



# Housing and Redevelopment Authority

Monday, May 4, 2026

5:30 PM

Elk River City Hall

## Regular Meeting & Closed Meeting Agenda

- Regular meeting in Council Chambers
- Closed meeting in Mill Pond Conference Room immediately following regular meeting

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### 1. CALL MEETING TO ORDER

### 2. PLEDGE OF ALLEGIANCE

### 3. CONSIDER AGENDA

### 4. 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.

#### 4.1 DRAFT Minutes - April 6, 2026

#### 4.2 Check Register

#### 4.3 Balance Sheet

#### 4.4 Revenue/Expenditure Reports

### 5. 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.

### 6. 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.

#### 6.1 SAHA - Main Street Family Services Allocation Update

#### 6.2 Housing Rehabilitation Loan Program Update

### 7. OPEN DISCUSSION

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

### 8. MOTION TO ADJOURN REGULAR MEETING

### 9. CLOSED MEETING

9.1 Statement to be read by the Chair:

"The Housing and Redevelopment Authority will be holding a closed meeting per MN Statute 13D.05, subd. 3(c)(3) to develop or consider offers or counteroffers for the purchase or sale of real property. The properties being discussed are within The Village of Elk River plat:

- PID 75-00405-1110, 365 Jackson Ave NW
- PID 75-00405-1115, unaddressed
- PID 75-00405-1120, 616 Railroad Dr NW
- PID 75-00405-1125, 611 4th St
- PID 75-00405-1135, 612 Railroad Dr NW
- PID 75-00405-1140, 331 Irving Ave NW
- PID 75-00405-1145, 315 Irving Ave NW
- PID 75-00405-1150, 600 Railroad Dr NW
- PID 75-00405-1155, 618 Railroad Dr NW

9.2 Motion Calling Closed Meeting

9.3 Hold Closed Meeting

9.4 Motion to Adjourn Closed Meeting

**The Elk River Vision**

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



**Meeting of the Housing and  
Redevelopment Authority  
Held at the Elk River City Hall  
Monday, April 6, 2026**

**Members Present:** Commissioner Nate Ovall, Commissioner Lynn Caswell, Commissioner Mel Beaudry, Mayor John Dietz, Commissioner Dave Klutch

**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 Caswell and seconded by Commissioner Beaudry to approve the agenda. Motion carried 5-0.**
4. **CONSENT AGENDA**  
**Moved by Commissioner Dietz and seconded by Commissioner Klutch to approve the following consent items as outlined in their respective staff reports. Motion carried 5-0.**
  - 4.1 DRAFT Minutes - March 2, 2026
  - 4.2 Check Register
  - 4.3 Balance Sheet
  - 4.4 Revenue/Expenditure Reports
5. **OPEN FORUM**  
No one appeared for open forum.
6. **GENERAL BUSINESS**

### 6.1 Downtown Winter Light Pole Fixtures

Mr. Mollan presented the staff report. He continued the discussion of the winter light pole fixtures cost share with the Downtown Elk River Business Association (DERBA) from the March HRA meeting. Since the last meeting, DERBA has negotiated a price reduction in the total cost as well as received a \$500 anonymous sponsor donation toward the project.

The proposed city contribution would now total \$5,932. At the last meeting, the proposed city contribution was closer to \$8,000.

Commissioner Dietz stated he was not in favor of a pattern where the downtown area asks the city for financial contributions. He asked if there could be a policy where costs would be split 50/50 on everything.

**Moved by Commissioner Caswell and seconded by Commissioner Beaudry to approve a \$5,932 contribution toward downtown light pole fixtures in partnership with the Downtown Elk River Business Association (DERBA). Motion carried 5-0.**

### 6.2 Housing Rehabilitation Loan Program Update

Mr. Mollan presented the staff report. No new loans have been issued since last month. In addition, based on work session discussion from the March 2026 meeting, staff is not proposing any changes to the Housing Rehabilitation Loan Program at this time.

Mr. Mollan also stated that the city will be placing an ad in the upcoming home improvement section of the Star News.

## 7. OPEN DISCUSSION

Mr. O'Neil stated that the city continues to work with the Habitat for Humanity. Independent School District #728 has been moving forward with a space to assemble Habitat for Humanity homes and move them onto a lot.

Commissioner Beaudry asked if a piece of land has been secured for use by Habitat for Humanity. Mr. O'Neil stated not at this time. He added that the city has shared 8-10 potential sites and Habitat for Humanity has asked about an additional 3-4 sites but have not yet chosen a location for the house. Mr. Beaudry asked if the preference was for city sewer and water. Mr. O'Neil stated it was not mandatory but preferred.

Mr. O'Neil added that staff met with developers who are interested in bringing a modular-style development to Elk River. Mr. O'Neil will share more information on this development with the HRA members.

Mr. O'Neil informed the HRA that the City Council has passed a one-year moratorium on all multi-family housing developments.

## 8. MOTION TO ADJOURN REGULAR MEETING

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

The regular meeting adjourned at 5:45 p.m. Chair Ovall called the closed meeting to order at 5:49 p.m.

## 9. CLOSED MEETING

### 9.1 Statement to be read by the Chair:

"The Housing and Redevelopment Authority will be holding a closed meeting per MN Statute 13D.05, subd. 3(c)(3) to develop or consider offers or counteroffers for the purchase or sale of real property. The properties being discussed are within The Village of Elk River plat:

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- PID 75-00405-1120, 616 Railroad Dr NW
- PID 75-00405-1135, 612 Railroad Dr NW
- PID 75-00405-1150, 600 Railroad Dr NW

**HRA Members Present: Chair Nate Ovall, Commissioners Dave Klutch, Mel Beaudry, Lynn Caswell, and John Dietz**

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

**Others Present: Ryan Hardin, Hardin Companies**

Chair Ovall read the following statement:

### 9.2 Motion Calling Closed Meeting

### 9.3 Hold Closed Meeting

### 9.4 Motion to Adjourn Closed Meeting

Commissioner Dietz left at 6:20 p.m.

**Moved by Commissioner Klutch and seconded by Commissioner Beaudry to adjourn the meeting. Motion carried 4-0.**

The meeting adjourned at 6:36 p.m.

Minutes prepared by Katie Porath.

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\_\_\_\_\_  
Nate Oval, Chair

\_\_\_\_\_  
Jolene Richter, Deputy City Clerk

DRAFT

Invoice Number	Sequence Number	Description	Type	Invoice Date	Due Date	Invoice Amount	Net Invoice Check Amount	GL Account Number
<b>CITY OF ELK RIVER</b>								
<b>910</b>								
4-2026 HRA	1	HRA SALARIES - APR 2026	Invoice	04/29/2026	05/04/2026	6,937.08	6,937.08	910-4-6100-4101
4-2026 HRA	2	HRA SALARIES - APR 2026	Invoice	04/29/2026	05/04/2026	375.00	375.00	910-4-6100-4103
4-2026 HRA	3	HRA SALARIES - APR 2026	Invoice	04/29/2026	05/04/2026	516.53	516.53	910-4-6100-4104
4-2026 HRA	4	HRA SALARIES - APR 2026	Invoice	04/29/2026	05/04/2026	430.10	430.10	910-4-6100-4105
4-2026 HRA	5	HRA SALARIES - APR 2026	Invoice	04/29/2026	05/04/2026	100.65	100.65	910-4-6100-4107
4-2026 HRA	6	HRA SALARIES - APR 2026	Invoice	04/29/2026	05/04/2026	1,008.00	1,008.00	910-4-6100-4108
4-2026 HRA	7	HRA SALARIES - APR 2026	Invoice	04/29/2026	05/04/2026	32.56	32.56	910-4-6100-4112
Total 17440 CITY OF ELK RIVER:						9,399.92	9,399.92	
Total 910:						9,399.92	9,399.92	
<b>YARDWORX OUTDOOR SERVICES</b>								
<b>910</b>								
20420	1	SEASONAL FLOWER & INSTALL-MAY	Invoice	04/01/2026	05/01/2026	9,001.14	9,001.14	910-4-6100-4409
Total 14715 YARDWORX OUTDOOR SERVICES:						9,001.14	9,001.14	
Total 910:						9,001.14	9,001.14	
<b>E C M PUBLISHERS INC</b>								
<b>910</b>								
1094866	1	SPRING HOME IMPROVEMENT ADV	Invoice	04/12/2026	05/12/2026	370.00	370.00	910-4-6100-4349
Total 14130 E C M PUBLISHERS INC:						370.00	370.00	
Total 910:						370.00	370.00	
<b>RIVERFRONT DOWNTOWN E.R. BUSINESS ASC</b>								
<b>910</b>								
204	1	DOWNTOWN LIGHT FIXTURES/SNO	Invoice	04/08/2026	05/04/2026	5,932.00	5,932.00	910-4-6100-4219
Total 52618 RIVERFRONT DOWNTOWN E.R. BUSINESS ASC:						5,932.00	5,932.00	
Total 910:						5,932.00	5,932.00	
Total :						24,703.06	24,703.06	
Grand Totals:						24,703.06	24,703.06	

Summary by General Ledger Account Number

GL Account Number	Debit	Credit	Net
910-4-6100-4101	6,937.08	.00	6,937.08
910-4-6100-4103	375.00	.00	375.00
910-4-6100-4104	516.53	.00	516.53
910-4-6100-4105	430.10	.00	430.10
910-4-6100-4107	100.65	.00	100.65
910-4-6100-4108	1,008.00	.00	1,008.00
910-4-6100-4112	32.56	.00	32.56

Summary by General Ledger Account Number

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GL Account Number	Debit	Credit	Net
910-4-6100-4219	5,932.00	.00	5,932.00
910-4-6100-4349	370.00	.00	370.00
910-4-6100-4409	9,001.14	.00	9,001.14
Grand Totals:	<u>24,703.06</u>	<u>.00</u>	<u>24,703.06</u>

Summary by General Ledger Posting Period

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GL Posting Period	Debit	Credit	Net
00/00	24,703.06	.00	24,703.06
Grand Totals:	<u>24,703.06</u>	<u>.00</u>	<u>24,703.06</u>

**CITY OF ELK RIVER**

Balance Sheet

April 30, 2026

Fund 910 - HRA

Assets

910-1000	Cash - HRA	1,672,254.31
910-1190	Loans Receivable	220,148.86
910-1193	Forgivable Loan	75,000.00
910-1194	Allow for Forgivable Loan	(75,000.00)
910-1195	Note Receivable	400,000.00
910-1310	Due From Other Funds	148,310.75

Total Assets 2,440,713.92

Fund Equity

910-2400	Fund Balance	2,464,862.29
	Revenues over Expenditures - YTD	<u>(24,148.37)</u>

Total Fund Equity 2,440,713.92

Total Liabilities & Equity 2,440,713.92

**CITY OF ELK RIVER**  
 Revenues with Comparison to Budget  
 For the Month Ending April 30, 2026

Fund 910 - HRA

		Period Actual	YTD Actual	Budget	Unearned	PCNT
910-3-0000-3111	Property Taxes	-	-	469,450.00	(469,450.00)	0%
910-3-0000-3621	Interest Income	228.69	15,628.50	40,000.00	(24,371.50)	39%
<b>Total Fund Revenue</b>		<b>228.69</b>	<b>15,628.50</b>	<b>509,450.00</b>	<b>(493,821.50)</b>	<b>3%</b>

**CITY OF ELK RIVER**  
Expenditures with Comparison to Budget  
For the Month Ending April 30, 2026

Fund 910 - HRA

	Period Actual	YTD Actual	Budget	Unearned	PCNT
910-4-6100-4101 Regular Pay	-	20,117.53	92,000.00	(71,882.47)	22%
910-4-6100-4103 Part-time Pay	-	1,125.00	4,500.00	(3,375.00)	25%
910-4-6100-4104 PERA	-	1,511.76	6,950.00	(5,438.24)	22%
910-4-6100-4105 FICA	-	1,257.07	6,000.00	(4,742.93)	21%
910-4-6100-4107 Medicare	-	293.72	1,400.00	(1,106.28)	21%
910-4-6100-4108 Insurance	-	3,024.00	20,750.00	(17,726.00)	15%
910-4-6100-4109 Workers Comp	-	174.00	450.00	(276.00)	39%
910-4-6100-4112 PFML	-	96.49	500.00	(403.51)	19%
910-4-6100-4201 Office Supplies	-	82.30	100.00	(17.70)	82%
910-4-6100-4304 Legal Fees	-	-	3,000.00	(3,000.00)	0%
910-4-6100-4319 Professional Services	-	-	30,000.00	(30,000.00)	0%
910-4-6100-4331 Travel, Conferences & Schools	-	-	1,000.00	(1,000.00)	0%
910-4-6100-4349 Advertising/Marketing	-	6,228.00	9,750.00	(3,522.00)	64%
910-4-6100-4359 Publishing	-	-	500.00	(500.00)	0%
910-4-6100-4401 Bldg Repair/Maint Services	-	-	500.00	(500.00)	0%
910-4-6100-4404 Software Services	-	-	7,500.00	(7,500.00)	0%
910-4-6100-4409 Contractual Services	-	5,867.00	27,000.00	(21,133.00)	22%
910-4-6100-4433 Dues & Subscriptions	-	-	2,500.00	(2,500.00)	0%
910-4-6100-4510 Land	-	-	200,000.00	(200,000.00)	0%
910-4-6100-4530 Improvement Project Contract	-	-	50,000.00	(50,000.00)	0%
910-4-6100-4721 Transfer-General Fund	-	-	40,550.00	(40,550.00)	0%
910-4-6100-4735 Transfer-EDA	-	-	4,500.00	(4,500.00)	0%
<b>Total Fund Expenditures</b>	<b>-</b>	<b>39,776.87</b>	<b>509,450.00</b>	<b>(469,673.13)</b>	<b>8%</b>
<b>Net Revenue Over Expenditures</b>	<b>228.69</b>	<b>(24,148.37)</b>	<b>-</b>	<b>(24,148.37)</b>	<b>0%</b>



# Request for Action

**To**  
Housing and Redevelopment Authority

**Item Number**  
6.1

**Meeting Date**  
May 4, 2026

**Prepared By**  
Joshua Mollan, Economic Development Specialist

**Item Description**  
SAHA - Main Street Family Services Allocation  
Update

**Reviewed by**  
Brent O'Neil  
Cal Portner

## Action Requested

Receive an update on Main Street Family Service's Statewide Affordable Housing Aid (SAHA) allocation.

## Background/Discussion

Main Street Family Services received their second \$10,000 installment of Elk River's SAHA funds in February. From February 15 to April 15, \$9,567 has been deployed to assist 11 Elk River households in need of housing support. The individual amounts ranged from \$575 to \$1,450 for various requests, including late rent/eviction notices, and utility bills.

The next \$10,000 installment is scheduled for issuance to Main Street Family Services in May.

## Financial Impact

N/A

## Mission/Policy/Goal

Provide and support suitable housing for the community.

## 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**  
6.2

**Meeting Date**  
May 4, 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.

\$115,000 remains available for new loan disbursements in 2026.

An ad for the program was included in the April 11 Spring Home Improvement issue of the Star News.

**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

5/4/26

Loan #	Loan Amount	Contract	Maturity	Status	Rate	Feb Pymt	Mar Pymt	Balance
19-015204	\$ 22,069.00	1/25/2017	1/1/2027	Current	2.50%	\$ 208.04	\$ 208.04	\$ 1,997.97
19-015209	\$ 19,665.00	9/22/2017	9/1/2027	Current	2.75%	\$ 187.63	\$ 187.63	\$ 3,194.91
19-015217	\$ 21,640.00	5/4/2018	5/1/2033	Current	4.25%	\$ 162.79	\$ 162.79	\$ 12,082.26
19-016564	\$ 15,252.22	7/15/2019	7/15/2029	Current	4.00%	\$ 154.43	\$ 3,955.43	\$ 1,977.03
23-029012	\$ 34,749.06	4/21/2023	4/21/2038	Current	4.00%	\$ 260.00	\$ 260.00	\$ 29,403.91
23-029085	\$ 30,223.00	6/20/2023	6/20/2033	Current	4.00%	\$ 306.00	\$ 306.00	\$ 23,077.40
23-029618	\$ 23,780.00	10/2/2023	10/2/2038	Current	4.00%	\$ 178.00	\$ 501.00	\$ 16,268.46
24-032189	\$ 19,290.00	4/22/2024	4/22/2039	Current	4.00%	\$ 142.69	\$ 142.69	\$ 17,402.30
24-033299	\$ 35,000.00	4/22/2024	4/22/2039	Current	4.00%	\$ 258.90	\$ 258.90	\$ 31,577.31
25-039214	\$ 8,151.00	6/23/2025	6/23/2028	Current	4.00%	\$ 240.66	\$ 240.66	\$ 6,198.19
25-040378	\$ 35,000.00	10/3/2025	10/3/2040	Current	4.00%	\$ 258.90	\$ 258.90	\$ 34,279.98
25-041322	\$ 35,000.00	1/8/2025	1/8/2041	Current	4.00%	\$ 259.90	\$ 562.00	\$ 34,460.29
<b>Total</b>	<b>\$ 299,819.28</b>					<b>\$ 2,617.94</b>	<b>\$ 7,044.04</b>	<b>\$ 211,920.01</b>



Center for Energy and Environment

# CITY OF ELK RIVER LOAN SERVICING REPORT

*March 2026*

**Data Set: April 1st, 2026**

# 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 March 2026

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	0	\$7,044.04	\$6,324.58	\$715.46	\$0.00	\$4.00	\$0.00	\$0.00	\$0.00	\$72.00	\$76.00	\$6,968.04
<b>Grand Total</b>	<b>12</b>	<b>0</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$7,044.04</b>	<b>\$6,324.58</b>	<b>\$715.46</b>	<b>\$0.00</b>	<b>\$4.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$72.00</b>	<b>\$76.00</b>	<b>\$6,968.04</b>

# CITY OF ELK RIVER

## PAYMENT BREAKDOWN PER LOAN

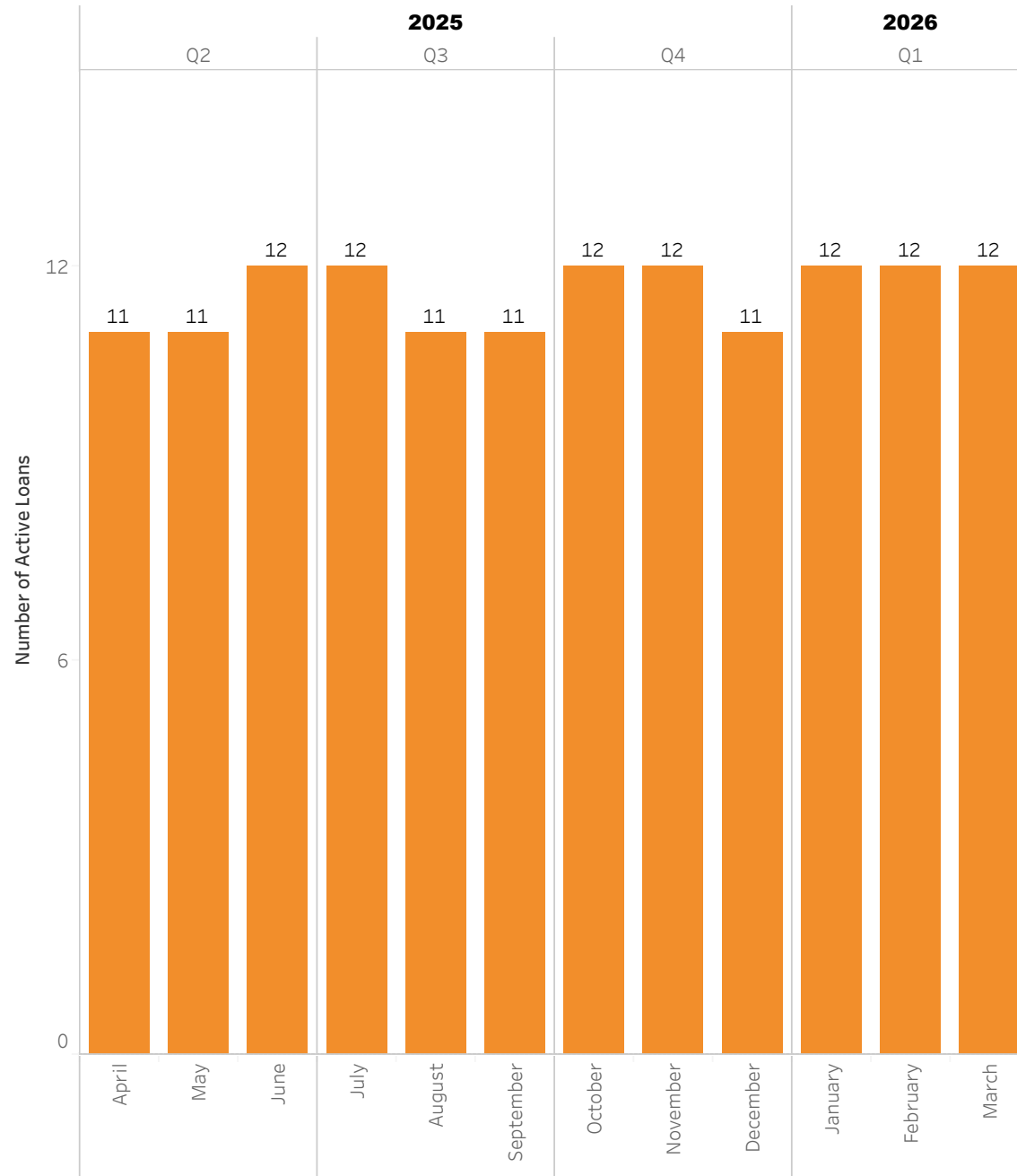
Detail for March 2026

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	\$203.81	\$4.23	\$0.00	\$0.00
	19-015209	609 GATES AVE NW	\$187.63	\$180.51	\$7.12	\$0.00	\$0.00
	19-015217	1811 MAIN ST	\$162.79	\$122.99	\$39.80	\$0.00	\$0.00
	19-016564	403 3RD ST NW	\$3,955.43	\$3,936.29	\$18.14	\$0.00	\$1.00
	23-029012	18990 TWIN LAKES RD NW	\$260.00	\$169.25	\$90.75	\$0.00	\$0.00
	23-029085	17931 GARY ST NW	\$306.00	\$234.47	\$71.53	\$0.00	\$0.00
	23-029618	13366 181ST LN NW	\$501.00	\$446.87	\$53.13	\$0.00	\$1.00
	24-032189	14270 191ST AVE NW	\$142.69	\$89.01	\$53.68	\$0.00	\$0.00
	24-033299	17812 CONCORD CT NW	\$258.90	\$161.52	\$97.38	\$0.00	\$0.00
	25-039214	18471 TROTT BROOK PKWY NW	\$240.66	\$223.07	\$17.59	\$0.00	\$0.00
	25-040378	11137 167TH AVE NW	\$258.90	\$153.24	\$105.66	\$0.00	\$0.00
	25-041322	9624 209TH AVE NW	\$562.00	\$403.55	\$156.45	\$0.00	\$2.00
<b>Grand Total</b>			<b>\$7,044.04</b>	<b>\$6,324.58</b>	<b>\$715.46</b>	<b>\$0.00</b>	<b>\$4.00</b>

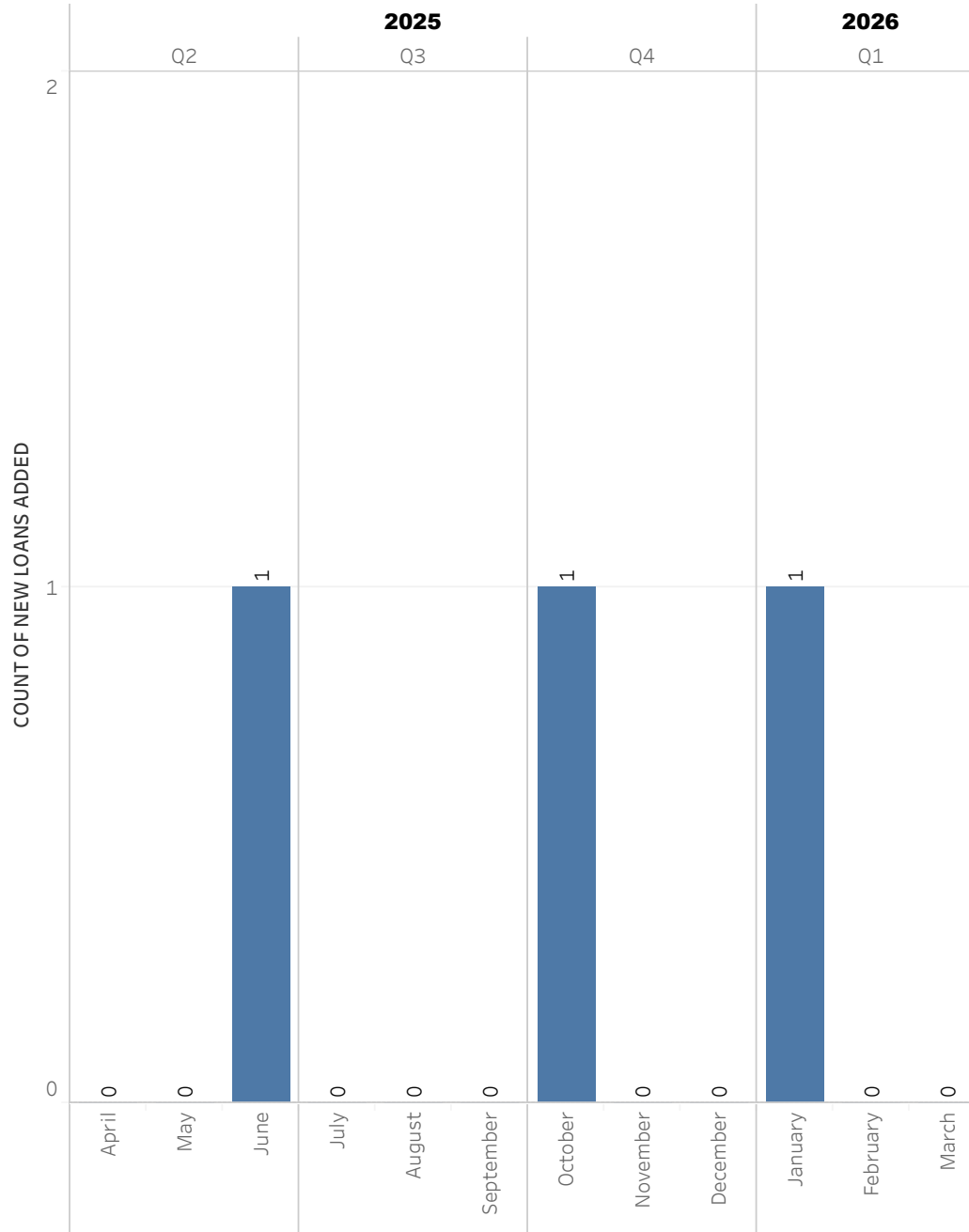
CITY OF ELK RIVER  
 TRIAL BALANCE REPORT  
 Monthly Detail

Loan #	Address	2025			2025			2026			2026		
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
		April	May	June	July	August	September	October	November	December	January	February	March
19-015215	606 JEFFERSON LN NW	\$556.12	\$364.75	\$173.14	\$0.00								
19-015204	1420 5TH ST NW	\$4,212.82	\$4,013.44	\$3,813.92	\$3,613.72	\$3,413.35	\$3,212.56	\$3,011.12	\$2,809.48	\$2,607.22	\$2,404.71	\$2,201.78	\$1,997.97
19-015209	609 GATES AVE NW	\$5,151.37	\$4,975.38	\$4,799.37	\$4,622.59	\$4,445.76	\$4,268.51	\$4,090.53	\$3,912.45	\$3,733.66	\$3,554.75	\$3,375.42	\$3,194.91
19-015217	1811 MAIN ST	\$13,375.30	\$13,259.23	\$13,144.29	\$13,027.42	\$12,911.66	\$12,795.48	\$12,677.39	\$12,560.36	\$12,441.44	\$12,323.56	\$12,205.25	\$12,082.26
19-016564	403 3RD ST NW	\$7,234.89	\$7,104.25	\$6,973.95	\$6,842.45	\$6,711.27	\$6,579.64	\$6,446.84	\$6,314.31	\$6,180.64	\$6,047.21	\$5,913.32	\$1,977.03
23-029012	18990 TWIN LAKES RD NW	\$31,152.29	\$30,994.71	\$30,840.01	\$30,681.40	\$30,525.64	\$30,369.34	\$30,209.18	\$30,051.81	\$29,890.61	\$29,732.15	\$29,573.16	\$29,403.91
23-028654	13222 179 1/2 AVE NW	\$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	\$25,548.80	\$25,326.80	\$25,106.84	\$24,883.38	\$24,661.92	\$24,439.70	\$24,214.05	\$23,990.31	\$23,763.18	\$23,537.91	\$23,311.87	\$23,077.40
23-029618	13366 181ST LN NW	\$18,700.94	\$18,262.42	\$18,126.46	\$18,003.93	\$17,555.23	\$17,405.25	\$17,119.26	\$17,119.26	\$16,979.30	\$16,836.98	\$16,715.33	\$16,268.46
24-032189	14270 191ST AVE NW	\$18,316.42	\$18,233.95	\$18,153.21	\$18,070.20	\$17,988.90	\$17,907.32	\$17,823.51	\$17,741.37	\$17,657.01	\$17,574.30	\$17,491.31	\$17,402.30
24-033299	17812 CONCORD CT NW	\$33,235.85	\$33,086.22	\$32,939.72	\$32,789.12	\$32,641.61	\$32,493.60	\$32,341.53	\$32,192.50	\$32,039.44	\$31,889.39	\$31,738.83	\$31,577.31
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	\$6,854.30	\$6,644.44	\$6,421.26	\$6,198.19
25-040378	11137 167TH AVE NW							\$34,848.50	\$34,848.50	\$34,715.62	\$34,574.66	\$34,433.22	\$34,279.98
25-041322	9624 209TH AVE NW										\$35,000.00	\$34,863.84	\$34,460.29
<b>Grand Total</b>		<b>\$187,221.96</b>	<b>\$185,156.08</b>	<b>\$191,557.18</b>	<b>\$189,601.27</b>	<b>\$187,507.67</b>	<b>\$185,710.12</b>	<b>\$218,595.81</b>	<b>\$188,621.35</b>	<b>\$186,862.42</b>	<b>\$220,120.06</b>	<b>\$218,244.59</b>	<b>\$211,920.01</b>

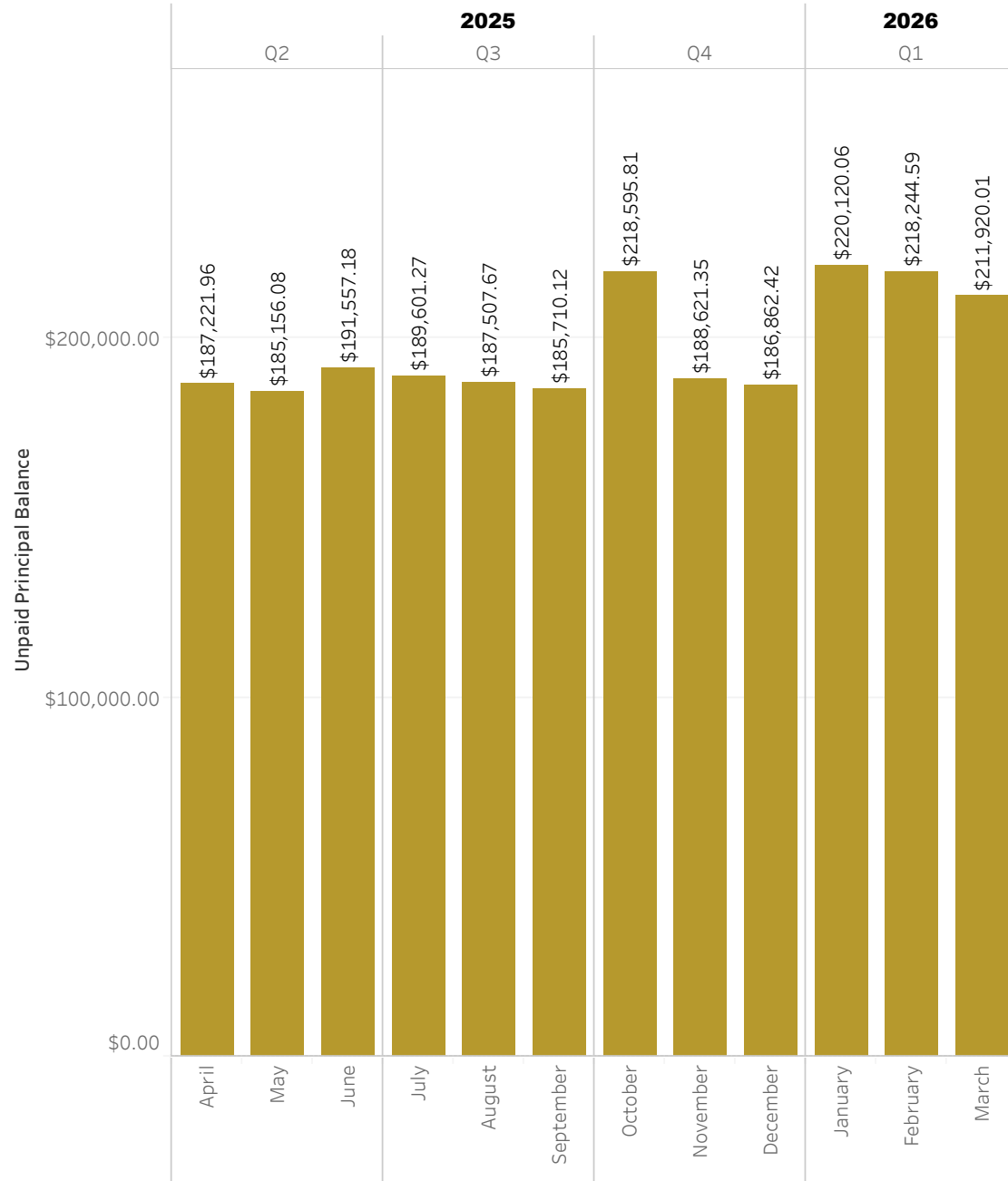
CITY OF ELK RIVER  
 TOTAL LOAN COUNT  
 Monthly Detail



CITY OF ELK RIVER  
 NEW LOAN COUNT  
 Monthly Detail



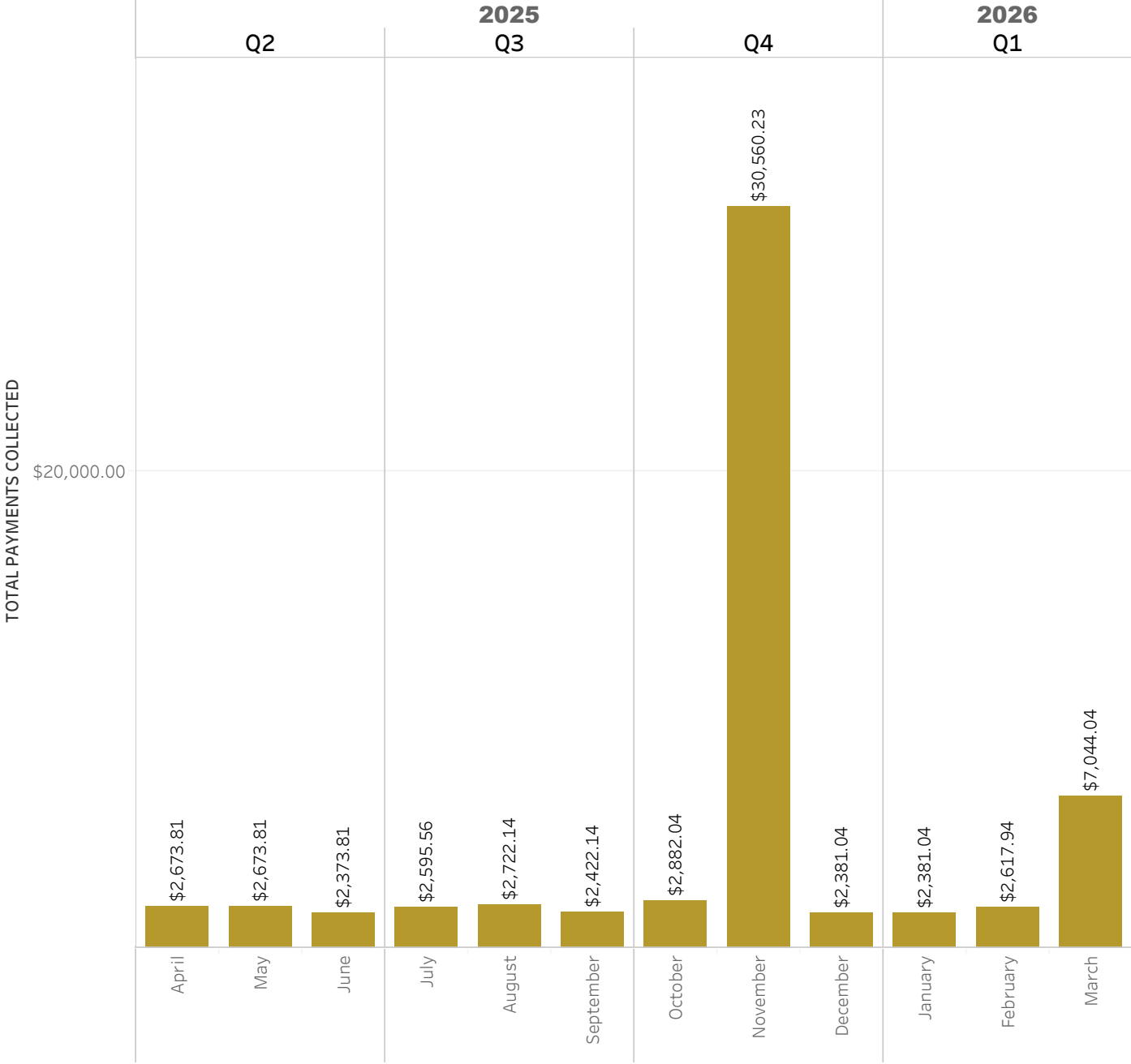
CITY OF ELK RIVER  
 TRIAL BALANCE  
 Monthly Detail in USD



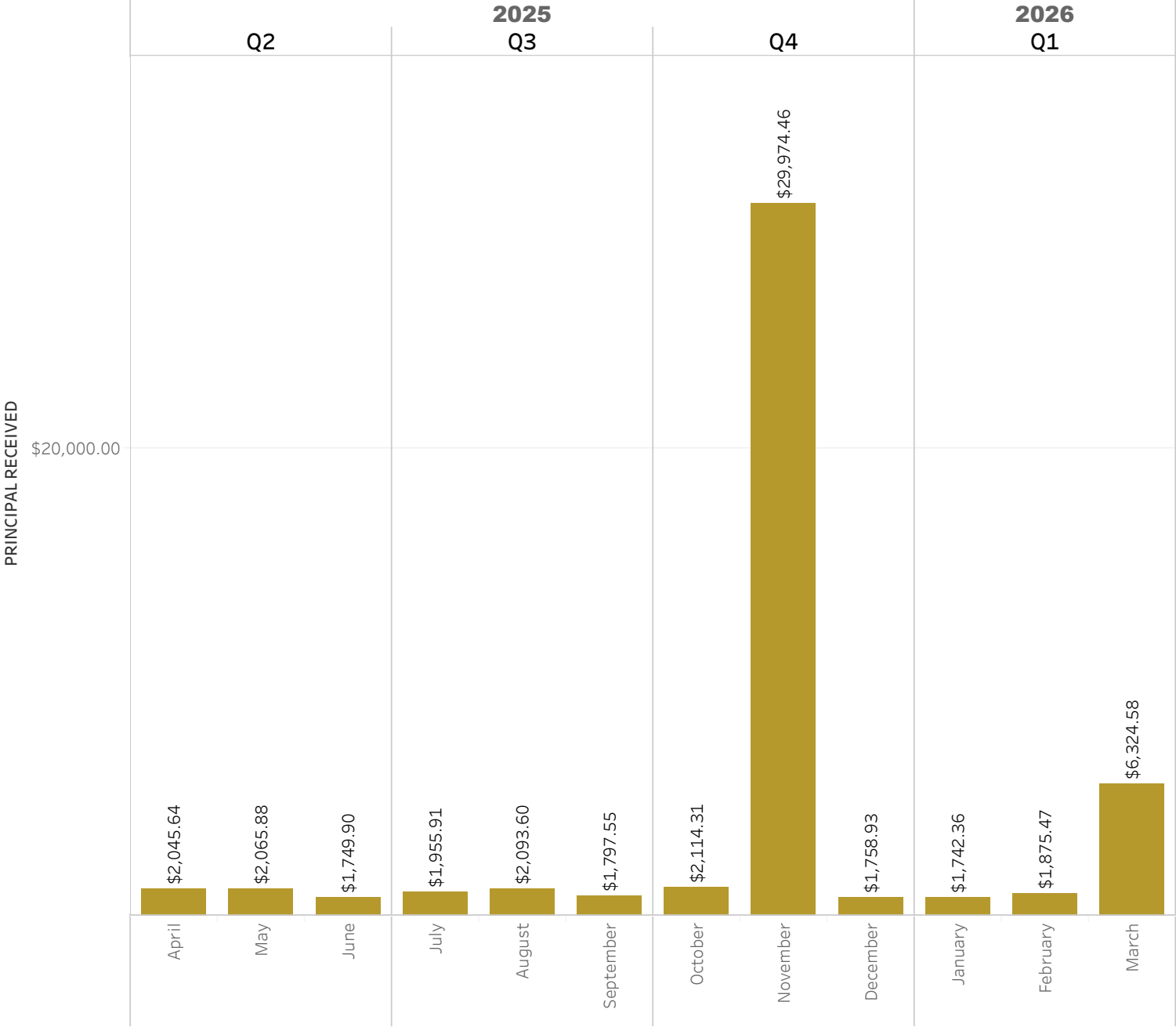
**CITY OF ELK RIVER**  
 PAYMENT COLLECTION PER LOAN  
 Monthly Detail

			2025									2026		
			Q2			Q3			Q4			Q1		
			April	May	June	July	August	September	October	November	December	January	February	March
<b>ELK RIVER</b>	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	\$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	\$3,955.43
	23-028654	13222 179 1/2 AVE NW	\$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	\$501.00	\$501.00	\$201.00	\$201.00	\$501.00	\$201.00	\$402.00	\$0.00	\$201.00	\$201.00	\$178.00	\$501.00
	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	\$240.66	\$240.66	\$240.66	\$240.66
	25-040378	11137 167TH AVE NW							\$258.90	\$0.00	\$258.90	\$258.90	\$258.90	\$258.90
	25-041322	9624 209TH AVE NW										\$0.00	\$259.90	\$562.00
<b>Grand Total</b>			<b>\$2,673.81</b>	<b>\$2,673.81</b>	<b>\$2,373.81</b>	<b>\$2,595.56</b>	<b>\$2,722.14</b>	<b>\$2,422.14</b>	<b>\$2,882.04</b>	<b>\$30,560.23</b>	<b>\$2,381.04</b>	<b>\$2,381.04</b>	<b>\$2,617.94</b>	<b>\$7,044.04</b>

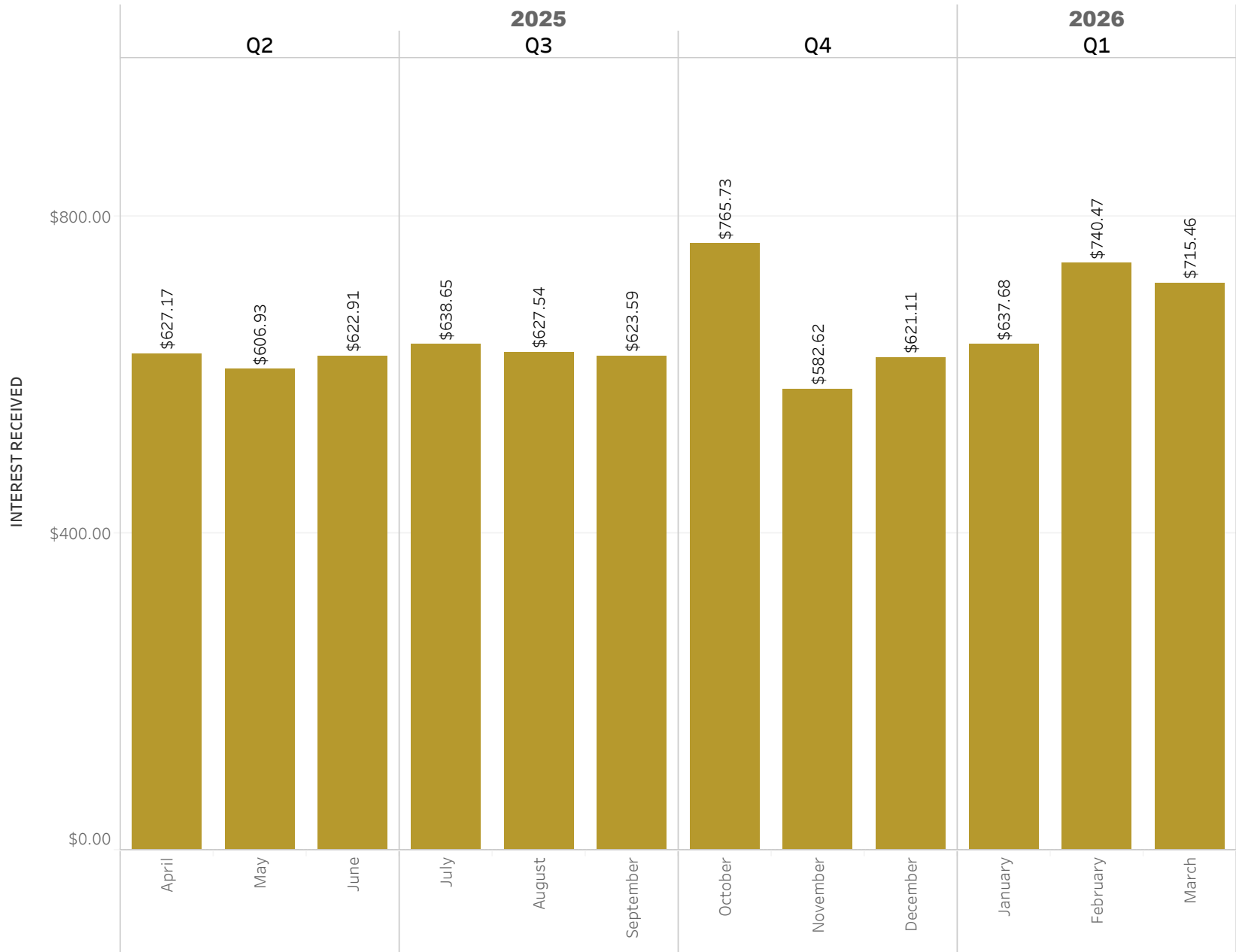
**CITY OF ELK RIVER**  
 TOTAL PAYMENT COLLECTION (USD)  
 Monthly Detail



**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 March 2026

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
	23-029012	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
	25-041322	9624 209TH AVE NW	0	\$0.00	\$0.00
	<b>Grand Total</b>			<b>0</b>	<b>\$0.00</b>