSPIRE-V: February 2027**  
HUD extended the mandatory compliance date for the new voucher inspection protocol, NSPIRE-V, to February 1<sup>st</sup>, 2027, to give additional time to implement the requirements effectively. This extension also applies to HQS changes from both the NSPIRE and HOTMA final rules.

**SPECIAL PROGRAMS**

Program	Grant Term	# Units Under Contract	% Under Contract
Bridges	7/1/25-6/30/27	15	100%
Bridges RTC	7/1/25-6/30/27	2	100%
Housing Trust Fund	10/1/25-9/30/27	10	130% (13 units) Will reduce to 10 units as no additional households will be added.
CoC PSH	8/1/25-7/31/26	14	(10)71% -working on offboarding clients to other subsidy types

**Resident Services**

**Presentations 2026**

Agency	Property	Number of Residents
Fraud and Scams-MN Aging Pathways	Centennial	16
	Waybury	7
	Crossings	18
	Oak Grove	7
SW Prime	Centennial	9
	Waybury	14
Help at Your Door	Centennial	3
	Waybury	9
WeCAB	Centennial	1
	Waybury	12
	Crossings	7
	Spruce	1
	Trail's Edge	3
	Carver Oaks	1
	Carver Place	2
SmartLink	Centennial	4
	Waybury	4
	Carver Place	0
	Carver Oaks	1
	Crossings	5
	Spruce	0
	Trail's Edge	0
	Oak Grove	11

**2026 YTD**

# of residents/clients	Mobile food shelf participants	Energy Assistance/SNAP Program Application assistance
5	34 on avg/month	0, season ended 5/31/26

## CDA SERVICES BY COMMUNITY

The table below lists the main CDA services and number of participants or units for each Carver County Community. Numbers are updated on a quarterly basis (or are noted accordingly). Information on this table will be updated on a quarterly basis.

### Quarter 2 Reporting:

	Metro HRA Housing Choice Vouchers	CDA Affordable Rental Units	CDA Subsidized Rental Units	CDA Rental Assistance Participants	Community Growth Partnership Initiative (Projects Awarded 2016 - 2026)	NextStage	Land Trust Units	Housing Rehab (Single Family and Multifamily Rental)
Carver	17	9	9	6	3	3		
Chanhassen	45	59	20	2	7	10		
Chaska	145	183	174	24	4	11	32	2
Cologne			3	2	3	1	1	
Hamburg								
Mayer			10		4	2	3	
New Germany				1	5			
NYA	3	47	10	1	7	4		3
Victoria		3	3		7	2	1	
Waconia	13	119	51	7	6	2	11	
Watertown	2		34		7	4	3	7
Townships					5			
Other						8		
<b>TOTAL</b>	<b>225</b>	<b>420</b>	<b>314</b>	<b>43</b>	<b>62</b>	<b>46</b>	<b>51</b>	<b>12</b>

## FINANCE

FINANCE				
		May 2026 YTD Actual	May 2026 YTD Budget	Variance
<b>CDA</b>	Revenue	8,339,066	8,352,515	(13,449)
	Expenses	5,338,751	6,102,677	763,926
	Cash Balance	5,569,231		

		May 2026 YTD Actual	May 2026 YTD Budget	Variance
<b>Properties</b>	Revenue	4,480,693	4,634,449	(153,756)
	Expenses	2,928,826	3,217,371	288,545
	Cash Balance	3,280,282		

### Revenue Recapture collected through May

Note-Write-off amounts and collected amounts may not be from the same year.

Property:	Written off:	Collected:	Notes:
Lake Grace	(\$6,625)	\$5,090	Write-off reversed from 2025 in 2026 per auditors
Carver Homes	\$9,206	\$46,745	
Bluff Creek	\$7,998	\$2,891	
Brickyard			
Centennial Hill			
Hilltop	\$18	\$183	
Oakgrove	\$795		
Trails	\$6,992	\$4,504	
Crossings			
Waybury	\$1,254	\$1,262	
Windstone		\$4,390	
<b>Total:</b>	<b>\$19,638</b>	<b>\$65,065</b>	

### Other Finance updates

Consolidated YTD revenues for the CDA through May were \$8,339,066 and expenses were \$5,338,751. **Net Operating Income was \$3,000,315, 33.36% over budget primarily due to employee salaries and benefits and not being fully staffed.** YTD Revenues for the properties were \$4,480,693 and expenses were \$2,928,826. **Net Operating Income was \$1,551,867, 9.51% over budget.** YTD CDA investments income through Pershing is \$28,580 with fees of \$2,084 creating a \$26,496 profit on investments.

## COMMUNITY DEVELOPMENT

<b>COMMUNITY LAND TRUST (CCCLT) Total Units</b>	51
Total resales YTD	1
# of families helped	85
Interest/Waiting list	87
Homebuyer Initiated Program Commitment	6
Re-purchase/Acquisition YTD	1

Notes:

### **Down Payment Assistance Program**

Staff conducted onboarding orientations with the selected lenders (Bell Bank, Sunrise, Old National, Guild Mortgage) for the DPA. Marketing and infrastructure are being finalized with the hope to begin taking applications on June 22<sup>nd</sup>, 2026.

### **Community Land Trust**

The Open House for 6721 Hopi Road, Chanhassen was held on June 8<sup>th</sup>, 2026, and was nicely attended despite the pouring rain. Board Chair Celi Haga, along with Mayor Ryan and Habitat President Chris Coleman gave inspiring remarks most especially honoring Ruth Lunde, the original owner who led the way on this partnership. The closing with the new owner is scheduled for June 25<sup>th</sup>, 2026.

Staff are working on a funding application to Minnesota Housing for additional resources for the Homebuyer Initiated Program. Applications are due on July 9<sup>th</sup>, 2026.



**BUSINESS DEVELOPMENT - NEXTSTAGE**

	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Total 4 Qtrs
Total Carver County Clients Assisted	11	14	2	19	46
# of Financing Events	1	3	0	4	8
Total Financing/Investment	\$356,600	\$1,281,100	\$831,100	\$617,500	\$3,086,300
New Business Starts	1	2	0	4	7
Business Expansions	0	3	0	1	4
New FT Jobs	0	19	1	7	27
New PT Jobs	0	6	0	10	16

**MINNESOTA CITIES PARTICIPATION PROGRAM (MCP) – 2026 allocation is \$2,222,884 numbers through May 2026**

	# Committed loans	Total \$	% of allocated funds
First Mortgage Loans	5	\$1,104,723	50%
Additional Start-up loans	0	\$ -	N/A
Step Up loans	3	\$960,241	N/A
Fix Up Loans	0	\$ -	N/A
Down Payment and Closing Cost Loans		\$102,600	88%
TOTALS	8	\$2,064,964	N/A

**SEPTIC / WELL LOAN PROGRAM (SSTS)**

	2027 new assessments	Underway (anticipated 2027 assessment)	2026 Paid Off	Total active assessments
Applications	1	28	1	69

**COMMUNITY GROWTH PARTNERSHIP INITIATIVE (CGPI)**

Open Grants:

<b>Year</b>	<b>Grant</b>	<b>City</b>	<b>Project</b>	<b>Budget</b>
2025	Pre-Development	Victoria	Transportation	\$10,000
2025	Community Development	NYA	Apt. Building	\$100,000
2025	Community Development	Waconia	Well Abandonment	\$50,000
2026	Technology Assistance	Chanhassen	Software	\$875
2026	Pre-Development	Waconia	Small Area Plan	\$10,000
2026	Pre-Development	NYA	Historical Study	\$10,000
2026	Community Development	Chanhassen	West One Redevelop	\$100,000
2026	Community Development	NYA	Apt. Building	\$100,000
2026	Community Development	Watertown	Hive Haus Redevelop	\$100,000

## SOCIAL MEDIA & MARKETING

<b>FACEBOOK* Carver County CDA</b>					
	<b>Q2 2025 CDA</b>	<b>Q3 2025 CDA</b>	<b>Q4 2025 CDA</b>	<b>Q1 2026</b>	<b>Totals</b>
<i>Facebook Views</i>	972	6,149	9,598	19,598	36,317
<i>Total Engagement</i>	43	485	789	1,587	2,904
<i>Total New Followers</i>	+ 14	+ 23	+ 19	+ 43	+ 99
<i>Total Facebook Followers</i>	14	37	56	99	

\*CDA Facebook created beginning of Q2 2025

<b>CARVERCDA.ORG</b>					
	<b>Q2 2025 CDA</b>	<b>Q3 2025 CDA</b>	<b>Q4 2025 CDA</b>	<b>Q1 2026 CDA</b>	<b>Totals</b>
<i>Views</i>	17,573	21,010	17,232	20,031	75,846
<i>Total Users</i>	5,245	5,732	7,007	7,079	25,063
<i>Top 3 Pages</i>	Carver County CDA, CDA Owned Properties, Rental Assistance Programs	Carver County CDA, CDA Owned Properties, DPA Program	Carver County CDA, Community Land Trust in Carver County, CDA Owned Properties	Carver County CDA, Community Land Trust in Carver County, CDA Owned Properties	

<b>LINKEDIN Carver County CDA</b>					
	<b>Q2 2025 CDA</b>	<b>Q3 2025 CDA</b>	<b>Q4 2025 CDA</b>	<b>Q1 2026 CDA</b>	<b>Totals</b>
<i>LinkedIn Reach/Impressions</i>	8,154	9,148	9,043	13,407	39,752
<i>Total Activity (Reactions + Comments + Reposts)</i>	336	436	353	529	1,654
<i>Total New Followers</i>	+ 29	+ 28	+ 25	+ 22	+ 104
<i>Total LinkedIn Followers</i>	431	458	483	505	

## Community Events

### Carver County CDA

	Q3 2025	Q4 2025	Q1 2026	Totals
<i>Total Events* Attended/ Participated in as an Agency</i>	7		1	8
<i>List of Events*</i>	Chan. Business Expo Chaska River City Days (2) NYA Produce Market (2) Watertown Produce Market NNO @ Waconia		SW Chamber Health & Wellness Expo	
<i>Total Events* Hosted as an Agency</i>	4	4	3	11
<i>List of Events*</i>	Homestretch Course NNO @ 12 CDA Locations CP Ribbon Cutting/CDA 45 <sup>th</sup> Anniversary Event Chaska Yards Ribbon Cutting	CP Ribbon Cutting with SW Metro Chamber Trunk or Treat @ TES Homestretch Course Loucks Presentation	Chaska Yards Open House What Home Means to Me Poster Contest Events (5 locations) CO Ribbon Cutting & Open House Event	

\*Began tracking at end of Q3 2025

### UPCOMING EVENTS:

- Chaska Produce Market – Monday, June 15<sup>th</sup>, 4:00-5:30pm
- Norwood Young America Produce Market - Wednesday, June 17<sup>th</sup>, 3:30-5:00pm
- Watertown Produce Market – Tuesday, June 23<sup>rd</sup>, 3:00-5:00pm
- Chanhassen 4<sup>th</sup> of July Celebration – Business Expo – Friday, July 3<sup>rd</sup>, 4:00-6:00pm
- Norwood Young America Produce Market – Wednesday, July 8<sup>th</sup>, 3:30-5:00pm
- Norwood Young America Taste of the Towns - Wednesday, July 15<sup>th</sup>, 5:00-7:00pm

## DEPUTY DIRECTOR REPORT

### **Bring it Home Voucher Request for Proposal (RFP):**

On June 2<sup>nd</sup>, 2026, we submitted an application to Metro HRA requesting 26 Bring It Home (BIH) Project-Based Vouchers for properties located throughout Carver County.

If awarded, the vouchers would support deeply affordable housing opportunities for veterans, seniors, persons with disabilities, families, and households experiencing or at risk of homelessness. The application also emphasized the importance of preserving housing stability for residents who may be affected by future changes to existing rental assistance programs, including Continuum of Care (CoC), Bridges, and Housing Trust Fund resources.

This funding opportunity aligns with CCCDA's ongoing efforts to preserve affordable housing, expand housing choice, and strengthen long-term housing stability for vulnerable households.

Metro HRA is expected to announce funding decisions in early July 2026.

### **Outsourcing On-Call Maintenance Update:**

As of June 4<sup>th</sup>, 2026, CCCDA has fully implemented outsourced on-call maintenance services with Tuk Technical across all properties. Tuk Technical is now the primary provider for after-hours maintenance service.

Staff will continue to monitor service quality, resident feedback, response times, and overall effectiveness to ensure the transition meets CCCDA standards and resident needs.

Updates will be provided to the Board as appropriate, and staff will remain focused on clear communication, process consistency, and quality service delivery.

### **Organic Waste (Composting) Partnership Update:**

We continue to partner with Carver County Environmental Services on an organic waste/composting initiative at some of our properties through a county-funded grant program.

Resident meetings have been held to provide program information and answer questions. Compost collection bins have been delivered to participating properties, and the first scheduled collection service is expected during the week of June 15<sup>th</sup>, 2026. Environmental Services will provide ongoing support to staff and residents throughout implementation.

As a reminder, there is no direct cost to the CDA. Staff will continue to monitor participation and program effectiveness as the initiative moves forward.

### **SharePoint/Yardi Implementation:**

We are currently working with Yardi on implementing SharePoint integration with our property management software system. This initiative is intended to help improve document management, internal communication, workflow processes, and overall accessibility of information.

As part of the implementation process, I will be attending a 3-day training session beginning June 24<sup>th</sup> to learn how to build and manage a SharePoint site tailored to the Agency's operational needs. With support from Ellie, we plan to develop a functional SharePoint platform that will support centralized document storage, internal workflows, process tracking, forms, communication, and collaboration across departments.

We anticipate this implementation will help create more consistent internal processes, improve organization and accessibility of records, and support long-term operational efficiency. Staff will continue working through planning and development as the project progresses and will provide updates to the Board along the way.

**Miscellaneous:**

On June 4<sup>th</sup>, Andra W., Amber L., Kari S., and I attended the Affordable Housing Summit in Minneapolis. The conference brought together housing professionals from across Minnesota to discuss current challenges, trends, and opportunities in affordable housing.

Several topics were discussed including sessions on affordable housing development, housing preservation, project financing, AI tools in housing, and the impacts of changes to federal and state resources. There was also significant discussion about rising development and operating costs and the continued need for partnerships and funding to support affordable housing throughout the state.

## EXECUTIVE DIRECTOR REPORT

A Coffee with the Boss session was held on June 1<sup>st</sup> at Carver Oaks. Two staff members presented on the topic of *Serving Our Community*. They provided an overview of the CDA to better prepare staff to participate in and support outreach events where the CDA may be present. Their presentation also highlighted the many valuable resources available to the individuals and families served by our Agency. They did an outstanding job.

The next Coffee with the Boss is scheduled for July 29<sup>th</sup> at Carver Oaks, with a focus on CDA Compliance. Our Housing Assistance Manager, who presented this topic to the Board in May, will be delivering the same presentation to staff.

The office expansion project is progressing well and remains on track for completion, with plans to fully transition into the expanded space in July. We are excited to see the project come together and to benefit from the enhanced functionality it will provide. I also want to thank staff for their patience and flexibility as we have continued operations throughout the construction process.

I presented to the New Germany City Council on June 2<sup>nd</sup>. I provided an overview of the CDA and our properties and programs. I also provided an update on the building we purchased in New Germany.

I am currently working on post construction due diligence items for both Carver Oaks and Carver Place. We converted to our end loan on Carver Place on June 5<sup>th</sup> and will be paying off the Bridge loan no later than July 1<sup>st</sup>. I am working on the construction completion equity installment for Carver Oaks and the Rental Achievement equity installment for Carver Place.

On July 7<sup>th</sup>, I will present to the County Board regarding the Trail's Edge Senior project, including a request to release committed funding, as well as provide updates on Carver Oaks and Carver Place.

We are in full swing for budget prep for the July board meeting and July County Board work session.

We're looking forward to coming together for our upcoming staff event at Charlson Meadows on June 30<sup>th</sup>! The day will begin with an engaging morning session featuring a guest speaker who will lead a discussion on emotional intelligence and strategies for recognizing and preventing burnout, topics that are especially important in the work we do. In the afternoon, we'll shift gears into a series of fun activities and team-building opportunities designed to strengthen connections, boost collaboration, and give everyone a chance to relax and recharge together. It promises to be a meaningful and energizing day for all!



# Board of Commissioners

## Request for Board Action

Meeting Date: June 18, 2026

Agenda number: 6B

**DEPARTMENT:** Housing

**FILE TYPE:** Consent Agenda

**TITLE:** Approval of Write-Off of Past Tenant Balances for May 2026

**PURPOSE/ ACTION REQUESTED:** Approve write-off of Past Tenant Balances

**SUMMARY:** The Carver County CDA’s policy is to write off past tenant balances that have been submitted to MN Revenue Recapture and was approved by the CDA Board. When a past tenant moves out with a balance, the tenant has 10 business days to contact the CDA to either pay the balance in full or set up a repayment agreement. If the past tenant does not contact the CDA, the balance due is submitted to MN Revenue recapture. The CDA will “write-off” the past balance in Yardi once it has been submitted to MN Revenue Recapture. Any former resident that has been submitted to MN Revenue Recapture due to that past balance will remain there until such time as that balance is paid or the six-year statute of limitations has passed.

**RECOMMENDATION:** Staff recommend approval of the write-off of past tenant balances.

**EXPLANATION OF FISCAL/ FTE IMPACTS:**

None    Current budget    Other    Amendment requested    New FTE(s) requested

**RESOLUTION:**

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners that the Past Tenant balance for May 2026 is hereby approved to be written off.

**PREVIOUS BOARD ACTION**

N/A

**ATTACHMENTS**

Past tenant balances

**BOARD GOALS**

Focused Housing Programs    Collaboration    Development/Redevelopment  
 Financial Sustainability    Operational Effectiveness

**PUBLIC ENGAGEMENT LEVEL**

Inform and Listen    Discuss    Involve    N/A

**CONTACT**

Department Head: Andra Willis, Director of Housing

Author: Andra Willis, Director of Housing

## Tenant Unpaid Charges

Status = Past

Property Code	Tenant Status	Charge Type	Current Owed	Amount Paid
<b>lakegrc</b>				
<b>Resident 1</b>				
	Past	RENT	\$170.54	\$1,344.46
	Past	DAMAGE	\$19,836.26	\$0.00
<b>Total For Resident 1</b>			<b>\$20,006.80</b>	<b>\$1,344.46</b>
<b>Resident 2</b>				
	Past	CLEAN	\$7,140.61	\$218.55
<b>Total For Resident 2</b>			<b>\$7,140.61</b>	<b>\$218.55</b>
<b>Total</b>			<b>\$27,147.41</b>	<b>\$1,563.01</b>



# Board of Commissioners

## Request for Board Action

Meeting date: June 18, 2026

Agenda number: 6C

**DEPARTMENT:** Finance

**FILE TYPE:** Consent Agenda

**TITLE:** Approval of Record of Disbursements - May 2026

**PURPOSE/ ACTION REQUESTED:** Approve Record of Disbursements for May 2026

**SUMMARY:** In May 2026, the Carver County Community Development Agency (CDA) had \$1,749,942 in disbursements and \$185,470 in payroll expenses. Attachment A provides the breakdown of disbursements. Additional detail is available from the Finance Department.

**RECOMMENDATION:** Staff recommends approval of the Record of Disbursements for May 2026.

**EXPLANATION OF FISCAL/ FTE IMPACTS:**

None  Current budget  Other  Amendment requested  New FTE(s) requested

**RESOLUTION:**

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners, that the May 2026 Record of Disbursements is approved as written.

**PREVIOUS BOARD ACTION**

N/A

**ATTACHMENTS**

Attachment A: Record of Disbursements - May 2026

**BOARD GOALS**

Focused Housing Programs  Collaboration  Development/Redevelopment

Financial Sustainability  Operational Effectiveness

**PUBLIC ENGAGEMENT LEVEL**

Inform and Listen  Discuss  Involve  N/A

**CONTACT**

Department Head: Brittany Larson, Director of Finance

Author: Brittany Larson, Director of Finance

**Carver County CDA  
Record of Disbursements  
For the Month of May 2026**

	Date	Amount	Total
<b>CDA</b>	05/06/26	\$232,664	(1)
	05/13/26	\$115,610	(2)
	05/20/26	\$38,928	
	05/27/26	\$273,685	(3)
		<hr/>	\$660,887
<b>Properties</b>	05/06/26	\$226,058	(4)
	05/13/26	\$334,122	(5)
	05/20/26	\$63,109	
	05/27/26	\$465,766	(6)
		<hr/>	\$1,089,055
<b>Total May 2026 Disbursements</b>			<hr/> <b>\$1,749,942</b> <hr/>
<b>May 2026 Payroll</b>	05/06/26	\$93,983	
	05/20/26	\$91,487	
		<hr/>	<hr/> <b>\$185,470</b> <hr/>

Disbursement detail is available in the Finance Office

- (1) **Architect Fee Design (KAAS) for Trails Edge Senior - \$41,074**
- (2) **Bond Payoff - Brickyard Retail Space - \$61,504**
- (3) **US Bank Levy Payments - \$108,000:**  
 Centennial Hill - \$15,500  
 Lake Grace - \$20,000  
 Oak Grove - \$37,500  
 Brickyard - \$35,000
- (4) **Minnesota Housing Finance Agency -Carver Place - Loans 1270564 and 1270563 - \$40,776**  
**Minnesota Housing Finance Agency -Carver Oaks - Loans - \$32,427**  
**US Bank - Waybury - Bond Payments - \$34,818**
- (5) **Carver County Pilot Payments - \$229,267:**  
 Brickyard - \$13,238  
 Centennial - \$22,222  
 Crossings - \$23,943  
 Lake Grace - \$25,815  
 Oak Grove - \$16,480  
 Trails Edge - \$17,499  
 Windstone - \$29,477  
 Waybury - \$43,797  
 Nonrad - \$10,172  
 PH - \$26,624
- (6) **MJS Construction - PH - Roof replacement - \$17,950**  
**Merchants Capital - Trails Edge South - Mortgage Payment - \$33,340**

## Re: Security Bank

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**From:** <troyw21@earthlink.net>  
**To:** <AllisonS@carvercda.org>  
**Cc:** Ellie <elliel@carvercda.org>  
**Subject:** Re: Security Bank  
**Date:** Jun 5, 2026 8:34 AM

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Allison,

After going through the ethics training and to be transparent to the CDA board and the staff, I want to let you know that I am a Director on the Security Bank and Trust board.

If you have any questions regarding this, please let me know.

Thank You,  
Troy Williams



## Board of Commissioners

### Request for Board Action

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Meeting date: June 18, 2026

Agenda number: 6E

**DEPARTMENT:** Housing

**FILE TYPE:** Regular Consent

**TITLE:** Approval of the Creation of a Limited Partnership and Limited Liability Company General Partner-Trail's Edge Senior

**PURPOSE/ ACTION REQUESTED:** Authorize the creation of a Limited Partnership and Limited Liability Company General Partner in connection with the construction and financing of low-income housing tax credit project to be known as Trail's Edge Senior.

**SUMMARY:** The CDA submitted an application for funding to MN Housing in July 2025 to develop Trail's Edge Senior Apartments. Trail's Edge Senior will be a senior housing project consisting of 43 units, with a mix of 1 and 2-bedroom units. This development will be located at 905 Airport Road in Waconia. Trail's Edge Senior was recommended for funding at the December 18, 2025 MN Housing Board Meeting.

The Project Owner of Trail's Edge Senior Apartments will be a Limited Partnership, consisting of a General Partner (“LLC”), the CDA and an Investor Limited Partner (TBD). In order to move forward with a reservation agreement for the tax credits, the CDA must provide MN Housing with the Tax Identification Number (TIN) of the Limited Partnership.

**RECOMMENDATION:** CDA staff recommends the board authorize the creation of the Limited Partnership and Limited Liability Company General Partner.

**EXPLANATION OF FISCAL/ FTE IMPACTS:**

None    Current budget    Other    Amendment requested    New FTE(s) requested

**RESOLUTION:**

WHEREAS, the CDA is authorized under Minnesota Statutes, Section 469.012, Subd. 2j, to become a partner in a limited partnership and a member in a limited liability company for the purpose of developing, constructing, rehabilitating, managing, supporting, or preserving housing projects and housing development projects, including low-income housing tax credit projects; and

WHEREAS, limited partnerships, limited liability companies and other entities created by the CDA pursuant to Section 469.012, Subd. 2j, are subject to the provisions of Minnesota laws applicable to housing and redevelopment authorities as if they were housing and redevelopment authorities; and

WHEREAS, the CDA, as sponsor, previously submitted a funding application to the Minnesota Housing Finance Agency to develop a low-income housing tax credit project to be known as Trail's Edge Senior (the "Project"), and, in December 2025, the Minnesota Housing Finance Agency selected the Project for an allocation of tax-exempt bonds and related "4%" low-income housing tax credits in the approximate annual amount of \$576,796 (the "Tax Credits"); and

WHEREAS, the Minnesota Housing Finance Agency requires the Project owner to be a duly formed and validly existing limited partnership or limited liability company as a condition to, among other things, entering into the agreement reserving the Tax Credits for the Project; and

WHEREAS, any institutional tax credit investor will require the general partner of the Project Owner to be a single purpose entity as a condition to being admitted as a limited partner in the Project Owner and as a condition to investing capital in the Project Owner; and

WHEREAS, it is in the best interest of the CDA to form a limited partnership pursuant to Minnesota Statutes, including, without limitation, Section 469.012, Subd. 2j, to serve as the owner of the Project (the "Project Owner") that will develop, construct, operate and own the Project; and

WHEREAS, it is in the best interest of the CDA to form a single purpose limited liability company to serve as the general partner of the Project Owner (the "General Partner") pursuant to Minnesota Statutes, including, without limitation, Section 469.012, Subd. 2j; and

WHEREAS, sole member of the General Partner will be the CDA, and, until an institutional tax credit investor is admitted as a limited partner of the Project Owner, the sole limited partner of the Project Owner also will be the CDA.

NOW THEREFORE, BE IT RESOLVED by the Board of Commissioners of the Carver County Community Development Agency as follows:

1. There is hereby authorized the formation of a limited partnership to serve as the Project Owner pursuant to Minnesota Statutes, Section 469.012, Subd. 2j and Chapter 321 for the

purpose of, among other things, reserving the Tax Credits for the Project in order to develop, construct, operate and own the Project.

2. There is hereby authorized the formation of a limited liability company pursuant to Minnesota Statutes, Section 469.012, Subd. 2j and Chapter 322C for the purpose of creating a single purpose entity to serve as the General Partner of the Project Owner.
3. All actions taken by staff of and counsel to the CDA to create the Project Owner and the General Partner in accordance with the laws of the State of Minnesota are hereby ratified and confirmed;
4. The Executive Director is authorized and directed to execute and deliver on behalf of the CDA any and all documents necessary or convenient to transfer the CDA's interests in the Project to the Project Owner. The Executive Director is authorized and directed to take such actions and execute such documents as may be necessary or convenient in connection with the establishment, and the acquisition by the CDA, of the sole membership interest in the General Partner and of a limited partnership interest in the Project Owner, including, without limitation, causing the CDA to make initial capital contributions to such entities in the approximate aggregate amount of \$200;
5. The Certificate of Limited Partnership of the Project Owner, which is to be filed with the Minnesota Secretary of State, is adopted and approved; and when and as received from the Minnesota Secretary of State, the original Certificate of Limited Partnership and the Certificate of Formation for the Project Owner shall be inserted in the Project Owner's minute book and made a permanent part of its records;
6. The form of Agreement of Limited Partnership on file with the CDA as of the date hereof is adopted and approved as the initial partnership agreement of the Project Owner; the Executive Director of the CDA is directed to execute the Agreement of Limited Partnership on behalf of the General Partner in her capacity as Chief Manager and President of the General Partner, and the Executive Director of the CDA is directed to execute the Agreement of Limited Partnership on behalf of the CDA as the initial limited partner in her capacity as the Executive Director of the CDA; and the original of the Agreement of Limited Partnership shall be inserted in the Project Owner's minute book and made a permanent part of its records;
7. The Articles of Organization of the General Partner, which are to be filed with the Minnesota Secretary of State, are adopted and approved; and when and as received from the Minnesota Secretary of State, the original Articles of Organization and the Certificate of Organization for the General Partner shall be inserted in the General Partner's minute book and made a permanent part of its records;
8. The form of Operating Agreement on file with the CDA as of the date hereof is adopted and approved as the Operating Agreement of the General Partner; the Executive Director of the CDA is directed to execute the Operating Agreement on behalf of the CDA as sole member of the General Partner in her capacity as the Executive Director of the CDA; and the original of the

Operating Agreement shall be inserted in the General Partner’s minute book and made a permanent part of its records;

9. The CDA, as the sole member of the General Partner, is authorized to pay, or cause to be paid, all charges and expenses arising out of the organization of the General Partner and/or the Project Owner, and to reimburse any persons who have made any disbursements therefore, consistent with the policies and procedures of the CDA.

10. The initial fiscal year of the Project Owner and the General Partner shall end December 31, 2026; thereafter the Project Owner and General Partner’s fiscal year shall begin the first day of January and shall end on the last day of December; provided, however, the Project Owner’s fiscal year may change at a later date depending on the requirements of the institutional tax credit investor;

11. The CDA’s Executive Director or her designee is authorized to open an account or accounts in the name of the General Partner and the Partnership with Old National Bank, which is hereby designated as the General Partner’s and the Partnership’s depository, and to execute such documents or certificates necessary or convenient in order to open such accounts; and that each of the persons named in the master certificate of authority for the CDA and its subsidiaries are authorized and empowered to sign checks and other orders for withdrawals of funds and to take such other actions as are in accordance with such certificate;

12. The Project Owner shall be managed by the General Partner, and the General Partner shall be managed by the CDA, its sole member, rather than by a Board of Governors.

13. As long as the sole member of the General Partner is the CDA and the General Partner is the General Partner of the Project Owner, the Project Owner and the General Partner are and shall be subject to the provisions of Minnesota Statutes, Sections 469.001 to 469.047, and other laws that apply to housing and redevelopment authorities, as if the Project Owner and the General Partner were a housing and redevelopment authority, in accordance with Minnesota Statutes, Section 469.102, Subd. 2j.

**PREVIOUS BOARD ACTION**

N/A

**ATTACHMENTS**

None

**BOARD GOALS**

- Focused Housing Programs     Collaboration     Development/Redevelopment
- Financial Sustainability     Operational Effectiveness

**PUBLIC ENGAGEMENT LEVEL**

- Inform and Listen     Discuss     Involve     N/A

**CONTACT**

Department Head: Allison Streich, Executive Director

Author: Allison Streich, Executive Director

# The Approaching Foreclosure Wave in Carver County

*What is coming, why the county is exposed, and what an honest response looks like*

Prepared by Greg Anderson · For the June board meeting · May 2026

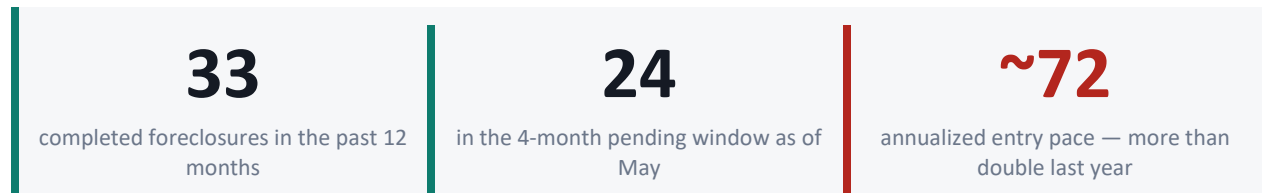
Several slow-moving economic forces are now pushing in the same direction at the same time. Taken one at a time, each is manageable. Taken together, they form a wave that will overwhelm any community that is not prepared to receive it. **This briefing makes a deliberately economic argument, not a political one** — every force described below is a market reality, measurable and already in motion. The point is not that any single factor is catastrophic. It is the alignment. And the federal infrastructure that absorbed the last wave, in 2008, is no longer in place to absorb this one.

## SECTION 1

### The wave is already moving

National Notice of Default filings are running near 40,000 a month. Because roughly 18 to 24 months pass between a Notice of Default and the sheriff's sale, the visible foreclosure counts that make the news lag the real entry rate by a year or more — today's headline numbers describe last year's problem, not this one. Industry professionals on both sides of the trade — note buyers, REO trainers, lender risk teams — are already staffing up for what they see coming.

Here is what it already looks like in Carver County:



That entry rate annualizes to roughly 72 a year, more than double last year's total — and this is the leading edge of the curve, not the peak. The headline number looks small only because we are watching the front edge of the wave arrive.

## SECTION 2

### The federal safety net that absorbed 2008 has been dismantled

Last cycle, the federal response was enormous: the TARP, HAMP, and HARP programs; widespread forbearance and foreclosure moratoriums; CARES Act protections; and a Consumer Financial Protection Bureau (CFPB) actively enforcing mortgage-servicing rules. This cycle, none of those programs exist, and none have been proposed.

The CFPB itself is being wound down as a functional matter. Its acting leadership has publicly stated the goal of eliminating the agency. Roughly 70 interpretive rules and advisory opinions have been rescinded, supervisory examinations have been halted, and the bureau has moved to lay off well over a thousand employees; its head of enforcement resigned in 2025, stating that leadership had no intention of enforcing the law. The Dodd-Frank framework remains on the books — but the federal supervisor of the nonbank mortgage servicers who handle most distressed-loan portfolios has, in practice, stopped supervising.

The banks are constrained too, and this is the economic heart of it. Commercial real estate loans written before 2023 are resetting at rates that no longer pencil out. Vacancy is up, debt-service coverage has collapsed, and private commercial lending portfolios are reporting default rates ranging from 9 to 40 percent. A bank absorbing major commercial losses has less capacity and less appetite for patient residential workouts than it had in 2008.

***The bailout is not coming, the federal supervisor is effectively gone, and the lenders themselves are stretched. A distressed Carver County homeowner in 2026 has less institutional support behind them than at any point in fifteen years.***

### SECTION 3

## The pressure on homeowners is unprecedented

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This is not a story about reckless borrowers. It is a story about a stack of pressures that did not exist when most of these loans were signed. Property taxes are up substantially across Minnesota. Insurance premiums are climbing as carriers reprice weather and climate risk: billion-dollar weather and climate disasters in the United States have risen from roughly three a year in the 1980s to about twenty a year over the past decade, and 2023, 2024, and 2025 set the three highest annual counts on record. Because that risk is pooled nationally, a Minnesota homeowner now helps pay for Florida hurricanes and California wildfires on top of local hail and wind.

At the same time, student-loan payments resumed in 2023 and credit-card balances sit at record highs. For stressed households, principal, interest, taxes, and insurance now consume 60 to 70 percent of income. Many homes also carry a hidden second lien from a COVID-era forbearance modification that the owner may not even realize is there. And the most exposed group of all — buyers who closed in 2021 and 2022 — purchased at peak prices with peak loan balances and have no refinance escape at today's rates. FHA serious delinquency is now running near one loan in eight.

***Most of the people about to be in trouble did not gamble. They got squeezed by a stack of pressures that was not there when they signed.***

### SECTION 4

## The “\$34 trillion in equity” story is misleading

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There is a reassuring national statistic in circulation — that American homeowners hold some \$34 trillion in equity — and it does not describe the people who are about to be in trouble. Roughly \$14 trillion of that total belongs to older homeowners who own outright or nearly so; it is not available for distress relief. Of what remains, more than 80 percent is held by buyers who closed before 2020 and are sitting on years of appreciation. Post-2020 buyers have effectively no recoverable equity — and the published “equity” and “underwater” figures almost never subtract the 8 to 10 percent cost of actually selling a home.

Once that cost is accounted for, the number of genuinely underwater households nationally is closer to four million than the 1.2 million commonly cited. The generation now under pressure cannot simply sell its way out of trouble the way many homeowners did last cycle. That makes skilled, honest disposition help more important, not less.

## SECTION 5

### **“The bank” is not who the homeowner thinks it is**

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The mental model most homeowners carry is George Bailey from *It’s a Wonderful Life*: a local banker who knows them, has discretion, and wants to keep them in their home. That bank stopped existing in residential mortgages decades ago. A modern mortgage typically involves three separate parties. The originator, where the homeowner signed the papers, is usually long out of the picture. The actual owner of the loan is an institutional investor, a government-sponsored enterprise, or a fund with no relationship to the borrower. And the servicer — often a specialty firm paid a fee per file — is the only one the homeowner can actually reach.

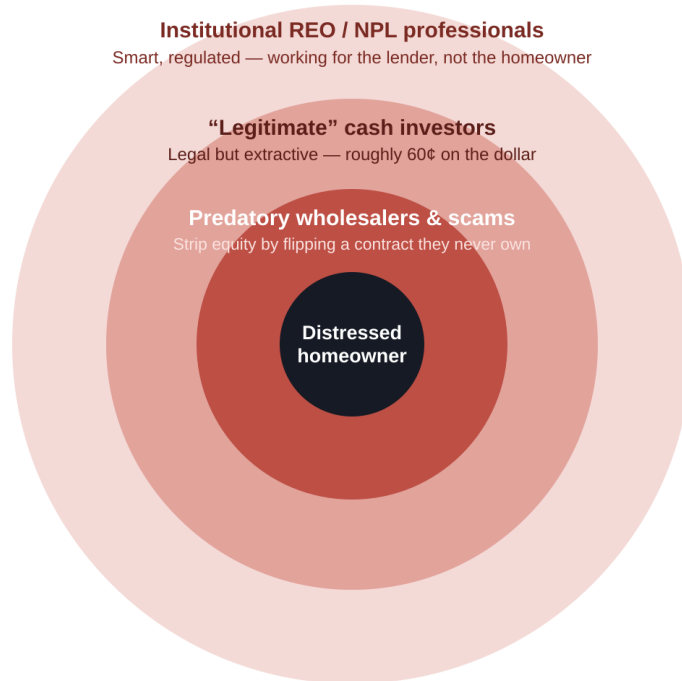
The servicer earns on every problem file, so its incentive is to process the file, not to resolve it quickly. The person who answers the phone is a call-center contractor with no authority to negotiate, and the party who does have authority sits three layers removed and unreachable. The homeowner is trying to call George Bailey. They reach a fee-paid servicer with neither the authority nor the incentive to move fast.

## SECTION 6

### **The predator ecosystem is organized, trained, and waiting**

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A Notice of Default is public record, and lead lists circulate within hours of filing. Three rings of actors form around a distressed homeowner.



*The rings closest to the homeowner are the most dangerous — and the fastest to make contact.*

In the outer ring sit institutional REO and NPL professionals — sophisticated, regulated, and working for the lender. In the middle are cash investors who are entirely legal but frankly extractive, paying roughly sixty cents on the dollar; they are not on the homeowner’s side. The inner ring, closest and most dangerous, is made up of predatory wholesalers and outright scams. A wholesaler extracts value by assigning a purchase contract to an investor without ever owning the property. In practice that means a Carver County homeowner can walk away with \$30,000 when, with three more weeks and trained guidance, they would have kept \$80,000.

Minnesota’s Chapter 325N exists to address this, but it functions as a remedy, not a prevention — it lets a wronged homeowner sue after the equity is already gone, and its “market value” and “commercially reasonable” standards have no bright line, so an investor can defend a below-market price as a condition-based discount. (Real outreach already targeting Carver County homeowners is available to show the board.)

***Everyone in this picture has training, capital, and data. The homeowner has none.***

## SECTION 7

### **Carver County’s name is on the safety net. No one on staff catches the call.**

The CDA is listed as a foreclosure resource on the official Minnesota Homeownership Center and Attorney General foreclosure packets — the very materials a distressed homeowner is handed or finds

online. Yet no current CDA staff member has foreclosure-specific counseling training, simply because there has been so little volume over the past decade to justify it. Today, the first call from a distressed Carver County homeowner rolls to general intake or voicemail.

Meanwhile, the predator-funded outreach machine answers around the clock, professionally, with a script designed to close a transaction within days. In distressed work, speed is the entire game: by the time a return call goes out, the homeowner may already have taken eight investor calls.

***We have our name on the safety net. We do not yet have anyone trained to catch the call when it comes in.***

#### **WHERE THIS LEADS**

**The recommendation follows separately.** It does not call for new hires or new spending. It calls for routing distressed-homeowner calls to a trained, trusted local resource — under a framing built on honesty and independent verification — so that Carver County’s name on the safety net finally has someone behind it.



# Board of Commissioners

## Request for Board Action

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Meeting date: June 18, 2026

Agenda number: 7B

**DEPARTMENT:** Human Resources

**FILE TYPE:** Regular - Agenda

**TITLE:** Approval of the Social Media and Digital Communications Policy

**PURPOSE/ ACTION REQUESTED:** Approve the Social Media and Digital Communications Policy

**SUMMARY:** The purpose of this Social Media and Digital Communications Policy is to establish clear expectations for the use and management of the Carver County Community Development Agency's (CCFDA) social media and digital communication platforms. The policy provides guidance for employees, leadership, authorized administrators, and the Board of Commissioners while ensuring communications are professional, secure, transparent, and compliant with applicable laws and regulations.

This policy replaces the existing Choose Carver County Social Media Policy and establishes a comprehensive agency-wide framework for the management and use of social media and digital communications. The policy sets standards for public engagement, content moderation, records retention, account security, accessibility, and the responsible use of artificial intelligence and other digital content tools.

The policy supports the agency's efforts to effectively communicate with residents, businesses, community partners, and stakeholders while protecting the integrity and reputation of the CCFDA and promoting a professional and trusted online presence.

**RECOMMENDATION:** Recommend the CCFDA Board of Commissioners approve the resolution adding the Social Media and Digital Communications Policy to our Employee Handbook.

**EXPLANATION OF FISCAL/ FTE IMPACTS:**

None  Current budget  Other  Amendment requested  New FTE(s) requested

**RESOLUTION:**

WHEREAS, the Carver County CDA Board approves the resolution to approve the new Social Media and Digital Communications Policy. THEREFORE, BE IT RESOLVED, by the Carver County Community Development Agency Board of Commissioners, that after review and consideration, the recommendation to approve the new Social Media and Digital Communications Policy will be approved as written.

**PREVIOUS BOARD ACTION**

none

**ATTACHMENTS**

Social Media Policy

**BOARD GOALS**

Focused Housing Programs  Collaboration  Development/Redevelopment  
 Financial Sustainability  Operational Effectiveness

**PUBLIC ENGAGEMENT LEVEL**

Inform and Listen  Discuss  Involve  N/A

**CONTACT**

Department Head: Janette Meyer, Director of Human Resources & Operations

Author: Shanika Bumphurs, Deputy Director



**CARVER COUNTY COMMUNITY DEVELOPMENT AGENCY**

**Carver County CCCDA Social Media & Digital Communications Policy**

**Adopted:**

**Resolution No.:**

**Purpose:**

The purpose of this policy is to establish standards for the appropriate, professional, secure, and lawful use of social media and digital communication platforms by the Carver County Community Development Agency (CCCDA). This policy is intended to support transparent public communication, protect the integrity and reputation of the CCCDA, ensure compliance with applicable laws and regulations, and provide guidance regarding employee, leadership, and Board of Commissioners participation in social media activities.

The CCCDA recognizes social media as an important tool for community engagement, public education, community development, housing communication, recruitment, and promotion of agency initiatives and services.

**Scope:**

This policy applies to:

- All CCCDA employees, temporary staff, interns, volunteers, contractors, consultants, and third parties acting on behalf of the CCCDA;
- All official CCCDA social media accounts and digital communication platforms;
- Any employee or representative authorized to post, manage, monitor, or respond on behalf of the CCCDA;
- Members of the Board of Commissioners when using or engaging with official CCCDA social media platforms or representing the CCCDA in digital communications.

This policy applies to all current and future social media platforms and digital communication technologies used for official CCCDA business.

**Definitions:**

**Social Media:** Internet-based or mobile-based platforms that allow users to create, share, or exchange information, ideas, messages, images, videos, or other content through virtual communities and networks.

**Digital Communications:** Electronic communication methods including social media platforms, messaging applications, online forums, blogs, websites, email, video platforms, and similar technologies.

**Official CCCDA Social Media Account:** Any social media account, page, profile, or channel created, maintained, or authorized by the CCCDA for conducting official business or public communication.



**Personally Identifiable Information (PII):** Information that can identify an individual, including but not limited to names, addresses, phone numbers, financial information, protected health information, or other non-public data protected under state or federal law.

**Designee:** Can refer to Directors or immediate supervisors with permission or guidance from the Executive Director.

**Policy Statement:**

The CCCDA may utilize social media and digital communication platforms to:

- Share public information;
- Promote programs, initiatives, events, and services;
- Increase public awareness and community engagement;
- Support community development, housing, and community initiatives;
- Disseminate emergency or time-sensitive information;
- Enhance transparency and accessibility of public communications.

The CCCDA's official website shall remain the primary source of official agency information. Social media platforms are intended to supplement, not replace, official communication channels.

All use of social media and digital communication platforms must comply with:

- Minnesota Government Data Practices Act;
- Minnesota Open Meeting Law;
- Records retention requirements;
- Applicable federal and state laws;
- Applicable federal and state Fair Housing and equal housing opportunity standards;
- CCCDA personnel policies;
- CCCDA technology and acceptable use policies;
- Anti-harassment and discrimination policies;
- Applicable branding and communication standards.

**Official Social Media Accounts:**

All official CCCDA social media accounts must be approved by the Executive Director or designee prior to creation.

Each department or division utilizing social media is responsible for:

- Maintaining accurate and current account information;
- Ensuring accounts are actively monitored;
- Maintaining appropriate administrative access controls;
- Complying with records retention and public data requirements;



- Promptly removing unauthorized or inappropriate content when permitted by law and platform standards.

Official account credentials shall be maintained securely in accordance with CCCDA information technology, security standards and at the discretion of the Executive Director or designee.

The Executive Director or designee shall maintain administrative access to all official CCCDA social media accounts, to ensure continuity of operations and account oversight. Administrative access shall be reviewed periodically and updated as staffing or organizational responsibilities change.

Upon an employee's separation from employment, transfer of duties, or loss of authorization to manage social media accounts, administrative access and account permissions shall be removed as soon as practicable.

Departments are responsible for ensuring account ownership and administrative rights remain current and under the control of the CCCDA at all times as social media accounts are considered CCCDA assets and remain the property of the CCCDA regardless of the creator or administrator of the account.

## **Roles and Responsibilities**

### **Executive Director:**

The Executive Director, or designee, shall have final authority regarding:

- Approval of official social media accounts;
- Oversight of agency-wide communications strategy;
- Crisis communications;
- Enforcement of this policy;
- Delegation of account management responsibilities.

### **Department Directors and Supervisors:**

Department leadership is responsible for ensuring employees understand and comply with this policy and for monitoring appropriate use within their divisions.

### **Authorized Social Media Administrators:**

Employees authorized to manage official CCCDA social media accounts are responsible for:

- Maintaining professional and accurate communication;
- Monitoring public engagement;
- Protecting account security;
- Ensuring accessibility and brand consistency;
- Escalating concerns, threats, misinformation, or inappropriate engagement to leadership.



**Employees:**

Employees are expected to conduct themselves professionally when participating in social media activities related to CCCDA business or when identifying themselves as CCCDA employees online.

Employees shall not:

- Disclose confidential, protected, or non-public information;
- Represent personal opinions as official CCCDA positions;
- Use social media in a manner that violates CCCDA policies;
- Engage in harassment, discrimination, or inappropriate conduct;
- Use official accounts for personal, political, or commercial purposes.

**Board of Commissioners:**

Members of the Board of Commissioners are expected to exercise sound judgment and professionalism when engaging with official CCCDA social media platforms or communicating publicly regarding CCCDA matters.

Commissioners shall not:

- Use official CCCDA social media platforms for campaign activity or political advocacy;
- Disclose non-public or confidential information;
- Engage in communications that may violate the Minnesota Open Meeting Law;
- Represent personal opinions as official CCCDA positions unless formally authorized.

Commissioners are encouraged to remain mindful that social media interactions may constitute public records and may be subject to public scrutiny and legal disclosure requirements.

**Personal Use of Social Media:**

CCCDA respects employees' rights to engage in personal social media use on their own time and using personal devices.

However, employees should be aware that conduct on personal social media platforms may impact the reputation, credibility, or operations of the CCCDA when:

- Identifying themselves as CCCDA employees;
- Discussing CCCDA-related matters;
- Referencing coworkers, residents, vendors, or partners;
- Sharing information obtained through employment.

Employees should clearly distinguish personal opinions from official CCCDA positions.

Limited personal use during work hours may be permitted if it does not interfere with work responsibilities, operations, productivity, or network performance.



**Public Engagement and Content Moderation:**

CCCDA may monitor and moderate comments or public engagement on official social media platforms consistent with applicable law and platform policies.

Content may be removed when permitted by law if it:

- Contains threats, harassment, discrimination, or hate speech;
- Includes obscene, profane, or sexually explicit material;
- Promotes illegal activity;
- Contains spam or fraudulent content;
- Violates intellectual property rights;
- Discloses protected or confidential information;
- Is unrelated to the original topic or purpose of the post;
- Promotes political campaigns or commercial solicitations.

The CCCDA reserves the right to disable comments or restrict engagement when necessary to protect public safety, maintain operational integrity, or address legal concerns.

**Data Privacy, Records Retention, and Compliance:**

Social media communications may constitute government records and are subject to applicable records retention schedules and public disclosure laws.

Employees, administrators, and commissioners shall comply with all applicable:

- Data privacy laws;
- Records retention requirements;
- Open Meeting Law requirements;
- Public records obligations.

Protected, confidential, or non-public information shall not be shared through social media or digital communication platforms unless authorized by law and approved through appropriate channels.

**Disclaimer on Post:**

A link to the CCCDA Social Media Disclaimer will be maintained on the landing page or profile page of the official CCCDA’s social media platforms and will direct users to disclaimer language published on the CCCDA website.

The disclaimer language shall contain the following language:

Carver County CDA uses social media as a tool to provide information and facilitate two way communication with residents, businesses, community partners, and the public.

The CCCDA reserves the right to hide, remove, or restrict comments that violate this policy, including comments that:



- Contain vulgar, obscene, or offensive language;
- Constitute personal attacks, harassment, or bullying;
- Include discriminatory, prejudicial, or hateful remarks directed toward any individual or group;
- Contain spam, repetitive content, or unrelated solicitations;
- Promote or advertise commercial goods, services, or external websites;
- Are unrelated to the topic being discussed;
- Advocate or encourage illegal activity;
- Promote political campaigns, candidates, or partisan political organizations;
- Infringe upon copyrights, trademarks, or other intellectual property rights;
- Disclose information in violation of state or federal laws, including the Minnesota Government Data Practices Act;
- Violate the CCCDA's policies regarding discrimination, harassment, confidential information, or defamation.

Comments and opinions expressed by users on CCCDA social media platforms do not necessarily reflect the views or positions of the CCCDA, Carver County, its employees, leadership, or Board of Commissioners. Users are solely responsible for the content they post.

The CCCDA makes reasonable efforts to ensure that information shared on its social media platforms is accurate and current. However, factors beyond the CCCDA's control including unauthorized modifications, technical issues, transmission errors, browser incompatibility, cached content, or other electronic communication issues may affect the accuracy, availability, or timeliness of information.

Accordingly, the CCCDA does not guarantee the completeness or accuracy of information posted on its social media platforms and is not liable for actions taken in reliance on such information.

### **Marketing and Advertising:**

CCCDA may use its social media platforms to advertise, market, promote, or support community partners, local organizations, businesses, programs, initiatives, and events that align with the agency's mission and serve the residents and communities of Carver County.

However, references to or promotion of external organizations, services, events, or businesses do not constitute an official endorsement, recommendation, or guarantee by the CCCDA, its employees, leadership, or Board of Commissioners.

Advertisements or sponsored content that may appear on social media platforms are managed, sold, and controlled by the social media provider and are not endorsed by the CCCDA.

### **Security and Account Management:**

Official social media accounts must utilize:

- Strong password standards;

- Multi-factor authentication where available;
- Limited administrative access;
- Secure credential storage practices.

Employees must immediately report:

- Suspected account compromise;
- Unauthorized access;
- Security incidents;
- Fraudulent or impersonation accounts;
- Significant misinformation or reputational concerns.

#### **Artificial Intelligence and Digital Content Tools:**

Artificial intelligence (AI), automated editing tools, or content generation platforms may be used to support communications activities when approved and used responsibly and in compliance with the CCCDA AI Policy.

Any AI-generated or digitally enhanced content must:

- Be reviewed by authorized staff prior to publication;
- Comply with applicable data privacy and confidentiality requirements;
- Be fact-checked for accuracy;
- Avoid misleading, deceptive, or manipulated representations of official information.

Protected or confidential information shall not be entered into public AI platforms unless authorized and contractually protected.

#### **Accessibility and Brand Standards:**

Official CCCDA social media communications should strive to meet accessibility standards and maintain consistent branding, tone, and professionalism.

Whenever feasible, content should include:

- Accessible formatting;
- Alternative text for images;
- Clear and understandable language;
- Appropriate use of logos and branding elements.

#### **Crisis Communications:**

In the event of a public relations issue, security incident, emergency event, or reputational concern:

- Communications shall be coordinated through designated leadership;
- Only authorized individuals may issue official statements;
- Employees and commissioners should refrain from speculative or unofficial public responses.



The Executive Director or designee may temporarily restrict social media activity during active incidents or investigations.

**Violations and Enforcement:**

Violations of this policy may result in corrective action up to and including:

- Removal of social media access;
- Disciplinary action;
- Termination of employment or appointment;
- Legal action when applicable.

Failure to report known violations may also constitute a violation of this policy.

**Disclaimer:**

CCCDA reserves the right to modify, remove, restrict, or monitor content on official social media platforms in accordance with applicable laws, regulations, and agency policies. Comments or opinions expressed by members of the public on CCCDA social media platforms do not necessarily reflect the views or positions of the CCCDA, its employees, leadership, or Board of Commissioners. Users participate in social media interactions at their own risk and are personally responsible for the content they publish.



# Board of Commissioners

## Request for Board Action

Meeting date: June 18, 2026

Agenda number: 7D

**DEPARTMENT:** Housing

**FILE TYPE:** Regular Agenda

**TITLE:** Delegation of Signing Authority for Execution of Residential Leases and Documents

**PURPOSE/ ACTION REQUESTED:** Approve the delegation of signing authority to designated staff to execute residents leases and addendums, lease renewals, residential correspondence, and all other documents as are required for the day-to-day operations of managing the property on behalf of the Carver County Community Development Agency (CCDA).

**SUMMARY:** The CCDA has historically authorized housing staff to execute residential leases and related resident correspondence as part of their day-to-day property management responsibilities. During a recent review of the Agency's existing Power of Attorney and delegation documents, it was determined that the authority for managers to sign residential leases may not be explicitly stated.

To ensure clarity, consistency, and proper governance, staff recommends formal Board authorization identifying the specific documents (outlined below) the positions (outlined below) within the agency are authorized to execute on behalf of the Agency.

Documents include but are not limited to: Residents leases and addendums, lease renewals, residential correspondence, CRPs (Certificate of Rent Paid), Compliance related documents such as, but not limited to, TIC (tenant income certification), 50059 and 3560, and all other documents as are required for the day-to-day operations of managing the property, excluding the exceptions listed below.

Positions include: Executive Director, Deputy Director, Director of Housing, Assistant Director of Housing, Property Managers (I and II), Housing Assistance Manager, and Compliance Specialist.

This delegation shall apply to the positions identified above and to any successor positions, reclassified positions, renamed positions, or substantially similar positions that assume the same or substantially similar duties and responsibilities as determined by the Executive Director.

This action does not represent a change in current operational practices. Rather formalizes and clarifies existing responsibilities that have been carried out by management staff for many years at the agency.

This action also does not authorize managers to execute contracts, agreements, settlements, financial obligations, legal documents, or other binding instruments on behalf of the CCCDA beyond the items listed above. All other contracts, agreements, and legal documents shall continue to require execution by the Executive Director or other individuals specifically authorized by Board action or Agency policy.

**RECOMMENDATION:** Approve the delegation of signing authority to staff to execute residential leases, lease renewals, and routine resident correspondence on behalf of the Carver County Community Development Agency (CCCDA).

**EXPLANATION OF FISCAL/ FTE IMPACTS:**

None  Current budget  Other  Amendment requested  New FTE(s) requested

**RESOLUTION:**

WHEREAS, the Carver County CDA Board approves the resolution to approve the delegation of Signing Authority for Execution of Residential Leases.

THEREFORE, BE IT RESOLVED, by the Carver County Community Development Agency Board of Commissioners, that after review and consideration, the recommendation to approve the delegation of Signing Authority for Execution of Residential Leases will be approved as written.

**PREVIOUS BOARD ACTION**

N/A

**ATTACHMENTS**

Signing Authority Document from Kutak Rock

**BOARD GOALS**

Focused Housing Programs  Collaboration  Development/Redevelopment  
 Financial Sustainability  Operational Effectiveness

**PUBLIC ENGAGEMENT LEVEL**

Inform and Listen  Discuss  Involve  N/A

**CONTACT**

Department Head: Andra Willis, Director of Housing  
Author: Shanika Bumphurs, Deputy Director



CARVER COUNTY  
COMMUNITY  
DEVELOPMENT  
AGENCY

**CARVER COUNTY COMMUNITY DEVELOPMENT AGENCY**

**Authorizing the Delegation of Signing Authority**

**Adopted:**

**Resolution No.:**

WHEREAS, pursuant to the laws of the State of Minnesota, particularly Minnesota Statutes, Sections 469.001 through 469.047 (the “Act”), the Carver Community Development Agency (the “Agency”) desires to clarify its delegation of signing authority; and

WHEREAS, the Agency proposes to delegate limited authority to the Agency Executive Director and Deputy Director and their designees as signatories to execute leases, compliance documents, attend to collection matters and court proceedings on behalf of the Agency.

NOW, THEREFORE, BE IT RESOLVED, by the Board of Commissioners of the Carver County Community Development Agency:

That the Executive Director, Deputy Director, Director of Housing, Assistant Director of Housing, Housing Assistance Manager, Compliance Specialist, and Property Managers are hereby authorized signatories to negotiate, execute leases, compliance documents, attend to collection matters and court proceedings on behalf of the Agency.

Adopted this \_\_\_\_ day of June 2026. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_, Chair

\_\_\_\_\_, Secretary



# Board of Commissioners

## Request for Board Action

Meeting date: June 18, 2026

Agenda number: 7E

**DEPARTMENT:** Administration

**FILE TYPE:** Regular Agenda

**TITLE:** Approval of an Updated Not to Exceed for the CDA Office Expansion

**PURPOSE/ ACTION REQUESTED:** To update the Not to Exceed Amount of the Office Expansion.

**SUMMARY:** The Carver County CDA issued a formal Request for Proposal (RFP) seeking a general contractor to perform renovation and expansion work at the CDA's existing office. The contract was awarded to Project One at the February Board meeting with an original Not to Exceed (NTE) amount of \$625,000. The project scope included renovation of a portion of the current CDA office space and expansion into the adjacent suite previously occupied by Subway.

At the April Board meeting, the Board approved additional project enhancements and increased the project NTE amount to \$707,764. Since that time, staff have identified additional improvements that are recommended to be completed while construction is underway.

The additional work includes replacing flooring and repainting the remaining occupied office areas to match the renovated space, as well as remodeling the two remaining CDA bathrooms to match the bathroom currently being renovated. Completing this work now is the most cost-effective approach and will provide a consistent appearance throughout the office. This will also help maintain a consistent, uniform space, making it more suitable for leasing in the future if and when it no longer meets our needs.

Staff are requesting approval to increase the project NTE amount from \$707,764 to \$758,635. The requested increase includes the additional project scope and a contingency allowance for unforeseen conditions that may arise during the remainder of construction. The CDA will use \$50,871 of the 2023 CGPI funds that were returned to the CDA to cover this increase (\$90,000 was returned).

**RECOMMENDATION:** Approval of Updated Not to Exceed for the CDA Office Expansion project.

**EXPLANATION OF FISCAL/ FTE IMPACTS:**

None  Current budget  Other  Amendment requested  New FTE(s) requested

**RESOLUTION:**

WHEREAS, the Carver County Community Development Agency (herein called the CDA) accepted a Best Value bid for the CDA Office Expansion and Remodeling Project with Project One for a Not to Exceed of \$625,000, and the Board approved an updated Not To Exceed of \$707,764.

WHEREAS, funds are available for this project as outlined in the Request for Action.

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners of CDA that the Contracting Officer or his/her designee be authorized to sign Change Orders for the project, in an amount not to exceed \$758,635.

**PREVIOUS BOARD ACTION**

**ATTACHMENTS**

**BOARD GOALS**

Focused Housing Programs  Collaboration  Development/Redevelopment  
 Financial Sustainability  Operational Effectiveness

**PUBLIC ENGAGEMENT LEVEL**

Inform and Listen  Discuss  Involve  N/A

**CONTACT**

Department Head: Allison Streich, Executive Director  
Author: Chris Rotell, Maintenance Manager



# Board of Commissioners

## Request for Board Action

Meeting date: June 18, 2026

Agenda number: 7F

**DEPARTMENT:** Administration

**FILE TYPE:** Regular Agenda

**TITLE:** Approval of Updated Funds for Office Furniture Purchase for Office Expansion

**PURPOSE/ ACTION REQUESTED:** Approve the updated allocation of funds to purchase new office furniture required to support the planned office expansion.

**SUMMARY:**

The organization is expanding its office space to accommodate our growing agency. The expansion will require additional and replacement office furniture to ensure the space is functional, safe, and consistent with organizational needs and professional standards.

**DESCRIPTION:**

The original resolution authorized funding to purchase furniture which includes desks, workstations, chairs, conference furniture, storage, etc. necessary to equip the newly expanded areas. Since then, staff have concluded that this is an appropriate time to update the existing offices along with the recently expanded space. Completing this work now is the most cost-effective approach and will provide a consistent appearance throughout the office. This will also help maintain a consistent, uniform space, making it more suitable for leasing in the future if and when it no longer meets our needs.

The CDA will use \$39,129 of the 2023 CGPI funds that were returned to the CDA (\$90,000 was returned) and \$31,573 of the Trail’s Edge South Developer Fee to the CDA that was paid in June 2026 to cover this increase. The new total Not to Exceed would be \$160,702.

**RECOMMENDATION:** Staff recommend approval of the requested funds to purchase office furniture necessary to complete the office expansion with the addition of updating existing office spaces.

**EXPLANATION OF FISCAL/ FTE IMPACTS:**

None  Current budget  Other  Amendment requested  New FTE(s) requested

**RESOLUTION:**

WHEREAS, the CDA Board of Commissioners has approved an office expansion to support the

operational needs of the organization; and

WHEREAS, the office expansion requires the purchase of additional office furniture to adequately furnish new and expanded workspace; and additional funds are needed to complete the entire project;

WHEREAS, the acquisition of appropriate office furniture is necessary to ensure efficient operations, employee productivity, and a professional working environment; and

WHEREAS, sufficient funds are available from the reimbursement of project costs from the City of Chaska for the Ernst House project to cover this expense and additional funding from the return of the 2023 CGPI funds;

NOW, THEREFORE, BE IT RESOLVED that the CDA Board hereby approves the updated expenditure of an amount not to exceed \$160,702 for the purchase of office furniture necessary to support the office expansion; and

BE IT FURTHER RESOLVED that staff is authorized to procure said office furniture in accordance with applicable purchasing policies and procedures.

**PREVIOUS BOARD ACTION**

Resolution 26-38

**ATTACHMENTS**

n/a

**BOARD GOALS**

- Focused Housing Programs    Collaboration    Development/Redevelopment  
 Financial Sustainability    Operational Effectiveness

**PUBLIC ENGAGEMENT LEVEL**

- Inform and Listen    Discuss    Involve    N/A

**CONTACT**

Department Head: Allison Streich, Executive Director

Author: Allison Streich, Executive Director