



Housing and Redevelopment Authority

Monday, January 5, 2026

5:30 PM

Elk River City Hall

Regular Meeting Agenda

- Regular meeting in Council Chambers

1. CALL MEETING TO ORDER

2. OATH OF OFFICE

- 2.1 Commissioner Nate Ovall

3. PLEDGE OF ALLEGIANCE

4. CONSIDER AGENDA

5. ANNUAL MEETING BUSINESS

- 5.1 Annual Election of Officers

- 5.2 Committee Appointments

- 5.3 Annual Review of Bylaws and Enabling Resolution

- 5.4 2026 Meeting Schedule

6. CONSENT AGENDA

Considered to be routine and noncontroversial and will be approved by one motion. There will be no separate discussion of these items unless there is a request to remove the item from the consent agenda to the regular agenda.

- 6.1 DRAFT Minutes - December 1, 2025

- 6.2 Check Register

- 6.3 Balance Sheet

- 6.4 Revenue/Expenditure Reports

7. OPEN FORUM

An opportunity to provide comments and feedback regarding items not on the agenda. Information provided in Open Forum will not be discussed at this meeting; rather, the information will be referred to staff and/or scheduled for discussion at a future meeting.

8. GENERAL BUSINESS

Items in which the information is presented by city staff or consultants, then deliberation and action occur. General Business items are not opportunities to receive or provide public input. However, the presiding officer may, at its sole discretion, solicit public feedback.

- 8.1 Housing Rehabilitation Loan Program Update

9. OPEN DISCUSSION

This section is reserved for the board and staff to discuss relevant topics, updates, and other non-action items of the board.

10. MOTION TO ADJOURN

The Elk River Vision

A welcoming community with revolutionary and spirited resourcefulness, exceptional service, and community engagement that encourages and inspires prosperity





Request for Action

To
Housing and Redevelopment Authority

Item Number
2.1

Meeting Date
January 5, 2026

Prepared By
Katie Porath, Senior Administrative Assistant

Item Description
Commissioner Nate Ovall

Reviewed by
Brent O'Neil

Action Requested
Staff will administer the oath of office.

Background/Discussion
Members elected to the Housing and Redevelopment Authority must take and sign an oath of office before exercising their powers.

Financial Impact
N/A

Mission/Policy/Goal
Appropriately govern in an ever-changing environment.

Attachments
I. Ovall, Nathan HRA oath 2026

The Elk River Vision

A welcoming community with revolutionary and spirited resourcefulness, exceptional service, and community engagement that encourages and inspires prosperity



OATH OF OFFICE

I, Nathan Ovall, do solemnly swear to support the Constitution of the United States, the Constitution of the State of Minnesota, will support the City Code and laws of the City of Elk River, and to discharge faithfully the duties of the Housing and Redevelopment Authority of the City of Elk River, Minnesota, to the best of my judgment and ability, so help me God.

Nathan Ovall

Subscribed and sworn to before me this _____ day of _____, 2026.

Person Administering Oath



Request for Action

To
Housing and Redevelopment Authority

Item Number
5.1

Meeting Date
January 5, 2026

Prepared By
Joshua Mollan, Economic Development Specialist

Item Description
Annual Election of Officers

Reviewed by
Brent O'Neil
Cal Portner

Action Requested

Nominate and elect, by motion, the HRA Chair, Vice Chair, and Secretary for 2026.

Background/Discussion

Per HRA bylaws, the positions of chair, vice chair, and secretary are elected annually. In 2025, the officer positions were appointed as follows:

Chair – Dennis Chuba
Vice Chair – Nate Ovall
Secretary – Mel Beaudry

The bylaws state the following regarding each position:

Chair: Shall be selected from among the commissioners, shall preside at all meetings of the commissioners, and shall have general charge of and control over the affairs of the Authority, subject to the approval of the commissioners.

Vice Chair: Shall be selected from among the commissioners, shall preside at all meetings in the absence of the chair, and shall perform such duties as may be assigned by the commissioners.

Secretary: Shall be selected from among the commissioners, shall be responsible for reviewing the minutes of each meeting of the Authority, and shall also perform such functions as may be deemed necessary by the Chair.

Financial Impact

N/A

Mission/Policy/Goal

Per the HRA bylaws, elections of officers will be determined at the HRA annual meeting.

Attachments

None

The Elk River Vision

A welcoming community with revolutionary and spirited resourcefulness, exceptional service, and community engagement that encourages and inspires prosperity





Request for Action

To
Housing and Redevelopment Authority

Item Number
5.2

Meeting Date
January 5, 2026

Prepared By
Joshua Mollan, Economic Development Specialist

Item Description
Committee Appointments

Reviewed by
Brent O'Neil
Cal Portner

Action Requested

Designate, by motion, commissioners to serve on the EDA-HRA Joint Finance Committee for 2026.

Background/Discussion

The bylaws outline that committee assignments of commissioners be reviewed at the annual meeting. The HRA has one standing committee in which two HRA members serve as members. In 2025, the commissioners who served on the committee were as follows:

EDA-HRA Joint Finance Committee

Nate Ovall
Lynn Caswell

Financial Impact

N/A

Mission/Policy/Goal

Per the HRA bylaws, designation of committee assignments of commissioners will be determined at the HRA annual meeting.

Attachments

None

The Elk River Vision

A welcoming community with revolutionary and spirited resourcefulness, exceptional service, and community engagement that encourages and inspires prosperity





Request for Action

To
Housing and Redevelopment Authority

Item Number
5.3

Meeting Date
January 5, 2026

Prepared By
Joshua Mollan, Economic Development Specialist

Item Description
Annual Review of Bylaws and Enabling Resolution

Reviewed by
Brent O'Neil

Action Requested
Item is presented for information and discussion purposes.

Background/Discussion

The bylaws and enabling resolution of the HRA may be reviewed at any time and must be reviewed at least once per year at the annual meeting.

As part of the annual review, board members may propose any other changes to the bylaws or enabling resolution by motion.

No changes are proposed by staff at this time and no action is requested.

Financial Impact
N/A

Mission/Policy/Goal

The bylaws and enabling resolution are to be reviewed at the annual meeting.

Attachments

1. HRA Bylaws
2. HRA Enabling Resolution

The Elk River Vision

A welcoming community with revolutionary and spirited resourcefulness, exceptional service, and community engagement that encourages and inspires prosperity



**Bylaws
Housing and Redevelopment Authority
in and for
the City of Elk River, Minnesota**

Preamble

The Housing and Redevelopment Authority in and for the City of Elk River (the “Authority”) was created by an act of the Legislature of the State of Minnesota entitled the “Municipal Housing and Redevelopment Act,” Minnesota Statutes, Sections 462.411 - 462.712. On the 21st day of July, 1980, the City Council of the City of Elk River adopted a resolution in accordance with the findings required by Minnesota Statutes, Section 462.425, Subd. 2. The bylaws of the Elk River Housing and Redevelopment Authority dated as of April 28, 1986, are hereby repealed. The bylaws dated November 25, 1996, are hereby adopted and shall govern from this day forward, as amended as provided herein.

Article I

Authority and Commissioners

- 1.1) Name - The legal name of the Authority is “The Housing and Redevelopment Authority in and for the City of Elk River.”
- 1.2) Office - The principal office of the Authority shall be the city offices of the City of Elk River, unless otherwise determined by resolution of the Authority.
- 1.3) Commissioners – The Board of Commissioners of the Authority shall consist of 5 members. Commissioners shall be appointed in accordance with Minnesota Statutes, Section 469.003, subdivision 6, as amended.

Article 2

Meetings

- 2.1) Annual Meeting - The annual meeting of the Authority shall be held at the principal office of the Authority on the first Monday of January at 5:30 p.m., or such other time, date, or location as designated and published in the notice of the annual meeting. Any annual meeting falling upon a holiday shall be held on the next business day at the same time and location unless otherwise noticed.
- 2.2) Notice of Annual Meeting - Notice shall be published in the official newspaper of the Authority and delivered to each Commissioner of the Authority and each member of the governing body of the City, not less than ten (10) days in advance of such meeting. It shall be the responsibility of the Executive Director to give this notice.

- 2.3) Quorum - There shall be a quorum to conduct business at the annual meeting. If a quorum is not present, the Executive Director shall establish a date for a new annual meeting and cause notice to be given as provided in Section 2.2 of this Article.
- 2.4) Order of Business at the Annual Meeting - The annual meeting of the Authority, and so far as possible all other meetings of the Authority, shall be conducted in accordance with Robert's Rules of Order Revised. The suggested order of business at the annual meeting shall be the following:
1. Roll call.
 2. Election of officers and establishment of their terms.
 3. Designation of committee assignments to Commissioners.
 4. Determination of new committees and assignments of Commissioners.
- 2.5) Regular Meetings and Order of Business at Regular Meetings - Regular meetings shall be held by the Authority on the first Monday of each month at 5:30 p.m. at the principal office of the Authority, unless otherwise designated, and shall be open to the public. Any regular meeting falling upon a holiday shall be held on the next regular business day at the same time and location. No separate notice need be given for regular meetings. The suggested order of business at regular meetings shall be the following:
1. Call meeting to order
 2. Pledge of Allegiance
 3. Consider Agenda
 4. Consent Agenda
 - A. Minutes
 - B. Check Register
 - C. Balance Sheet
 - D. Revenue and Expenditures Report
 5. Open Forum
 6. Public Hearings
 7. General Business
 8. Worksession
 9. Adjournment

- 2.6) Special Meetings - Special meetings of the Authority shall be called by the Executive Director at any time upon written request of any Commissioner. Notice of special meetings shall be given to each commissioner a minimum of 72 hours in advance of such meeting.
- 2.7) Attendance Policy - The City Council has adopted an Attendance Policy applicable to all Commissioners. The City Council may amend the Attendance Policy from time to time. At all times, Commissioners shall comply with the Attendance Policy then in effect on file with the Executive Director. Failure to comply with the Attendance Policy may result in removal from the Board of Commissioners in accordance with the Attendance Policy.

Article 3

Officers

- 3.1) Officers - The officers of the Authority shall consist of a Chair, a Vice Chair, a Secretary and such other officers as shall from time to time be duly selected and appointed.
- 3.2) Chair - The Chair, who shall be selected from among the Commissioners, shall preside at all meetings of the Commissioners and shall have general charge of and control over the affairs of the Authority subject to the approval of the Commissioners.
- 3.3) Vice Chair - The Vice Chair, who shall be selected from among the Commissioners, shall preside at all meetings of the Commissioners in the absence of the Chair and shall perform such duties as may be assigned by the Commissioners. In case of death, retirement, or disability of the Chair, the Vice Chair shall perform and be vested with all the duties and powers of the Chair.
- 3.4) Secretary - The Secretary, who shall be selected from among the Commissioners, shall be responsible for reviewing the minutes of each meeting of the Authority. The Secretary shall also perform such functions as may be deemed necessary by the Chair.
- 3.5) Executive Director - The Authority shall appoint an Executive Director and such other staff, permanent and temporary, that it deems necessary to carry out the business of the Authority. The Executive Director shall have the duties and responsibilities delegated by these by-laws and as assigned by the Authority.
- 3.6) Election or Appointment; Vacancies. The Chair, Vice Chair, and Secretary shall be elected by the Commissioners at the annual meeting, and shall hold such office until his/her successor is elected. Should the office of Chair become vacant, the Vice Chair shall become the Chair. Should the office of Vice Chair and Secretary become vacant, the Authority shall appoint a successor from its membership at the next regular meeting, and such appointment shall be for the unexpired term of the said office.

Article 4

Quorum and Voting

- 4.1) Quorum - A majority of the Commissioners in office at any time shall constitute a quorum for all purposes. In the case a quorum is not present at any meeting, those present shall have the power to adjourn the meeting, without notice or other announcement at the meeting, until the requisite number of Commissioners is present, and business which might have been transacted at the meeting which was adjourned may be transacted at such reconvened meeting.
- 4.2) Voting - In addition to a quorum being required for each meeting of the Authority in order to transact business, a majority of all of the Commissioners shall be required to approve any matter before the Commissioners.

Article 5

Finance and Contracts

- 5.1) Fiscal Year - The calendar year shall be the fiscal year of the Authority for general and administrative purposes; provided, however, that other fiscal years may be established by resolution as required or desirable for specific purposes or undertakings of the Authority.
- 5.2) Budget - The following budgetary proceedings shall apply to the transaction of business by the Authority:
 - (01) A budget shall be prepared by the Executive Director. This budget shall be presented to the Commissioners of the Authority in August of each year.
 - (02) The budget shall include estimated revenues and the source of revenues, the costs of the projects for the ensuing year, and the estimated costs for staff personnel, as well as the general administrative and overhead costs estimated for the ensuing year, and a proposed levy.
 - (03) After full consideration of the budget, the Commissioners of the Authority shall approve it and the Chair of the Authority shall submit the budget to the City Council not later than the tenth day of September of each year.

Article 6

Scope of Powers and Duties

- 6.1) Contracts and Procurement
 - (01) Approval of Contract by Attorney – Contracts of the Authority shall be in writing and, except when deemed unnecessary by the Authority or the Executive Director, shall be approved as to form by the attorney for the Authority.

(02) Execution of Contracts - Unless otherwise directed by the Authority, required by law or required by State or Federal agencies furnishing funds to the Authority, all purchasing contracts of the Authority shall be executed on behalf of the Authority as provided by the Purchasing Policy set forth in the Financial Management Policies of the City of Elk River, as amended from time to time. Non-purchasing contracts and other instruments of the Authority shall be executed by the Chair, or other officer if the Chair is unavailable, and the executive director, or the executive director's delegate.

6.2) Disbursements

(01) Federal Funds - All funds received from the Government of the United States or any of its agencies shall be disbursed and accounted for in accordance with the regulations or requirements from time to time made by the Federal agencies furnishing said funds to the Authority.

(02) Official Depository - All monies received by the Authority from any source whatsoever shall be deposited in approved bank accounts of the Authority and shall be disbursed only by check, except that petty cash funds not exceeding One Hundred Dollars (\$100) at any time may be maintained by the Authority.

(03) Checks - All checks drawn on bank accounts of the Authority shall indicate the fund and, in the case of a project, the project to be charged. All checks shall be signed by the two designated Commissioners of the Authority, or one officer of the Authority and the Executive Director.

6.3) Ongoing Duties. The Authority shall evaluate and consider staff assignments, the status of existing Authority projects, any modifications or amendments to the "Municipal Housing and Redevelopment Act" and suggested amendments and changes to the Authority's bylaws from time to time as needed.

6.4) Official Newspaper. The official newspaper of the Authority shall be the official newspaper of the City of Elk River, unless otherwise determined by resolution of the Authority.

6.5) Official Depository. The official depository of the Authority shall be the official depository of the City of Elk River, unless otherwise determined by resolution of the Authority.

Article 7

7.1) Advisory Committees

(01) The Authority shall maintain, at their discretion, volunteer advisory committees which will act in an advisory capacity to the Authority.

(02) The advisory committees will include without limitation:

- (a) Joint Finance Committee A joint Finance Committee of the Authority and Economic Development Authority (EDA) to provide input and advice to the Authority, EDA, and City Council. Composition of the committee shall be comprised of (i) two Authority Commissioners appointed by the Authority, (ii) two EDA Commissioners appointed by the EDA, and (iii) up to five at-large members with a residential or business connection to the Elk River community. When possible, appointment of at-large members should give preference to professional representation such that there are two members of the banking profession, one member of the legal profession, one member of the real estate profession and one member of the community at large, each of whom shall be appointed, as needed, by the then-existing members of the Finance Committee to fill any vacancy consistent with foregoing community categories. The professional distinction or expertise of an Authority or EDA Commissioner need not be a factor in considering satisfaction of the professional representation of at-large members.

The Chair of the Finance Committee shall be elected by the Committee for a term of two years, and shall be an EDA or Authority Commissioner. The election of the Chair shall occur on the first-occurring meeting of odd-numbered calendar years.

(03) All members of the advisory committees will be approved by the Authority, unless otherwise stated.

(04) The responsibility of the advisory committees shall be to advise and assist the Authority and to work with the executive director of the Authority and the economic development coordinator of the city on assignments if needed.

Article 8

Amendments

These Bylaws may be amended at any regular meeting of the Authority provided that notice of such proposed amendment shall be given to each Commissioner by hand, registered, or certified mail a minimum of ten (10) days prior to such meeting. Amendment of the Bylaws shall be in accordance with procedural and voting requirements established by these Bylaws or by resolution of the Authority.

RESOLUTION #80-15 OF THE CITY COUNCIL OF
THE CITY OF ELK RIVER MAKING FINDINGS AND DECLARING A
NEED FOR A HOUSING AND REDEVELOPMENT AUTHORITY
IN AND FOR THE CITY OF ELK RIVER

WHEREAS, notice of a public hearing on the need for a Housing and Redevelopment Authority in and for the City of Elk River was published in the official city newspaper on July 17, 1980, in accordance with Minnesota Statutes, Section 462.425, Subd. 2;

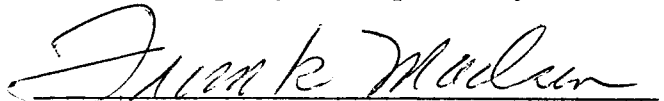
WHEREAS, the public hearing was held on July 21, 1980, the date specified in said notice, and an opportunity was provided to all interested persons to be heard on the question of a need for a Housing and Redevelopment Authority in and for the City of Elk River in accordance with Minnesota Statutes, Section 462.425, Subd. 2;

WHEREAS, the City Council of the City of Elk River, having duly considered the comments made by interested persons at said public hearing, hereby finds that in the City of Elk River (1) there are underdeveloped, undeveloped, substandard, slum or deteriorated areas which cannot be redeveloped without government assistance, (2) adequate housing accommodations are not available to veterans and servicemen and their families, and (3) there is a shortage of decent, safe and sanitary dwelling accommodations available to persons of low and moderate income and their families at rentals or prices they can afford;

WHEREAS, the City Council, in determining that dwelling accommodations are unsafe, unsanitary, or not affordable and that underdeveloped, undeveloped, substandard, slum or deteriorated areas exist in the City of Elk River, has considered the degree of development, deterioration, obsolescence, or overcrowding; the percentage of land coverage; the light, air, space and access available to inhabitants of such dwelling accommodations; the size and arrangement of lots, streets, utilities and rooms; the sanitary facilities; the extent to which conditions exist in such buildings which endanger life or property by increasing the likelihood of fire or other hazards; the original land planning, lot, street and utility layout; and conditions of title in the area;

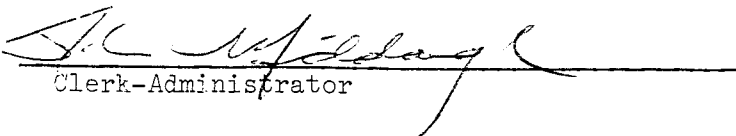
NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF ELK RIVER, this 4th day of August, 1980, on motion by Councilman Duitsman, seconded by Councilman Toth, that there is a need for a Housing and Redevelopment Authority in and for the City of Elk River, created as a public body corporate and politic by Minnesota Statutes, Section 462.425, Subd. 1, to transact business and exercise powers in accordance with the provisions of the Municipal Housing and Redevelopment Act, Minnesota Statutes, Section 462.411 through 462.712, and that the City Clerk-Administrator is hereby directed to duly publish this resolution and file a certified copy thereof with the State Planning Agency as required by law.

ADOPTED THIS 21st day of July, 1980.



Mayor

ATTEST:



Clerk-Administrator

Date

July 21, 1980



Request for Action

To
Housing and Redevelopment Authority

Item Number
5.4

Meeting Date
January 5, 2026

Prepared By
Brent O'Neil, Economic Development Director

Item Description
2026 Meeting Schedule

Reviewed by
Brent O'Neil

Action Requested

Set, by motion, the regular meeting schedule of the HRA for 2026.

Background/Discussion

The HRA shall hold its regular meetings on the following dates in 2026 at 5:30 p.m. at Elk River City Hall, 13065 Orono Parkway.

February 2
March 2
April 6
May 4
June 1
July 6
August 3
September 8
October 5
November 2
December 7

Financial Impact

N/A

Mission/Policy/Goal

Statute provides that the schedule of regular meetings be determined and approved at the HRA annual meeting.

Attachments

- I. 2026 Board and Commission Meetings

The Elk River Vision

A welcoming community with revolutionary and spirited resourcefulness, exceptional service, and community engagement that encourages and inspires prosperity

2026

Advisory Board/Commission Meeting Calendar

January						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

April						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

July						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

October						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

February						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

May						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

August						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

November						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					






March						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				





June						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

September						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

December						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

NOTE: ALL DATES ARE SUBJECT TO CHANGE.

-  EDA (5:30 p.m.) and City Council (6:00 p.m. or after EDA mtg)
-  Heritage Preservation Commission - 6:00 p.m.
-  HRA (5:30 p.m.) and City Council (6:30 p.m.)
-  Community Event Center Commission - 6:30 p.m.
-  Parks and Recreation Commission - 6:30 p.m.

-  Planning Commission - 6:30 p.m.
-  Utilities Commission - 3:30 p.m.
-  City Council
-  Utilities Commission (3:30 p.m.) HRA (5:30 p.m.) City Council (6:30 p.m.)

Holidays

- Jan 1 - New Year's Day
- Jan 19 - Martin Luther King Jr. Day
- Feb 16 - Presidents' Day
- May 25 - Memorial Day
- June 19 - Juneteenth
- July 3 - Independence Day Observed
- Sept 7 - Labor Day
- Nov 11 - Veterans Day
- Nov 26 - Thanksgiving
- Nov 27 - Day after Thanksgiving
- Dec 24 & 25 - Christmas Holidays
- April 27 - Council Retreat
- July 28 - Planning Commission

Community Event Center Commission meets at Furniture and Things Community Event Center, 1000 School St
 Utilities Commission meets at ERMU, 13069 Orono Parkway
 Unless otherwise noted, all other meetings are held at Elk River City Hall, 13065 Orono Parkway



**Meeting of the Housing and
Redevelopment Authority
Held at the Elk River City Hall
Monday, December 1, 2025**

Members Present: Chair Dennis Chuba, Commissioner John Dietz, Commissioner Lynn Caswell, Commissioner Mel Beaudry, Commissioner Nate Oval

Members Absent: None

Staff Present: Economic Development Director Brent O'Neil, Economic Development Specialist Joshua Mollan, and Recording Secretary Katie Porath

1. CALL MEETING TO ORDER

Pursuant to due call and notice thereof, the meeting was called to order at 5:30 p.m.

2. PLEDGE OF ALLEGIANCE

The Pledge of Allegiance was recited.

3. CONSIDER AGENDA

Moved by Commissioner Dietz and seconded by Commissioner Caswell to approve the agenda. Motion carried 5-0.

4. CONSENT AGENDA

Moved by Commissioner Caswell and seconded by Commissioner Beaudry to approve the following consent items as outlined in their respective staff reports. Motion carried 5-0.

4.1 DRAFT Minutes - November 3, 2025

4.2 Check Register

4.3 Balance Sheet

4.4 Revenue/Expenditure Reports

4.5 Satisfaction of Mortgage - #23-028654

5. OPEN FORUM

No one appeared for open forum.

6. GENERAL BUSINESS

6.1 Housing Rehabilitation Loan Program Agreement Renewal and Update

Mr. Mollan presented the staff report. He reviewed that the Minnesota Center for Energy and Environment (CEE) had increased their origination fee per loan from \$750 to \$775.

Mr. Mollan also reviewed the Q3 loan activity report. There have been four total loans in Elk River in 2025.

Commissioner Beaudry asked if the city does title work when putting a loan against a property. Mr. O'Neil stated the CEE takes care of title work. Commissioner Beaudry asked if the \$775 fee was an amount over and above the title work. Mr. O'Neil will research this answer but stated this fee was a borrower's expense.

Moved by Commissioner Dietz and seconded by Commissioner Beaudry to approve the 2026 loan origination amendment with the Minnesota Center for Energy and Environment (CEE). Motion carried 5-0.

6.2 Broker Representation Agreement with Partners Real Estate MN

Mr. O'Neil presented the staff report. He outlined the agreement with Partners Real Estate MN to represent the HRA for 12 months in potential acquisitions. The agreement addresses specific properties but additional properties could be added with an addendum to the agreement.

Commissioner Caswell asked if additional bids were needed because of the potential dollar value. Mr. O'Neil stated it was a professional service so did not need to go through the competitive process.

Moved by Commissioner Caswell and seconded by Commissioner Oval to approve a broker representation agreement with Partners Real Estate MN. Motion carried 5-0.

7. OPEN DISCUSSION

Mr. O'Neil reviewed several items with the Commission.

The January 5, 2026 meeting will be the date of the HRA annual meeting.

Statewide Affordable Housing Aid (SAHA) funds of \$10,000 have been distributed and \$40,000 have been dedicated, and staff continues to work with Habitat for Humanity on potential property and an agreement.

The former Elk River Machine Co. building has been acquired by Stephen's Pipe & Steel, LLC.

Mr. O'Neil stated that the city is going to be reconstructing Main St and adjacent parking lots. The King Ave parking lot has a unique relationship with multiple property owners. However, the city currently treats the site as one parking lot, which they maintain. As owners of three properties in this area, the

Commission can weigh in on how reconstruction could affect the HRA's long-term goals. Mr. O'Neil proposed having a design discussion at a future HRA meeting.

Chair Chuba asked if there were any remaining electric vehicle charging stations in Elk River. Mr. O'Neil stated that the ones in the King Ave parking lot have been removed. Commissioner Dietz stated there was a charging station at Elk River Municipal Utilities. Mr. O'Neil stated he believed Cornerstone Auto had some charging stations.

Commissioner Dietz stated he had heard that Cornerstone Auto will be demolishing the former Ebner's Live Bait buildings and putting in a new dealership or expanding an existing dealership.

Commissioner Beaudry asked for clarification on the HRA annual meeting. Mr. O'Neil clarified it was a chance to review the HRA bylaws as well as address routine items such as election of officers, commission appointments, and naming the official bank or newspaper.

8. MOTION TO ADJOURN

Moved by Commissioner Ovall and seconded by Commissioner Beaudry to adjourn the meeting. Motion carried 5-0.

The meeting adjourned at 5:48 p.m.

Minutes prepared by Katie Porath.

Denny Chuba, Chair

Jolene Richter, Deputy City Clerk

Invoice Number	Sequence Number	Description	Type	Invoice Date	Due Date	Invoice Amount	Net Invoice Check Amount	GL Account Number
CITY OF ELK RIVER								
910								
12-2025 HRA	1	HRA SALARIES - DECEMBER 2025	Invoice	12/28/2025	01/09/2026	6,751.39	6,751.39	910-4-6100-4101
12-2025 HRA	2	HRA SALARIES - DECEMBER 2025	Invoice	12/28/2025	01/09/2026	375.00	375.00	910-4-6100-4103
12-2025 HRA	3	HRA SALARIES - DECEMBER 2025	Invoice	12/28/2025	01/09/2026	506.35	506.35	910-4-6100-4104
12-2025 HRA	4	HRA SALARIES - DECEMBER 2025	Invoice	12/28/2025	01/09/2026	418.59	418.59	910-4-6100-4105
12-2025 HRA	5	HRA SALARIES - DECEMBER 2025	Invoice	12/28/2025	01/09/2026	97.90	97.90	910-4-6100-4107
12-2025 HRA	6	HRA SALARIES - DECEMBER 2025	Invoice	12/28/2025	01/09/2026	963.60	963.60	910-4-6100-4108
Total 17440 CITY OF ELK RIVER:						9,112.83	9,112.83	
Total 910:						9,112.83	9,112.83	
BRENT O'NEIL								
910								
12-10-2025 ONEIL	1	REIMB MILEAGE	Invoice	12/10/2025	01/09/2026	53.48	53.48	910-4-6100-4331
Total 14600 BRENT O'NEIL:						53.48	53.48	
Total 910:						53.48	53.48	
E C M PUBLISHERS INC								
910								
1078455	1	HRA ANNUAL MEETING	Invoice	12/20/2025	01/19/2026	86.00	86.00	910-4-6100-4359
Total 14130 E C M PUBLISHERS INC:						86.00	86.00	
Total 910:						86.00	86.00	
Total :						9,252.31	9,252.31	
Grand Totals:						9,252.31	9,252.31	

Summary by General Ledger Account Number

GL Account Number	Debit	Credit	Net
910-4-6100-4101	6,751.39	.00	6,751.39
910-4-6100-4103	375.00	.00	375.00
910-4-6100-4104	506.35	.00	506.35
910-4-6100-4105	418.59	.00	418.59
910-4-6100-4107	97.90	.00	97.90
910-4-6100-4108	963.60	.00	963.60
910-4-6100-4331	53.48	.00	53.48
910-4-6100-4359	86.00	.00	86.00
Grand Totals:	9,252.31	.00	9,252.31

Summary by General Ledger Posting Period

<u>GL Posting Period</u>	<u>Debit</u>	<u>Credit</u>	<u>Net</u>
12/25	9,252.31	.00	9,252.31
Grand Totals:	<u>9,252.31</u>	<u>.00</u>	<u>9,252.31</u>

CITY OF ELK RIVER

Balance Sheet
December 31, 2025

Fund 920 - EDA

<u>Assets</u>			
920-1010	Cash - EDA	<u>2,653,896.18</u>	
	Total Assets		<u><u>2,653,896.18</u></u>
<u>Fund Equity</u>			
920-2400	Fund Balance	2,418,623.64	
	Revenues over Expenditures - YTD	<u>235,272.54</u>	
	Total Fund Equity		<u>2,653,896.18</u>
	Total Liabilities & Equity		<u><u>2,653,896.18</u></u>

CITY OF ELK RIVER
 Revenues with Comparison to Budget
 For the Months Ending December 31, 2025

Fund 920 - EDA

		Period Actual	YTD Actual	Budget	Unexpended	PCNT
920-3-0000-3111	Property Taxes	199,109.03	419,971.95	427,000.00	7,028.05	98%
920-3-0000-3322	MV Credit	111.69	223.39	-	(223.39)	0%
920-3-0000-3342	Other Local Grants	-	1,600.00	-	(1,600.00)	0%
920-3-0000-3621	Interest Income	421.13	68,391.64	25,000.00	(43,391.64)	274%
920-3-0000-3629	Miscellaneous Revenue	-	279.87	-	(279.87)	0%
920-3-0000-3949	Transfer-HRA	-	4,000.00	4,000.00	-	100%
Total Fund Revenue		199,641.85	494,466.85	456,000.00	(38,466.85)	108%

CITY OF ELK RIVER
Expenditures with Comparison to Budget
For the Months Ending December 31, 2025

Fund 920 - EDA

	Period Actual	YTD Actual	Budget	Unexpended	PCNT
920-4-6210-4101 Regular Pay	10,127.08	114,538.64	130,800.00	16,261.36	88%
920-4-6210-4103 Part-time Pay	1,050.00	11,550.00	12,600.00	1,050.00	92%
920-4-6210-4104 PERA	777.97	8,787.61	10,000.00	1,212.39	88%
920-4-6210-4105 FICA	638.76	7,186.67	8,800.00	1,613.33	82%
920-4-6210-4107 Medicare	154.83	1,738.42	2,100.00	361.58	83%
920-4-6210-4108 Insurance	1,445.40	16,979.40	25,500.00	8,520.60	67%
920-4-6210-4109 Workers Comp	-	541.00	650.00	109.00	83%
920-4-6210-4201 Office Supplies	2.87	268.82	3,000.00	2,731.18	9%
920-4-6210-4212 Fuels & Lubes	-	-	50.00	50.00	0%
920-4-6210-4304 Legal Fees	-	677.00	10,000.00	9,323.00	7%
920-4-6210-4319 Professional Services	-	-	25,000.00	25,000.00	0%
920-4-6210-4321 Telephone	210.00	540.00	400.00	(140.00)	135%
920-4-6210-4322 Postage	-	2.44	100.00	97.56	2%
920-4-6210-4331 Travel, Conferences & Schools	89.88	5,788.38	11,000.00	5,211.62	53%
920-4-6210-4349 Advertising/Marketing	1,521.00	19,873.37	73,600.00	53,726.63	27%
920-4-6210-4359 Publishing	-	77.40	1,000.00	922.60	8%
920-4-6210-4361 Insurance	-	108.00	250.00	142.00	43%
920-4-6210-4404 Software Services	192.36	4,182.69	15,000.00	10,817.31	28%
920-4-6210-4433 Dues & Subscriptions	-	15,347.03	4,650.00	(10,697.03)	330%
920-4-6210-4440 Miscellaneous	-	3,007.44	73,500.00	70,492.56	4%
920-4-6210-4721 Transfer-General Fund	-	48,000.00	48,000.00	-	100%
Total Fund Expenditures	16,210.15	259,194.31	456,000.00	196,805.69	57%
Net Revenue Over Expenditures	183,431.70	235,272.54	-	(235,272.54)	0%



Request for Action

To
Housing and Redevelopment Authority

Item Number
8.1

Meeting Date
January 5, 2026

Prepared By
Joshua Mollan, Economic Development Specialist

Item Description
Housing Rehabilitation Loan Program Update

Reviewed by
Brent O'Neil
Cal Portner

Action Requested
Receive updates on the Housing Rehabilitation Loan Program.

Background/Discussion
CEE reports that all accounts are current, and the HRA's portfolio is performing as expected with no delinquencies or late payments.

There have been no new loans issued during this period, and with the new budget year, \$150,000 is available for new loan disbursements in 2026.

Financial Impact
N/A

Mission/Policy/Goal
Improve housing stock by offering incentives or programs to repair or maintain residential properties.

- Attachments**
1. CEE Monthly Loan Activity Summary
 2. CEE Monthly Loan Servicing Report

The Elk River Vision

A welcoming community with revolutionary and spirited resourcefulness, exceptional service, and community engagement that encourages and inspires prosperity

CEE Monthly Loan Activity Summary

1/5/26

Loan #	Loan Amount	Contract	Maturity	Status	Rate	Oct Pymt	Nov Pymt	Balance
19-015204	\$ 22,069.00	1/25/2017	1/1/2027	Current	2.50%	\$ 208.04	\$ 208.04	\$ 3,011.12
19-015209	\$ 19,665.00	9/22/2017	9/1/2027	Current	2.75%	\$ 187.63	\$ 187.63	\$ 3,912.45
19-015217	\$ 21,640.00	5/4/2018	5/1/2033	Current	4.25%	\$ 162.79	\$ 162.79	\$ 12,560.36
19-016564	\$ 15,252.22	7/15/2019	7/15/2029	Current	4.00%	\$ 154.43	\$ 154.43	\$ 6,314.31
23-029012	\$ 34,749.06	4/21/2023	4/21/2038	Current	4.00%	\$ 260.00	\$ 260.00	\$ 30,051.81
23-028654	\$ 33,925.67	6/16/2023	6/16/2038	Closed	4.00%	\$ 300.00	\$ 28,639.09	\$ -
23-029085	\$ 30,223.00	6/20/2023	6/20/2033	Current	4.00%	\$ 306.00	\$ 306.00	\$ 23,990.31
23-029618	\$ 23,780.00	10/2/2023	10/2/2038	Current	4.00%	\$ 402.00	\$ -	\$ 17,119.26
24-032189	\$ 19,290.00	4/22/2024	4/22/2039	Current	4.00%	\$ 142.69	\$ 142.69	\$ 17,741.37
24-033299	\$ 35,000.00	4/22/2024	4/22/2039	Current	4.00%	\$ 258.90	\$ 258.90	\$ 32,192.50
25-039214	\$ 8,151.00	6/23/2025	6/23/2028	Current	4.00%	\$ 240.66	\$ 240.66	\$ 7,081.00
25-040378	\$ 35,000.00	10/3/2025	10/3/2040	Current	4.00%	\$ 258.90	\$ -	\$ 35,000.00
Total	\$ 298,744.95					\$ 2,882.04	\$ 30,560.23	\$ 188,974.45



Center for Energy and Environment

CITY OF ELK RIVER LOAN SERVICING REPORT

November 2025

Data Set: December 1st, 2025

CONTENTS



- 1 Invoice Report
- 2 Trial Balance Report (Loan Detail)
- 3 New Loan Count
- 4 Total Loan Count (Monthly Detail)
- 5 Trial Balance Report (Monthly Detail in USD)
- 6 Monthly Payment Collection Per Loan
- 7 Total Payment Collection in USD (Monthly Detail)
- 8 Total Principal Collection in USD (Monthly Detail)
- 9 Total Interest Collection in USD (Monthly Detail)

CITY OF ELK RIVER
 INVOICE SUMMARY
 Detail for November 2025

POOL	TOTAL COUNT OF ACTIVE LOANS	COUNT OF NEW LOANS	COUNT OF ACTIVE AMORTIZING LOANS	COUNT OF ACTIVE DEFERRED LOANS	COUNT OF ACTIVE DELINQUENT LOANS	COUNT OF PAYOFFS RECEIVED	TOTAL AMOUNT RECEIVED	PRINCIPAL RECEIVED	INTEREST RECEIVED	LATE FEES AND OTHER FEES RECEIVED	3RD PARTY FEES COLLECTED	NEW LOAN FEES	DELINQUENCY MANAGEMENT FEES	SATISFACTION DRAFTING FEES	SERVICING FEES	TOTAL FEES TO SERVICER	FUNDS TO THE CITY OF ELK RIVER
HRA REHAB	12	0	12	0	0	1	\$30,560.23	\$29,974.46	\$582.62	\$3.15	\$0.00	\$0.00	\$0.00	\$30.00	\$72.00	\$105.15	\$30,455.08
Grand Total	12	0	12	0	0	1	\$30,560.23	\$29,974.46	\$582.62	\$3.15	\$0.00	\$0.00	\$0.00	\$30.00	\$72.00	\$105.15	\$30,455.08

CITY OF ELK RIVER

PAYMENT BREAKDOWN PER LOAN

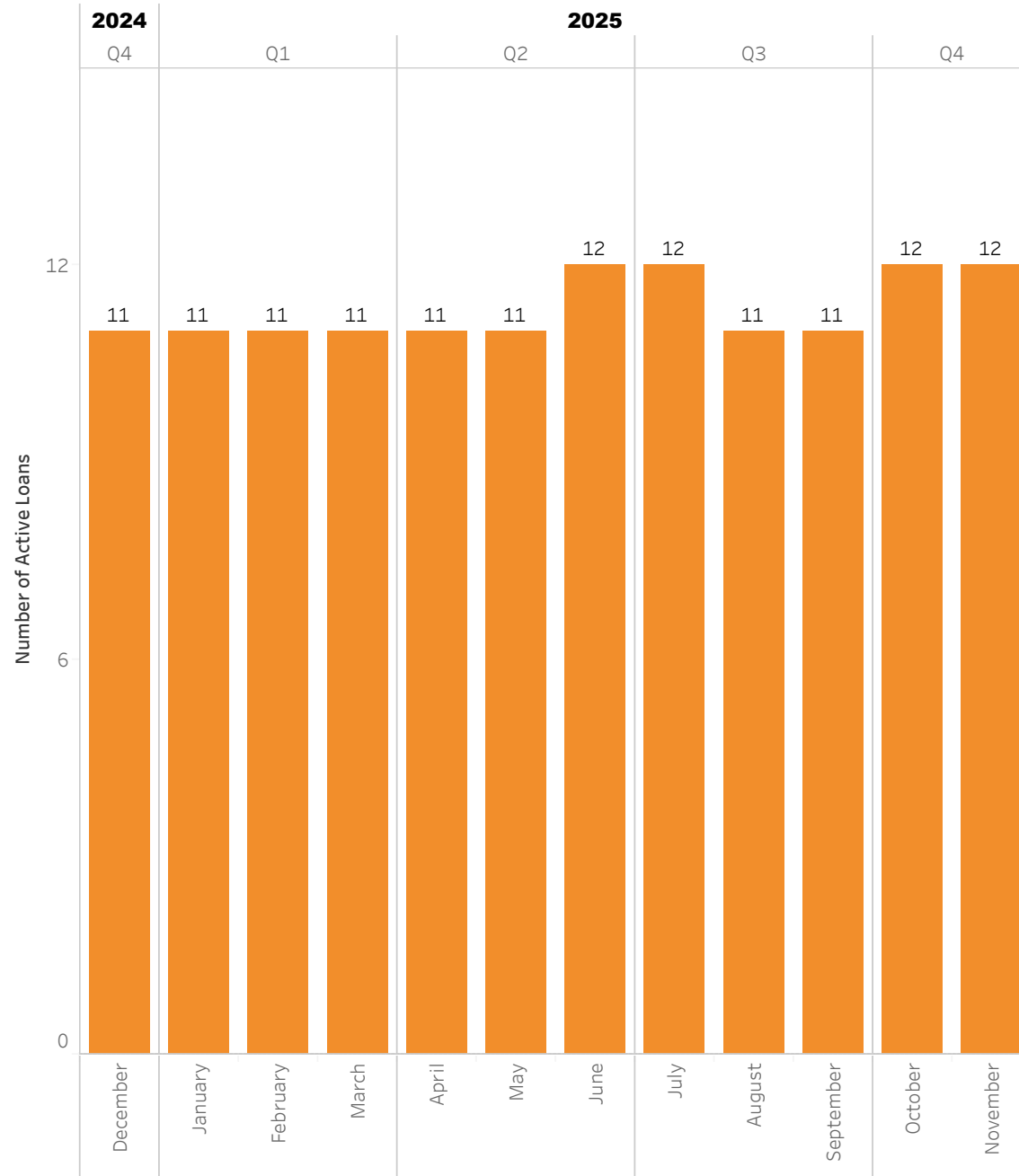
Detail for November 2025

Source Company	Loan #	Address	TOTAL AMOUNT RECEIVED	PRINCIPAL RECEIVED	INTEREST RECEIVED	LATE FEES AND OTHER FEES RECEIVED	3RD PARTY FEES COLLECTED
ELK RIVER	19-015204	1420 5TH ST NW	\$208.04	\$201.64	\$6.40	\$0.00	\$0.00
	19-015209	609 GATES AVE NW	\$187.63	\$178.08	\$9.55	\$0.00	\$0.00
	19-015217	1811 MAIN ST	\$162.79	\$117.03	\$45.76	\$0.00	\$0.00
	19-016564	403 3RD ST NW	\$154.43	\$132.53	\$21.90	\$0.00	\$0.00
	23-028654	13222 179 1/2 AVE NW	\$28,639.09	\$28,523.41	\$112.53	\$3.15	\$0.00
	23-029012	18990 TWIN LAKES RD NW	\$260.00	\$157.37	\$102.63	\$0.00	\$0.00
	23-029085	17931 GARY ST NW	\$306.00	\$223.74	\$82.26	\$0.00	\$0.00
	23-029618	13366 181ST LN NW	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	24-032189	14270 191ST AVE NW	\$142.69	\$82.14	\$60.55	\$0.00	\$0.00
	24-033299	17812 CONCORD CT NW	\$258.90	\$149.03	\$109.87	\$0.00	\$0.00
	25-039214	18471 TROTT BROOK PKWY NW	\$240.66	\$209.49	\$31.17	\$0.00	\$0.00
	25-040378	11137 167TH AVE NW	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Grand Total			\$30,560.23	\$29,974.46	\$582.62	\$3.15	\$0.00

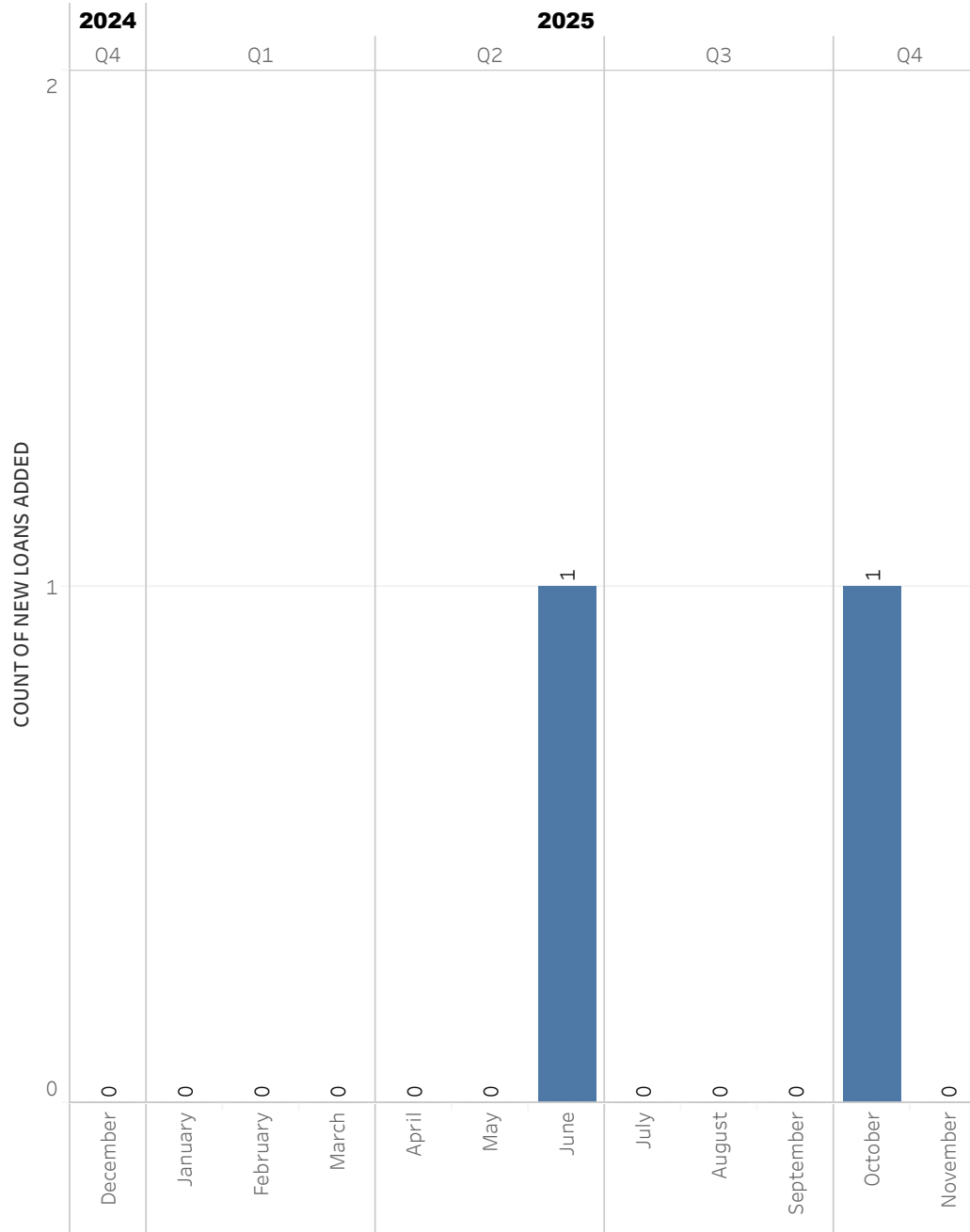
CITY OF ELK RIVER
TRIAL BALANCE REPORT
Monthly Detail

Loan #	Address	2024	2025										
		Q4 December	Q1			Q2			Q3			Q4	
			January	February	March	April	May	June	July	August	September	October	November
19-015215	606 JEFFERSON LN NW	\$1,317.74	\$1,127.92	\$937.75	\$747.03	\$556.12	\$364.75	\$173.14	\$0.00				
19-015204	1420 5TH ST NW	\$5,005.92	\$4,808.51	\$4,610.69	\$4,411.49	\$4,212.82	\$4,013.44	\$3,813.92	\$3,613.72	\$3,413.35	\$3,212.56	\$3,011.12	\$3,011.12
19-015209	609 GATES AVE NW	\$5,850.92	\$5,676.95	\$5,502.58	\$5,326.56	\$5,151.37	\$4,975.38	\$4,799.37	\$4,622.59	\$4,445.76	\$4,268.51	\$4,090.53	\$3,912.45
19-015217	1811 MAIN ST	\$13,833.94	\$13,721.08	\$13,607.82	\$13,489.39	\$13,375.30	\$13,259.23	\$13,144.29	\$13,027.42	\$12,911.66	\$12,795.48	\$12,677.39	\$12,560.36
19-016564	403 3RD ST NW	\$7,752.35	\$7,624.26	\$7,495.73	\$7,364.30	\$7,234.89	\$7,104.25	\$6,973.95	\$6,842.45	\$6,711.27	\$6,579.64	\$6,446.84	\$6,314.31
23-029012	18990 TWIN LAKES RD NW	\$31,773.99	\$31,621.94	\$31,469.37	\$31,305.94	\$31,152.29	\$30,994.71	\$30,840.01	\$30,681.40	\$30,525.64	\$30,369.34	\$30,209.18	\$30,051.81
23-028654	13222 179 1/2 AVE NW	\$30,536.15	\$30,339.90	\$30,142.97	\$29,935.46	\$29,737.16	\$29,534.93	\$29,335.27	\$29,131.71	\$28,930.68	\$28,728.96	\$28,523.41	\$0.00
23-029085	17931 GARY ST NW	\$26,426.68	\$26,210.46	\$25,993.50	\$25,767.26	\$25,548.80	\$25,326.80	\$25,106.84	\$24,883.38	\$24,661.92	\$24,439.70	\$24,214.05	\$23,990.31
23-029618	13366 181ST LN NW	\$19,938.52	\$19,573.56	\$19,573.56	\$19,142.21	\$18,700.94	\$18,262.42	\$18,126.46	\$18,003.93	\$17,555.23	\$17,405.25	\$17,119.26	\$17,119.26
24-032189	14270 191ST AVE NW	\$18,641.58	\$18,562.22	\$18,482.59	\$18,396.61	\$18,316.42	\$18,233.95	\$18,153.21	\$18,070.20	\$17,988.90	\$17,907.32	\$17,823.51	\$17,741.37
24-033299	17812 CONCORD CT NW	\$33,825.79	\$33,681.81	\$33,537.34	\$33,381.35	\$33,235.85	\$33,086.22	\$32,939.72	\$32,789.12	\$32,641.61	\$32,493.60	\$32,341.53	\$32,192.50
25-039214	18471 TROTT BROOK PKWY NW							\$8,151.00	\$7,935.35	\$7,721.65	\$7,509.76	\$7,290.49	\$7,081.00
25-040378	11137 167TH AVE NW											\$35,000.00	\$35,000.00
Grand Total		\$194,903.58	\$192,948.61	\$191,353.90	\$189,267.60	\$187,221.96	\$185,156.08	\$191,557.18	\$189,601.27	\$187,507.67	\$185,710.12	\$218,747.31	\$188,974.49

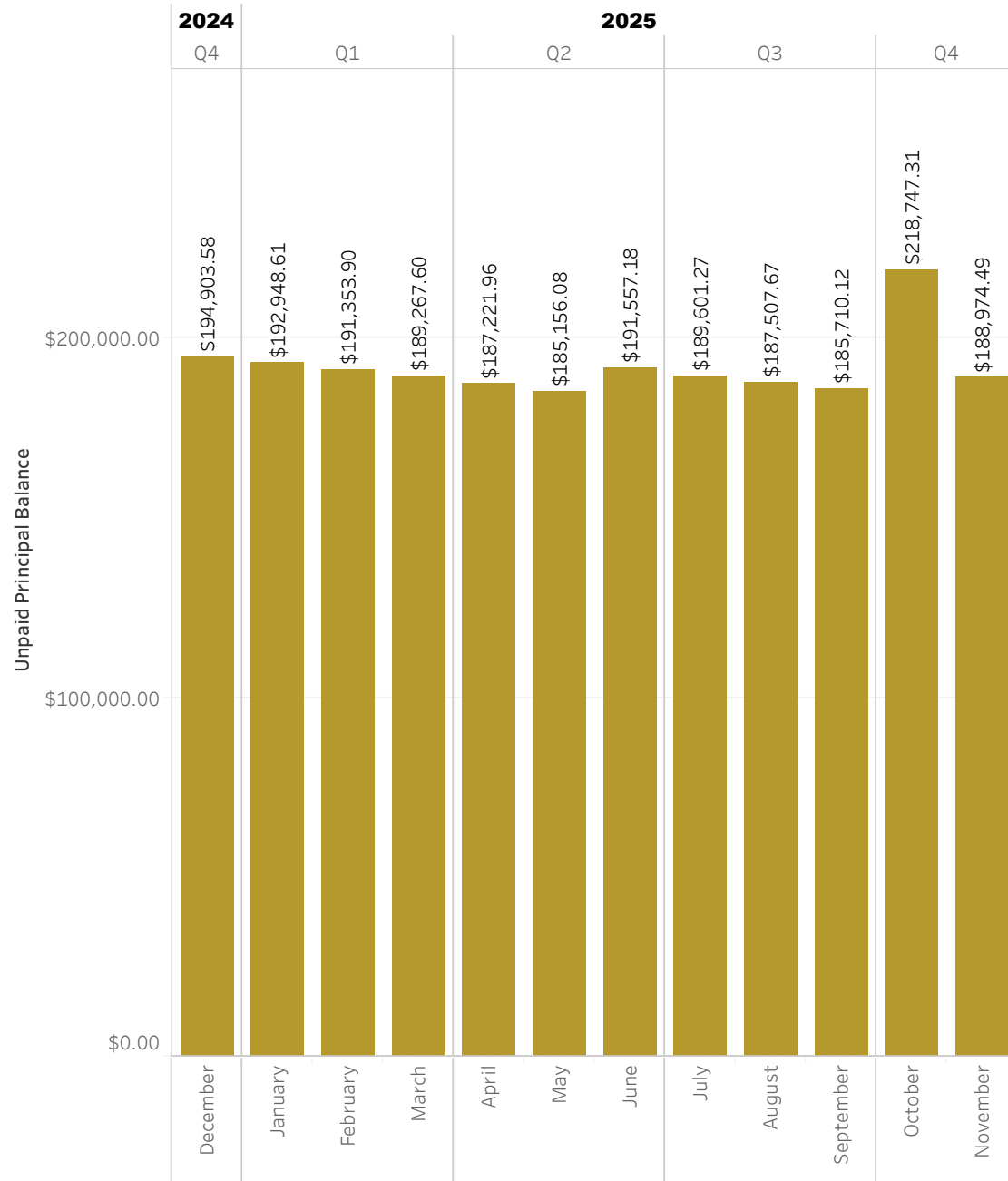
CITY OF ELK RIVER
 TOTAL LOAN COUNT
 Monthly Detail



CITY OF ELK RIVER
 NEW LOAN COUNT
 Monthly Detail



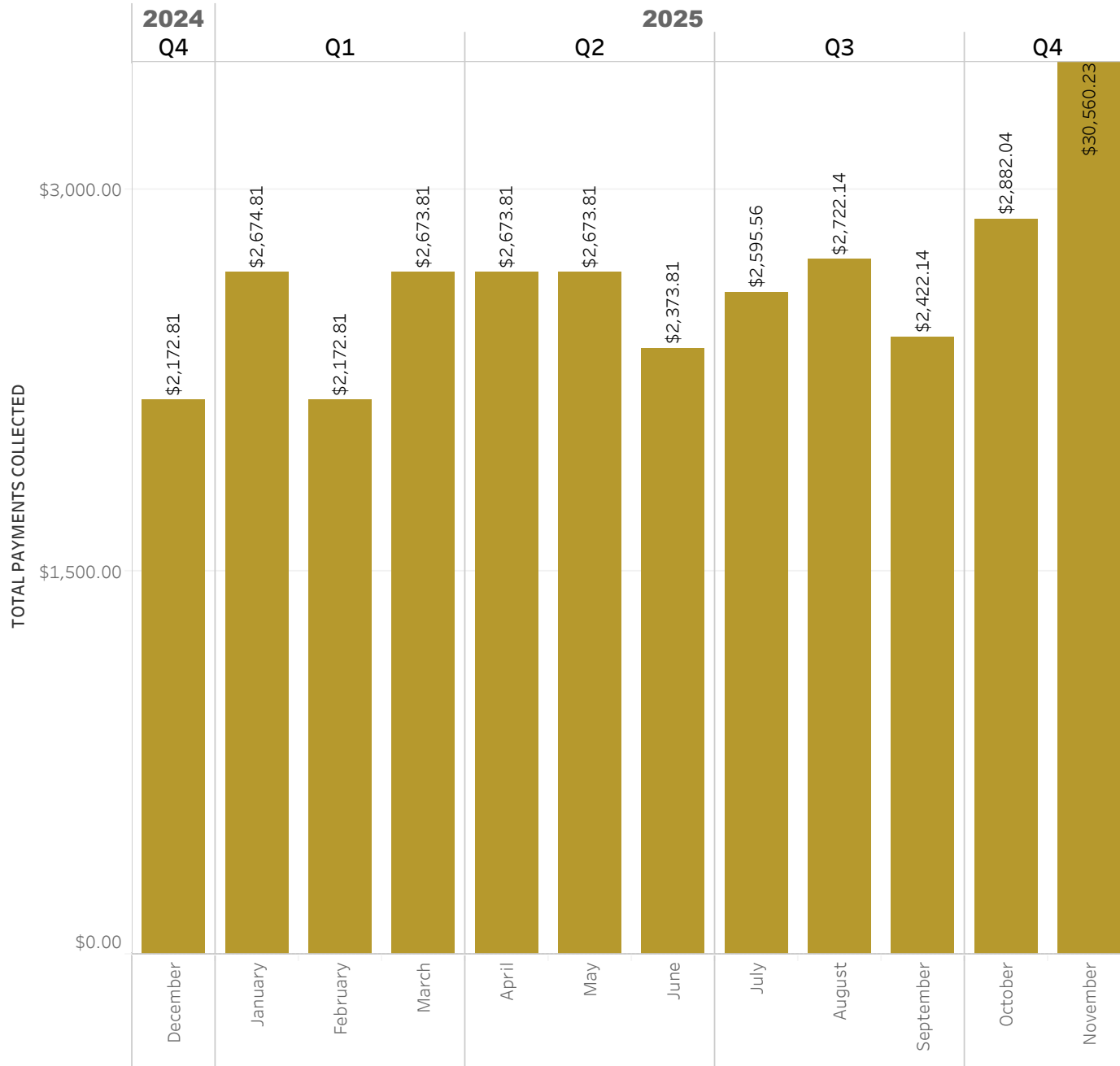
CITY OF ELK RIVER
 TRIAL BALANCE
 Monthly Detail in USD



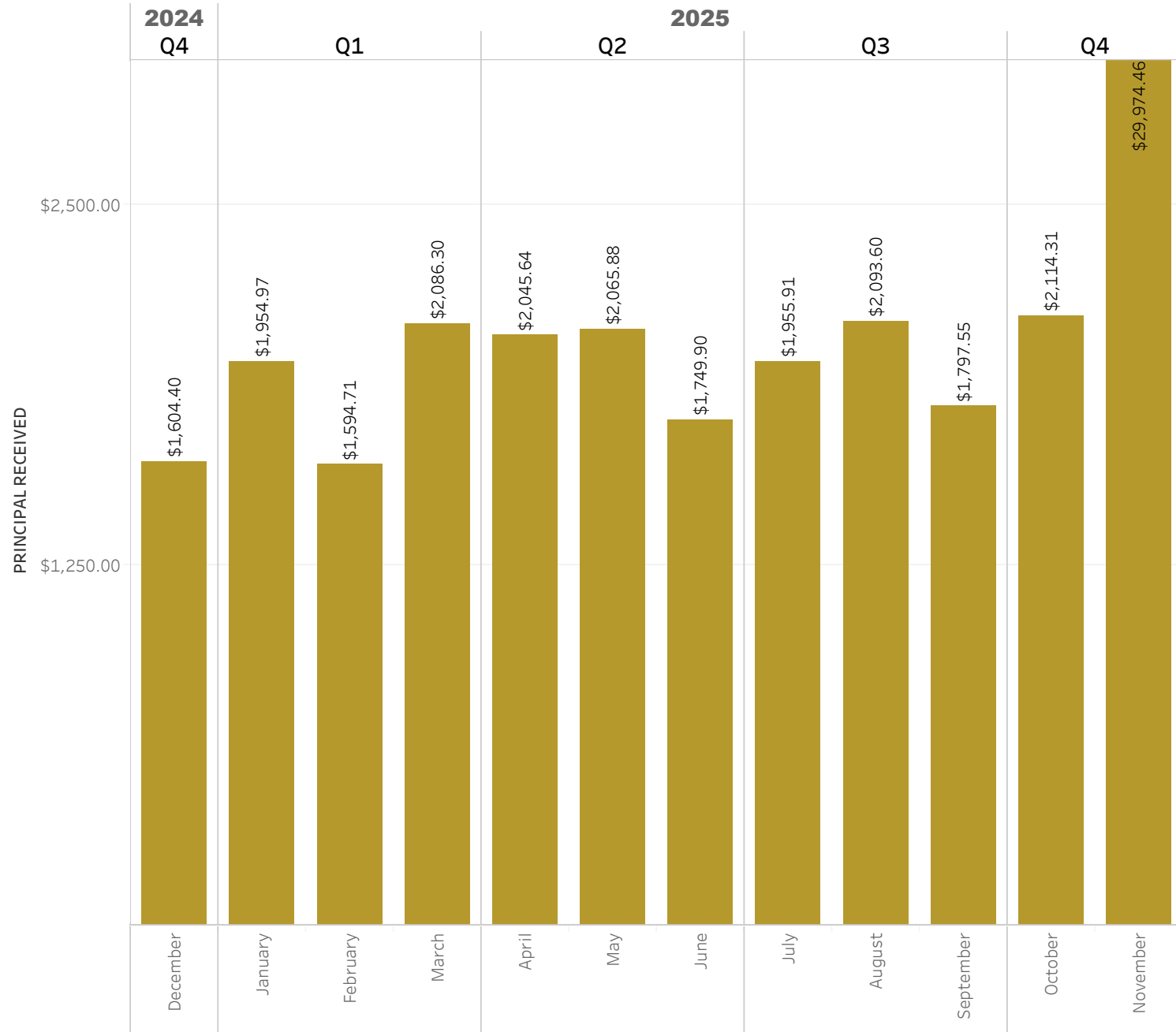
CITY OF ELK RIVER
 PAYMENT COLLECTION PER LOAN
 Monthly Detail

			2024	2025											
			Q4	Q1				Q2			Q3			Q4	
			December	January	February	March	April	May	June	July	August	September	October	November	
ELK RIVER	19-015204	1420 5TH ST NW	\$208.04	\$208.04	\$208.04	\$208.04	\$208.04	\$208.04	\$208.04	\$208.04	\$208.04	\$208.04	\$208.04	\$208.04	
	19-015209	609 GATES AVE NW	\$187.63	\$187.63	\$187.63	\$187.63	\$187.63	\$187.63	\$187.63	\$187.63	\$187.63	\$187.63	\$187.63	\$187.63	
	19-015215	606 JEFFERSON LN NW	\$192.33	\$192.33	\$192.33	\$192.33	\$192.33	\$192.33	\$192.33	\$173.42					
	19-015217	1811 MAIN ST	\$162.79	\$162.79	\$162.79	\$162.79	\$162.79	\$162.79	\$162.79	\$162.79	\$162.79	\$162.79	\$162.79	\$162.79	
	19-016564	403 3RD ST NW	\$154.43	\$154.43	\$154.43	\$154.43	\$154.43	\$154.43	\$154.43	\$154.43	\$154.43	\$154.43	\$154.43	\$154.43	
	23-028654	13222 179 1/2 AVE NW	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$28,639.09	
	23-029012	18990 TWIN LAKES RD NW	\$260.00	\$260.00	\$260.00	\$260.00	\$260.00	\$260.00	\$260.00	\$260.00	\$260.00	\$260.00	\$260.00	\$260.00	
	23-029085	17931 GARY ST NW	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	
	23-029618	13366 181ST LN NW	\$0.00	\$502.00	\$0.00	\$501.00	\$501.00	\$501.00	\$201.00	\$201.00	\$501.00	\$201.00	\$402.00	\$0.00	
	24-032189	14270 191ST AVE NW	\$142.69	\$142.69	\$142.69	\$142.69	\$142.69	\$142.69	\$142.69	\$142.69	\$142.69	\$142.69	\$142.69	\$142.69	
	24-033299	17812 CONCORD CT NW	\$258.90	\$258.90	\$258.90	\$258.90	\$258.90	\$258.90	\$258.90	\$258.90	\$258.90	\$258.90	\$258.90	\$258.90	
	25-039214	18471 TROTT BROOK PKWY NW							\$0.00	\$240.66	\$240.66	\$240.66	\$240.66	\$240.66	
	25-040378	11137 167TH AVE NW											\$258.90	\$0.00	
Grand Total			\$2,172.81	\$2,674.81	\$2,172.81	\$2,673.81	\$2,673.81	\$2,673.81	\$2,373.81	\$2,595.56	\$2,722.14	\$2,422.14	\$2,882.04	\$30,560.23	

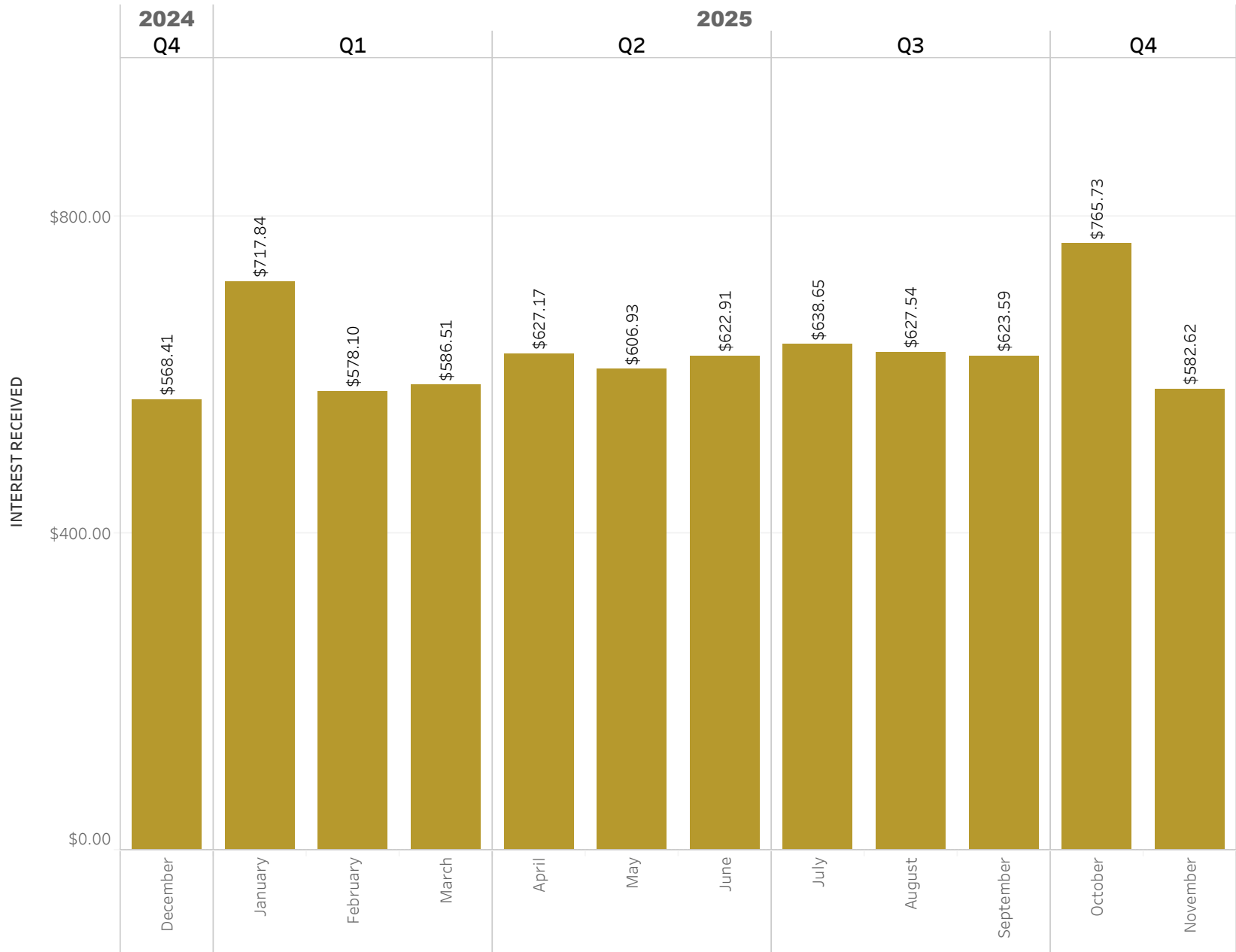
CITY OF ELK RIVER
 TOTAL PAYMENT COLLECTION (USD)
 Monthly Detail



CITY OF ELK RIVER
 TOTAL PRINCIPAL COLLECTION (USD)
 Monthly Detail



CITY OF ELK RIVER
 TOTAL INTEREST COLLECTION(USD)
 Monthly Detail



CITY OF ELK RIVER

AGING DELINQUENCY

Detail for November 2025

Source Company	Loan #	Address	DAYS PAST DUE	AMOUNT DUE 30+ DAYS	TOTAL AMOUNT DUE
ELK RIVER	19-015204	1420 5TH ST NW	0	\$0.00	\$0.00
	19-015209	609 GATES AVE NW	0	\$0.00	\$0.00
	19-015217	1811 MAIN ST	0	\$0.00	\$0.00
	19-016564	403 3RD ST NW	0	\$0.00	\$0.00
	23-028654	13222 179 1/2 AVE NW	0	\$0.00	\$0.00
	23-029012	18990 TWIN LAKES RD NW	0	\$0.00	\$0.00
	23-029085	17931 GARY ST NW	0	\$0.00	\$0.00
	23-029618	13366 181ST LN NW	0	\$0.00	\$0.00
	24-032189	14270 191ST AVE NW	0	\$0.00	\$0.00
	24-033299	17812 CONCORD CT NW	0	\$0.00	\$0.00
	25-039214	18471 TROTT BROOK PKWY NW	0	\$0.00	\$0.00
	25-040378	11137 167TH AVE NW	0	\$0.00	\$0.00
Grand Total			0	\$0.00	\$0.00