



CARVER COUNTY  
COMMUNITY  
DEVELOPMENT  
AGENCY

## Board of Commissioners Packet

May 15th, 2025

5:00 p.m. - Regular Meeting

CDA Office, 705 N. Walnut Street, Chaska





**CARVER COUNTY CDA  
BOARD OF COMMISSIONERS**

**Agenda**

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**Meeting Date: May 15, 2025**

**5:00 pm**

**CDA Boardroom, Chaska, MN**

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**1. Call to Order by Chair**

**2. Audience**

Anyone wishing to address the CDA 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.

**3. Approval of Agenda and Meeting Minutes**

A. Approval of Meeting Minutes – April 24<sup>th</sup>, 2025, Special Meeting

**4. Consent Agenda**

- A. Approval of May 2025 Dashboard
- B. Approval of Write-Off of Past Tenant Balances for April 2025
- C. Approval of Record of Disbursements – April 2025
- D. Approval of Certification and Acceptance of Bridges Grant Funds for the 2025-2027 Grant Term
- E. Approval of Certification and Acceptance of Bridges RTC Grant Funds for the 2025-2027 Grant Term

**5. Regular Agenda**

- A. 2024 audit presentation by Abdo
- B. Approval of Updated Strategic Plan
- C. Approval of Updated Down Payment Closing Cost Assistance Program (DPA) Guidelines
- D. Approval of Hybrid Work Policy
- E. Subway Lease Extension
- F. 100 State Ave S New Germany Update
- G. West Creek Apartments and 110 W 2<sup>nd</sup> St Discussion

**6. Information**

- A. John Fahey, Carver County Commissioner
- B. Nick, Koltavy, Assistant County Administrator Carver County
- C. In Person Open Meeting Law - June 25 at 3:00pm at the CDA
- D. MN NAHRO training series
- E. Work Session with County Board on July 1

**7. Adjournment**

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

**Carver County CDA Board meeting agendas are available online at:  
<https://www.carvercda.org/about-cccda/board-of-commissioners/>**

Next Meeting:

CDA Board of Commissioners Regular Meeting  
June 26<sup>th</sup>, 2025, at 5:00 pm  
Carver County CDA Boardroom, 705 N Walnut St Chaska, MN 55318



## Board of Commissioners

### Meeting Minutes

**Meeting Date: April 24, 2025**

**5:00 pm**

**CDA Boardroom, Chaska, MN**

Chair Greg Anderson called the meeting to order at 5:00 p.m.

**COMMISSIONER ROLL CALL:**

		<b>Present</b>	<b>Absent</b>
Chair	Greg Anderson	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Vice Chair	Adam Teske	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Secretary/Treasurer	Troy Williams	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Commissioner	Sylvia MateKole	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Commissioner	Celi Haga	<input checked="" type="checkbox"/>	<input type="checkbox"/>

**CDA Staff in attendance:**

Executive Director	Allison Streich
Director, Comm. Development	Melodie Bridgeman
Director, Finance	Karen Reed
Director, Housing	Shanika Bumphurs
Director, HR & Operations	Janette Meyer
HR & Operations Specialist	Ellie Logelin

**Others in attendance:**

Lisa Anderson, Carver County Commissioner  
 Nick Kuktavy, Assistant County Administrator - Carver County

**AUDIENCE**

*No audience members addressed the board.*

**25-32 Approval of Agenda and Meeting Minutes**

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners, that the agenda for the April 24, 2025, CDA Board meeting be approved as written.

BE IT FURTHER RESOLVED by the Carver County Community Development Agency Board of Commissioners that the minutes for the March 20, 2025, Regular meeting be approved as written.

**Motion: Teske**

**Second: Haga**

	Ayes: 5	Nays: 0	Absent: 0	Abstain: 0
	Yes	No	Absent	Abstain
Anderson	<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"/>
MateKole	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Haga	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**CONSENT AGENDA**

**25-33 Approval of the April 2025 Dashboard**

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners, that the April 2025 Dashboard is approved as written.

**25-34 Approval of the Write-Off of Past Tenant Balance for March 2025**

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners that the Past Tenant balance for March 2025 is hereby approved to be written off.

**25-35 Approval of Record of Disbursements – March 2025**

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners, that the March 2025 Record of Disbursements is approved as written.

**Motion: Haga**

**Second: Williams**

Ayes: 5

Nays: 0

Absent: 0

Abstain: 0

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

**REGULAR AGENDA**

**Paid FMLA**

Janette Meyer presented on Paid FMLA – more information to come.

**Subway Lease Extension**

A discussion was held about the options for a lease extension for Subway.

**25-36 Approval of CGPI Pre-development Grant to Laketown Township for Sanitary Sewer Design**

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

WHEREAS, the CGPI has an approved budget of available grant funds of \$406,000 for the fiscal year ending December 31, 2025; and

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

WHEREAS, after its CGPI awards on March 20, 2025, the CDA has a balance of \$26,000 for 2025 CGPI funding; and

NOW, THEREFORE, BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners to award a CGPI Pre-development grant to Laketown Township for \$10,000 for sanitary sewer design work and enter into a grant agreement with the CDA, in form and content acceptable to the Executive Director of the CDA

**Motion: Teske**

**Second: Haga**

Ayes: 5

Nays: 0

Absent: 0

Abstain: 0

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

**INFO - Carver County Update**

Carver County Commissioner Anderson provided an update.

- Carver County has kicked off their 2026 budget planning.
- Carver County is currently working on their Strategic Plan.

Carver County Assistant County Administrator Koptavy provided an update.

- The Victoria Library is celebrating its 10<sup>th</sup> anniversary on May 3<sup>rd</sup>, 2025.

**INFORMATION**

The date for the joint work session with Carver County to discuss the Carver County CDA 2026 budget is still to be determined.

Melodie Bridgeman provided an update on the Chaska Yards project and the Home Stretch homebuyers course that the Carver County CDA’s is hosting on May 3<sup>rd</sup>, 2025.

Shanika Bumphurs provided an update on the New Germany project and the MN NAHRO ‘What Home Means to Me’ Poster Contest.

Ellie Logelin provided an update on the SHIP Grant through Carver County Public Health.

Allison Streich provided an update.

- On the MN NAHRO sessions and encouraged the Board to attend.
- On the Carver Oaks groundbreaking that is scheduled for April 30<sup>th</sup>, 2025, beginning at 3:00pm.
- That the Carver County CDA celebrated its 45<sup>th</sup> anniversary on April 22<sup>nd</sup>, 2025.
- That she was asked to speak at the National NAHRO conference about the Carver County CDA’s partnership with Beyond New Beginnings.

**ADJOURNMENT**

**25-37 Adjournment**

BE IT RESOLVED that the Carver County Community Development Agency Board of Commissioners hereby adjourns until Thursday, May 15, 2025.

**Motion: Teske**

**Second: MateKole**

Ayes: 5

Nays: 0

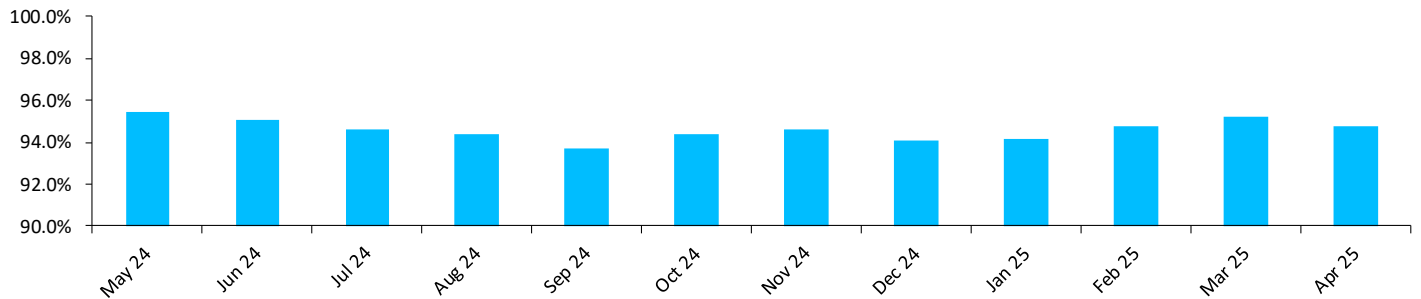
Absent: 0

Abstain: 0

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

*The CDA Board meeting adjourned at 5:37 p.m.*

## HOUSING UPDATES



### 2025 Capital Improvement Projects in Process:

Property	Improvement Project	Status and Tentative Schedule
Brickyard	<ul style="list-style-type: none"> <li>Window Replacement</li> </ul>	<ul style="list-style-type: none"> <li>The project remains on schedule and is anticipated to be completed by the 3<sup>rd</sup> week of May.</li> </ul>
Bluff Creek	<ul style="list-style-type: none"> <li>Deck Repairs</li> <li>Mansards</li> </ul>	<ul style="list-style-type: none"> <li>We are currently gathering bids for planned work.</li> <li>We are obtaining bids to remove shingles and install new siding to the building.</li> </ul>
Centennial	<ul style="list-style-type: none"> <li>Floor Drains</li> </ul>	<ul style="list-style-type: none"> <li>Awaiting bids to replace floor drains in the garage.</li> </ul>
Hilltop/Mayer	<ul style="list-style-type: none"> <li>A/C Cages</li> <li>Community Rooms</li> <li>Exterior Furnishings</li> </ul>	<ul style="list-style-type: none"> <li>Painting is underway to match A/C cages to the building exteriors.</li> <li>Mayer Community Room renovation is completed. Hilltop Community Room renovation is in progress, scheduled to be completed by the end of May.</li> <li>Designating smoking and non-smoking areas for residents and updating existing outdoor furniture.</li> </ul>
Lake Grace	<ul style="list-style-type: none"> <li>Retaining Wall Replacement</li> <li>Intercom System</li> <li>Window Replacement</li> </ul>	<ul style="list-style-type: none"> <li>Completed the 1<sup>st</sup> week of May.</li> <li>We are currently collecting bids for intercom system additions to the building.</li> <li>Obtaining buds to replace the windows in the D Building.</li> </ul>
Oak Grove	<ul style="list-style-type: none"> <li>Fire Alarm System</li> </ul>	<ul style="list-style-type: none"> <li>We are updating the current system, work to be completed by the end of June.</li> </ul>
Carver Homes	<ul style="list-style-type: none"> <li>1385 Marigold</li> <li>116 South Street</li> </ul>	<ul style="list-style-type: none"> <li>We are residing in the home. The work is being completed in-house by maintenance.</li> <li>Replacing exterior stoops, work to be completed by the end of June.</li> </ul>

## **Staffing Update:**

### **New Hire:**

- **Housing Assistance Manager**

We are pleased to announce that the Housing Assistance Manager position has been filled. Amber L. has accepted the role and is scheduled to start on May 19th, 2025.

### **Upcoming Recruitment:**

- **Housing Quality Specialist (HQS)**

The Housing Quality Specialist position remains vacant currently. We anticipate posting the position and beginning the hiring process in late 2025.

### **Internal Promotions:**

- Devin M. has been promoted from Maintenance Assistant to Maintenance Technician I. He is currently assigned to the Brickyard.
- Luis D. has also been promoted from Maintenance Assistant to Maintenance Technician I. He is currently assigned to Centennial.

## **Miscellaneous Updates:**

### **Carver Place:**

- We have begun contacting individuals from the Carver Place interest list, which currently includes 80 names. We currently have 5 appointments set up with applicants.
- The Carver Place website is now live and can be accessed at <https://www.carverplacepts.com>

### **NSPIRE/REAC Inspection Preparation:**

- Maintenance and the Waybury Property Manager are actively working with residents on in-unit repairs, as well as exterior and common area repairs at Waybury in preparation for the upcoming NSPIRE/REAC inspection. We expect that inspection to take place in July.

### **Rent Adjustment:**

- We received and were approved for the September 1st rent increase for the HUD 811 units at Lake Grace. With this rent increase we will see a 4% in rental income from those units.

### **HOTMA Implementation:**

- The Housing Opportunity Through Modernization Act of 2016 (HOTMA) is scheduled to take effect on July 1, 2025. This regulation will impact compliance and operations across our Rural Development, Section 8, and Low-Income Housing Tax Credit (LIHTC) properties.

<b>SPECIAL PROGRAMS</b>			
<b>Program</b>	<b>Grant Term</b>	<b># Units Under Contract</b>	<b>% Under Contract</b>
Bridges	7/1/23-6/30/25	13	85% Waiting for an imminent risk referral
Bridges RTC	7/1/23-6/30/25	2	50%
Housing Trust Fund	10/1/23-9/30/25	15	80%
CoC PSH	8/1/24-7/31/25	14	86% 1 pending lease up, 1 searching

Resident Services

Presentations 2025

Agency	Property	Number of Residents
SW Transit	Centennial	24
	Waybury	17
Help at Your Door	Centennial	10
	Waybury	17
We Cab	Waybury	17
	Crossings	7

2025 YTD

# of residents/clients	Mobile food shelf participants	Energy Assistance Program Application assistance
10	32	6

## 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).

**Updated as of December 31, 2024:**

	Metro HRA Housing Choice Vouchers	CDA Affordable Rental Units	CDA Subsidized Rental Units	CDA Rental Assistance Participants	Community Growth Partnership Initiative (Projects Awarded 2016 - 2024)	NextStage – 2024 Year End Activity	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	3	11	28	2
Cologne			3	2	3	1	1	
Hamburg								
Mayer			10		3	1	1	
New Germany				1	5			
NYA	3	47	10	1	6	4		3
Victoria		3	3		6	2	1	
Waconia	13	119	51	7	4	2	10	
Watertown	2		34		7	4	1	7
Townships					4			
Other						8		
<b>TOTAL</b>	<b>225</b>	<b>420</b>	<b>314</b>	<b>43</b>	<b>51</b>	<b>46</b>	<b>42</b>	<b>12</b>

## FINANCE

### FINANCE

		April 2025 YTD Actual	April 2025 YTD Budget	Variance
<b>CDA</b>	Revenue	6,414,843	5,804,288	610,555
	Expenses	3,995,592	4,503,124	507,532
	Cash Balance	5,684,388		

		April 2025 YTD Actual	April 2025 YTD Budget	Variance
<b>Properties</b>	Revenue	3,499,771	3,352,748	147,023
	Expenses	2,394,317	2,483,956	89,639
	Cash Balance	3,460,196		

### Revenue Recapture collected through April

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

Property:	Written off:	Collected:	Notes:
Lake Grace	\$ 19,577	\$6,446	
Carver Homes	\$75,639	\$31,578	
Bluff Creek		\$883	
Centennial Hill	\$2,796		
Hilltop	\$2,378		
Trails	\$10,802	\$15,362	
Crossings			
Waybury	\$898		
Windstone	\$1,108	\$ 1,209	
<b>Total:</b>	<b>\$113,198</b>	<b>\$55,478</b>	

### Other Finance updates

Consolidated YTD revenues for the CDA through April were \$6,414,843 and expenses were \$3,995,592. **Net Operating Income was \$2,419,251, 86% over budget.** YTD Revenues for the properties were \$3,499,771 and expenses were \$2,394,317. **Net Operating Income was \$1,105,454, 27% over budget.**

## COMMUNITY & ECONOMIC DEVELOPMENT

### COMMUNITY LAND TRUST (CCCLT)

Total Units	42
Total resales YTD	0
# of families helped	74
Waiting list	18
Homebuyer Initiated Program Waiting list	1
Acquisition this month	0

**Notes:**

CD staff have begun preparing CLT waitlist applicants for the Homebuyer Initiated Program (HIP).

#### **Community Land Trust**

We are working with our first prospective CLT buyer for the Homebuyer Initiated Program. We have provided her with an award letter and anticipate that she will find a home within the 90-day period.

#### **Down Payment Closing Assistance Program**

The Professional Service Agreement (PSA) for Distribution of Local Affordable Housing Aid (LAHA) was fully executed on April 30, 2025. This is the primary source of funding for the DPA program. Revisions to the DPA Guidelines are recommended at the May Board meeting.

#### **Homebuyer Education**

The Community Development Department is partnering with Dakota County to host a Homestretch homebuyer course at the CDA Office. The rescheduled course will take place Friday, July 18, 2025, from 8:30 am to 5:00 pm. The course will be led by Dakota County's Homeownership Specialist, along with a loan officer, home inspector, and realtor. The event is being sponsored by Old National Bank.

#### **413 Franklin Ave NE, Watertown**

MJS Construction is working with the City of Watertown to finalize the building permit. A pre-construction meeting was held on May 8, 2025. We anticipate construction to begin before Memorial Day.

#### **Chaska Yards (Ernst House)**

Construction continues to progress on the project. The last unit's foundation has been poured and utility lines trenched. The archeologist oversight work is finally complete. The final report and artifacts will be delivered to the Carver County Historical Society.

**BUSINESS DEVELOPMENT - NEXTSTAGE**

	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Total 4 Qtrs
Total Carver County Clients Assisted	24	34	46	23	69
# of Financing Events	1	1	1	2	5
Total Financing/Investment	\$460,000	\$746,650	\$1,013,150	\$271,600	\$2,491,400
New Business Starts	1	0	1	1	3
Business Expansions	0	0	0	1	1
New FT Jobs	2	0	0	6	8
New PT Jobs	1	0	0	10	11

**MINNESOTA CITIES PARTICIPATION PROGRAM (MCP) –**

2025 allocation is \$1,992,221 Numbers through April 2025

	# Committed loans	Total \$	% of allocated funds
First Mortgage Loans	3	\$769,841	39%
Additional Start-up loans	0	\$ -	N/A
Step Up loans	0	\$ -	N/A
Fix Up Loans	0	\$ -	N/A
Down Payment and Closing Cost Loans		\$48,500	N/A
TOTALS	3	\$769,841	N/A

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

	2026 new assessments	Underway (anticipated 2026 assessment)	2025 Paid Off	Total active assessments
Applications	1	30	0	67

## COMMUNITY GROWTH PARTNERSHIP INITIATIVE (CGPI)

### Open Grants:

Year	Grant	City	Project	Budget
2023	Community Development	Waconia Township	Sovereign Estates	\$90,000
2024	Pre-Development	NYA	Urban Streetscape	\$7,500
2024	Pre-Development	Watertown	Spring Hills	\$10,000
2024	Pre-Development	Victoria	Tif Analysis	\$10,000
2024	Pre-Development	Chaska	Zoning Audit	\$10,000
2024	Community Development	Cologne	Cooperative	\$100,000
2024	Community Development	Chanhassen	Downtown Redev.	\$100,000
2025	Pre-Development	Mayer	Zoning Study	\$10,000
2025	Pre-Development	Victoria	Transportation	\$10,000
2025	Pre-Development	Waconia	Stormwater Study	\$10,000
2025	Community Development	Chaska	Industrial Dev.	\$100,000
2025	Community Development	NYA	Apt. Building	\$100,000
2025	Community Development	Waconia	Well Abandonment	\$50,000
2025	Community Development	Watertown	Business Centers	\$100,000

## ECONOMIC DEVELOPMENT (social media)

### FACEBOOK Choose Carver County

	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Totals
<i>Facebook Reach</i>	5,800	233	314	89	6,436
<i>Facebook Page new likes</i>	84	163	2	1	250
<i>Total Facebook Likes</i>	244	247	249	251	
<i>Total Facebook Followers</i>	314	318	326	328	

- Note: Social media advertisements ran in Q1 2024 through Q2 2024.

## CHOOSECARVERCOUNTY.COM

	Q2 2024 CCC	Q3 2024 CCC	Q4 2024 CCC	Q1 2025 CCC	Totals
Page Views	3,446	4,641	3,331	4,541	15,959
Average Engagement	2:15m	1:19m	1:56m	2:39m	
Top 3 Pages	Events, Home, Contact Our Staff	Home, Events, Lake Auburn Campground	Home, Hillcrest Café & Catering, Events	Home, Hillcrest Café & Catering, Indoor Adventures in Carver County MN	

## ADMINISTRATIVE/OTHER ITEMS OF INTEREST

Staff attended the May 5 Waconia City Hall for a discussion on Spruce Apartments and the city LAHA money.

Staff will begin the process of transferring our CoC Permanent Supportive Housing program to the CAP Agency as soon as we receive our award letter from HUD.

The Executive Director will be attending the NAHRO National Conference in NYC in July to present on the CDA's partnership with Beyond New Beginnings.

Staff will be presenting to the City of Chanhassen for a work session on May 16 regarding the LAHA (local affordable housing aid).

Staff will be presenting to the Watertown Chamber on May 21.

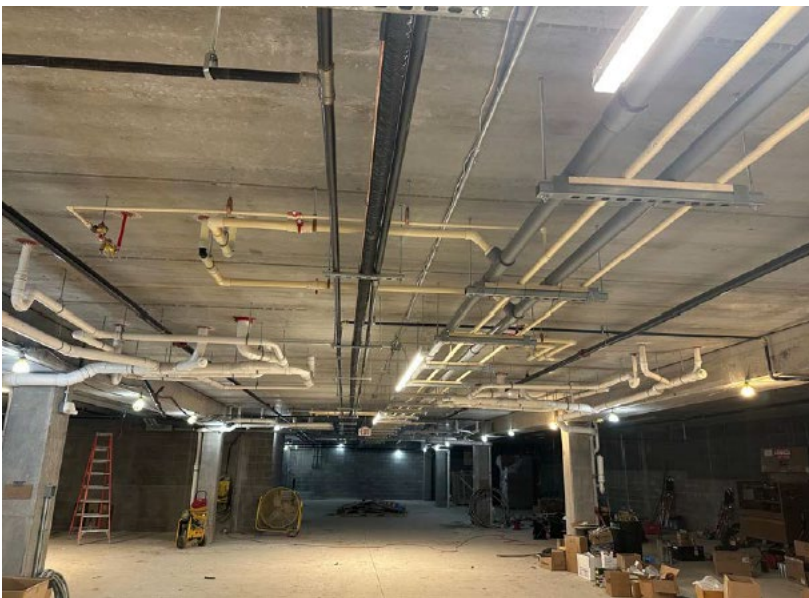
Staff will be participating in the Taste of Chaska on May 14.

### Carver Oaks





Carver Place





# Board of Commissioners

## Request for Board Action

Meeting Date: May 15, 2025

Agenda number: 4B

**DEPARTMENT:** Housing

**FILE TYPE:** Regular Consent

**TITLE:** Approval of Write-Off of Past Tenant Balances for April 2025

**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 April 2025 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: Shanika Bumphurs, Director of Housing

Author: Shanika Bumphurs, Director of Housing

Status = Past

<b>Property Code</b>	<b>Charge Type</b>	<b>Current Owed</b>	<b>Amount Paid</b>
<b>lakegrc Resident 1</b>			
	DAMAGE	\$419.18	\$20.82
<b>Total For Resident 1</b>		<b>\$419.18</b>	<b>\$20.82</b>
<b>ph Resident 2</b>			
	DAMAGE	\$15,196.85	\$1,041.26
<b>Total For Resident 2</b>		<b>\$15,196.85</b>	<b>\$1,041.26</b>
<b>Resident 3</b>			
	DAMAGE	\$29.16	\$95.84
<b>Total For Resident 3</b>		<b>\$29.16</b>	<b>\$95.84</b>
<b>Total</b>		<b>\$15,645.19</b>	<b>\$1,157.92</b>



# Board of Commissioners

## Request for Board Action

Meeting date: May 15, 2025

Agenda number: 4C

**DEPARTMENT:** Finance

**FILE TYPE:** Regular - Consent

**TITLE:** Approval of Record of Disbursements - April 2025

**PURPOSE/ ACTION REQUESTED:** Approve Record of Disbursements for April 2025

**SUMMARY:** In April 2025, the Carver County Community Development Agency (CDA) had \$1,564,594.24 in disbursements and \$183,605.80 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 April, 2025.

**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 April 2025 Record of Disbursements is approved as written.

**PREVIOUS BOARD ACTION**

N/A

**ATTACHMENTS**

Attachment A: Record of Disbursements - April 2025

**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: Karen Reed, Director of Finance

Author: Karen Reed, Director of Finance

**Carver County CDA  
Record of Disbursements  
For the Month of April 2025**

	Date	Amount	Total
<b>Carver Homes</b>	04/02/25	\$3,413.14	
	04/11/25	\$31,860.55	
	04/16/25	\$31,710.99	
	04/24/25	\$2,820.61	
	04/30/25	\$22,590.38	\$92,395.67
<b>CDA</b>	04/02/25	\$66,178.05	
	04/11/25	\$61,262.66	
	04/16/25	\$103,871.04 (1)	
	04/24/25	\$620,340.32 (2)	
	04/30/25	\$35,600.59	\$887,252.66
<b>Properties</b>	04/02/25	\$41,712.16	
	04/11/25	\$143,463.80 (3)	
	04/16/25	\$44,398.96	
	04/24/25	\$113,041.20 (4)	
	04/30/25	\$242,329.79 (5)	\$584,945.91
<b>Total April 2025 Disbursements</b>			<b>\$1,564,594.24</b>
<b>April 2025 Payroll</b>	04/09/25	\$92,008.50	
	04/23/25	\$91,597.30	<b>\$183,605.80</b>

Disbursement detail is available in the Finance Office

- (1) **HART - pension contribution - \$20,000**  
**MHFA - Carver Oaks - Loan Origination fees - \$62,000**  
**HSA contribution - \$4,700**  
**MacDonald & Mach Architects - Chaska Yards - 9,400**  
**MHFA - Carver Place - construction loan interest - \$31,000**
- (2) **State Farm - Property insurance - \$287,000**  
**Carver County - Health, dental - \$47,000**  
**City of Cologne - CGPI Development grant - \$100,000**  
**DDK Construction - progress billing - Chaska Yards - \$177,000**
- (3) **US Bank -Waybury debt service - \$34,000**  
**US Bank -Waybury - Trustee fee - \$3,500**
- (4) **State Farm - Property insurance - Waybury/Windstone - \$86,000**
- (5) **Interfund clearing to CDA- \$182,000**



# Board of Commissioners

## Request for Board Action

---

Meeting date: May 15, 2025

Agenda number: 4D

**DEPARTMENT:** Housing

**FILE TYPE:** Consent Agenda

**TITLE:** Approval of Certification and Acceptance of Bridges Grant Funds for the 2025 - 2027 Grant Term

**PURPOSE/ ACTION REQUESTED:** Approve the renewal of the Bridges grant

**SUMMARY:** The Minnesota Housing Finance Agency (Minnesota Housing), in partnership with the Minnesota Department of Human Services Mental Health Division (DHS-MHD), manages the Bridges Rental Assistance Program (Bridges). Minnesota Housing enters into contracts with local Housing Agencies to provide assistance to eligible households. Bridges goals are to:

- Provide housing subsidies for People with Mental Illness who are experiencing housing instability in order to bridge the time until a federal or other permanent housing subsidy program is available.
- Maintain and foster the integration of People with mental illness into their communities through a partnership of housing subsidy and supportive services.

Bridges provides a temporary housing subsidy for participants in which at least one adult member has a mental illness and whose household gross income is under 50 percent of the area median. Bridges funds may be used to pay rent directly to a landlord, security deposits, application fees, and the full rent for up to 90 days during a medical or psychiatric crisis. The housing subsidy is provided while the participant is on a waiting list for federal or other permanent housing subsidy program or it is provided to a participant who will apply when the waiting list opens.

Minnesota Housing enters into Bridges Agreements with local Housing Agencies who also manage a permanent housing subsidy program. The Housing Agencies work with applicants and issues monthly housing subsidies that are paid to the landlord on behalf of participants. The Housing Agency partners with a Local Mental Health Entity (LMH Entity) in order to provide

access to mental health services. The LMH Entity enters into a Cooperative Agreement with the Housing Agency to define roles and responsibilities under Bridges.

The Carver County CDA in conjunction with Carver County Health and Human Services, applied for continued funding for its Bridges Program through Minnesota Housing and was approved for funding. The CDA currently serves 13 households in Carver County. The CDA was awarded \$389,862 to serve 15 households for the upcoming biennium, a 30% increase from the previous biennium.

**RECOMMENDATION:** Approval of Certification and Acceptance of Bridges Grant Funds for the 2025 - 2027 Grant Term

**EXPLANATION OF FISCAL/ FTE IMPACTS:**

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

**RESOLUTION:**

I HEREBY CERTIFY that I am the duly elected Secretary and keeper of the records of Carver County Community Development Agency (the “CDA”), a public body corporate and politic of the County of Carver, which is a political subdivision of the State of Minnesota; that the following is a true and correct copy of the Resolutions duly and unanimously adopted by all of the members of the CDA on May 15, 2025 all of the members of the CDA being present and constituting a quorum for the transaction of business; that the meeting was called in compliance with all applicable laws of the CDA; that the Resolutions do not conflict with any laws of the CDA; that the Resolutions have not been in any way altered, amended, or repealed and are in full force and effect, unrevoked and unrescinded as of this date, and have been entered upon the regular Minute Book of the CDA as of this date; and that all of the members of the CDA have, and at the time of adoption of the Resolution had, full power and lawful authority to adopt the Resolutions and to confer the powers thereby granted to the officer(s) named therein, who has (have) full power and lawful authority to exercise the same.

WHEREAS, on this 15th day of May, 2025, there has been presented to the meeting of the members of the CDA a proposal for the CDA to receive a Bridges Program Tenant-Based Rental Assistance Grant (the “Grant”) from the Minnesota Housing Finance Agency, a public body corporate and politic of the State of Minnesota, 400 Wabasha Street N, Suite 400, St. Paul, Minnesota 55102 (the “Agency”), of a sum not to exceed Three Hundred Eighty Nine Thousand Eight Hundred Sixty Two and No/100 Dollars (\$389,862) for the Carver CDA Bridges Rental Assistance Program. The terms and receipt of which will be evidenced by the Grant Agreement between the CDA and the Agency.

NOW THEREFORE, be it resolved by the members of the HFA that the CDA is authorized to establish and administer a tenant-based rental assistance program; and

BE IT FURTHER RESOLVED that Allison Streich, the Executive Director, of the CDA, is authorized, on behalf of the CDA at any time hereafter and without further action by or authority or direction from the members of the CDA, to execute and deliver to the Agency, in the forms required by the Agency, the Grant Agreement and all other agreements, instruments, certificates and documents required by the Agency, and to do or cause to be done all other acts and things that the Officers may determine to be necessary or advisable under or in connection with the Grant, and that the execution by the Officers of any agreement, instrument, certificate or document, or the doing of any such act or thing, shall be conclusive evidence of their determination in that respect; and

BE IT FURTHER RESOLVED, that the Agency is authorized to rely on the continuing force and effect of these Resolutions until receipt by the Commissioner of the Agency at its principal office of notice in writing from the CDA of any amendments or alterations thereto.

**PREVIOUS BOARD ACTION**

n/a

**ATTACHMENTS**

MN Housing award letter

**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: Shanika Bumphurs, Director of Housing  
Author: Allison Streich, Executive Director

Approval of Certification and Acceptance of Bridges Grant Funds for the 2025 - 2027 Grant Term

**Resolution No.**

I HEREBY CERTIFY that I am the duly elected Secretary and keeper of the records of Carver County Community Development Agency (the “CDA”), a public body corporate and politic of the County of Carver, which is a political subdivision of the State of Minnesota; that the following is a true and correct copy of the Resolutions duly and unanimously adopted by all of the members of the CDA on May 15, 2025 all of the members of the CDA being present and constituting a quorum for the transaction of business; that the meeting was called in compliance with all applicable laws of the CDA; that the Resolutions do not conflict with any laws of the CDA; that the Resolutions have not been in any way altered, amended, or repealed and are in full force and effect, unrevoked and unrescinded as of this date, and have been entered upon the regular Minute Book of the CDA as of this date; and that all of the members of the CDA have, and at the time of adoption of the Resolution had, full power and lawful authority to adopt the Resolutions and to confer the powers thereby granted to the officer(s) named therein, who has (have) full power and lawful authority to exercise the same.

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NOW THEREFORE, be it resolved by the members of the HFA that the CDA is authorized to establish and administer a tenant-based rental assistance program; and  
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BE IT FURTHER RESOLVED, that the Agency is authorized to rely on the continuing force and effect of these Resolutions until receipt by the Commissioner of the Agency at its principal office of notice in writing from the CDA of any amendments or alterations thereto.

**Dated: May 15, 2025**

**ATTEST:** \_\_\_\_\_  
Troy Williams, Secretary

\_\_\_\_\_  
Allison Streich, CDA Executive Director  
(SEAL)



Wednesday, April 30, 2025

Allison Streich  
Carver County Community Development Agency  
705 N Walnut St  
Chaska, MN 55318

Sent via email

Re: FY2026/2027 Bridges Regional Treatment Center (RTC) Rental Assistance Program Funding

Dear Allison,

We are pleased to inform you that your proposal was approved for funding by the Minnesota Housing board on April 24, 2025. Your application was one of 19 selected for approval, representing a total of \$13,588,530.00 which will provide needed rental assistance to integrate people with mental illness into the community and continue to address complex housing needs for those who are exiting institutions.

Your organization will be awarded up to \$443,731.00, with a monthly administrative fee per household of \$109.00, for a grant term beginning July 1, 2025, through June 30, 2027. Funding is contingent upon satisfactory completion of all due diligence items, approval of which is at the sole discretion of Minnesota Housing, as well as the Minnesota Legislature's approval of Bridges RTC appropriations in sufficient amounts to fund the awards. In addition to the standard requirements for the grant, the following conditions apply to your specific grant:

Enclosed with this letter is the Due Diligence Checklist, the Grant Contract Agreement with Exhibits, a Sample Cooperative Agreement, and a Contact Form. All items listed in the Due Diligence Checklist must be returned to and approved by Minnesota Housing prior to the execution of the Grant Contract Agreement. **NOTE:** Expenses incurred prior to the execution of the Grant Contract Agreement are not allowed and will not be reimbursed.

A **mandatory** due diligence information session will be held on Tuesday, May 6, 2025, from 11:00-12:00 p.m. Central Time via [Microsoft Teams](#). The information session will provide an overview of the program, Grant Contract Agreement provisions, and required due diligence. The session will also allow time for questions. Register for the session using the following URL: <https://events.gcc.teams.microsoft.com/event/7776c0eb-1e64-42e1-99fd-1412fcb08bdb@eb14b046-24c4-4519-8f26-b89c2159828c>. After registering, you will receive a confirmation email with further instructions.

If you have program specific questions, contact Ellie Miller at [ellie.miller@state.mn.us](mailto:ellie.miller@state.mn.us).

Thank you for your continued commitment in serving homeless, disabled, and low-income households and partnering with Minnesota Housing as we work to affordably house Minnesotans.

Sincerely,

Rinal Ray  
Assistant Commissioner, Multifamily

Enclosures:

Due Diligence Checklist

Grant Contract Agreement and Exhibits

Sample Cooperative Agreement

Contact Form



# Board of Commissioners

## Request for Board Action

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Meeting date: May 15, 2025

Agenda number: 4E

**DEPARTMENT:** Housing

**FILE TYPE:** Consent Agenda

**TITLE:** Approval of Certification and Acceptance of Bridges RTC Grant Funds for the 2025-2027 Grant Term

**PURPOSE/ ACTION REQUESTED:** Approve the renewal of the Bridges RTC grant

**SUMMARY:** The Minnesota Department of Human Services, Mental Health Division (DHS-MHD), has been a long-time partner in the implementation of the Bridges program, which provides rental assistance for persons with a serious mental illness, with the goal that they achieve permanent housing stability by transitioning to Section 8 Housing Choice Vouchers or another stable housing option.

In 2011, DHS-MHD approached Minnesota Housing and together the agencies began planning the Bridges RTC pilot program to assist individuals at the Anoka Metro Regional Treatment Center (AMRTC) who no longer need to be at the facility but lack housing options and would be homeless upon exit. AMRTC is a psychiatric hospital serving adults with serious mental illnesses and co-occurring conditions—including substance use disorders, intellectual disabilities, chronic physical illnesses and aging-related dementia—that complicate their recoveries.

In 2012, the Bridges RTC pilot program awarded \$1.2 million to seven grantees across the state to serve up to 87 households per month. Allocations were based on historical intakes to AMRTC.

The Carver County CDA has administered the Bridges RTC Program since 2012. Similar to other tenant rental assistance programs, this program provides subsidy payments for individuals participating in the program.

The Carver County CDA in conjunction with Carver County Health and Human Services applied for continued funding for its Bridges RTC Program through Minnesota Housing.

For the grant period of 2025-2027, the CDAs have been awarded a grant in the amount of \$53,869 to continue to serve two households, an increase of 29%.

**RECOMMENDATION:** Approval of Certification and Acceptance of Bridges RTC Grant Funds for the 2025 - 2027 Grant Term

**EXPLANATION OF FISCAL/ FTE IMPACTS:**

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

**RESOLUTION:**

I HEREBY CERTIFY that I am the duly elected Secretary and keeper of the records of Carver County Community Development Agency (the “CDA”), a public body corporate and politic of the County of Carver, which is a political subdivision of the State of Minnesota; that the following is a true and correct copy of the Resolutions duly and unanimously adopted by all of the members of the CDA on May 15, 2025, all of the members of the CDA being present and constituting a quorum for the transaction of business; that the meeting was called in compliance with all applicable laws of the CDA; that the Resolutions do not conflict with any laws of the CDA; that the Resolutions have not been in any way altered, amended, or repealed and are in full force and effect, unrevoked and unrescinded as of this date, and have been entered upon the regular Minute Book of the CDA as of this date; and that all of the members of the CDA have, and at the time of adoption of the Resolution had, full power and lawful authority to adopt the Resolutions and to confer the powers thereby granted to the officer(s) named therein, who has (have) full power and lawful authority to exercise the same.

WHEREAS, on this 15th day of May, 2025, there has been presented to the meeting of the members of the CDA a proposal for the CDA to receive a Bridges RTC Program Tenant-Based Rental Assistance Grant (the “Grant”) from the Minnesota Housing Finance Agency, a public body corporate and politic of the State of Minnesota, 400 Wabasha Street N, Suite 400, St. Paul, Minnesota 55102 (the “Agency”), of a sum not to exceed Fifty-Three Thousand Eight Hundred and Sixty Nine and No/100 Dollars (\$53,869) for the Carver CDA Bridges RTC Rental Assistance Program. The terms and receipt of which will be evidenced by the Grant Agreement between the CDA and the Agency.

NOW THEREFORE, be it resolved by the members of the HFA that the CDA is authorized to establish and administer a tenant-based rental assistance program; and

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**PREVIOUS BOARD ACTION**

n/a

**ATTACHMENTS**

MN Housing award letter

**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: Shanika Bumphurs, Director of Housing

Author: Allison Streich, Executive Director

Approval of Certification and Acceptance of Bridges RTC Grant Funds for the 2025 - 2027 Grant Term

**Resolution No.**

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BE IT FURTHER RESOLVED, that the Agency is authorized to rely on the continuing force and effect of these Resolutions until receipt by the Commissioner of the Agency at its principal office of notice in writing from the CDA of any amendments or alterations thereto.

**Dated: May 15, 2025**

**ATTEST:** \_\_\_\_\_  
Troy Williams, Secretary

\_\_\_\_\_  
Allison Streich, CDA Executive Director  
(SEAL)



Wednesday, April 30, 2025

Allison Streich  
Carver County Community Development Agency  
705 N Walnut St  
Chaska, MN 55318

Sent via email

Re: FY2026/2027 Bridges Regional Treatment Center (RTC) Rental Assistance Program Funding

Dear Allison,

We are pleased to inform you that your proposal was approved for funding by the Minnesota Housing board on April 24, 2025. Your application was one of 19 selected for approval, representing a total of \$13,588,530.00 which will provide needed rental assistance to integrate people with mental illness into the community and continue to address complex housing needs for those who are exiting institutions.

Your organization will be awarded up to \$443,731.00, with a monthly administrative fee per household of \$109.00, for a grant term beginning July 1, 2025, through June 30, 2027. Funding is contingent upon satisfactory completion of all due diligence items, approval of which is at the sole discretion of Minnesota Housing, as well as the Minnesota Legislature's approval of Bridges RTC appropriations in sufficient amounts to fund the awards. In addition to the standard requirements for the grant, the following conditions apply to your specific grant:

Enclosed with this letter is the Due Diligence Checklist, the Grant Contract Agreement with Exhibits, a Sample Cooperative Agreement, and a Contact Form. All items listed in the Due Diligence Checklist must be returned to and approved by Minnesota Housing prior to the execution of the Grant Contract Agreement. **NOTE:** Expenses incurred prior to the execution of the Grant Contract Agreement are not allowed and will not be reimbursed.

A **mandatory** due diligence information session will be held on Tuesday, May 6, 2025, from 11:00-12:00 p.m. Central Time via [Microsoft Teams](#). The information session will provide an overview of the program, Grant Contract Agreement provisions, and required due diligence. The session will also allow time for questions. Register for the session using the following URL:

<https://events.gcc.teams.microsoft.com/event/7776c0eb-1e64-42e1-99fd-1412fcb08bdb@eb14b046-24c4-4519-8f26-b89c2159828c>. After registering, you will receive a confirmation email with further instructions.

If you have program specific questions, contact Ellie Miller at [ellie.miller@state.mn.us](mailto:ellie.miller@state.mn.us).

Thank you for your continued commitment in serving homeless, disabled, and low-income households and partnering with Minnesota Housing as we work to affordably house Minnesotans.

Sincerely,

Rinal Ray  
Assistant Commissioner, Multifamily

Enclosures:

Due Diligence Checklist

Grant Contract Agreement and Exhibits

Sample Cooperative Agreement

Contact Form



# Board of Commissioners

## Request for Board Action

---

Meeting date: May 15, 2025

Agenda number: 5A

**DEPARTMENT:** Finance

**FILE TYPE:** Regular Agenda

**TITLE:** Approval of the 2024 Audit

**PURPOSE/ ACTION REQUESTED:** Approve and accept the CDA 2024 audit

**SUMMARY:** Abdo completed the 2024 CDA audit and is attending the board meeting to present it.

**RECOMMENDATION:** Approval of the 2024 CDA audit.

**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”) entered into a services contract for the 2024 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 2024 Audit as presented by ABDO.

**PREVIOUS BOARD ACTION**

N/A

**ATTACHMENTS**

## The 2024 CDA Annual Financial Report

### **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: Karen Reed, Director of Finance

Author: Karen Reed, Director of Finance



# Board of Commissioners

## Request for Board Action

Meeting date: May 15, 2025

Agenda number: 5B

**DEPARTMENT:** Administration

**FILE TYPE:** Regular Agenda

**TITLE:** Approval of the Updated CDA 2024-2027 Strategic Plan

**PURPOSE/ ACTION REQUESTED:** Approve Updated 2024-2027 Strategic Plan

**SUMMARY:** On August 10, 2023, the CDA Board and Staff held a strategic planning session. Staff meet interally after the session to finalize a proposed 2024-2027 Strategic Plan. Staff discussed the proposed Strategic Plan with the Board on August 17, 2024 during a Board work session. Staff made minor edits based on feedback during the work session. The Board officially adopted the Strategic Plan at the September 19, 2024 meeting. Staff is proposing to remove language specific to Greater MSP in the Community and Business section and add in DEED and MAPCED. Staff will also provide an update on the Strategic Plan initiatives.

**RECOMMENDATION:** Approval of the Updated CDA 2024-2027 Strategic Plan

**EXPLANATION OF FISCAL/ FTE IMPACTS:**

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

**RESOLUTION:**

Motion to approve and adopt the Updated CDA 2024-2027 Strategic Plan

**PREVIOUS BOARD ACTION**

Resolution 24-68 Approval of the CDA 2024-2027 Strategic Plan

**ATTACHMENTS**

Revised 2024-2027 Strategic Plan slide on Community and Business Development

**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

# Community and Business development

Create and Implement new Marketing Plan that incorporates the “Cities First” Strategy

Build strong collaborative partnerships with Cities

Further define economic development initiatives, such as “gardening” – growing existing businesses, and working with Chambers of Commerce.

Promote Employer Engagement with CC Workforce Center

Increase marketing/outreach of NextStage

Explore hosting a county broker event and/or developer’s event (with MN Real Estate Journal if developer’s)

Work in partnership with organizations such as DEED, MAPCED, EDAM

Community Growth Partnership Initiative



# Board of Commissioners

## Request for Board Action

Meeting date: May 15, 2025

Agenda number: 5C

**DEPARTMENT:** Community Development

**FILE TYPE:** Regular Agenda

**TITLE:** Approval of Updated Down Payment Closing Cost Assistance Program (DPA) Guidelines

**PURPOSE/ ACTION REQUESTED:** To revise the Guidelines for the CDA's Down Payment Closing Cost Assistance Program.

**SUMMARY:** At the CDA Board meeting on January 16, 2025, the Board approved the Carver County Down Payment Closing Cost Assistance Program Guidelines to provide financing for qualified first-time homebuyers to use towards down payment and/or closing costs. The Guidelines were modeled after the Minnesota Homeownership Center Best Practices for Down Payment Assistance. As we prepare to launch the DPA, these best practices have been updated in response to current market conditions. Staff is recommending revisions to the Guidelines based on the updated best practices, feedback from our lending partners and current year income updates.

**RECOMMENDATION:** Approve the revisions to the the CDA's Down Payment Closing Cost Assistance Program Guidelines

**EXPLANATION OF FISCAL/ FTE IMPACTS:**

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

**RESOLUTION:**

WHEREAS, the Down Payment Closing Cost Assistance Program was created in January 2025 to create affordable homeownership opportunities for first time homebuyers in Carver County as

identified as a high priority need in the Carver County Housing Study prepared by Maxfield in 2024; and

WHEREAS, market conditions have changed and best practices have been updated to better facilitate the use and effectiveness of the Down Payment Closing Cost Assistance Program.

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 revisions to the Carver County Down Payment Closing Cost Assistance Program to provide financing for qualified first-time homebuyers to use towards down payment and/or closing costs.

**PREVIOUS BOARD ACTION**

24-66 Approval of Acceptance of LAHA (Local Affordable Housing Aid) Funding from Carver County

25-05 Approval of Down Payment Closing Cost Assistance Program Guidelines

**ATTACHMENTS**

Down Payment Closing Cost Assistance Program Guidelines Revisions - May 2025

**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: Melodie Bridgeman, Director of Community Development

Author: Melodie Bridgeman, Director of Community Development

**CARVER COUNTY COMMUNITY DEVELOPMENT AGENCY**



**CARVER COUNTY  
COMMUNITY  
DEVELOPMENT  
AGENCY**

**Down Payment Closing Cost  
Assistance Program**

**PROGRAM GUIDELINES**

**May 2025**

## PURPOSE

The Carver County Board of Commissioners created a Local Housing Trust Fund (LHTF) to encourage the creation of affordable housing for rental housing and owner-occupied housing, to promote the preservation of existing affordable housing and naturally occurring affordable housing, and to provide rental assistance and homeownership assistance to people of very low income, low income, and moderate-income. The Commissioners designated the Carver County Community Development Agency (CDA) to administer the LHTF on behalf of Carver County. The LHTF programs are guided primarily by the following documents:

- Minn. Stat. §462C.16 462C.16 Housing Trust Funds for Local Housing Development
- Ordinance Establishing a Housing Trust Fund in Carver County (Ordinance No.104-2023), effective 12/19/23

The Down Payment Closing Cost Assistance Program is an initiative of the Carver County LHTF. The Carver County CDA will provide financing for qualified first-time homebuyers to use towards down payment and/or closing costs.

## PROGRAM GOALS

- ✓ Provide an affordable pathway for low to moderate income households to achieve first-time homeownership.
- ✓ Encourage homeownership within Carver County.
- ✓ Maintain a strong residential real estate market for all household income and property types.

This document outlines the guidelines and procedures for the administration of Carver County CDA Down Payment Closing Cost Assistance Program.

## PROGRAM ELIGIBILITY

### Borrower Eligibility

This program will provide financial assistance to households with income at or below 100% of the Area Median Income (AMI) for Carver County to assist in the purchase of a home in Carver County. Borrower must be a first-time homebuyer (have never owned a home or have not owned a home in the past three years) to receive funding. Borrowers do not need to be current residents of Carver County but there is preference for those who live, rent or work within the County. Non-occupant co-borrowers are not allowed.

### Property Eligibility

Eligible properties must be in Carver County and may include any of the following property types:

- A single-family detached home
- A duplex or twin home
- A condominium unit
- A townhome
- The purchase price of the property may not exceed \$415,000.\*

*\*This is approximately 85% of the area median sales price for a single-family home in Carver County. Maximum purchase price may be adjusted annually by the CDA staff based on area median sales information provided by the Minneapolis Area Realtors Association.*

### Property Requirements

- House must be 'move-in' condition (no major construction or repairs needed prior to move-in).
- House must be primary residence of Borrower(s) and homesteaded.
- House must have an appraised value equal to or greater than all loans.
- Homeowners must secure homeowners' insurance for the property.
- Property must conform to all applicable zoning ordinances and possess all appropriate use permits.
- An independent full home inspection is required prior to closing. Note there are no minimum property standards.

### Loan Amount

Eligible borrowers can receive a maximum of 25% of the purchase price not to exceed \$50,000 for homebuyer assistance.

~~The minimum housing ratio cannot be less than 25% and the maximum debt-to-income ratio cannot be greater than 40%, as calculated by the first mortgage lender. Ratios are based on gross household income and established to ensure affordability and~~

~~preservation.~~

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#### Loan Terms

The homebuyer assistance will act as a soft second loan. The interest rate will be set at zero percent (0%) for the length of the term. This is a twenty (20) year forgivable loan with 5% of the original loan principal forgiven annually as long as the original homebuyer(s) owns and resides in the home. The balance of the loan is due in full upon sale, transfer, conveyance, or when it is no longer the primary residence. The borrower(s) is required to sign a Note and Mortgage.

#### Qualifying Ratio

The minimum housing ratio is not less than 25% as calculated by the first mortgage lender. The maximum debt-to-income ratio is not greater than 50%, as calculated by the first mortgage lender. Ratios are based on gross household income and established to ensure affordability and preservation.

#### Mortgage Qualification

The household's monthly mortgage payment must meet the Qualifying Ratio requirements. cannot exceed 40% of gross household income. Homebuyers shall have prior contact with a lender and secure a fully underwritten conditional pre-approval for a first mortgage prior to applying for the CDA's downpayment assistance program. Borrowers may use a lending institution of their choice.

The first mortgage must be a prime/A-rated fixed rate mortgage loan. Conventional, FHA and VA mortgages are acceptable. In no instance will an adjustable-rate mortgage be allowed. Borrowers are encouraged to apply for loans and other down payment closing cost assistance funded through the Minnesota Housing Finance Agency (MHFA) Home Buyers Programs, HUD FHA programs, and other local opportunities.

#### Household Contribution

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

#### Layering

Funds can be layered with other Down Payment Assistance.

#### Purchase Agreement

Borrowers must have secured a conditional pre-approval mortgage commitment and completed homebuyer education prior to signing a purchase agreement.

## INCOME QUALIFICATIONS

### Income Limit

Borrower income, as determined by the first mortgage lender, must be at or below 100% of the Area Median Income (AMI) for Carver County, as determined annually by the U.S. Department of Housing and Urban Development. Borrower income is not adjusted for household size and instead a maximum income is established based on the median family income, currently for ~~FY24-FY25~~ is \$~~124,200~~132,400.

### Asset Limits

Borrower does not own other real estate, including but not limited to lakeshore property, farmland, or residential property. The only exception is commercial property that generates income for payment of the house loan. Borrower liquid assets cannot exceed \$50,000 after closing and excludes: retirement accounts, life insurance, and college savings accounts.

### Homebuyer Education

At least one borrower must attend a Home Stretch homebuyer education workshop within the last 12 months, and it was completed PRIOR to submitting a purchase agreement. A copy of the completion certificate is required to receive a CDA commitment of funds. Virtual and in person courses can be located at: <https://www.hocmn.org/>

## EVALUATION AND SELECTION

### Borrower Selection

Borrowers will be considered on a first-come, first-serve basis by the date and time of receipt of a complete application package. In the event multiple eligible applications are received at the same time, preference will be given to those who live, rent or work within Carver County. The CDA may also consider priorities established in the HTF ordinance and guidelines when making selection decisions.

Previous recipients of program benefits are ineligible. Awards are subject to funding availability.

### Pre-Application

All borrowers must complete a pre-application to help determine program eligibility. If eligible, borrowers will move forward with a full application and underwriting process to determine size of the loan.

### Intent to Proceed

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If the initial eligibility screening deems the borrower eligible, then CDA staff will submit an intent to proceed. The borrower must sign the intent to proceed for the full underwriting process to begin. If the borrower wishes to proceed, they will need to pay an application fee to CDA.

#### Fund Reservation & Commitment Period

Borrowers will undergo a full underwriting process and final eligibility will be determined during the underwriting for the loan. Borrowers may still be denied if more information is discovered during underwriting that would make a borrower ineligible. Funds will be reserved for ~~90~~-150 days for approved borrowers. Once a Purchase Agreement has been executed, a commitment letter is issued and allows 60 days for a closing.

#### Loan Disbursements

Homeownership loans are disbursed to the title company one day prior to closing. Same day disbursements are not authorized. In no instance will funds be disbursed directly to the borrower.

#### Data Privacy

Information on program Borrowers (including, but not limited to, credit reports, financial statements, income calculations, and asset information) is private data, which must be administered in accordance with the Minnesota Government Data Practices Act. Borrowers shall be provided with proper written notice as specified under the Act. Solely for the purpose of administering the program, information may be made available to the members of the Carver County CDA Board of Commissioners, CDA staff, and the staff of participating agencies, organizations, or financing sources.

### LOAN ADMINISTRATION

#### CDA Administration

The CDA Community Development staff will administer this program. Center for Energy and the Environment (CEE) will service the loan.

#### Processing Application Fees

There is an ~~application processing~~ fee of \$100 ~~for all Borrowers, which can be paid up front or subtracted from the final loan amount at closing.~~ Borrowers are also responsible for all filing fees at the courthouse and title search costs.

#### Re-subordination

Re-subordination of the CDA loan is allowable if in the best interest of the borrower and results in a lower interest rate and/or payment or prompted by a life event, such as death or divorce of one of the borrowers. Cash out is restricted to home improvements or repairs.

Lien Position

Allows for any lien position.

OTHER POLICIES AND PROCEDURES

Appeal and Complaint Procedures

Borrowers denied program participation or having other complaints concerning the program may direct their complaint or appeal to the Carver County CDA. Staff will contact the complainant and attempt to resolve the problem and provide a written response to the complaint or appeal within fifteen (15) working days. If the complainant is not satisfied with the response, he/she may file a complaint with the CDA Executive Director for a final decision.

Conflict of Interest

Any potential conflicts of interest under Minnesota Statutes 471.88 shall be evaluated based on a legal opinion to be requested from the CDA attorney. Approval must also be obtained from the CDA for all potential conflicts. No assistance may be given until such an opinion has been made.

Fair Housing/Equal Opportunity

It is the policy of the Carver County CDA to work to further fair housing opportunities in its programs and to administer housing programs in a way that all residents of similar incomes have equal access to programs regardless of race, color, creed, assistance, disability, sexual orientation, or familial status.

No person will be denied services, contracts for project services, or access to program information and materials due to race, color, creed, religion, national origin, sex, marital status, status regarding public assistance, disability, sexual orientation, or familial status. There will be no discrimination of persons in the administration of the down payment assistance program.

It is the policy of the Carver County CDA that marketing efforts will be such that no potentially eligible Borrowers or providers of services are excluded from participation. Affirmative marketing will include efforts to reach people who have traditionally not participated in similar programs or have not been aware of available assistance. This includes, but is not limited to, single heads of households, people of color, or people with disabilities.



# Board of Commissioners

## Request for Board Action

Meeting date: May 15, 2025

Agenda number: 5D

**DEPARTMENT:** Human Resources

**FILE TYPE:** Regular Agenda

**TITLE:** Approval of the Hybrid Work Policy

**PURPOSE/ ACTION REQUESTED:** Approval of Hybrid Work Policy

**SUMMARY:** After careful consideration and assessment of current work flexibility, we would like to add a hybrid work policy for the agency. This will greatly benefit our organization by providing more flexibility and competitiveness within the work force. After reviewing other organizations that are similar to the CDA, we have found that the majority offer a hybrid option and they have found this to be a helpful tool in employee retention. As the CDA continues to grow, this will offer more flexibility in how we utilize our current lack of work space. We believe, adding this policy will enhance employee satisfaction and our overall effectiveness in regards to retention, and enhance our competitive edge in the marketplace.

**RECOMMENDATION:** Approve the Hybrid Work Policy

**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 provide a Hybrid Work 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 Hybrid Work Policy will be approved as written.

**PREVIOUS BOARD ACTION**

n/a

**ATTACHMENTS**

Hybrid Work 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: Janette Meyer, Director of Human Resources & Operations

**Policy Adopted:****Resolution No:****I. Purpose**

Carver County Community Development Agency (CCCD) recognizes that working in a hybrid environment can help the organization retain valuable employees and reduce turnover costs while also benefiting staff by providing a way to meet the needs of both the employer and the employee more effectively. The Hybrid Work Policy provides alternative work arrangements for employees of CCCDA wherein the job duties of their position can be performed offsite. A hybrid work option is a business and workplace strategy, not an employee benefit or employee right, and approval and denial are at the sole discretion of the CCCDA.

While not all positions will be suitable for hybrid work arrangements, plans and requests submitted by department heads will be reviewed on a case-by-case basis considering the CCCDA, customer needs, and the ability to maintain or improve a high level of service.

**II. Policy Guidelines**

This policy applies to full-time (FT) and part-time (PT) employees that qualify to perform the job duties of the position offsite and provide guidelines when considering or requesting hybrid work arrangements.

Employees must meet performance expectations. The following employees may be ineligible for flexible work:

- On an active Performance Improvement Plan (PIP), or
- Written warning within the past six (6) months, depending on situation.

Hybrid work arrangements will be evaluated for effectiveness and may be discontinued at any time at the discretion of the employee or the department head. Hybrid Work Arrangements may be terminated by the CCCDA or the employee.

**III. Hybrid Work Arrangement and Definition**

Hybrid work is defined as work performed at an agreed-upon regularly scheduled alternative work location for eight (8) hours per week, sixteen (16) hours per pay period; selecting Tuesday, Wednesday, or Thursday. Mondays and Fridays are excluded as an option. Hybrid work is an arrangement between CCCDA and the employee that is entered into when supported by business justifications and provided solely at the employer's discretion. A Hybrid Work Agreement is required between CCCDA and the employee. The hybrid hours will be the same as the standard office hours.

**IV. Hybrid Selection Criteria**

Supervisors should assess each request for hybrid work on a case-by-case basis, considering at a minimum the following criteria:

- a. The needs of the department/work unit.
- b. The position's duties and responsibilities.
- c. The employee's current and past job performance has demonstrated essential work skills, such as time management, organization skills, self-motivation, and the ability to work independently. Performance expectations remain the same regardless of the employee's work schedule or location.
- d. Key performance expectations can be documented and monitored to ensure work productivity and quality is maintained.
- e. Effects on quality customer service are identified.

**V. Requesting Hybrid Work**

- a.** Employees must complete a Hybrid Work Request Form and submit the form to their supervisor.
- b.** The supervisor will arrange time with the employee to discuss the hybrid work schedule request.
- c.** Both the supervisor and the employee should use this meeting to ensure there is a mutual understanding of the arrangement.
- d.** Any changes based on the agreement should be made and then the supervisor decides if the request is approved.
- e.** If approved, the request will be submitted to the Executive Director for final approval.
- f.** The request will be submitted to Human Resources to be filed in the personnel file.
- g.** Non-exempt employees interested in the hybrid work arrangement, whose primary responsibility includes customer service, should work with their supervisor to determine feasibility and department coverage, and develop a proposed work arrangement for coverage.
- h.** An employee must complete their first six months of employment with CCCDA to be eligible for hybrid work.
- i.** An employee has no automatic right to hybrid work and the CCCDA has the right to refuse or deny any hybrid work request from an employee. CCCDA may, on its discretion, terminate a Hybrid Work Agreement at any time and for any reason without notice.
- j.** If a holiday falls within an employee's modified hybrid work schedule, the employee may select another day within that week, except Monday or Friday, with prior supervisor approval.
- k.** Under no circumstances is the employee allowed to work over the number of hours allowed by the Fair Labor Standards Act and earn overtime under this provision without supervisor approval.
- l.** The supervisor may establish additional expectations for proof-of-work results and productivity.
- m.** The Hybrid Work Agreement must be reviewed whenever the employee changes job positions.
- n.** In accordance with the Worker's Compensation Insurance Policy, in the event of a work-related injury while hybrid working, the employee is required to notify their supervisor and complete all necessary reports for reporting an accident/incident.
- o.** Hybrid workers are expected to comply with all applicable CCCDA personnel policies and procedures.
- p.** Supervisor will include hybrid workers in regular meetings, planning sessions, training, and educational activities when applicable.
- q.** Business meetings and client visits to the employee's alternative work location are prohibited.
- r.** CCCDA has the right to make a site visit to the alternative work location to ensure proper procedures are being followed and to address any issues or questions the hybrid worker may have.
- s.** To qualify for the CCCDA Hybrid Work Program, the employee's internet connection must be high-speed, broadband, reliable and password protected. The network method must be determined with input from the IT Department. If equipment malfunctions or there are issues with the internet connection being intermittent or down after 20 minutes, the employee will be expected to report to the main office or utilize PTO (personal time off) during the down time over 20 minutes.
- t.** CCCDA is responsible for the maintenance and repair of all CCCDA owned equipment.
- u.** CCCDA will provide the following equipment from the IT approved list (subject to requesting department's budget):
  - i.** A suitable mobile computing device
  - ii.** Keyboard and mouse
  - iii.** Webcam (if necessary)
  - iv.** Surge protector
- v.** CCCDA will NOT provide the following equipment:
  - i.** Additional monitors
  - ii.** Docking station
  - iii.** Desk phones
  - iv.** Phone lines
  - v.** Modems
  - vi.** Wireless routers
  - vii.** Internet access

**VI. Work Location and Equipment**

Hybrid work locations should comply with all building codes and be free of health and safety hazards and/or obstructions. Employees are responsible for maintaining a workspace that is safe and conducive to completing work assignments and protecting all data used.

The hybrid worker will be responsible for all costs related to improvements in the home necessary to ensure an adequate and safe workspace. The hybrid worker shall provide all necessary office furniture. The hybrid worker is also responsible for all costs of maintaining the alternative work location, including water, heating, electricity, internet costs, property taxes, insurance and all other costs except for ergonomic office furniture or equipment that must be supplied to the hybrid worker due to reasonable accommodations.

CCCD A equipment cannot be used for any purpose other than CCCDA business.

Employees should consult the employee's insurance agent for any questions regarding appropriate property/liability coverage issues.

**VII. Security Requirements**

Employees are required to follow the CCCDA Use of Organization's Policy. The CCCDA equipment shall not be used by non-employees, family members, or friends. The employee shall take precautions to secure the equipment from unauthorized use and be treated the same as if it was in the CCCDA office.

No outside software shall be installed on CCCDA equipment unless completed by CCCDA IT staff and approved by the CCCDA.

**VIII. Data Privacy and Information Security**

Provisions of the Minnesota Government Data Practices Act and CCCDA data privacy policies must be followed when performing work at an approved hybrid work location. Employees must provide proper security measures while offsite and when transporting to and from the CCCDA office and hybrid work location.

**Kutak Rock LLP**  
60 South Sixth Street, Suite 3400, Minneapolis, MN 55402  
office 612.334.5000

**Timothy J. Keane**  
612.334.5015  
Tim.Keane@kutakrock.com

May 7, 2025

**Via Electronic Mail and Certified Mail**  
**Return Receipt Requested**

Subway Sandwiches  
Attn: Anne Zabell  
701 North Walnut Street  
Chaska, MN 55318  
Email: [Annezabell@gmail.com](mailto:Annezabell@gmail.com)

**Via Electronic Mail and Certified Mail**  
**Return Receipt Requested**

Chris Ferguson  
Subway Development Corporation  
9800 Shelard Parkway, #205  
Minneapolis, MN 55441  
Email: [ferguson\\_c@subway.com](mailto:ferguson_c@subway.com)

**Via Certified Mail Return Receipt Requested**

Subway Real Estate Corporation  
325 Sub Way  
Milford, CT 06460-3059

**Re: Lease Agreement by and between Carver County Community Development Agency (the “CDA”) and Subway Real Estate Corp. (“Subway”) effective March 15, 2001, as amended, supplemented, assigned, or otherwise modified (the “Lease”)**

Dear Ms. Zabell and Mr. Ferguson:

Our office represents the CDA in connection with the Lease. Pursuant to the terms of the Lease, the Lease Term is currently set to expire on March 31, 2026. Please let this letter serve as the CDA’s notice to Subway of the CDA’s intent to not renew the Lease after the expiration of the Lease Term.

Please note that pursuant to Section 13 of the Lease, upon the expiration of the Lease Term, the CDA requires Subway to remove all of its signage located on the Leased Premises and to restore any damage caused thereby.

Additionally, pursuant to Section 33 of the Lease, upon the expiration of Lease Term, the CDA requires Subway to (i) remove Subway’s goods and effects from the Leased Premises, (ii) quit and deliver up the Leased Premises to the CDA, peaceably and quietly, in as good order and

# KUTAKROCK

May 7, 2025  
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condition as the same were in on the date the Lease Term commenced or were thereafter placed in by the CDA, subject to normal wear and tear, with repair or replacement of any damage or injury occurring as a result of removal of Subway's goods and effects and alterations or additions made by Subway, and (iii) restore the Leased Premises to a general retail space.

This notice is without prejudice to any of the CDA's rights, powers, privileges, remedies, and defenses, now existing or hereafter arising, all of which are hereby expressly reserved.

Please feel free to contact me if you have any questions regarding the contents of this letter. Thank you for your anticipated cooperation and prompt attention to this matter.

Very truly yours,

A handwritten signature in black ink, appearing to read "T. Keane", with a horizontal line drawn through it.

Timothy J. Keane

cc: Allison Streich – Carver County CDA