



Housing and Redevelopment Authority

Tuesday, September 2, 2025

6:00 PM

Elk River City Hall

Special Meeting Agenda

- Special meeting in Council Chambers

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 - August 4, 2025

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 Presentation - Garden Gem Awards

6.2 Housing Rehabilitation Loan Program Update

6.3 SAHA Allocation Discussion - Main Street Family Services

6.4 2026 Budget Approval and Levy Recommendation

7. MOTION TO ADJOURN



**Meeting of the Housing and
Redevelopment Authority
Held at the Elk River City Hall
Monday, August 4, 2025**

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

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

Mr. O'Neil asked to make announcements prior to Item 6.1.

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

4. CONSENT AGENDA

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

4.1 Draft HRA Minutes - July 7, 2025

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

Mr. Mollan stated that there were 12 nominations for the Garden Gem Awards. Judging will take place in August and the award will be presented in September.

Mr. O'Neil thanked outgoing HRA Recording Secretary Jennifer Green for her work with the HRA and staff.

6.1 Satisfaction of Mortgage - Stimpson

Mr. Mollan presented the staff report.

Commissioner Ovall asked if staff could satisfy mortgages and the Commission could ratify them on the consent agenda in the future to save time. He asked staff to look at the HRA policy if this was allowed. The Commissioners felt this was a reasonable suggestion.

Moved by Commissioner Ovall and seconded by Commissioner Caswell to approve the Satisfaction of Mortgage for Marlin and Victoria Stimpson. Motion carried 5-0.

6.2 Housing Rehabilitation Loan Program Update

Mr. Mollan reviewed that the Center for Energy and Environment closed on a new loan for an air conditioner project. There are four new applications in process.

6.3 Presentation from Main Street Family Services and Sherburne County Health and Human Services

Jodi Heurung-Dick, Sherburne County Health and Human Services, and Julie Schultz, Main Street Family Services Executive Director, gave a presentation.

Main Street Family Services is located at 400 Jackson Ave and employs 17-18 staff. Further consideration by the Commission will be on the September HRA agenda.

7. MOTION TO ADJOURN REGULAR MEETING

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

The regular meeting adjourned at 6:09 p.m. Chair Chuba called the work session to order at 6:10 p.m.

8. WORK SESSION

8.1 2026 Budget Workshop

Mr. O'Neil presented the staff report. He outlined adding \$50,000 for contract work and demolition to support land development, with the rest of the budget remaining mostly flat. The increase would be covered by interest from invested funds. The levy would remain relatively flat compared to 2025.

Mr. O'Neil stated the budget will return at the next HRA meeting for formal approval.

Commissioner Ovall asked what was included in the 'contractual services' category. Mr. O'Neil responded that line item included the downtown planters.

Mr. O'Neil also stated that the budgeted item for land has been moved from 'miscellaneous' to the 'land' column.

Commissioner Beaudry asked about budgeting for HRA commissioner pay. Mr. O'Neil stated the pay was included in the proposed budget as part-time wages.

Commissioner Ovall asked what amount of money should be kept in cash reserve. Mr. O'Neil stated that the HRA had \$2 million in their funds when they acquired the Main St and Gates Ave properties, his soft goal is to return to that amount. The EDA is also analyzing their amount of cash reserve.

Commissioner Ovall stated the Commission had the ability to borrow or levy if funds were low.

Commissioner Caswell felt the HRA should budget the additional \$50,000 proposed to allow for potential acquisition.

9. MOTION TO ADJOURN

Moved by Commissioner Caswell and seconded by Commissioner Dietz to adjourn the meeting. Motion carried 5-0.

10. CLOSED MEETING - PID 75-00131-1460

10.1 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)(5) to develop or consider offers relating to the possible purchase of real property at:

13690 186th Ave NW - PID 75-00131-1460

Commissioners Present: Chair Denny Chuba, Commissioners Nate Ovall, Mel Beaudry, Lynn Caswell, and John Dietz

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

Chair Chuba read the following statement:

10.2 Motion Calling Closed Meeting

10.3 Hold Closed Meeting

10.4 Motion to Adjourn Closed Meeting

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

The meeting adjourned at 6:44 p.m.

Minutes prepared by Katie Porath.

Denny Chuba, Chair

Tina Allard, City Clerk

DRAFT

Report Criteria:

Invoice Detail.GL account = {>} "910"

Invoice Detail.GL account = {<} "920"

Invoice Number	Sequence Number	Description	Type	Invoice Date	Due Date	Invoice Amount	Net Invoice Check Amount	GL Account Number
CITY OF ELK RIVER								
910								
7-2025 HRA	1	HRA SALARIES - JULY 2025	Invoice	08/11/2025	09/02/2025	6,726.72	6,726.72	910-4-6100-4101
7-2025 HRA	2	HRA SALARIES - JULY 2025	Invoice	08/11/2025	09/02/2025	375.00	375.00	910-4-6100-4103
7-2025 HRA	3	HRA SALARIES - JULY 2025	Invoice	08/11/2025	09/02/2025	504.50	504.50	910-4-6100-4104
7-2025 HRA	4	HRA SALARIES - JULY 2025	Invoice	08/11/2025	09/02/2025	417.06	417.06	910-4-6100-4105
7-2025 HRA	5	HRA SALARIES - JULY 2025	Invoice	08/11/2025	09/02/2025	97.54	97.54	910-4-6100-4107
7-2025 HRA	6	HRA SALARIES - JULY 2025	Invoice	08/11/2025	09/02/2025	963.60	963.60	910-4-6100-4108
7-2025 HRA	7	HRA SALARIES - W/C JUL/SEP	Invoice	08/11/2025	09/02/2025	87.00	87.00	910-4-6100-4109
Total 17440 CITY OF ELK RIVER:						9,171.42	9,171.42	
Total 910:						9,171.42	9,171.42	
YARDWORX OUTDOOR SERVICES								
910								
17733	1	BASKET UPKEEP - SEP	Invoice	08/01/2025	08/31/2025	3,001.14	3,001.14	910-4-6100-4401
Total 14715 YARDWORX OUTDOOR SERVICES:						3,001.14	3,001.14	
Total 910:						3,001.14	3,001.14	
Total :						12,172.56	12,172.56	
Grand Totals:						12,172.56	12,172.56	

Summary by General Ledger Account Number

GL Account Number	Debit	Credit	Net
910-4-6100-4101	6,726.72	.00	6,726.72
910-4-6100-4103	375.00	.00	375.00
910-4-6100-4104	504.50	.00	504.50
910-4-6100-4105	417.06	.00	417.06
910-4-6100-4107	97.54	.00	97.54
910-4-6100-4108	963.60	.00	963.60
910-4-6100-4109	87.00	.00	87.00
910-4-6100-4401	3,001.14	.00	3,001.14
Grand Totals:	12,172.56	.00	12,172.56

Summary by General Ledger Posting Period

<u>GL Posting Period</u>	<u>Debit</u>	<u>Credit</u>	<u>Net</u>
00/00	12,172.56	.00	12,172.56
Grand Totals:	<u>12,172.56</u>	<u>.00</u>	<u>12,172.56</u>

Report Criteria:

Invoice Detail.GL account = {>=} "910"
Invoice Detail.GL account = {<=} "920"

CITY OF ELK RIVER

Balance Sheet
August 30, 2025

Fund 910 - HRA

Assets

910-1000	Cash - HRA	1,569,504.40	
910-1190	Loans Receivable	185,184.88	
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	<u>148,310.75</u>	
	Total Assets		<u><u>2,303,000.03</u></u>

Fund Equity

910-2400	Fund Balance	2,176,896.63	
	Revenues over Expenditures - YTD	<u>126,103.40</u>	
	Total Fund Equity		<u><u>2,303,000.03</u></u>
	Total Liabilities & Equity		<u><u>2,303,000.03</u></u>

CITY OF ELK RIVER
 Revenues with Comparison to Budget
 For the Month Ending August 30, 2025

Fund 910 - HRA

		Period Actual	YTD Actual	Budget	Unearned	PCNT
910-3-0000-3111	Property Taxes	-	227,484.65	439,950.00	(212,465.35)	52%
910-3-0000-3621	Interest Income	-	26,585.05	5,000.00	21,585.05	532%
	Total Fund Revenue	-	254,069.70	444,950.00	(190,880.30)	57%

CITY OF ELK RIVER
Expenditures with Comparison to Budget
For the Month Ending August 30, 2025

Fund 910 - HRA

	Period Actual	YTD Actual	Budget	Unearned	PCNT
910-4-6100-4101 Regular Pay	-	39,251.16	87,200.00	(47,948.84)	45%
910-4-6100-4103 Part-time Pay	-	750.00	-	750.00	0%
910-4-6100-4104 PERA	-	2,947.29	6,550.00	(3,602.71)	45%
910-4-6100-4105 FICA	-	2,452.30	5,400.00	(2,947.70)	45%
910-4-6100-4107 Medicare	-	575.68	1,250.00	(674.32)	46%
910-4-6100-4108 Insurance	-	6,501.60	17,000.00	(10,498.40)	38%
910-4-6100-4109 Workers Comp	-	174.00	450.00	(276.00)	39%
910-4-6100-4201 Office Supplies	-	-	50.00	(50.00)	0%
910-4-6100-4219 Operating Supplies	-	-	500.00	(500.00)	0%
910-4-6100-4304 Legal Fees	-	907.50	6,500.00	(5,592.50)	14%
910-4-6100-4319 Professional Services	-	-	27,000.00	(27,000.00)	0%
910-4-6100-4322 Postage	-	-	50.00	(50.00)	0%
910-4-6100-4331 Travel, Conferences & Schools	-	30.35	200.00	(169.65)	15%
910-4-6100-4349 Advertising/Marketing	-	6,412.00	9,500.00	(3,088.00)	67%
910-4-6100-4359 Publishing	-	86.00	300.00	(214.00)	29%
910-4-6100-4401 Bldg Repair/Maint Services	-	-	4,000.00	(4,000.00)	0%
910-4-6100-4404 Software Services	-	5,211.00	6,500.00	(1,289.00)	80%
910-4-6100-4409 Contractual Services	-	19,667.42	27,000.00	(7,332.58)	73%
910-4-6100-4433 Dues & Subscriptions	-	-	2,500.00	(2,500.00)	0%
910-4-6100-4440 Miscellaneous	-	-	200,000.00	(200,000.00)	0%
910-4-6100-4721 Transfer-General Fund	-	39,000.00	39,000.00	-	100%
910-4-6100-4735 Transfer-EDA	-	4,000.00	4,000.00	-	100%
	<hr/>				
Total Fund Expenditures	-	127,966.30	444,950.00	(316,983.70)	29%
	<hr/>				
Net Revenue Over Expenditures	-	126,103.40	-	126,103.40	0%
	<hr/> <hr/>				



Request for Action

To
Housing and Redevelopment Authority

Item Number
6.1

Meeting Date
September 2, 2025

Prepared By
Joshua Mollan, Economic Development Specialist

Item Description
Presentation - Garden Gem Awards

Reviewed by
Brent O'Neil
Cal Portner

Action Requested

Recognize the 2025 Garden Gem Award winners, Tracey Sando, Sarah Quesenberry, and Handke Center, with a photo and presentation of the award by Chair Chuba.

Background/Discussion

During the inaugural Garden Gem Awards, the Beautification and Public Art Committee received 12 nominations for 10 properties.

In August, the volunteer judging panel visited and scored participating properties and recommended the following highest scorers to win their respective categories: Tracey Sando (single family/before 2000), Sarah Quesenberry (single family/2000 or later), and Handke Center (neighborhood).

In the following weeks, the winners will be presented with a personalized garden stone and a winner's sign to be temporarily displayed at the property.

Financial Impact

Program expenses are under \$500.

Mission/Policy/Goal

The Garden Gem Awards aim to recognize exceptional gardens and landscaping in Elk River thereby supporting the beauty of the neighborhood and the community as a whole.

Attachments

- I. Garden Gem Award Winners Presentation

The Elk River Vision

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



GARDEN GEM AWARD WINNERS 2025



**GARDEN GEM
AWARDS**

Start the Garden Tour

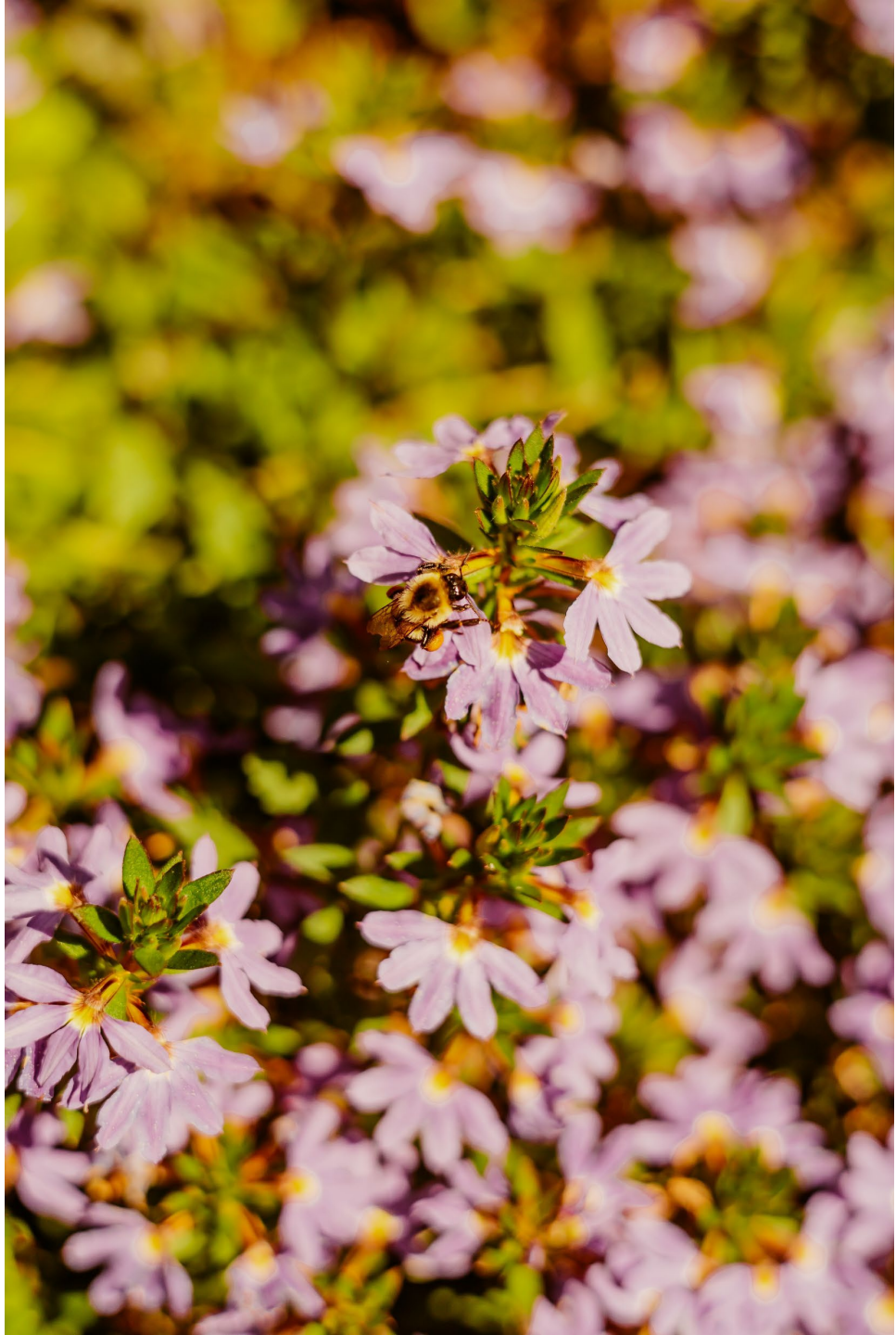


**BEAUTIFICATION
& PUBLIC ART
COMMITTEE**



















































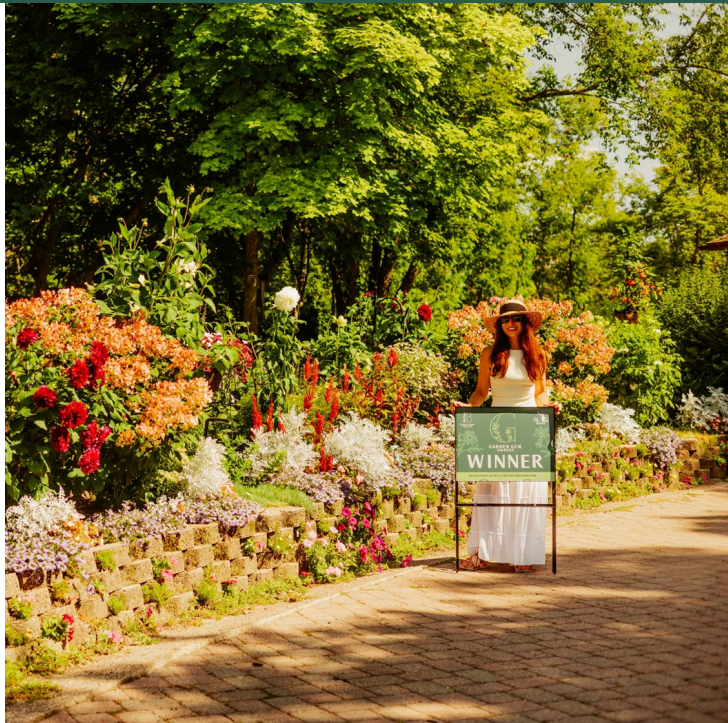








CONGRATS GARDEN GEM WINNERS!





Request for Action

To
Housing and Redevelopment Authority

Item Number
6.2

Meeting Date
September 2, 2025

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 this period. \$141,849 remains available for new loan disbursements in 2025.

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 Servicing Report
 2. CEE Monthly Loan Activity Summary

The Elk River Vision

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

CITY OF ELK RIVER LOAN SERVICING REPORT

June 2025

Data Set: July 1st, 2025

LOAN SERVICING DEPARTMENT



Center for Energy and Environment

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 June 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	1	12	0	0	0	\$2,373.81	\$1,749.90	\$622.91	\$0.00	\$1.00	\$20.00	\$0.00	\$0.00	\$72.00	\$93.00	\$2,280.81
Grand Total	12	1	12	0	0	0	\$2,373.81	\$1,749.90	\$622.91	\$0.00	\$1.00	\$20.00	\$0.00	\$0.00	\$72.00	\$93.00	\$2,280.81

CITY OF ELK RIVER

PAYMENT BREAKDOWN PER LOAN

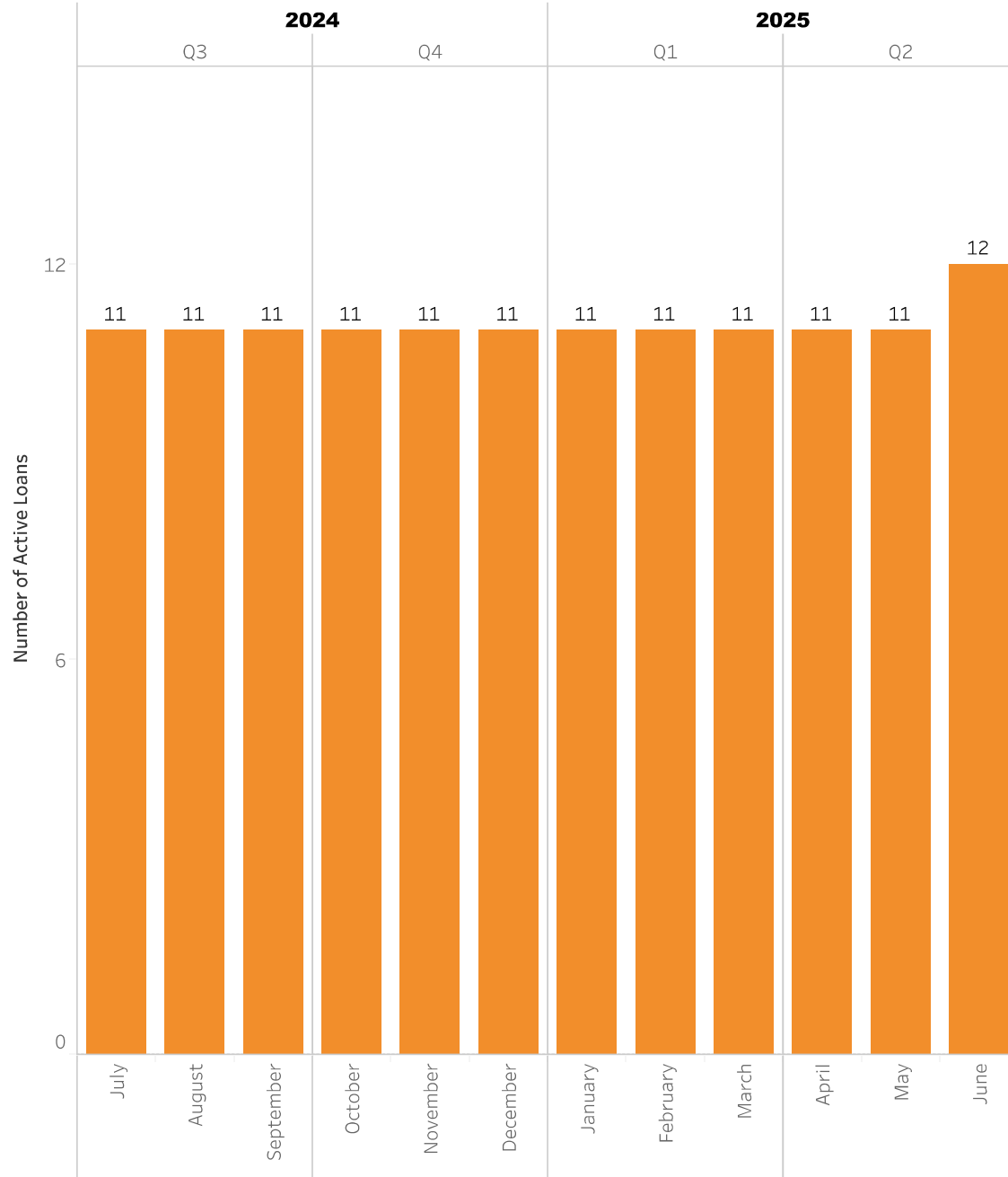
Detail for June 2025

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	\$199.52	\$8.52	\$0.00	\$0.00
	19-015209	609 GATES AVE NW	\$187.63	\$176.01	\$11.62	\$0.00	\$0.00
	19-015215	606 JEFFERSON LN NW	\$192.33	\$191.61	\$0.72	\$0.00	\$0.00
	19-015217	1811 MAIN ST	\$162.79	\$114.94	\$47.85	\$0.00	\$0.00
	19-016564	403 3RD ST NW	\$154.43	\$130.30	\$24.13	\$0.00	\$0.00
	23-028654	13222 179 1/2 AVE NW	\$300.00	\$199.66	\$100.34	\$0.00	\$0.00
	23-029012	18990 TWIN LAKES RD NW	\$260.00	\$154.70	\$105.30	\$0.00	\$0.00
	23-029085	17931 GARY ST NW	\$306.00	\$219.96	\$86.04	\$0.00	\$0.00
	23-029618	13366 181ST LN NW	\$201.00	\$135.96	\$64.04	\$0.00	\$1.00
	24-032189	14270 191ST AVE NW	\$142.69	\$80.74	\$61.95	\$0.00	\$0.00
	24-033299	17812 CONCORD CT NW	\$258.90	\$146.50	\$112.40	\$0.00	\$0.00
	25-039214	18471 TROTT BROOK PKWY NW	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Grand Total			\$2,373.81	\$1,749.90	\$622.91	\$0.00	\$1.00

CITY OF ELK RIVER
TRIAL BALANCE REPORT
Monthly Detail

Loan #	Address	2024						2025					
		Q3			Q4			Q1			Q2		
		July	August	September	October	November	December	January	February	March	April	May	June
19-015215	606 JEFFERSON LN NW	\$2,261.84	\$2,073.42	\$1,885.05	\$1,696.44	\$1,507.46	\$1,317.74	\$1,127.92	\$937.75	\$747.03	\$556.12	\$364.75	\$173.14
19-015204	1420 5TH ST NW	\$5,987.46	\$5,792.13	\$5,596.39	\$5,399.84	\$5,203.27	\$5,005.92	\$4,808.51	\$4,610.69	\$4,411.49	\$4,212.82	\$4,013.44	\$3,813.92
19-015209	609 GATES AVE NW	\$6,715.60	\$6,543.65	\$6,371.31	\$6,198.08	\$6,024.92	\$5,850.92	\$5,676.95	\$5,502.58	\$5,326.56	\$5,151.37	\$4,975.38	\$4,799.37
19-015217	1811 MAIN ST	\$14,395.37	\$14,284.55	\$14,173.32	\$14,060.04	\$13,948.00	\$13,833.94	\$13,721.08	\$13,607.82	\$13,489.39	\$13,375.30	\$13,259.23	\$13,144.29
19-016564	403 3RD ST NW	\$8,388.06	\$8,262.13	\$8,135.77	\$8,008.09	\$7,880.87	\$7,752.35	\$7,624.26	\$7,495.73	\$7,364.30	\$7,234.89	\$7,104.25	\$6,973.95
23-029012	18990 TWIN LAKES RD NW	\$32,533.52	\$32,384.05	\$32,234.07	\$32,080.04	\$31,929.03	\$31,773.99	\$31,621.94	\$31,469.37	\$31,305.94	\$31,152.29	\$30,994.71	\$30,840.01
23-028654	13222 179 1/2 AVE NW	\$31,514.23	\$31,321.29	\$31,127.70	\$30,930.04	\$30,735.11	\$30,536.15	\$30,339.90	\$30,142.97	\$29,935.46	\$29,737.16	\$29,534.93	\$29,335.27
23-029085	17931 GARY ST NW	\$27,502.67	\$27,290.10	\$27,076.81	\$26,859.83	\$26,645.08	\$26,426.68	\$26,210.46	\$25,993.50	\$25,767.26	\$25,548.80	\$25,326.80	\$25,106.84
23-029618	13366 181ST LN NW	\$21,145.00	\$21,033.06	\$20,599.91	\$20,599.91	\$19,938.52	\$19,938.52	\$19,573.56	\$19,573.56	\$19,142.21	\$18,700.94	\$18,262.42	\$18,126.46
24-032189	14270 191ST AVE NW	\$19,038.44	\$18,960.42	\$18,882.15	\$18,801.53	\$18,722.72	\$18,641.58	\$18,562.22	\$18,482.59	\$18,396.61	\$18,316.42	\$18,233.95	\$18,153.21
24-033299	17812 CONCORD CT NW	\$34,545.81	\$34,404.27	\$34,262.25	\$34,116.00	\$33,973.00	\$33,825.79	\$33,681.81	\$33,537.34	\$33,381.35	\$33,235.85	\$33,086.22	\$32,939.72
25-039214	18471 TROTT BROOK PKWY NW												\$8,151.00
Grand Total		\$204,028.00	\$202,349.07	\$200,344.73	\$198,749.84	\$196,507.98	\$194,903.58	\$192,948.61	\$191,353.90	\$189,267.60	\$187,221.96	\$185,156.08	\$191,557.18

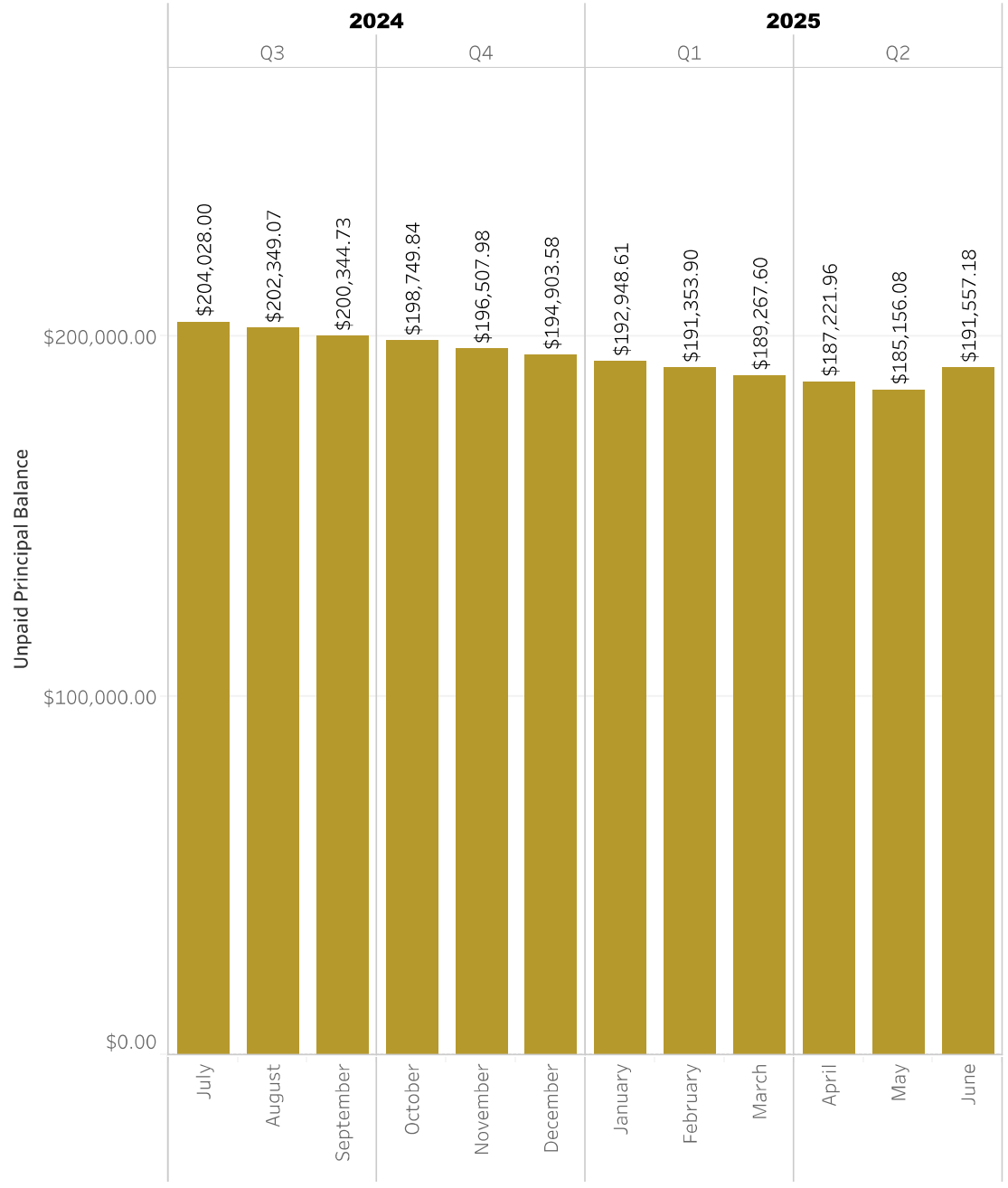
CITY OF ELK RIVER
TOTAL LOAN COUNT
Monthly Detail



CITY OF ELK RIVER
 NEW LOAN COUNT
 Monthly Detail

COUNT OF NEW LOANS ADDED	2024						2025					
	Q2	Q3			Q4		Q1			Q2		
3												
2												
1												
0	June 0	July 0	August 0	September 0	October 0	November 0	December 0	January 0	February 0	March 0	April 0	May 0

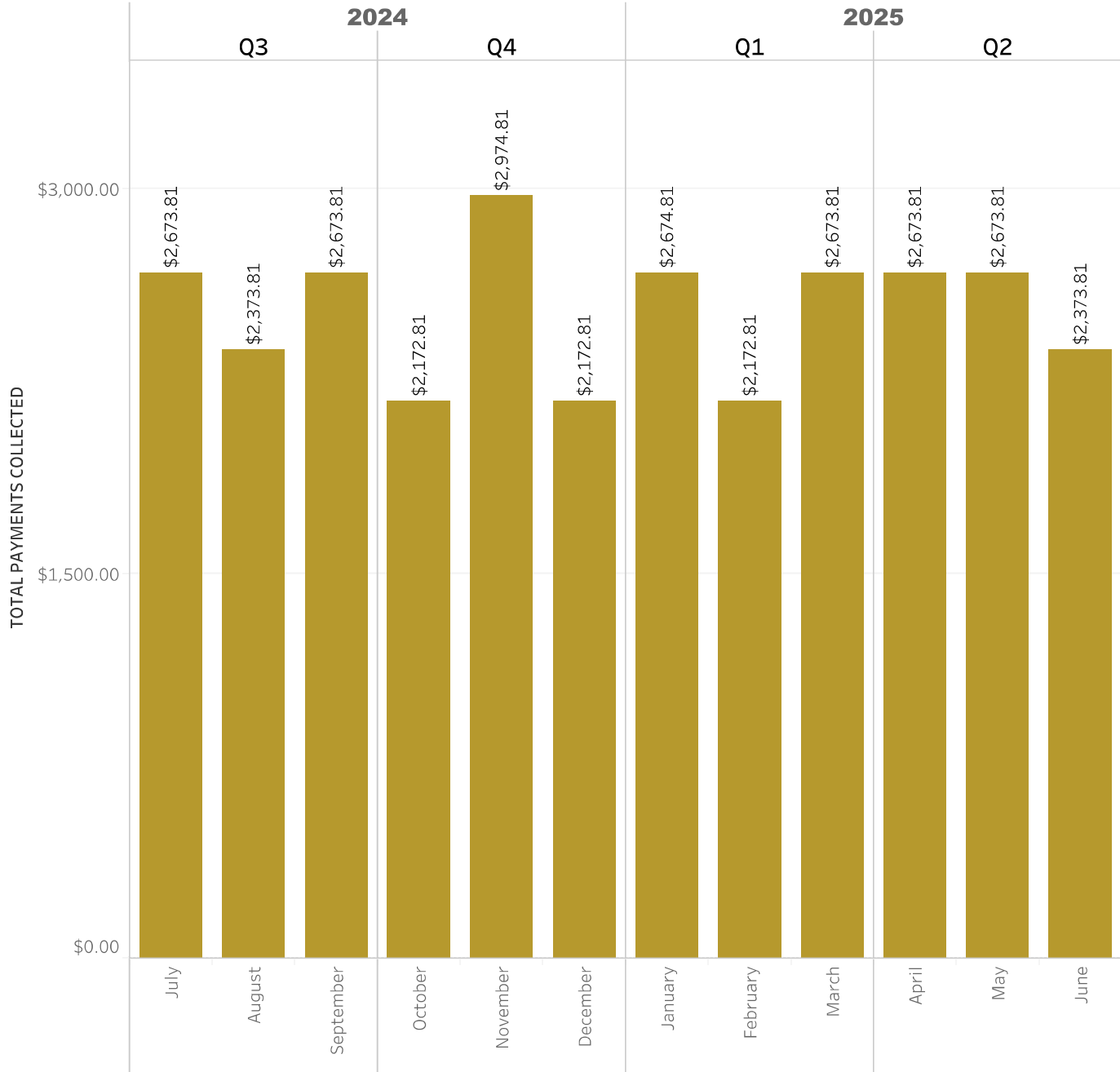
CITY OF ELK RIVER
 TRIAL BALANCE
 Monthly Detail in USD



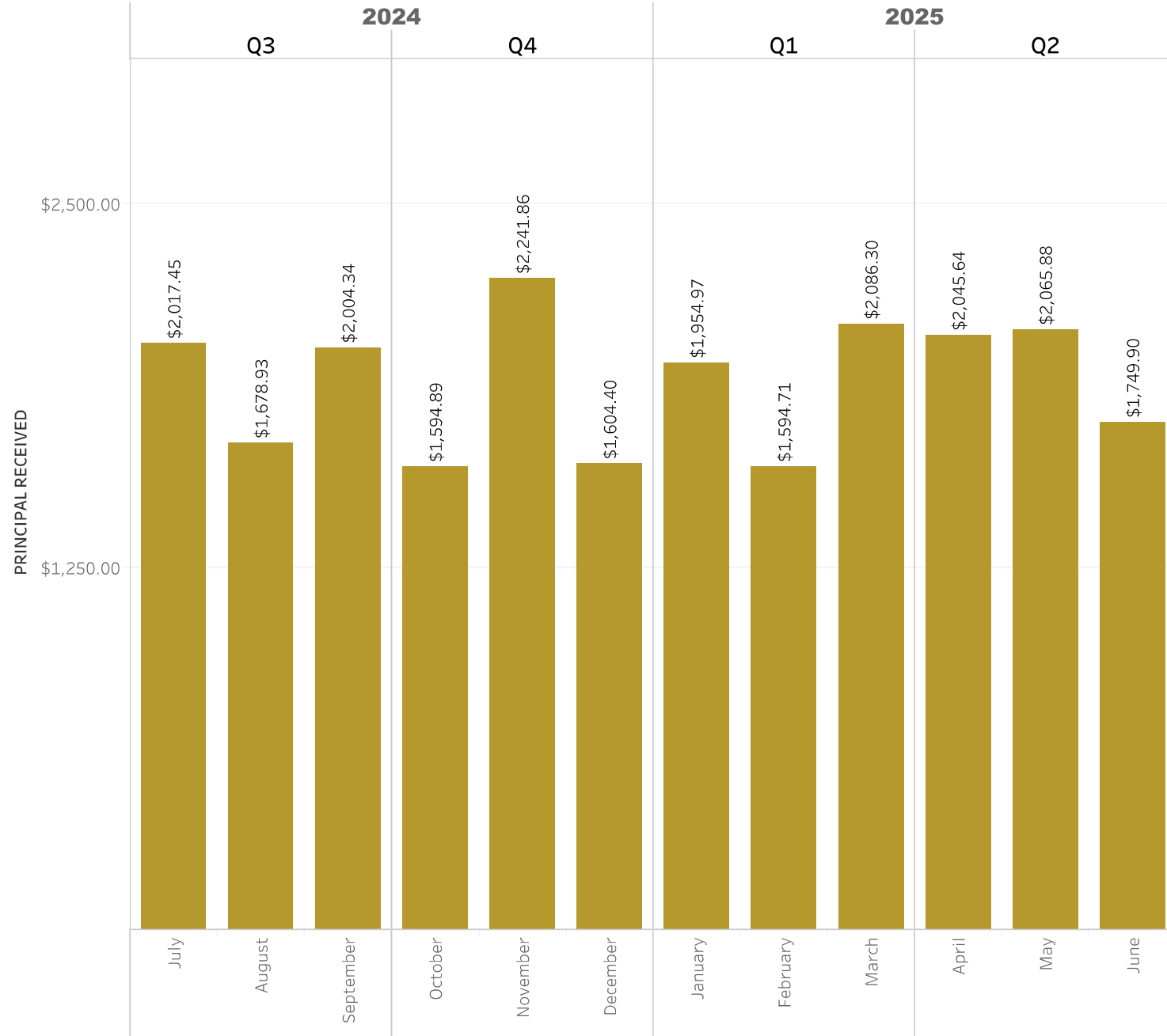
CITY OF ELK RIVER
 PAYMENT COLLECTION PER LOAN
 Monthly Detail

			2024						2025					
			Q3			Q4			Q1			Q2		
			July	August	September	October	November	December	January	February	March	April	May	June
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	\$192.33	\$192.33	\$192.33	\$192.33	\$192.33
	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	\$300.00
	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	\$201.00	\$501.00	\$0.00	\$802.00	\$0.00	\$502.00	\$0.00	\$501.00	\$501.00	\$501.00	\$201.00
	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
Grand Total			\$2,673.81	\$2,373.81	\$2,673.81	\$2,172.81	\$2,974.81	\$2,172.81	\$2,674.81	\$2,172.81	\$2,673.81	\$2,673.81	\$2,673.81	\$2,373.81

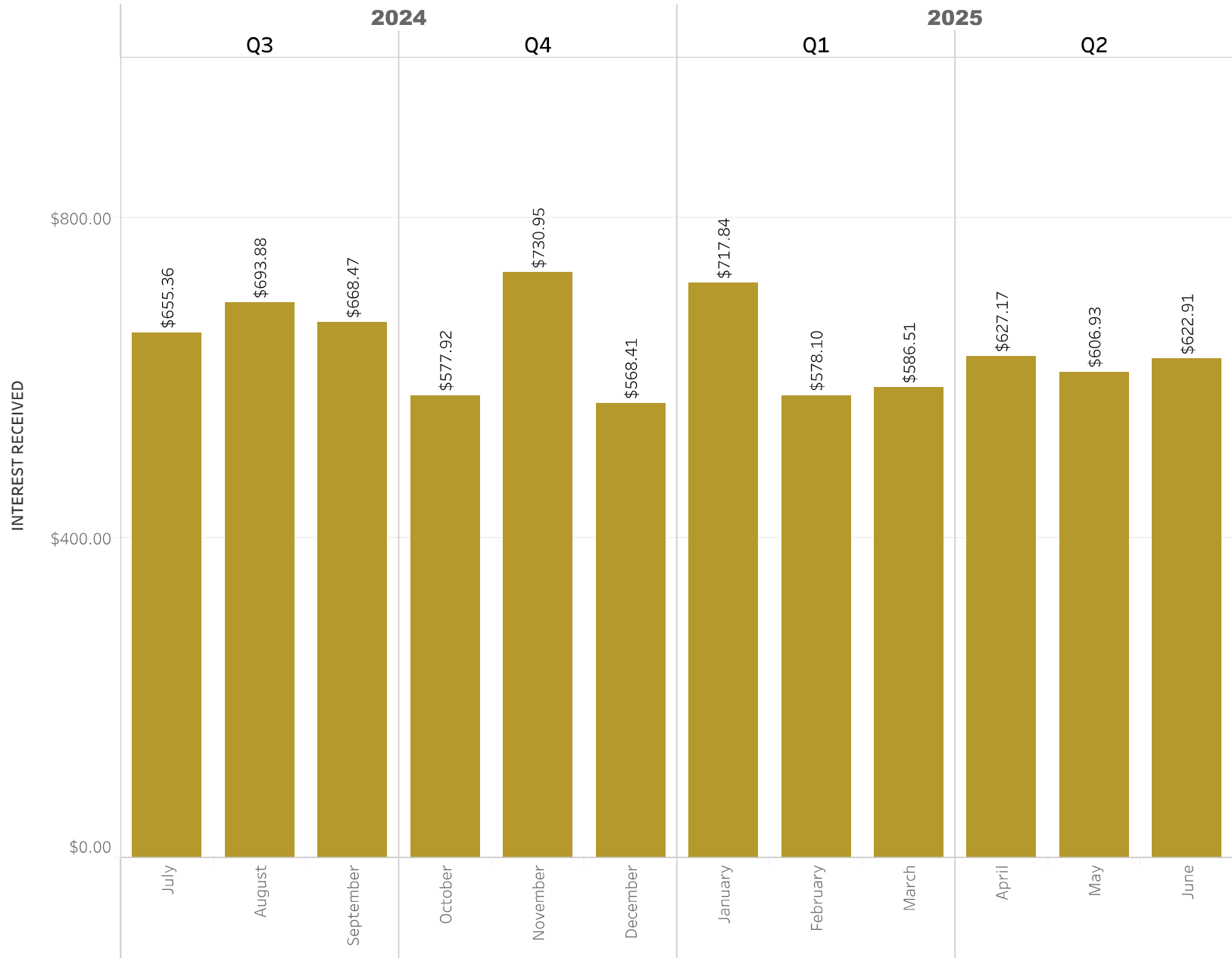
CITY OF ELK RIVER
TOTAL PAYMENT COLLECTION (USD)
 Monthly Detail



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 June 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
	19-015215	606 JEFFERSON LN 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
Grand Total			0	\$0.00	\$0.00

CEE Monthly Loan Activity Summary

9/2/25

Loan #	Loan Amount	Contract	Maturity	Status	Rate	May Pymt	Jun Pymt	Balance
19-015215	\$ 20,650.00	8/3/2015	8/1/2025	Current	2.25%	\$ 192.33	\$ 192.33	\$ 173.14
19-015204	\$ 22,069.00	1/25/2017	1/1/2027	Current	2.50%	\$ 208.04	\$ 208.04	\$ 3,813.92
19-015209	\$ 19,665.00	9/22/2017	9/1/2027	Current	2.75%	\$ 187.63	\$ 187.63	\$ 4,799.37
19-015217	\$ 21,640.00	5/4/2018	5/1/2033	Current	4.25%	\$ 162.79	\$ 162.79	\$ 13,144.29
19-016564	\$ 15,252.22	7/15/2019	7/15/2029	Current	4.00%	\$ 154.43	\$ 154.43	\$ 6,973.95
23-029012	\$ 34,749.06	4/21/2023	4/21/2038	Current	4.00%	\$ 260.00	\$ 260.00	\$ 30,840.01
23-028654	\$ 33,925.67	6/16/2023	6/16/2038	Current	4.00%	\$ 300.00	\$ 300.00	\$ 29,335.27
23-029085	\$ 30,223.00	6/20/2023	6/20/2033	Current	4.00%	\$ 306.00	\$ 306.00	\$ 25,106.84
23-029618	\$ 23,780.00	10/2/2023	10/2/2038	Current	4.00%	\$ 501.00	\$ 201.00	\$ 18,126.46
24-032189	\$ 19,290.00	4/22/2024	4/22/2039	Current	4.00%	\$ 142.69	\$ 142.69	\$ 18,153.21
24-033299	\$ 35,000.00	4/22/2024	4/22/2039	Current	4.00%	\$ 258.90	\$ 258.90	\$ 32,939.72
25-039214	\$ 8,151.00	6/23/2025	6/23/2028	New	4.00%			\$ 8,151.00
Total	\$ 284,394.95					\$ 2,673.81	\$ 2,373.81	\$ 191,557.18



Request for Action

To
Housing and Redevelopment Authority

Item Number
6.3

Meeting Date
September 2, 2025

Prepared By
Joshua Mollan, Economic Development Specialist

Item Description
SAHA Allocation Discussion - Main Street Family Services

Reviewed by
Brent O'Neil
Cal Portner

Action Requested

Discuss and make a recommendation to the City Council for disbursing Statewide Affordable Housing Aid (SAHA) funds to Main Street Family Services (MSFS).

Background/Discussion

Representatives from Sherburne County Health and Human Services and MSFS presented to the HRA in August on a recommended partnership to distribute a portion of Elk River's SAHA funds. Recommended distribution guidelines have been provided by MSFS which would be worked into the final agreement. Staff will also be able to share their desired agreement considerations.

Key considerations:

- Follow the eligibility criteria set by the Minnesota Department of Revenue and Department of Housing.
- \$50,000 from the agreement date to December 31, 2026.
- Limited to Elk River residents.
- No payments will be directly given to recipients.
- Payments not to exceed \$3,000 annually per recipient.
- MSFS to report to the city quarterly.

Financial Impact

N/A

Mission/Policy/Goal

Provide and support suitable housing for the community.

Attachments

- I. MSFS SAHA Guidelines Draft

The Elk River Vision

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



Main Street Family Services Family Resource Center Guide to SAHA Funds

The Main Street Family Resource Center, managing Statewide Affordable Housing Aid (SAHA) funds for the City of Elk River, aligns its recipient guidelines with both the grant expectations and its mission to support family stability and well-being.

General Guidelines for SAHA Fund Recipients

Eligibility Criteria

- Must be a resident of Elk River.
- Must demonstrate financial need or housing instability.
- Priority may be given to families with children, seniors, or individuals with disabilities.
- Funds are not available for crises resulting from fraud or misrepresentation on the part of the individual/family.
- The emergency must not have been caused by money mismanagement.
Money mismanagement is defined as:
 - Repeated inability to plan the use of income to meet necessary expenditures.
 - Repeated failure to meet obligations for rent, utilities, food, and other essentials.
 - Repeated eviction notices and/or utility disconnects.
 - Repeated use of Emergency Assistance funds.
 - Utilizing money on unnecessary purchases that may have led to or caused an emergency.
- Funds will be approved for the most cost-effective solution.
- Payment in combination with other resources must be able to resolve the emergency, not just postpone it.
- Eligible households must first apply through the Sherburne County Emergency Assistance (EA/EGA) programs when applying for emergency assistance for housing or utilities.
- Within the time necessary to resolve the crisis, the household must be unable to resolve its emergency by combining the following sources of all household members:
 - Liquid assets & any other assets can quickly liquidate (not including vehicles); and
 - Income they anticipate receiving.
 - Tax refunds; and
 - Other funds for which they are eligible.
- Any of the guidelines listed above may be waived only with supervisory approval.

Use of Funds

- SAHA for the City of Elk River can be utilized for emergency rental assistance that will prevent an eviction and secure housing for anyone who is homeless in the following categories for adults with and without children and have a household earning of less than 80% of the area median income as defined by HUD [Sherburne County Median Income](#).
- Funds must be used for housing-related expenses, such as:
 - Lease, rent or mortgage assistance
 - Utility payments and disconnects, including telephone and internet services.
 - Emergency shelter support to help with transitions and housing
 - Security deposits or application fees

Documentation Requirements

- Proof of income or financial hardship
- Proof of residency
- Proof of need i.e. lease agreements or utility bills
- Identification

Compliance and Reporting

- Payments cannot exceed \$3,000 per year without the manager's approval.
- Misuse of funds may result in disqualification from future assistance.
- No payment will be directly given to recipients.
- W-9 is required for recipients of SAHA dollars.
 - Request for Taxpayer Identification Number and Certification Form W-9
 - [W9 Form & W9 Letter](#) is required for IRS purposes on any new individuals/vendors who will be receiving payment from MSFS. Staff requesting Direct Assistance Funding where a landlord or property management company will receive direct payment need to determine if this form is needed. You can check with accounting staff to see if this form is on file for an individual/vendor by emailing.
 - If possible, this form should be completed prior to payment being issued and attached to the Claim for Payment form when submitted to accounting for processing.

Support Services Offered

- Navigation assistance for housing and social services
- Parenting support and education
- Referrals to mental health, employment, and childcare resources
- Advocacy and crisis intervention
- Connections to community resources

Values and Expectations

- Recipients are expected to engage respectfully with staff and services.
- Participation in programs that promote self-sufficiency and family resilience is encouraged.

These guidelines reflect the Main Street Family Services Family Resource Center's broader mission to create a stronger, healthier, and connected community where every family can flourish.



Request for Action

To
Housing and Redevelopment Authority

Item Number
6.4

Meeting Date
September 2, 2025

Prepared By
Brent O'Neil, Economic Development Director

Item Description
2026 Budget Approval and Levy Recommendation

Reviewed by
Lori Stich

Action Requested

Approve, by motion, Resolution 25-03 adopting the 2026 HRA budget and recommending \$469,450 be included in the Preliminary Levy.

Background/Discussion

Following feedback from the board at its August workshop, no changes have been made to the general expense side of the budget since that meeting with two exceptions: Paid Family Medical Leave and the annual transfer to the EDA have been added to the budget at a total of \$5,000. This brings the total expense budget to \$509,450. Compared to the 2025 budget of \$444,950, the majority of the increase is through the addition of \$50,000 in the Capital Outlay (land/project) tier.

Based on strong interest income year-to-date, the interest income projection for 2026 has been increased to \$40,000. This compares to \$25,000 proposed at the budget workshop and to the 2025 budgeted income of \$5,000. This increase helps minimize the impacts to the levy, with \$469,450 being the proposed 2026 levy amount, an increase of \$29,500 over last year.

Upon approval, the budget will be adopted and the levy request will be sent to the city council for inclusion in the Preliminary Levy in September.

Financial Impact

The 2026 budget is \$509,450, with a proposed levy of \$469,450

Mission/Policy/Goal

The HRA adopts its annual budget in September each year.

Attachments

1. Resolution 2026 Budget Levy
2. 2026 Revenues and Expenditures
3. Measures and Goals Worksheet

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Resolution 25-__

A Resolution of the City of Elk River Housing and Redevelopment Authority Establishing the Budget and Tax Levy for the Elk River Housing and Redevelopment Authority for the City of Elk River, Minnesota

WHEREAS, Minnesota Statutes, Section 469.033, Subdivision 6, authorizes the Housing and Redevelopment Authority to levy an amount not to exceed .0185 percent of the estimated market value within the city to be used for housing and redevelopment purposes; and,

WHEREAS, the Elk River Housing and Redevelopment Authority anticipates expenditures in 2026 for various housing and redevelopment activities.

NOW, THEREFORE, BE IT RESOLVED: That the Elk River Housing and Redevelopment Authority adopts an expense budget of \$509,450 for 2026, and requests the City Council for the City of Elk River to levy a tax in the amount of \$469,450 for the benefit of the Authority to be used as provided by Minnesota Statutes.

Passed and adopted this 2nd day of September, 2025.

Denny Chuba, Chair

ATTEST:

Brent O'Neil, HRA Executive Director



HRA	2022	2023	2024	6/30/2025	2025	2026	Increase/	%
	ACTUAL	ACTUAL	ACTUAL	YTD	BUDGET	PRELIMINARY	(Decrease)	Change
Property Taxes	328,889	398,899	438,820	0	439,950	469,450	29,500	6.7%
MV Credit	192	236	215	0	0	0	0	0.0%
Interest Income	4,178	7,651	13,581	22,028	5,000	40,000	35,000	700.0%
Miscellaneous Revenue	0	0	5,945	0	0	0	0	0.0%
TOTAL HRA REVENUES	333,258	406,786	458,561	22,028	444,950	509,450	64,500	14.5%
EXPENDITURES:								
Personal Services								
Regular Pay	62,199	77,319	83,235	32,598	87,200	92,000	4,800	5.5%
Part-time Pay	0	0	0	375	0	4,500	4,500	0.0%
PERA	4,665	5,799	6,243	2,448	6,550	6,950	400	6.1%
FICA	3,856	4,785	5,153	2,040	5,400	6,000	600	11.1%
Medicare	902	1,119	1,205	478	1,250	1,400	150	12.0%
Insurance	11,802	16,070	19,138	5,538	17,000	20,750	3,750	22.1%
Workers Comp	344	314	427	174	450	450	0	0.0%
PFML	0	0	0	0	0	500	500	0.0%
Total Personal Services	83,767	105,406	115,399	43,652	117,850	132,550	14,700	12.5%
Supplies								
Office Supplies	75	27	0	0	50	100	50	100.0%
Operating Supplies	864	1,092	46	0	500	0	(500)	-100.0%
Total Supplies	939	1,119	46	0	550	100	(450)	-81.8%
Services & Charges								
Legal Fees	4,266	975	4,251	0	6,500	3,000	(3,500)	-53.8%
Professional Services	850	0	800	0	27,000	30,000	3,000	11.1%
Postage	2	1	11	0	50	0	(50)	-100.0%
Travel, Conferences & Schools	35	52	0	30	200	1,000	800	400.0%
Advertising/Marketing	8,049	9,110	7,526	6,412	9,500	9,750	250	2.6%
Publishing	80	189	77	86	300	500	200	66.7%
Utilities	63	177	0	0	0	0	0	0.0%
Bldg Repair/Maint Services	2,370	5,535	2,000	0	4,000	500	(3,500)	-87.5%
Software Services	0	7,482	4,713	0	6,500	7,500	1,000	15.4%
Contractual Services	25,661	91,686	30,035	16,600	27,000	27,000	0	0.0%
Dues & Subscriptions	7,125	2,464	0	0	2,500	2,500	0	0.0%
Miscellaneous	0	0	0	0	200,000	0	(200,000)	-100.0%
Total Services & Charges	48,500	117,670	49,413	23,129	283,550	81,750	(201,800)	-71.2%
Capital Outlay								
Land	185,426	0	0	0	0	200,000	200,000	0.0%
Improvement Project Contract	0	0	0	0	0	50,000	50,000	0.0%
Total Capital Outlay	185,426	0	0	0	0	250,000	250,000	0.0%
Transfers Out								
Transfer-General Fund	35,000	36,500	37,500	0	39,000	40,550	1,550	4.0%
Transfer-EDA	3,500	4,000	4,000	0	4,000	4,500	500	12.5%
Total Transfers Out	38,500	40,500	41,500	0	43,000	45,050	2,050	4.8%
TOTAL HRA EXPENDITURES	357,132	264,695	206,358	66,780	444,950	509,450	64,500	14.5%
TOTAL REVENUES OVER/(UNDER) EXPENDITURES	(23,874)	142,091	252,203	(44,753)	0	0		

Performance Measures & Goals for 2026

Division:	Housing and Redevelopment
Completed by:	Brent O'Neil, Josh Mollan
Date:	July 1, 2025

Performance Measure	2022 Actual	2023 Actual	2024 Actual	2025 Estimated	2025 YTD	2026 Projected
Number of HRA Rehab Loan applications approved	0	4	2	2	0	5
Rehab Loan Funds Outstanding (year-end)	\$52,500	\$162,000	\$195,000	\$225,000	\$187,000	\$250,000
Residential Property Re-investment (by permit value)	\$17,800,000	\$19,700,000	\$8,500,000	\$9,000,000	\$5,200,000	\$10,000,000
Number of Multi-family Units Added (completions)	0	90	142	0	0	55

Division Goal	Goal Objective/Task
Promote preservation of housing stock	Promote investment in residential properties within Elk River and target individuals interested in the blighted properties program and the HRA Rehab Loan Program. Identify dilapidated properties and work with city code enforcement. Protect and strengthen rental properties.
Promote a vital downtown	Participate in the Downtown Elk River Business Association (DERBA) meetings. Work with DERBA to develop a beautification plan for the Main Street Corridor and/or engagement of redesign for Main Street. Promote and/or modify the Downtown Facade Improvement microloan program. Pursue strategic acquisition and sale of downtown redevelopment property. Facilitate future use options for public property/King Ave. lot.
Enhance redevelopment opportunities for C/I properties	Identify business owners interested in redevelopment of blighted C/I properties. Work with the building department to identify properties eligible for the blighted properties C/I program. Hold periodic discussions with various departments (police, fire, building, and planning) to discuss potential redevelopment opportunities.
Acquire properties or short- and long-term redevelopment	Monitor the market and identify properties for potential acquisition which align with the strategic objectives of the HRA, including substandard structures.
Optimize use of studies, data, and research tools	As needed, conduct studies and conduct research to best guide the HRA in its activities. Utilize tools such as analytical software to better understand conditions and opportunities.