Board of Commissioners Packet

January 19, 2016

3:15 p.m. - Annual Meeting
3:30 p.m. - Regular Meeting

CDA Office, 1228 Town Centre Drive, Eagan
Executive Director Update

I just completed my first week at the CDA and it’s been a busy, but amazing week of learning about Dakota County and the CDA. There’s a lot on the CDA’s docket this year to accomplish and myself and the senior management team are excited about what’s ahead.

In particular, new construction will continue to grow the CDA’s housing portfolio with two projects that will be underway by the summer - Keystone Crossing townhomes (workforce housing) and Argonne Hills (senior housing), both located in Lakeville. We’ll also welcome new residents to our second Rosemount senior housing development - Cambrian Commons - this summer.

We have a lot of strategic planning for a variety of topics that we will be collaborating with Dakota County on to further our mission and look into the future for new opportunities to serve our clients and residents.

The U.S. Department of Housing and Urban Development recently approved the transfer of Housing Choice Vouchers from the South St. Paul HRA to the CDA. Two of their staff have joined the CDA’s Housing Assistance department and transfer of state funded rental assistance programs continues. Our ultimate goal is to ensure smooth transfer of these programs for the households they serve and to fully utilize these important rental assistance resources.

I’m looking forward to meeting CDA stakeholders and partners in the coming months.

- Tony Schertler, Executive Director

Dakota County Businesses In the News — And On TV

Two Dakota County businesses were recently highlighted in paper and on national television.

WSI Sports of Eagan was highlighted in the Star Tribune on January 6 for their cold-weather, high-performance shirts, socks and gloves for the Minnesota Vikings. This gear was used in the Vikings’ playoff game versus the Seahawks. Cold-weather gear is a WSI specialty, but it also sells gear tailored for football, baseball, hockey, cycling, fishing and hunting at nearly 20 local retailers.

Extreme Sandbox of Hastings recently appeared on ABC’s show - ‘Shark Tank.’ Extreme Sandbox owner, Randy Stenger, accepted a “handshake offer” of $150,000 and 20% stake in the company from Mark Cuban and Kevin O’Leary, which will be used to expand to other metro locations across the country. A Texas location is slated to open this spring. Extreme Sandbox received assistance through the CDA’s Open to Business program.
## HOUSING OCCUPANCY

<table>
<thead>
<tr>
<th></th>
<th>Public Housing Scattered Site and CLM</th>
<th>NSP Units</th>
<th>Senior</th>
<th>Senior Premium</th>
<th>Workforce</th>
<th>Lincoln Place</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td># Units</td>
<td>323</td>
<td>5</td>
<td>1,457</td>
<td>72</td>
<td>772</td>
<td>25</td>
<td>2,654</td>
</tr>
<tr>
<td># Occupied</td>
<td>319</td>
<td>5</td>
<td>1,454</td>
<td>72</td>
<td>762</td>
<td>24</td>
<td>2,636</td>
</tr>
<tr>
<td># Units Held for Capital Improvements</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Occupancy Rate (Less Units Held for Capital Improvements)</td>
<td>99%</td>
<td>100%</td>
<td>99.8%</td>
<td>100%</td>
<td>98.7%</td>
<td>99.2%</td>
<td>99.4%</td>
</tr>
</tbody>
</table>

Waiting Lists (# households) | 3,122 | 1,960 | 287 | 2,459 | N/A | 7,828 |

## FIRST TIME HOMEBUYER PROGRAM

First Time Homebuyer Activity from January 1, 2013 - November 30, 2015

<table>
<thead>
<tr>
<th></th>
<th># Reserved</th>
<th># Closed</th>
<th>Total $ Closed</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Mortgage Loans</td>
<td>220</td>
<td>199</td>
<td>$32,598,119</td>
</tr>
<tr>
<td>Downpayment Assistance Loans</td>
<td>220</td>
<td>199</td>
<td>$1,177,149</td>
</tr>
<tr>
<td>Mortgage Credit Certificates Requested</td>
<td>114</td>
<td>109</td>
<td>$6,000,103</td>
</tr>
</tbody>
</table>

## WEATHERIZATION

<table>
<thead>
<tr>
<th></th>
<th>Dec.</th>
<th>FY16</th>
<th>FY15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weatherization Jobs Completed</td>
<td>4</td>
<td>25</td>
<td>70</td>
</tr>
<tr>
<td>Stand-alone Jobs Completed</td>
<td>2</td>
<td>9</td>
<td>33</td>
</tr>
</tbody>
</table>

## HOME IMPROVEMENT LOANS

<table>
<thead>
<tr>
<th></th>
<th>Dec.</th>
<th>FY16</th>
<th>FY15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Files Issued</td>
<td>3</td>
<td>43</td>
<td>82</td>
</tr>
<tr>
<td>Projects Completed</td>
<td>8</td>
<td>33</td>
<td>93</td>
</tr>
<tr>
<td>Funds Spent</td>
<td>$72,692</td>
<td>$619,269</td>
<td>$1,804,955</td>
</tr>
</tbody>
</table>

## HOMEOWNERSHIP PROGRAMS

<table>
<thead>
<tr>
<th></th>
<th>Dec.</th>
<th>FY16</th>
<th>FY15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreclosure Intake Calls</td>
<td>0</td>
<td>6</td>
<td>28</td>
</tr>
<tr>
<td>Foreclosure Applications</td>
<td>0</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Pre-Purchase Appointments</td>
<td>9</td>
<td>51</td>
<td>100</td>
</tr>
<tr>
<td>Home Stretch (households)</td>
<td>23</td>
<td>140</td>
<td>247</td>
</tr>
<tr>
<td>Framework (households)</td>
<td>4</td>
<td>14</td>
<td>32</td>
</tr>
</tbody>
</table>
### Renovation Progress at McKay Manor

Progress is being made with the funding the CDA received in a grant from Minnesota Housing under the Publically Owned Housing Program (POHP).

McKay Manor is a 16-unit public housing development located in Apple Valley that is receiving an exterior renovation from this grant funding. After that project is complete, the crews will start work on the CDA’s two 4-plex properties located along Pleasant Drive in Hastings.

The CDA received a grant of $466,000 from MHFA to assist in these exterior renovations.

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### Small Programs

<table>
<thead>
<tr>
<th>Program</th>
<th># Units Under Contract</th>
<th>% Under Contract</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shelter Plus Care</td>
<td>32</td>
<td>139%</td>
</tr>
<tr>
<td>Bridges</td>
<td>35</td>
<td>76%</td>
</tr>
<tr>
<td>Bridges Levy</td>
<td>14</td>
<td>100%</td>
</tr>
<tr>
<td>Youth Housing</td>
<td>4</td>
<td>80%</td>
</tr>
</tbody>
</table>
Commissioner Slavik, as Chair of the Board, shall convene the meeting, call the roll, and oversee the taking of oaths, consent agenda, and election of the 2016 Chair. The newly elected Chair shall preside over the remainder of the meeting.

1. ROLL CALL

2. OATHS OF OFFICE
   - District #2 - Kathleen Gaylord
   - District #3 - Thomas Egan

3. CONSENT
   A. None

4. DISCUSSION
   A. Election of Officers
      - Chair
      - Vice-Chair
      - Secretary
   B. Selection Of GREATER MSP Board Appointment

5. OLD BUSINESS

6. NEW BUSINESS

7. INFORMATIONAL ITEMS

8. ADJOURNMENT

For more information, call 651-675-4432.

Dakota County CDA Board meeting agendas are available online at: http://www.dakotacda.org/board_of_commissioners.htm

Future Board Meetings & Events

January 19, 2016
CDA Board of Commissioners Regular Meeting – 3:30 p.m.
Dakota County CDA Boardroom, 1228 Town Centre Drive, Eagan, MN 55123

February 16, 2016
CDA Board of Commissioners Regular Meeting – 3:30 p.m.
Dakota County CDA Boardroom, 1228 Town Centre Drive, Eagan, MN 55123
1. ROLL CALL

2. APPROVAL OF AGENDA

3. CONSENT
   A. Approval Of Minutes
      ➢ December 15, 2015 Regular Meeting Minutes
      ➢ January 5, 2016 Special Meeting Minutes
   B. Approve Records Of Disbursements – December
   C. Approve Amendments To The FYE 6/30/16 Operating Budget
   D. Award Contract For The Unit And Common Area Flooring Replacement Project At Carmen Court Senior Apartments, Inver Grove Heights, MN
   E. Award Contract For The Unit Flooring Replacement Project At Lakeside Pointe Senior Apartments, Eagan, MN
   F. Establish The Date For A Public Hearing On Qualified Allocation Plan For The Allocation Of Tax Credits Under Section 42 Of The Internal Revenue Code Of 1986, As Amended
   G. Establish The Date For A Public Hearing On The Disposition Of CDA Real Property At 145 MacArthur Street West in South St. Paul And At 805 First Street West In Northfield As Part Of The Neighborhood Stabilization Program
   H. Authorization To Execute Any And All Documents Related To The Assignment Of Minnesota Housing Finance Agency Programs From The South St. Paul Housing And Redevelopment Authority To The Dakota County Community Development Agency As Required

4. DISCUSSION
   A. Approve Award Of Flooring Replacement Contract To Value Plus Flooring
   B. Adoption Of CDA 2016 State Legislative Platform
   C. Executive Director’s Update – Informational Only
   D. Closed Executive Session: Acting Executive Director’s Annual Performance Review

5. OLD BUSINESS

6. NEW BUSINESS

7. INFORMATIONAL ITEMS
   A. Communications Report
   B. Status Report

8. ADJOURNMENT

For more information, call 651-675-4432.

Dakota County CDA Board meeting agendas are available online at:
http://www.dakotacda.org/board_of_commissioners.htm
Future Board Meetings & Events

February 16, 2016
CDA Board of Commissioners Regular Meeting – 3:30 p.m.
Dakota County CDA Boardroom, 1228 Town Centre Drive, Eagan, MN 55123
COMMISSIONER ROLL CALL

<table>
<thead>
<tr>
<th>Present</th>
<th>Absent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commissioner Slavik, District 1</td>
<td>X</td>
</tr>
<tr>
<td>Commissioner Gaylord, District 2</td>
<td>X</td>
</tr>
<tr>
<td>Commissioner Egan, District 3</td>
<td>X</td>
</tr>
<tr>
<td>Commissioner Schouweiler, District 4</td>
<td>X</td>
</tr>
<tr>
<td>Commissioner Workman, District 5</td>
<td>X</td>
</tr>
<tr>
<td>Commissioner Holberg, District 6</td>
<td>X</td>
</tr>
<tr>
<td>Commissioner Gerlach, District 7</td>
<td>X – Arrived at 3:37 PM</td>
</tr>
</tbody>
</table>

CDA staff in attendance:

- Kari Gill, Acting Executive Director
- Sara Swenson, Director of Administration & Communications
- Kaili Braa, Administrative-Communications Specialist
- Karissa Goers, Human Resources Administrator
- Lisa Alfson, Director of Community & Economic Development
- Maggie Dykes, Assistant Director of Community & Economic Development
- Karly Schoeman, Housing Finance Program Coordinator
- Lisa Hohenstein, Director of Housing Assistance
- Anna Judge, Director of Property Management
- Ken Bauer, Director of Finance

Others in attendance:

- Jay Stassen, Dakota County Attorney’s Office
- Nancy Hohbach, Dakota County
- Erin Stwora, Dakota County
- Madeline Kastler, Dakota County
- Cecile Bedor, GREATER MSP
- Peter Frosch, GREATER MSP
- David Griggs, GREATER MSP
- Judy Johnson, GREATER MSP
- Laurie Crow, Open to Business
- Ellen Walters

APPROVAL OF AGENDA

15-5641 Approval of Agenda

BE IT RESOLVED, by the Dakota County Community Development Agency Board of Commissioners that the agenda for the December 15, 2015 Regular CDA Board meeting be approved as written.

Motion: Commissioner Gaylord Second: Commissioner Holberg

Ayes: 5 Nays: 0 Abstentions: 0
CONSENT AGENDA

The consent agenda was approved as follows:

Motion: Commissioner Workman  Second: Commissioner Egan

Ayes: 5  Nays: 0  Abstentions: 0

<table>
<thead>
<tr>
<th>Name</th>
<th>Yes</th>
<th>No</th>
<th>Absent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Slavik</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gaylord</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Egan</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Schouweiler</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Workman</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Holberg</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Gerlach</td>
<td></td>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>

15-5642 Approval Of Minutes – November 17, 2015 Regular Meeting Minutes

BE IT RESOLVED, by the Dakota County Community Development Agency Board of Commissioners that the minutes for the November 17, 2015 Regular CDA Board meeting be approved as written.

15-5643 Approval Of Minutes – November 30, 2015 Special Meeting Minutes

BE IT RESOLVED, by the Dakota County Community Development Agency Board of Commissioners that the minutes for the November 30, 2015 Special CDA Board meeting be approved as written.

15-5644 Approval Of Minutes – December 10, 2015 Special Meeting Minutes

BE IT RESOLVED, by the Dakota County Community Development Agency Board of Commissioners that the minutes for the December 10, 2015 Special CDA Board meeting be approved as written.

15-5645 Approval Of Minutes – December 11, 2015 Regular Meeting Minutes

BE IT RESOLVED, by the Dakota County Community Development Agency Board of Commissioners that the minutes for the December 11, 2015 Special CDA Board meeting be approved as written.

15-5646 Approval Of Records Of Disbursements – November 2015

BE IT RESOLVED, by the Dakota County Community Development Agency Board of Commissioners that the November 2015 Record of Disbursements is approved as written.

15-5647 Approve Amendments To The Housing Choice Voucher Administrative Plan

WHEREAS, the Dakota County Community Development Agency (CDA), as an administrator of the federal Housing Choice Voucher program, is required to adopt and maintain an administrative plan to delineate the mandatory and discretionary policies used to govern the program and has updated such plan; and

WHEREAS, the Dakota County CDA is proposing amendments to the HCV Administrative Plan.

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE DAKOTA COUNTY COMMUNITY DEVELOPMENT AGENCY that the Amendments to the Housing Choice Voucher Administrative Plan are approved for submission to the U.S. Department of Housing and Urban Development.

15-5648 Approve Revisions To CDA Procurement Policy

WHEREAS, the CDA Procurement Policy incorporates the federal procurement standards contained in the Code of Federal Regulations and the guidance provided by the U.S. Department of Urban
WHEREAS, due to the Office of Management and Budget (OMB) consolidation of existing administrative requirements into a single Super Circular, the previous procurement standards contained in 24 CFR 85.36 have been supplanted by the new standards contained at 2 CFR 317-326; and

WHEREAS, a revision to the CDA Procurement Policy is required to incorporate changes in the federal procurement standards and changes contained in HUD Handbook 7460.8 REV 2; and

WHEREAS the CDA wishes to extend federal procurement standards to allow Micro Purchases to be used up to $5,000 when the source of funds is nonfederal, provided the quote is considered reasonable.

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE DAKOTA COUNTY COMMUNITY DEVELOPMENT AGENCY that the CDA Procurement Policy is hereby approved.

15-5649  Approve Updated Payment Standard Schedule For The Housing Choice Voucher Program

WHEREAS, the Dakota County Community Development Agency (CDA) administers the federal Housing Choice Voucher Program; and

WHEREAS, the CDA establishes payment standards in accordance with 24 CFR 982.503 for the two regions within its jurisdiction; and

NOW, THEREFORE, BE IT RESOLVED, by the Dakota County Community Development Agency Board of Commissioners that the following payment standard schedule is adopted for the Housing Choice Voucher Program effective January 1, 2016 for new admissions, moves and port-ins and February 1, 2016 for re-exams.

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Payment Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Region 1</td>
</tr>
<tr>
<td>0 Bedroom</td>
<td>$651</td>
</tr>
<tr>
<td>1 Bedroom</td>
<td>$820</td>
</tr>
<tr>
<td>2 Bedroom</td>
<td>$1,000</td>
</tr>
<tr>
<td>3 Bedroom</td>
<td>$1,320</td>
</tr>
<tr>
<td>4 Bedroom</td>
<td>$1,524</td>
</tr>
<tr>
<td>5 Bedroom</td>
<td>$1,752</td>
</tr>
<tr>
<td>6 Bedroom</td>
<td>$1,981</td>
</tr>
<tr>
<td>Manufactured Home</td>
<td>$411</td>
</tr>
</tbody>
</table>

15-5650  Authorize Acting Executive Director To Request U.S. Department Of Housing and Urban Development Transfer Of South St. Paul Housing And Redevelopment Authority’s Section 8 Moderate Rehabilitation Single Room Occupancy Contract To The Dakota County Community Development Agency

WHEREAS, the Dakota County Community Development Agency (CDA), the South Saint Paul Housing and Redevelopment Authority (SSPHRA), and the City of South Saint Paul have entered into a Joint Powers Agreement to explore the transfer of certain housing and redevelopment programs from the SSPHRA to the CDA; and

WHEREAS, the SSPHRA’s Section 8 Moderate Rehabilitation Single Room Occupancy Contract has been identified for transfer to the CDA; and

WHEREAS, the CDA already holds an Annual Allocation Contract for the Housing Choice Voucher Program with the U.S. Department of Housing and Urban Development (HUD); and
WHEREAS, the HRA’s Housing Choice Voucher Program will also be transferring to the CDA; and

WHEREAS, both the SSPHRA and CDA are supportive of this transfer to create efficiencies in program administration within Dakota County; and

NOW, THEREFORE, BE IT RESOLVED, that the CDA Board of Commissioners hereby approves the transfer of South St. Paul Housing and Redevelopment Authority’s Section 8 Moderate Rehabilitation Single Room Occupancy Contract to the CDA, if approved by the U.S. Department of Housing and Urban Development (HUD); and

BE IT FURTHER RESOLVED, that the CDA Board of Commissioners authorizes its Acting Executive Director to submit a letter to HUD requesting approval of program transfer; and

BE IT FURTHER RESOLVED, that, if approved by HUD, the CDA will work cooperatively with HUD and the SSPHRA for seamless program transfer and communication of program changes to program and waiting list participants and will follow all requirements of HUD reporting until completion of program transfer.

Authorization To Execute Joint Powers Agreement Between Dakota County Community Services And Dakota County Community Development Agency For Housing Trust Fund Program And Long-Term Homeless Voucher Program

WHEREAS, the Dakota County Community Development Agency (CDA) and Dakota County staff have negotiated a proposed joint powers agreement (JPA) to implement the Housing Trust Fund (HTF) and Long-Term Homeless Programs (LTH); and

WHEREAS, the CDA will receive 61 vouchers from the Minnesota Housing Finance Agency (MHFA) including 23 Housing Trust Fund vouchers, 23 Long-Term Homeless vouchers and 15 Housing Trust Fund vouchers on pilot basis to assist young families; and

WHEREAS, Dakota County Housing Unit has provided support services for these vouchers; and

WHEREAS, the HTF and LTH programs had been administered by the South St. Paul Housing and Redevelopment Authority (HRA) for over 10 years; and

WHEREAS, the relationship governing these vouchers was previously outlined in a JPA with the South St. Paul Housing and Redevelopment Authority (HRA); and

WHEREAS, with the transition of these programs to the CDA, the JPA has been revised to reflect the new program administrator (see Attachment A); and

WHEREAS, a formalized JPA is consistent with County policy and practice; and

WHEREAS, the parties agree on the scope and nature of services to be provided; and

WHEREAS, a comparable resolution has been submitted to the County Board.

NOW, THEREFORE, BE IT RESOLVED, that the Dakota County CDA Board of Commissioners hereby authorizes the Acting Executive Director to execute a JPA with Dakota County to implement the HTF and LTH programs, with a term of January 1, 2016 through September 30, 2017, substantially as presented to the Dakota County CDA Board of Commissioners on December 15, 2015, subject to approval by the County Attorney’s Office as to form.

DISCUSSION ITEMS

Conduct And Close A Public Hearing Regarding The Disposition of Property At 144 Stanley Street East in West St. Paul

Lisa Alfson presented.
NOW, THEREFORE, BE IT RESOLVED, that the Dakota County Community Development Agency Board of Commissioners hereby conducts and closes the public hearing in accordance with applicable law.

Motion: Commissioner Holberg  Second: Commissioner Egan

Ayes: 5  Nays: 0  Abstentions: 0

Yes  No  Absent
Slavik  X
Gaylord  X
Egan  X
Schouweiler  X
Workman  X
Holberg  X
Gerlach  X

15-5653  Approve The Disposition Of Property At 144 Stanley Street East In West St. Paul

WHEREAS, the Dakota County Community Development Agency (the “CDA”) purchased a tax-forfeited property at 144 Stanley Street East in West St. Paul for $1; and

WHEREAS, the CDA intends to dispose of this property by conveying it to an income eligible households now that the rehabilitation work is completed; and

WHEREAS, a public hearing was held by the CDA to dispose of real property in order to determine that it is no longer needed by the CDA; and

WHEREAS, the disposition of property at 144 Stanley Street East in West St. Paul meets certain provisions in the CDA’s Acquisition and Disposition Policy, including the sale of property to a low or moderate income purchaser.

NOW, THEREFORE, BE IT RESOLVED that the Dakota County Community Development Agency Board of Commissioners hereby approves the disposition of property at 144 Stanley Street East in West St. Paul and further authorizes the CDA Acting Executive Director to execute a purchase agreement with an income eligible buyer.

Motion: Commissioner Egan  Second: Commissioner Gaylord

Ayes: 5  Nays: 0  Abstentions: 0

Yes  No  Absent
Slavik  X
Gaylord  X
Egan  X
Schouweiler  X
Workman  X
Holberg  X
Gerlach  X

15-5654  Approve Renewed Participation in the Regional Economic Development Partnership (“GREATER MSP”) for 2016

Lisa Alfson presented with GREATER MSP representatives Cecile Bedor, Peter Frosch, David Griggs, and Judy Johnson.

WHEREAS, the Itasca Project conducted a study in 2010 demonstrating a need for a regional economic development organization to develop and implement a coordinated regional economic development strategy to improve sluggish employment growth in the region, which had fallen relative to the U.S. economy in 2010; and
WHEREAS, the Dakota County Board of Commissioners adopted six economic development strategies in 2007 ("Dakota County Economic Development Strategy"), which include initiatives to create prospect response capacity, enhance the image, marketing and branding for Dakota County, and strengthen development-related research and policy capacity; and

WHEREAS, the Minneapolis St. Paul Regional Economic Development Partnership ("GREATER MSP") was created through a public-private partnership to stimulate economic growth and prosperity in the region, through, in part, coordinating the site selector process for the metropolitan area, marketing, branding and promoting the region, and conducting research to inform a regional economic development strategy; and

WHEREAS, the Dakota County CDA has been granted Economic Development Authority powers by the State Legislature and the Dakota County Board of Commissioners; and

WHEREAS, GREATER MSP assists in implementing the Dakota County Economic Development Strategy through marketing, branding, and promoting the region and the County, site selector coordination and response, and research on economic development topics; and

WHEREAS, Minn. Stat. 469.101, subdivision 16 authorizes joining organizations concerned with the purpose of economic development; and

WHEREAS, the Dakota County CDA Board of Commissioners approved participation in GREATER MSP and a financial contribution of $100,000 annually since 2011; and

WHEREAS, GREATER MSP has developed strong private sector partners, resulting in approximately 80 percent of the investment originating from the private sector; and

WHEREAS, GREATER MSP has developed and continues to refine a regional economic development strategy to increase the number of jobs in the region by 100,000 in 2017 (which was fulfilled by September 2015), has developed organizational capacity, established global partnerships, represented the region at trade shows throughout the United States and globally, and implemented an award-winning marketing campaign for the region; and

WHEREAS, additional investment and participation in GREATER MSP is necessary to continue GREATER MSP economic development strategy implementation and attain job creation goals.

NOW, THEREFORE, BE IT RESOLVED, that the Dakota County Community Development Agency Board of Commissioners hereby approves renewed participation in and financial contribution to the Regional Economic Development Partnership ("GREATER MSP") in the amount of $100,000 for 2016.

Motion: Commissioner Gaylord  Second: Commissioner Egan

Ayes: 6  Nays: 0  Abstentions: 0

Yes  No  Absent

Slavik  X
Gaylord  X
Egan  X
Schouweiler
Workman  X
Holberg  X
Gerlach  X

Approve Participation In Open To Business Program For 2016

Lisa Alfson presented with Laurie Crow.

WHEREAS, the Dakota County Community Development Agency (CDA) was granted the powers of an economic development authority in 2000 by Minnesota Law and an authorizing resolution adopted by the Dakota County Board of Commissioners (Resolution No. 00-543); and
WHEREAS, the Dakota County Board of Commissioners adopted an Economic Development Strategy on December 19, 2006, that sets forth Guiding Principles for Dakota County government involvement in economic development activities; and

WHEREAS, community and economic development staff from the CDA and Dakota County cities identified the Open To Business Program as a collaborative economic development strategy to serve the needs of small businesses and potential entrepreneurs in Dakota County through the provision of business advisory services and access to capital; and

WHEREAS, the CDA Board of Commissioners approved initial participation and funding for the Open To Business program in 2013; and

WHEREAS, the CDA entered into a contract with Metropolitan Consortium of Community Developers (MCCD), pursuant to which MCCD would administer the Open To Business Program in Dakota County, and entered into a joint powers agreement with the participating Dakota County cities, pursuant to which the CDA would act as the fiduciary agent and administer a contract with MCCD; and

WHEREAS, the CDA portion of the cost of the program has traditionally included a fifty percent (50%) match for each participating city, as well as covering the cost of serving the small cities and townships; and

WHEREAS, MCCD kept the cost of the Dakota County Open To Business program steady at $135,000 annually for 2013, 2014, and 2015; and

WHEREAS, MCCD is requesting a $5,000 increase in 2016 (for a total of $140,000) to cover increased marketing efforts and lending support for Dakota County and all participating Open To Business counties that will be led by MCCD; and

WHEREAS, the fiscal year end June 30, 2016, operating budget includes sufficient budget authority for this expense; and

WHEREAS, the Open To Business program is consistent with the Economic Development Guiding Principles adopted by the Dakota County Board of Commissioners, in that it results from a collaborative approach; it is a response to a need for specialized expertise and economies of scale; it serves a need that is located in more than one community; and it is non-duplicative of other services.

NOW, THEREFORE, BE IT RESOLVED, that the Dakota County Community Development Agency Board of Commissioners hereby:

1. Approves CDA participation in the Open To Business Program for 2016, subject to the participation of Dakota County cities sufficient to produce a minimum of $50,000 investment from the cities in the Open To Business Program.
2. Authorizes the Acting Executive Director to execute a contract with MCCD for an amount not to exceed $140,000, of which the CDA’s portion of the fee shall not exceed $76,250.
3. Authorizes the Acting Executive Director to execute a Joint Powers Agreement between the CDA and the participating cities, designating the CDA as fiscal agent for the contract with MCCD and requiring each city to submit a participation fee to the CDA.

Motion: Commissioner Workman
Second: Commissioner Gerlach

Ayes: 6
Nays: 0
Abstentions: 0

Yes No Absent
Slavik X
Gaylord X
Egan X
Schouweiler
Workman X
Holberg X
Gerlach X
Authorize The Levy Of A Special Benefit Tax Pursuant To Minn. Stat. 469.033, Subd.6 And 383D.41, And Approve A Budget For The Year 2016

Karly Schoeman presented.

WHEREAS, the Dakota County Community Development Agency (the “CDA”) is organized and existing under Minnesota Statutes, Section 383D.41, as amended (the “Enabling Act”); and

WHEREAS, pursuant to the Enabling Act the CDA has all of the powers and duties of a housing and redevelopment authority under the provisions of the Municipal Housing and Redevelopment Act, Minnesota Statutes, Sections 469.001 to 469.047 (the “HRA Act”), those powers of an Economic Development Authority under Minnesota Statutes, Sections 469.090 to 469.1081 (the “EDA Act”) expressly granted by the Dakota County Board, and the authority to levy the special benefits tax with the approval of the Dakota County Board as permitted under the HRA Act at such higher limit as may be permitted under either the HRA Act or the EDA Act; and

WHEREAS, pursuant to the Enabling Act, for the purpose of applying the provisions of the HRA Act to the CDA, Dakota County (the “County”) is deemed to have all powers and duties of a municipality under the HRA Act and the Board of Commissioners of the County is deemed to have all powers and duties of a governing body of a municipality under the HRA Act; and

WHEREAS, pursuant to the Enabling Act and the HRA Act, the CDA is authorized to levy and collect a special benefit tax of up to 0.0185 percent of the estimated market value upon all taxable property, real and personal, within the County (the “Special Benefit Tax Levy”) with the approval of the County Board; and

WHEREAS, by Resolution 94-926, dated December 6, 1994 the County authorized the CDA to levy and collect the Special Benefit Tax Levy authorized by the HRA Act without subsequent annual approval of the County; and

WHEREAS, the Dakota County Board of Commissioners reaffirmed the base levy amount provided for in Resolution 94-926 and approved the 2016 CDA incremental levy amount at its November 17, 2015 meeting; and

WHEREAS, the CDA is required pursuant to Section 469.033, Subdivision 6, of the HRA Act to formulate and file a budget with the County, and the amount of the Special Benefit Tax Levy for the following year shall be based on that budget; and

WHEREAS, the CDA Board has before it, for its consideration, a copy of a budget for the use of 2016 levy proceeds for the CDA’s Senior Housing Development, rental assistance, and Housing Opportunities Enhancement (HOPE) programs, based on a Special Benefit Levy of 0.0176 percent of estimated market value.

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

Section 1. The Year 2016 levy budget of $7,048,156 for the Senior Housing Development Program, rental assistance programs, and the Housing Opportunities Enhancement (HOPE) Program presented for consideration by the Board of Commissioners of the CDA is hereby in all respects approved.

Section 2. There is hereby levied pursuant to Minnesota Statutes, Section 469.033, Subdivision 6 a special benefit tax in the amount of the sum of (a) the lesser of 0.0144 percent of the estimated market value within the County or $5,750,938 and (b) based on approval of the County, an additional levy in the amount of the lesser of 0.0032 percent of the estimated market value within the County or $1,297,218 for a total of 0.0176 percent of the estimated market value within the County of $7,048,156.

Section 3. The CDA hereby reserves up to $148,156 of the 2016 Special Benefit Levy to be used
by the CDA to fund rental assistance for residents with persistent mental illness through the Bridges program and residents at the Lincoln Place youth supportive housing development.

Motion: Commissioner Egan  Second: Commissioner Workman

Ayes: 6  Nays: 0  Abstentions: 0

Yes  No  Absent
Slavik  X
Gaylord  X
Egan  X
Schouweiler
Workman  X
Holberg  X
Gerlach  X

Adoption Of The 2016 Merit Compensation Policy And Plan

Sara Swenson presented with Nancy Hohbach available for questions.

WHEREAS, the CDA wishes to maintain organizational consistency and promote compensational equity between CDA employees and those of other public agencies; and

WHEREAS, the Dakota County CDA Board implemented the "CDA Merit Compensation Plan" (the "Plan") on January 1, 1993, to provide a performance-based salary review program for CDA employees; and

WHEREAS, the Plan requires that the CDA Board annually adopt a merit matrix and salary structure.

NOW, THEREFORE, BE IT RESOLVED, by the Dakota County Community Development Agency Board of Commissioners that the 2016 CDA Merit Compensation Policy and Plan, Pay Equity Structure, and Merit Matrices be adopted for implementation on January 1, 2016; and

BE IT FURTHER RESOLVED that CDA employees' performance evaluations for 2016 will occur in the context of and consistent with the Plans; and

BE IT FURTHER RESOLVED that the Human Resources Administrator is hereby authorized to incorporate the provisions adopted herein into the 2016 Merit Compensation Policy and Plan document and related Personnel Policies.

Motion: Commissioner Gerlach  Second: Commissioner Holberg

Ayes: 6  Nays: 0  Abstentions: 0

Yes  No  Absent
Slavik  X
Gaylord  X
Egan  X
Schouweiler  X
Workman  X
Holberg  X
Gerlach  X

EDU  Acting Executive Director’s Update – Informational Only

Kari Gill presented updates on developments as well as a “2015 in Review” presentation.
BE IT RESOLVED, that the Dakota County Community Development Agency Board of Commissioners hereby adjourns until Tuesday, January 19, 2015.

Motion: Commissioner Gaylord  Second: Commissioner Holberg

Ayes: 6  Nays: 0  Abstentions: 0

The CDA Board meeting adjourned at 4:57 p.m.

Board Chair, Mike Slavik  Secretary, Mary Liz Holberg
CDA Board of Commissioners
Special Board Meeting
January 5, 2016

Dakota County, 1590 Highway 55, Hastings, MN  55033 – Conference Room 3A

Commissioner Slavik called the meeting to order at 12:04 p.m.

COMMISSIONER ROLL CALL

Attendance:
Tony Schertler
Sara Swenson, Dakota County CDA
Kari Gill, Dakota County CDA
Jay Stassen, Dakota County Attorney’s Office
Kelly Harder, Dakota County
Steve Mielke, Dakota County
Nancy Hohbach, Dakota County
John Apitz, Messerli & Kramer
Mary Beth Schubert, Dakota County
Emma Nelson, Star Tribune

APPROVAL OF AGENDA

BE IT RESOLVED, by the Dakota County Community Development Agency Board of Commissioners that the agenda for the January 5, 2016 Special CDA Board meeting be approved as written.

Motion: Commissioner Egan  Second: Commissioner Schouweiler

Ayes:  7  Nays:  0  Abstentions:  0

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>Absent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Slavik</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Gaylord</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Egan</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Schouweiler</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Workman</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Holberg</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Gerlach</td>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>

CONSENT AGENDA

There were no items on the consent agenda for this meeting.

DISCUSSION ITEMS

Approval Of Executive Director Employment Agreement With Anthony Schertler

Commissioners discussed the proposed contract and were given responses by Jay Stassen.

WHEREAS, the Dakota County Community Development Agency (CDA) Board has conducted an extensive search and interview process for the Executive Director position; and
WHEREAS, the CDA Board selected Anthony Schertler as the preferred candidate for the CDA Executive Director position; and

WHEREAS, staff from CDA and the Dakota County Attorney’s Office have negotiated the terms of a proposed employment agreement with Anthony Schertler.

NOW, THEREFORE, BE IT RESOLVED, the Dakota County Community Development Agency Board of Commissioners approves the Executive Director Employment Agreement with Anthony Schertler beginning January 11, 2016 and authorizes the Community Development Agency Board Chair to execute the agreement, subject to approval by the County Attorney’s Office as to form; and

BE IT FURTHER RESOLVED, that the Dakota County Community Development Agency Board of Commissioners will assess Anthony Schertler’s job performance prior to the completion of the initial six-month probationary period for the position.

Motion: Commissioner Gaylord
Ayes: 6
Nays: 1

Second: Commissioner Schouweiler
Yes
No
Absent

Slavik
Gaylord
Egan
Schouweiler
Workman
Holberg
Gerlach

ADJOURNMENT

16-5661 Adjournment

BE IT RESOLVED, that the Dakota County Community Development Agency Board of Commissioners hereby adjourns until Tuesday, January 19, 2016.

Motion: Commissioner Schouweiler
Ayes: 7
Nays: 0

Second: Commissioner Egan
Abstentions: 0

The CDA Board meeting adjourned at 12:12 p.m.
## Dakota County CDA
### Record of Disbursements
#### For the month of December 2015

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Housing Assistance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12/01/15</td>
<td>$1,544,032.00</td>
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<tr>
<td>12/15/15</td>
<td>$56,903.00</td>
<td>$1,600,935.00</td>
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<tr>
<td><strong>Disbursing</strong></td>
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<tr>
<td>12/03/15</td>
<td>$345,481.50</td>
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<tr>
<td>12/10/15</td>
<td>$293,088.60</td>
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<tr>
<td>12/17/15</td>
<td>$225,540.66</td>
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<tr>
<td>12/24/15</td>
<td>$694,051.27</td>
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<tr>
<td>12/31/15</td>
<td>$1,086,560.10</td>
<td>$2,644,722.13</td>
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<tr>
<td><strong>General Fund</strong></td>
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<tr>
<td>12/07/15</td>
<td>$228,466.72</td>
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<tr>
<td>12/09/15</td>
<td>$1,500,000.00</td>
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<tr>
<td>12/30/15</td>
<td>$23,573.88</td>
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<td><strong>Total December 2015 Disbursements</strong></td>
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<td><strong>December 2015 Payroll</strong></td>
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<td>12/11/15</td>
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<tr>
<td>12/24/15</td>
<td>$169,673.55</td>
<td>$331,078.89</td>
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</table>

Disbursement detail is available in the Finance Office

______________________________
Chairperson
Approve Amendments To The FYE 6/30/16 Operating Budget

Meeting Date: 1/19/16
Department: Finance
Prepared By: Chris Meyer
Contact: Ken Bauer 651-675-4450

Fiscal/FTE Impact:
- None
- Amount included in current budget
- Budget amendment requested
- FTE included in current complement
- New FTE(s) requested
- Other

PURPOSE/ACTION REQUESTED
- Approve quarterly amendments to the FYE 6/30/16 Operating Budget.

SUMMARY

Pursuant to the Operating Budget Compliance Policy, the Acting Executive Director was permitted to approve the transfer of budget authority between controlled line item expenditures up to established limits. In addition, any increase in total spending generally requires approval of the CDA Board of Commissioners.

- **Transfer of budget authority:** As required by the Policy, a listing of all budget amendments approved by the Acting Executive Director shall be submitted to the CDA Board of Commissioners on a quarterly basis. The following reports $90,150 in transfers between controlled line item expenditures that were approved by the Acting Executive Director during the three months ended December 31, 2015.

<table>
<thead>
<tr>
<th>Date</th>
<th>Fund</th>
<th>Budget Category</th>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/26/15</td>
<td>Common Bond Fund</td>
<td>Extraordinary Maintenance</td>
<td>+ $81,510</td>
<td>AV II-Cortland Square: Replace common area carpet and install tile at elevator and mail</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Extraordinary Maintenance</td>
<td>- $37,510</td>
<td>BV-Eagle Ridge, SSP-River Heights Terrace, BV II-Park Ridge: Paint occupied units</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Extraordinary Maintenance</td>
<td>- $44,000</td>
<td>AV III-Cobblestone: Replace keyless entry</td>
</tr>
<tr>
<td>12/3/15</td>
<td>Common Bond Fund</td>
<td>Ordinary Maintenance</td>
<td>+ $500</td>
<td>SSP III-Thompson Heights: Add laundry/trash room hinges</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Ordinary Maintenance</td>
<td>- $500</td>
<td>SSP III-Thompson Heights: Sealcoat asphalt</td>
</tr>
<tr>
<td>12/31/15</td>
<td>Common Bond Fund</td>
<td>Extraordinary Maintenance</td>
<td>+ $8,140</td>
<td>MH-Parkview Plaza: Unit smoke detector replacement</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Ordinary Maintenance</td>
<td>- $8,140</td>
<td>EAG-Oakwoods: Paint occupied units</td>
</tr>
</tbody>
</table>

EXPLANATION OF FISCAL/FTE IMPACT

The budget amendments being reported as transfers of budget authority between controlled line item expenditures do not increase total spending for the fiscal year ended June 30, 2016.
Resolution No. 16-XXXX

Approve Amendments To The FYE 6/30/16 Operating Budget

WHEREAS, the Dakota County CDA has adopted an operating budget for the fiscal year ended June 30, 2016; and

WHEREAS, the Operating Budget Compliance Policy requires that a listing of budget transfers approved by the Acting Executive Director be presented to the Board of Commissioners.

NOW, THEREFORE, BE IT RESOLVED, that the Dakota County Community Development Agency Board of Commissioners hereby accepts those budget amendments approved by the Acting Executive Director for the fiscal year ended June 30, 2016 pursuant to the requirements of the Operating Budget Compliance Policy.

Executive Director’s Comments:

☑ Recommend Action
☐ Do Not Recommend Action
☐ Reviewed-No Recommendation
☐ Reviewed-Information Only
☐ Submitted at Commissioner Request

Item Type-Consent
☐ Item Type-Discussion
☐ Item Type-Informational

Strategic Plan Goal:

☐ Housing and Livability
☐ Community Vitality
☐ Community Connections
☐ Organizational Culture
☒ Financial Management

_______________________________
Executive Director

_______________________________
Department Director
Award Contract For The Unit And Common Area Flooring Replacement Project  
At Carmen Court Senior Apartments, Inver Grove Heights, MN

Meeting Date: 1/19/2016  
Department: Housing Development  
Prepared By: Bob Rosenthal  
Contact: Kari Gill  
651-675-4477

Fiscal/FTE Impact:  
☒ Amount included in current budget  
☐ Budget amendment requested  
☐ FTE included in current complement  
☐ New FTE(s) requested  
☐ Other

PURPOSE/ACTION REQUESTED

- Authorize Deputy Executive Director to execute a contract with Value Plus Flooring, Inc.  
- Authorize change order authority.

SUMMARY

This contract is for the unit flooring replacement at Carmen Court Senior Apartments located at 5825 Carmen Ave. in Inver Grove Heights.

On January 6, 2016 at 10:15 a.m., a public bid opening was held for this project. A total of eight contractors were solicited and invited to bid. Additionally, a two week advertisement for solicitation of bids was published in the Dakota County Tribune. As a result of the solicitations, four contractors verbally said that they would attend the required pre-bid walk-through. Two potential bidders attended the walk-through. Two bids were received at the bid opening and the results are on the attached Bid Tabulation.

Reasons given by contractors for not bidding on the project were that they had plenty of work and didn’t need to seek work that required more labor due to the requirement of moving tenant’s furniture and belongings in occupied units.

It is being recommended that the Deputy Executive Director be authorized to enter into a contract with Value Plus Flooring, Inc. in the total amount of $123,726.00. The solicitation of bids was done in accordance with public bidding requirements; the low bidder is reasonable and we have worked with Value Plus Flooring, Inc.on similar senior unit flooring replacement projects in the past.

Staff is also requesting change order authority of 10% of the project ($12,373.00) to cover any unforeseen issues during the flooring replacement and changes in unit flooring replacement.

EXPLANATION OF FISCAL/FTE IMPACT

Funds are included in the FY16 budget for Carmen Court for this project.
Resolution No. 16-XXXX

Award Contract For The Unit And Common Area Flooring Replacement Project
At Carmen Court Senior Apartments, Inver Grove Heights, MN

WHEREAS, the Dakota County Community Development Agency accepted bids on January 6, 2016 for the necessary improvements to be made to the common areas and apartment units located at Carmen Court Senior Apartments, Inver Grove Heights, MN; and

WHEREAS, Value Plus Flooring, Inc. was the lowest responsible bidder with a bid total of $123,726.00; and

WHEREAS, funds are to be allocated from the Carmen Court Senior budget to allow the necessary improvements to be made; and

WHEREAS, the Dakota County CDA proposes to execute a contract for the project to commence January 2016.

NOW, THEREFORE, BE IT RESOLVED BY THE DAKOTA COUNTY COMMUNITY DEVELOPMENT AGENCY BOARD OF COMMISSIONERS that the Deputy Executive Director be authorized to sign a contract for project with the lowest responsible bidder, Value Plus Flooring, Inc. in an amount of $123,726.00; and

BE IT FURTHER RESOLVED that the Deputy Executive Director be authorized to execute change orders not to exceed the contract amount by 10% or $12,373.00.
AFFIDAVIT OF PUBLICATION

STATE OF MINNESOTA } ss
COUNTY OF DAKOTA

Charlene Vold being duly sworn on an oath, states or affirms that he/she is the Publisher’s Designated Agent of the newspaper(s) known as:

Dakota County Tribune

with the known office of issue being located in the county of:

DAKOTA

with additional circulation in the counties of:

DAKOTA

and has full knowledge of the facts stated below:

(A) The newspaper has complied with all of the requirements constituting qualification as a qualified newspaper as provided by Minn. Stat. §331A.02.

(B) This Public Notice was printed and published in said newspaper(s) once each week, for 2 successive week(s); the first insertion being on 12/10/2015 and the last insertion being on 12/17/2015.

MORTGAGE FORECLOSURE NOTICES

Pursuant to Minnesota Stat. §580.033 relating to the publication of mortgage foreclosure notices. The newspaper complies with the conditions described in §580.033, subd. 1, clause (1) or (2). If the newspaper’s known office of issue is located in a county adjoining the county where the mortgaged premises or some part of the mortgaged premises described in the notice are located, a substantial portion of the newspaper’s circulation is in the latter county.

By: Charlene Vold

Designated Agent

Subscribed and sworn to or affirmed before me on 12/17/2015 by Charlene Vold.

By: Darlene M MacPherson

Notary Public

DAKOTA COUNTY
COMMUNITY DEVELOPMENT AGENCY (CDA) EAGAN, MN 55123
ADVERTISEMENT FOR BIDS

Notice is hereby given that sealed bids will be received by the Officer of the Director of Housing Development, Dakota County CDA, Minnesota until 10:15 AM, Wednesday, January 6, 2016, at the office of Dakota County Community Development Agency, 1228 Town Centre Drive, Eagan, MN 55123, at which time they will be publicly opened and read aloud for the furnishing of all labor and materials for the furnishing of all labor and materials for the Unit & Common Area Flooring Replacement at Carmen Court Senior Apartments located at 5825 Carmen Ave., Inver Grove Heights, MN.

Bids received after this time and date will be rejected. No telephone bids or fax bids will be accepted. Bids shall be on the forms provided for that purpose and according to the bidding documents prepared by Dakota County CDA. Bids will be opened publicly and read aloud. A bid tabulation or other bid result will be furnished to the Bidders. Bids shall be addressed to: Dakota County CDA, 1228 Town Centre Drive, Eagan, MN 55123.

A mandatory pre-bid walk-through is scheduled for Friday, December 18, 2015 at 1:00 PM and is required of all bidders. Prospective bidders must meet at the front entrance to Carmen Court no later than 1:00 PM. The pre-bid walk-through is mandatory and only those bidders who attend will have their bids considered at bid opening. Bidders must confirm their intent to attend the walk-through by contacting the Project Manager, Bob Rosenthal at Dakota County CDA, 651-675-4483 no later than 3:00 PM Thursday December 17, 2015. Failure of a bidder to attend the walk-thru immediately subjects his/her bid to disqualification. Specifications and bid documents for this project may not be available until Friday, December 18, 2015 at 1:00 PM.

Bid security in the amount of 5% of the bid must accompany each bid in accordance with the Instruction to Bidders. Bids shall be directed to the Project Manager, securely sealed and endorsed upon the outside wrapper, with the Project Address and Bid Due Date.

The CDA hereby notifies all bidders that in regard to any contract entered into pursuant to this advertisement, Disadvantaged Business Enterprises (D.M.E.) will be afforded full opportunity to submit bids and/or proposals and will not be subjected to discrimination on the basis of race, color, sex, age, religion, or national origin.

The Dakota County CDA reserves the right to reject any and all bids, to waive irregularities and informalities therein and to award the Contract in the best interest of the CDA.

Published in the Dakota County Tribune December 10, 17, 2015

Ad ID 485838
BIDDER LIST & BID TABULATIONS

Public Bid Opening Date & Time: January 6, 2016 at 10:15 AM
Project: Common Area & Unit Flooring Replacement Project at Carmen Court Senior Apartments
Project Address: 5825 Carmen Ave, Inver Grove Heights, MN

A. Lee & Co., Inc. BASE BID $134,547.86

VERIFICATION OF COMPLIANCE ✓
BID SECURITY NO ADDENDUMS TOTAL $

Value Plus BASE BID $123,724.00

VERIFICATION OF COMPLIANCE ✓
BID SECURITY ✓ ADDENDUMS TOTAL $

VERIFICATION OF COMPLIANCE
BID SECURITY ADDENDUMS TOTAL $

VERIFICATION OF COMPLIANCE
BID SECURITY ADDENDUMS TOTAL $

VERIFICATION OF COMPLIANCE
BID SECURITY ADDENDUMS TOTAL $

VERIFICATION OF COMPLIANCE
BID SECURITY ADDENDUMS TOTAL $

VERIFICATION OF COMPLIANCE
BID SECURITY ADDENDUMS TOTAL $

VERIFICATION OF COMPLIANCE
BID SECURITY ADDENDUMS TOTAL $
CDA Dakota County Community Development Agency

Lakeside Pointe & Carmen Court Pre-Bid Walk Through – Unit & Common Area Flooring Replacement Projects

December 18, 2015 (10:30 AM Lakeside; 1:00PM Carmen Court)

Participating Contractor Sign-in Sheet

1. Icota, LLC  
   Company Name  
   Dan Simone  
   Representative (Print)  
   Signature  
   651-734-3109  
   Phone Number  
   952-855-4924  
   Fax Number  
   dan i gotaguywan . com  
   e-mail address

2. Value Plus Flooring Inc.  
   Company Name  
   John Swanson  
   Representative (Print)  
   Signature  
   651-294-0704  
   Phone Number  
   651-294-0798  
   Fax Number  
   john . s evaluingplus . com  
   e-mail address

3. HDM For Continental Flooring  
   Company Name  
   Signature  
   1-480-949-8509  
   Phone Number  
   1-480-945-2603  
   Fax Number  
   pcoleman @ continentalflooring . com  
   e-mail address

4.  
   Company Name  
   Representative (Print)  
   Signature  
   Phone Number  
   Fax Number  
   e-mail address

5.  
   Company Name  
   Representative (Print)  
   Signature  
   Phone Number  
   Fax Number  
   e-mail address

1228 Town Centre Drive, Eagan, MN 55123  
tel 651-675-4400  fax 651-675-4444
Award Contract For The Unit Flooring Replacement Project  
At Lakeside Pointe Senior Apartments, Eagan, MN  

Meeting Date: 1/19/2016  
Department: Housing Development  
Prepared By: Bob Rosenthal  
Contact: Kari Gill  
651-675-4477  

Fiscal/FTE Impact:  
☐ None  
☒ Amount included in current budget  
☐ Budget amendment requested  
☐ FTE included in current complement  
☐ New FTE(s) requested  
☐ Other

PURPOSE/ACTION REQUESTED

- Authorize Deputy Executive Director to execute a contract with Continental Flooring.  
- Authorize change order authority.

SUMMARY

The contract is for unit flooring replacement at Lakeside Pointe Senior Apartments, located at 1200 Town Centre Dr. in Eagan.

On January 6, 2016 at 10:00 a.m., a public bid opening was held for this project. A total of eight contractors were solicited and invited to bid. Additionally, a two week advertisement for solicitation of bids was published in the Dakota County Tribune. As a result of all solicitations, four contractors verbally said that they would attend the required pre-bid walk-through. Three potential bidders attended the walk-through and three bids were received at the bid opening. The results are on the attached Bid Tabulation.

It is being recommended that the Deputy Executive Director be authorized to enter into a contract with Continental Flooring in the total amount of $99,584.00. The solicitation of bids was done in accordance with public bidding requirements; the low bidder is reasonable and we have worked with Continental Flooring on similar senior unit flooring replacement projects in the past.

However, the CDA has had some problems working with this contractor in the past where they did not start or finish the project in the time allotted per the contract. Continental Flooring also did not have reliable subcontractors arranged to perform the work which required the CDA to assist with finding a reliable subcontractor to finish a previous project.

CDA staff will monitor the contractor very closely to ensure that they are able to meet the required timeframes for the Lakeside Pointe project.

Staff is also requesting change order authority of 10% of the project ($9,958.00) to cover any unforeseen issues during the flooring replacement.

EXPLANATION OF FISCAL/FTE IMPACT

Funds are included in the FY16 budget for Lakeside Pointe Senior for this project.
Resolution No. 16-XXXX

Award Contract For The Unit Flooring Replacement Project
At Lakeside Pointe Senior Apartments, Eagan, MN

WHEREAS, the Dakota County Community Development Agency accepted bids on January 6, 2016 for the necessary improvements to be made to the apartment units located at Lakeside Pointe Senior Apartments, Eagan MN; and

WHEREAS, Continental Flooring was the lowest responsible bidder with a bid total of $99,584.00; and

WHEREAS, funds are to be allocated from the Lakeside Pointe Senior budget to allow the necessary improvements to be made; and

WHEREAS, the Dakota County CDA proposes to execute a contract for the project to commence January 2016.

NOW, THEREFORE, BE IT RESOLVED BY THE DAKOTA COUNTY COMMUNITY DEVELOPMENT AGENCY BOARD OF COMMISSIONERS that the Deputy Executive Director be authorized to sign a contract for project with the lowest responsible bidder, Continental Flooring in an amount of $99,584.00; and

BE IT FURTHER RESOLVED that the Deputy Executive Director be authorized to execute change orders not to exceed the contract amount by 10% or $9,958.00.
AFFIDAVIT OF PUBLICATION

STATE OF MINNESOTA       ss
COUNTY OF DAKOTA

Charlene Vold being duly sworn on an oath, states or affirms that he/she is the Publisher's Designated Agent of the newspaper(s) known as:

Dakota County Tribune

with the known office of issue being located in the county of:

DAKOTA

with additional circulation in the counties of:

DAKOTA

and has full knowledge of the facts stated below:

(A) The newspaper has complied with all of the requirements constituting qualification as a qualified newspaper as provided by Minn. Stat. §331A.02.

(B) This Public Notice was printed and published in said newspaper(s) once each week, for 2 successive week(s), the first insertion being on 12/10/2015 and the last insertion being on 12/17/2015.

MORTGAGE FORECLOSURE NOTICES

Pursuant to Minnesota Stat. §580.033 relating to the publication of mortgage foreclosure notices. The newspaper complies with the conditions described in §580.033, subd. 1, clause (1) or (2). If the newspaper's known office of issue is located in a county adjoining the county where the mortgaged premises or some part of the mortgaged premises described in the notice are located, a substantial portion of the newspaper's circulation is in the latter county.

By: Charlene Vold

Designated Agent

Subscribed and sworn to or affirmed before me on 12/17/2015 by Charlene Vold.

DARLENE MARIE MACPHERSON
Notary Public

Dakota County CDA

DAKOTA COUNTY
COMMUNITY
DEVELOPMENT AGENCY
(CDA) EAGAN, MN 55123
ADVERTISEMENT FOR BIDS

Notice is hereby given that sealed bids will be received by the Office of the Director of Housing Development, Dakota County CDA, Minnesota until 10:00 AM, Wednesday, January 6, 2016, at the office of Dakota County Community Development Agency, 1228 Town Centre Drive, Eagan, MN 55123, at which time they will be publicly opened and read aloud for the furnishing of all labor and materials for the Unit Flooring Replacement at Lakeside Pointe Senior Apartments located at 1200 Town Centre Drive, Eagan, MN.

Bids received after this time and date will be rejected. No telephone bids or fax bids will be accepted. Bids shall be on the forms provided for that purpose and according to the Bidding Documents prepared by Dakota County CDA. Bids will be opened publicly and read aloud. A bid tabulation or other bid result will be furnished to the Bidders. Bids shall be addressed to: Dakota County CDA, 1228 Town Centre Drive, Eagan, MN 55123.

A mandatory pre-bid walkthrough is scheduled for Friday, December 18, 2015 at 10:30 AM and is required of ALL bidders. Prospective bidders must meet at the front entrance to Lakeside Pointe no later than 10:30 AM. The pre-bid walkthrough is mandatory and only those bidders who attend will have their bids considered at bid opening. Bidders must confirm their intent to attend the walkthrough by contacting the Project Manager, Bob Rosenthal at Dakota County CDA, 651-676-4485 no later than 3:00 PM Thursday December 17, 2015. Failure of a bidder to attend the walkthrough is subject to disqualification. Specifications and bid documents for this project may not be available until Friday, December 18, 2015 at 10:30 AM.

Bid security in the amount of 5% of the bid must accompany each bid in accordance with the instructions to Bidders. Bids shall be directed to the Project Manager, securely sealed and endorsed upon the outside wrapper, with the Project Address and Bid Due Date.

The CDA hereby notifies all bidders that in regard to any Contract entered into pursuant to this advertisement, Disadvantaged Business Enterprises (D.B.E.) will be afforded full opportunity to submit bids and / or proposals and will not be subjected to discrimination on the basis of race, color, sex, age, religion, or national origin.

The Dakota County CDA reserves the right to reject any and all bids, to waive irregularities and informalities therein and to award the Contract in the best interest of the CDA.

Published in the
Dakota County Tribune
December 10, 17, 2015
485837

Rate Information:
(1) Lowest classified rate paid by commercial users for comparable space:
$27.40 per column inch

Ad ID 485837
<table>
<thead>
<tr>
<th>Company Name</th>
<th>Base Bid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aboebay LLC</td>
<td>$112,568.82</td>
</tr>
<tr>
<td>Value Plus</td>
<td>$101,429.00</td>
</tr>
<tr>
<td>Continental Flooring</td>
<td>$99,584.00</td>
</tr>
<tr>
<td>Continental Flooring</td>
<td></td>
</tr>
</tbody>
</table>

**VERIFICATION OF COMPLIANCE**
- [ ] Yes
- [x] No

**BID SECURITY**
- [ ] Yes
- [ ] No

**ADDENDUMS**
- [ ] Yes
- [ ] No

**TOTAL $**
# Lakeside Pointe & Carmen Court Pre-Bid Walk Through - Unit & Common Area Flooring Replacement Projects

December 18, 2015 (10:30 AM Lakeside; 1:00PM Carmen Court)

## Participating Contractor Sign-in Sheet

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Representative (Print)</th>
<th>Signature</th>
<th>Phone Number</th>
<th>Fax Number</th>
<th>e-mail address</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Go A Guy, LLC</td>
<td>Dan Singlehorn</td>
<td>D. S.</td>
<td>651-734-3109</td>
<td>952-855-4324</td>
<td><a href="mailto:dan@goaguy.com">dan@goaguy.com</a></td>
</tr>
<tr>
<td>2. Value Plus Flooring Inc.</td>
<td>John Swanston</td>
<td></td>
<td>651-294-0794</td>
<td>651-294-0798</td>
<td><a href="mailto:john.s@valuenplus.com">john.s@valuenplus.com</a></td>
</tr>
<tr>
<td>3. HDMS For Continental Flooring</td>
<td></td>
<td></td>
<td>1-480-949-8509</td>
<td>1-480-945-2603</td>
<td><a href="mailto:pcoleman@continentalflooring.com">pcoleman@continentalflooring.com</a></td>
</tr>
</tbody>
</table>

| Company Name          | Representative (Print) | Signature | Phone Number   | Fax Number   | e-mail address |

4. 

5. 

---

1228 Town Centre Drive, Eagan, MN 55123  
tel 651-675-4400  fax 651-675-4444
Establish The Date For A Public Hearing On Qualified Allocation Plan For The Allocation Of Low Income Housing Tax Credits Under Section 42 Of The Internal Revenue Code Of 1986, As Amended

Meeting Date: January 19, 2016
Department: Community & Economic Development
Prepared By: Kathy Kugel
Contact: Kari Gill
651-675-4477

Fiscal/FTE Impact:
☒ None
☐ Amount included in current budget
☐ Budget amendment requested
☐ FTE included in current complement
☐ New FTE(s) requested
☐ Other:

PURPOSE/ACTION REQUESTED

• Set a public hearing date to receive comments on the proposed Qualified Allocation Plan for the allocation of 2017 Low Income Housing Tax Credits.

SUMMARY

In accordance with Section 42 of the Code, the CDA as a suballocator of Housing Tax Credits must set a public hearing date for the adoption of a Qualified Allocation Plan which details the basis for allocating tax credits among applicants.

The CDA is a suballocator of Low Income Housing Tax Credits, which are regulated under Section 42 of the Internal Revenue Code of 1986, as amended (the “Code”). Under, the Code, the CDA must prepare a Qualified Allocation Plan (QAP) setting forth the basis for allocating tax credits among applicants and must hold a public hearing prior to adoption of the QAP. The purpose of this action is to set the date of this public hearing for February 16, 2016. A draft of the hearing notice to be published pursuant to board approval of this item is in Attachment A.

EXPLANATION OF FISCAL/FTE IMPACT

N/A
Resolution No. 16-XXXX

Establish The Date For A Public Hearing On Qualified Allocation Plan For The Allocation Of Low Income Housing Tax Credits Under Section 42 Of The Internal Revenue Code Of 1986, As Amended

WHEREAS, pursuant to Section 42 of the Internal Revenue Code of 1986, as amended (the “Code”), and Minnesota Statutes Sections 462A.221 through 462A.225, the Dakota County Community Development Agency (the “CDA”) is a housing credit agency authorized to allocate low income housing tax credits (“Tax Credits”); and

WHEREAS, Section 42 of the Code, requires the CDA to hold a public hearing prior to adopting or amending a Qualified Allocation Plan detailing the basis for allocating Tax Credits among applicants; and

WHEREAS, the CDA proposes to adopt a Qualified Allocation Plan regarding the allocation of tax credits using 2017 volume cap and the allocation of any “automatic” tax credits attributable to private activity bonds issued after the adoption of the plan (the “2017 Plan”).

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

1. That a public hearing regarding the adoption of the 2017 Plan will be held by the CDA on February 16, 2016, at or after 3:30 p.m. at the CDA’s office.

2. That staff of the CDA are authorized and directed to cause notice of such public hearing to be published in a newspaper of general circulation in the CDA’s jurisdiction not less than fifteen (15) days prior to such hearing.

Executive Director’s Comments:

☐ Recommend Action
☐ Do Not Recommend Action
☐ Reviewed-No Recommendation
☐ Reviewed-Information Only
☐ Submitted at Commissioner Request

Item Type-Consent
☐ Item Type-Discussion
☐ Item Type-Informational

Strategic Plan Goal:

☒ Housing and Livability
☐ Community Vitality
☐ Community Connections
☐ Organizational Culture
☐ Financial Management

Executive Director
Interim Department Director
NOTICE OF PUBLIC HEARING

NOTICE OF PUBLIC HEARING ON THE ADOPTION OF A QUALIFIED ALLOCATION PLAN RELATING TO THE ALLOCATION OF LOW INCOME HOUSING TAX CREDITS UNDER SECTION 42 OF THE INTERNAL REVENUE CODE OF 1986, AS AMENDED

NOTICE IS HEREBY GIVEN that the Dakota County Community Development Agency (the “Agency”) will meet on Tuesday, February 16, 2015, at or after 3:30 p.m. at its offices located at 1228 Town Centre Drive, Eagan, Minnesota 55123, for the purpose of conducting a public hearing regarding the adoption of its 2017 Qualified Allocation Plan, which has been prepared in compliance with Section 42 of the Internal Revenue Code of 1986, as amended. Section 42 authorizes housing credit agencies such as the Agency to allocate low income housing tax credits to owners of qualified residential rental projects. The Qualified Allocation Plan establishes selection criteria to be used by the Agency in the allocation of low income housing tax credits in Dakota County. All persons interested may appear and be heard at the time and place set forth above.

[Date of Publication]

BY ORDER OF THE DAKOTA COUNTY COMMUNITY DEVELOPMENT AGENCY

By /s/ Tony Schertler
Executive Director
Establish The Date For A Public Hearing On The Disposition Of CDA Real Property 
At 145 MacArthur Street West in South St. Paul And At 805 First Street West In Northfield 
As Part Of The Neighborhood Stabilization Program

Meeting Date: January 19, 2016
Department: Community & Economic Development
Prepared By: Kathy Kugel
Contact: Maggie Dykes
651-675-4464

Fiscal/FTE Impact:
☒ None
☐ Amount included in current budget
☐ Budget amendment requested
☐ FTE included in current complement
☐ New FTE(s) requested
☐ Other:

PURPOSE/ACTION REQUESTED

• Setting a public hearing on February 16, 2016 in order to consider the disposition of real property owned by the Dakota County CDA at 145 MacArthur Street West in South St. Paul and at 805 1st Street West in Northfield.

SUMMARY

The CDA purchased vacant, foreclosed, single family homes at 145 MacArthur Street West in South St. Paul and at 805 1st Street West in Northfield as part of the first round of Neighborhood Stabilization Program (NSP1).

Both of these properties were purchased by the CDA and the cost was reimbursed from the U.S. Department of Housing and Urban Development’s (HUD) allocation of NSP1 funding to the CDA. The houses on these parcels were structurally substandard and were demolished by the CDA, and the parcels have been part of the NSP land banked properties. Demolition costs were also funded by NSP1 funding from HUD. The NSP1 program requires the lots to be developed into new housing to be sold or rented to an income qualifying household.

145 MacArthur Street West, South St. Paul
The CDA purchased this house for $75,000 and it was demolished in May 2009. The CDA proposes to sell the property to Twin Cities Habitat for Humanity for $1.00, who will in turn construct a new home on the site and sell it to a low income homebuyer. The City of South St. Paul staff reviewed a proposal of the new home and provided comments on the design.

805 1st Street West, Northfield
The CDA purchased this house for $68,500 and it was demolished in November 2009. The CDA proposes to sell the property to Rice County Habitat for Humanity for $1.00, who will in turn construct a new home on the site and sell it to a low income homebuyer. The Northfield Housing and Redevelopment Authority passed a motion on December 14, 2015 in support of Rice County Habitat partnering with the CDA on the project.

The CDA’s Acquisition and Disposition Policy states that CDA-owned property must be sold at its fair market value, with some exceptions. Two such exceptions are: (1) the property is conveyed to a non-profit or for-profit developer of affordable housing; and (2) the property is sold to a low or moderate income purchaser. Both Twin Cities Habitat Rice County Habitat are non-profit developers and will sell the completed home to a low income homebuyer.

The Acquisition and Disposition Policy requires a public hearing to be held prior to the sale of CDA-owned property. The following resolution establishes a date for the public hearing at the February 16, 2016 meeting of the CDA Board of Commissioners. A draft of the public hearing notice to be published pursuant to board approval of this item is in Attachment A.

EXPLANATION OF FISCAL/FTE IMPACT

None. All funds related to the acquisition, demolition and sale of the properties were provided by an NSP1 allocation from HUD.
Resolution No. 16-XXX

Establish The Date For A Public Hearing On The Disposition Of CDA Real Property At 145 MacArthur Street West in South St. Paul And At 805 First Street West In Northfield As Part Of The Neighborhood Stabilization Program

WHEREAS, the Dakota County Community Development Agency (CDA) has purchased property at 145 MacArthur Street West in South St. Paul and at 805 1st Street West in Northfield using federal Neighborhood Stabilization Program funding from the U.S. Department of Housing and Urban Development (HUD); and

WHEREAS, the Dakota County CDA intends to dispose of the property in South St. Paul by conveying it to Twin Cities Area Habitat for Humanity as an eligible NSP Activity (Acquisition and Rehabilitation); and

WHEREAS, the Dakota County CDA intends to dispose of the Northfield property by conveying it to Rice County Habitat for Humanity as an eligible NSP Activity (Acquisition and Rehabilitation); and

WHEREAS, the disposition of the Properties satisfies the CDA’s Acquisition and Disposition Policy, including the sale of property at less than fair market value for affordable housing.

WHEREAS, a public hearing is required by the Dakota County CDA in order to dispose of real property that is no longer needed by the CDA.

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

1. A public hearing regarding the disposition of CDA property at 145 MacArthur Street West in South St. Paul and at 805 1st Street West in Northfield will be held by the CDA on February 16, 2016 at or after 3:30 p.m. at the CDA’s main office.

2. The Executive Director or his designee is hereby authorized and directed to cause notice of such public hearing in substantially the form attached hereto to be published in a newspaper of general circulation in Dakota County not less than twenty (20) days prior to such hearing.

Executive Director’s Comments:

☐ Recommend Action
☐ Do Not Recommend Action
☐ Reviewed-No Recommendation
☐ Submitted at Commissioner Request
☐ Item Type-Consent
☐ Item Type-Discussion
☐ Item Type-Informational

Strategic Plan Goal:

☐ Housing and Livability
☐ Community Vitality
☐ Community Connections
☐ Organizational Culture
☐ Financial Management

Executive Director

Interim Department Director
EXHIBIT A

DRAFT PUBLIC NOTICE

Dakota County Community Development Agency

Notice is hereby given that the Dakota County Community Development Agency (CDA) will hold a public hearing on Tuesday, February 16, 2016 beginning at 3:30 p.m. to consider the sale, transfer and/or exchange of property currently owned by the CDA. The Dakota County CDA Board of Commissioners will hold this hearing at the CDA offices located at 1228 Town Centre Drive, Eagan, Minnesota.

The proposed parcels to be sold, transferred and/or exchanged are hereby described as:

• Lot 8, Block 1, Walter and Arthur Addition, County of Dakota, State of Minnesota (145 MacArthur Street West, South St. Paul); and
• Lot 2, in Broderick’s Addition to the City of Northfield, Rice County, Minnesota (805 1st Street West, Northfield).

Persons seeking more information on this proposed sale, transfer and/or exchange of these properties should contact Kathy Kugel at the Dakota County CDA, 1228 Town Centre Drive, Eagan, MN 55123, telephone (651) 675-4478. Public comments may be submitted orally or in writing to the CDA through the public hearing held on February 16, 2016.
Authorization To Execute Any And All Documents Related To The Assignment Of Minnesota Housing Finance Agency Programs From The South St. Paul Housing And Redevelopment Authority To The Dakota County Community Development Agency As Required

Meeting Date: January 19, 2016  
Department: Administration  
Prepared By: Sara Swenson  
Contact: Lisa Hohenstein  
651-675-4543

Fiscal/FTE Impact:  
☒ None  
☐ Amount included in current budget  
☐ Budget amendment requested  
☐ FTE included in current complement  
☐ New FTE(s) requested  
☐ Other:

PURPOSE/ACTION REQUESTED

☒ Authorization for Executive Director to execute any and all documents related to the transfer of Minnesota Housing Finance Agency Programs from the South St. Paul Housing and Redevelopment Authority to the Dakota County Community Development Agency.

SUMMARY

The following rental assistance grant programs funded by the Minnesota Housing Finance Agency have been identified for transfer from the South St. Paul HRA to the Dakota County CDA:

- Housing Trust Fund,
- Housing Trust Fund (Long Term Homeless), and
- Housing Trust Fund - The Young Families Rental Assistance Pilot Program; and

The following grant amounts and funding timeframes were previously awarded by the Minnesota Housing Finance Agency to the South St. Paul HRA:

- Housing Trust Fund: 10/01/15 to 09/30/17 in the amount of $410,000
- Housing Trust Fund (Long Term Homeless): 10/01/15 to 09/30/17 in the amount of $350,000
- Housing Trust Fund - The Young Families Rental Assistance Pilot Program – 01/01/15 to 06/30/17 in the amount of $200,000

The Minnesota Housing Finance Agency has approved the transfer and reassignment of these grant agreements from the South St. Paul HRA to the Dakota County CDA and this resolution is authorizing the CDA's Executive Director to sign any and all documents related to the transfer and assignment of these grants.

EXPLANATION OF FISCAL/FTE IMPACT

When transferred to the CDA, these programs will be included in the Housing Assistance budgets. Future amendments to budgets will occur as needed. Two staff from the South St. Paul HRA have transferred to the CDA to administer these programs.
WHEREAS, the Dakota County Community Development Agency (CDA), the South St. Paul Housing and Redevelopment Authority (HRA), and the City of South St. Paul have entered into a Joint Powers Agreement to explore the transfer of certain housing and redevelopment programs from the South St. Paul HRA to the Dakota County CDA; and

WHEREAS, the following rental assistance grant programs funded by the Minnesota Housing Finance Agency have been identified for transfer from the South St. Paul HRA to the Dakota County CDA:

- Housing Trust Fund,
- Housing Trust Fund (Long Term Homeless), and
- Housing Trust Fund - The Young Families Rental Assistance Pilot Program; and

WHEREAS, the following grant amounts and funding timeframes have been awarded by the Minnesota Housing Finance Agency to the South St. Paul HRA:

- Housing Trust Fund: 10/01/15 to 09/30/17 in the amount of $410,000
- Housing Trust Fund (Long Term Homeless): 10/01/15 to 09/30/17 in the amount of $350,000
- Housing Trust Fund - The Young Families Rental Assistance Pilot Program – 01/01/15 to 06/30/17 in the amount of $200,000; and

WHEREAS, the South St. Paul HRA and Dakota County CDA are supportive of transferring these programs and grants from the HRA to the CDA to create efficiencies in program administration within Dakota County; and

WHEREAS, the Dakota County CDA as a political subdivision of the State of Minnesota is authorized to establish and administer tenant-based rental assistance programs; and

WHEREAS, the Minnesota Housing Finance Agency has approved the transfer and reassignment of these grant agreements from the South St. Paul HRA to the Dakota County CDA; and

WHEREAS, the Dakota County CDA is authorized to receive the above referenced grant funds from the Minnesota Housing Finance Agency; and

WHEREAS, the Minnesota Housing Finance Agency is authorized to rely on the continuing force and effect of the Resolution until receipt by the Commissioner of Minnesota Housing, at its principal office, of notice in writing from the CDA of any amendments or alterations thereof; and

WHEREAS, the assignments of grants will be certified within 90 days of transfer.

NOW, THEREFORE, BE IT RESOLVED, that the Dakota County Community Development Agency Board of Commissioners is hereby authorized to execute the assignment and amendment to the grant agreements for the Housing Trust Fund, Housing Trust Fund (Long Term Homeless), and Housing Trust Fund - The Young Families Rental Assistance Pilot Program grants for the remainder of the grant timeframes; and

BE IT FURTHER RESOLVED, that CDA Executive Director Anthony Schertler is authorized to sign the grant agreements and any additional or future documents related to the Housing Trust Fund, Housing Trust Fund (Long Term Homeless), and Housing Trust Fund -The Young Families Rental Assistance Pilot Program.
<table>
<thead>
<tr>
<th>Executive Director's Comments:</th>
<th>Strategic Plan Goal:</th>
</tr>
</thead>
<tbody>
<tr>
<td>✗ Recommend Action</td>
<td>✗ Housing and Livability</td>
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<td>✗ Do Not Recommend Action</td>
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<td>Item Type-Informational</td>
<td>Item Type-Informational</td>
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</tbody>
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Executive Director

Department Director
Approve Award Of Flooring Replacement Contract To Value Plus Flooring

Meeting Date: 1/19/16
Department: Property Management
Prepared By: Vince Markell
Contact: Anna Judge
Telephone: 651-675-4501

PURPOSE/ACTION REQUESTED

- Approve award of flooring replacement contract to Value Plus Flooring.

SUMMARY

On December 11, 2015, a bid opening was held for flooring replacement for individual units as needed in all CDA managed senior, workforce, public housing, and youth supportive housing. A few examples of flooring replacement under this contract are: unit turnover, if there are issues with flooring in an occupied unit, or if there is excessive damage to the flooring.

This is a three-year contract for the provision of these services. Seven bid packages were sent out and three bids were received and deemed responsive. The solicitation of bids was done in accordance with public bidding requirements.

The bids called for square foot pricing on flooring materials, associated supplies, and labor. The bids were evaluated using flooring replacement cost scenarios based on actual replacements performed on CDA units. Value Plus Flooring was the low responsive bidder. The bid tabulations are in Attachment B.

The senior housing carpet replacement is the only area that saw an increase (17%) from the prior contract. This is due to increased product cost. Value Plus stated that there would be a 2% increase for each additional year in the contract.

There is not a set annual amount for this contract because the value of the contract depends on the amount and extent of replacements performed in any given year. Value Plus Flooring has performed work for the CDA and has been a responsive and professional vendor. They were awarded the previous three-year flooring contract. Over the past 12 months, the CDA has spent approximately $477,000 on flooring replacement.

EXPLANATION OF FISCAL/FTE IMPACT

Operating funds from each property are budgeted for this work.
Resolution No. 16-XXXX

Approve Award Of Flooring Replacement Contract To Value Plus Flooring

WHEREAS, the Dakota County Community Development Agency accepted bids for the necessary routine unit flooring replacement in CDA managed properties; and

WHEREAS, funds are allocated from the operating budgets of each of the properties for the necessary flooring replacement work; and

WHEREAS, Value Plus Flooring is the low responsive bidder; and

WHEREAS, the bidding was done in conformance with state law for bidding.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE DAKOTA COUNTY COMMUNITY DEVELOPMENT AGENCY that the three year flooring replacement contract for CDA managed properties be awarded to Value Plus Flooring.

Executive Director's Comments:
- Recommend Action
- Do Not Recommend Action
- Reviewed-No Recommendation
- Reviewed-Information Only
- Submitted at Commissioner Request

Strategic Plan Goal:
- Housing and Livability
- Community Vitality
- Community Connections
- Organizational Culture
- Financial Management

______________________________
Executive Director

______________________________
Department Director
CHARLENE VOLD

STATE OF MINNESOTA) ss
COUNTY OF DAKOTA

Charlene Vold being duly sworn on oath, states or affirms that he/she is the Publisher's Designated Agent of the newspaper(s) known as:

Dakota County Tribune

with the known office of issue being located in the county of:

DAKOTA

with additional circulation in the counties of:

DAKOTA

and has full knowledge of the facts stated below:

(A) The newspaper has complied with all of the requirements constituting qualification as a qualified newspaper as provided by Minn. Stat. §331A.02.
(B) This Public Notice was printed and published in said newspaper(s) once each week, for 2 successive week(s); the first insertion being on 10/15/2015 and the last insertion being on 10/22/2015.

MORTGAGE FORCLOSURE NOTICES
Pursuant to Minnesota Stat. §580.033 relating to the publication of mortgage foreclosure notices: The newspaper complies with the conditions described in §580.033, subd. 1, clause (1) or (2). If the newspaper's known office of issue is located in a county adjoining the county where themortgaged premises or some part of the mortgaged premises described in the notice are located, a substantial portion of the newspaper's circulation is in the latter county.

By: Charlene Vold

Designated Agent

Subscribed and sworn to or affirmed before me on 10/22/2015 by Charlene Vold.

DAKOTA COUNTY
COMMUNITY DEVELOPMENT AGENCY
(CDA) EAGAN, MN 55123

ADVERTISMENT FOR BIDS
Notice is hereby given that sealed bids will be received from qualified vendors for the following Contract Services at the following locations:

(A) Family Home 
(B) Senior Housing
(C) Youth Supportive Housing
(D) Public Housing

Bids will be received by the Office of the Director of Property Management at the Dakota County Community Development Agency, 1228 Town Centre Drive, Eagan, MN 55123 until 10:00 AM, November 12, 2015.

At that time, the sealed bids will be publicly opened and read aloud. Bids received after this time and date will be rejected. No telephone bids or fax bids will be accepted. Bids shall be on the forms provided for that purpose and according to the bid documents as prepared by the Dakota County CDA, or its representative. A bid tabulation or other bid result will be furnished to those that bid the project. Project specifications, bid forms, contractor's qualification statement have been issued and shall be used to be a qualified bid. Sealed bids shall be addressed to:

Dakota County CDA
1228 Town Centre Drive
Eagan, MN 55123

Attn: Vince Markell/Flooring

The project manual will be available on our website at http://www.dakotacda.org/contractors.htm

Brief description of the work: Once housing unit is vacant, an order for work is issued for flooring services. The work must be completed within (10) days of receipt of the work order. Ongoing this work must be coordinated with other work such as painting and cleaning services.

Bid security in the amount of 5% of the bid must accompany each bid in accordance with the instruction to Bidders. There are also Davis-Bacon prevailing wage components with this contract.

The CDA hereby notifies all bidders that in regard to any Contract entered into pursuant to this advertisement, Disadvantaged Business Enterprises (D.M.E.) will be afforded full opportunity to submit bids and/or proposals and will not be subjected to discrimination on the basis of race, color, sex, age, religion, or national origin.

The Dakota County CDA reserves the right to reject any and all bids, to waive irregularities and informalities therein and to award the Contract in the best interest of the Dakota County CDA.

For bid documents, see our website:
http://www.dakotacda.org/contractors.htm

Dakota County CDA
P.O. Box 651-675
Eagan, MN 55123
Contact: Vince Markell

Published in the
Dakota County Tribune
October 15, 2015

Ad ID 61828
## 2016 Replacement Flooring Bid Tabulation

### CARPET

Based on the scenarios used for this bid tabulation, we used a senior unit with 963 sq. ft. per turn, and Workforce and Public Housing carpet was averaged at 1080 sq. ft. per turn.

<table>
<thead>
<tr>
<th>Program Type</th>
<th>Hammernick’s</th>
<th>Value Plus</th>
<th>Renovations Systems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Senior</td>
<td>$1.74 per sf</td>
<td>$1.52 per sf</td>
<td>$1.84 per sf</td>
</tr>
<tr>
<td>WF &amp; PH</td>
<td>$1.00 per sf</td>
<td>$0.80 per sf</td>
<td>$0.99 per sf</td>
</tr>
<tr>
<td>Install Senior &amp; WF</td>
<td>$0.46 per sf</td>
<td>$0.39 per sf</td>
<td>$0.44 per sf</td>
</tr>
<tr>
<td>Install PH</td>
<td>$0.83 per sf</td>
<td>$0.39 per sf</td>
<td>$0.44 per sf</td>
</tr>
</tbody>
</table>

**Carpet—Senior (assume 963 sf)**

- Hammernicks: $1.74 + $0.46 = $2.20/sf x 963 sf = $2,118.60
- Value Plus: $1.52 + $0.39 = $1.91/sf x 963 sf = $1,839.33
- Renovations Systems: $1.84 + $0.44 = $2.28/sf x 963 sf = $2,195.64

**Carpet—Workforce (assume 1080 sf)**

- Hammernicks: $1.00 + $0.46 = $1.46/sf x 1080 sf = $1,576.80
- Value Plus: $.80 + $.39 = $1.19/sf x 1080 sf = $1,285.20
- Renovations Systems: $.99 + $.44 = $1.43/sf x 1080 sf = $1,544.40

**Carpet—Public Housing (assume 1080 sf)**

- Hammernicks: $1.00 + $.83 = $1.83/sf x 1080 sf = $1,976.40
- Value Plus: $.80 + $.39 = $1.19/sf x 1080 sf = $1,285.20
- Renovations Systems: $.99 + $.44 = $1.43/sf x 1080 sf = $1,544.40

### SHEET VINYL

An average senior sheet vinyl turn is 189 sq. ft. and Workforce and Public Housing average is 531 sq. ft.

<table>
<thead>
<tr>
<th>Program Type</th>
<th>Hammernick’s</th>
<th>Value Plus</th>
<th>Renovations Systems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Senior (Product)</td>
<td>$2.46 per sf</td>
<td>$2.07 per sf</td>
<td>$2.75 per sf</td>
</tr>
<tr>
<td>Workforce &amp; PH (Product)</td>
<td>$2.46 per sf</td>
<td>$2.07 per sf</td>
<td>$2.75 per sf</td>
</tr>
<tr>
<td>Installation</td>
<td>$1.68 per sf</td>
<td>$0.81 per sf</td>
<td>$0.78 per sf</td>
</tr>
</tbody>
</table>

**Sheet Vinyl—Senior (assume 189 sf)**

- Hammernicks: $2.46 + $1.68 = $4.14/sf x 189 sf = $782.46
- Value Plus: $2.07 + $.81 = $2.88/sf x 189 sf = $544.32
- Renovations Systems: $2.75 + $.78 = $3.53/sf x 189 sf = $667.17

**Sheet Vinyl—Workforce & Public Housing (assume 531 sf)**

- Hammernicks: $2.46 + $1.68 = $4.14/sf x 531 sf = $2,198.34
- Value Plus: $2.07 + $.81 = $2.88/sf x 531 sf = $1,529.28
- Renovations Systems: $2.75 + $.78 = $3.53/sf x 531 sf = $1,874.43
Adoption Of CDA 2016 State Legislative Platform

Purpose/Action Requested

- Review and approve the CDA’s 2016 State Legislative Platform.

Summary

The Dakota County CDA receives funding from a variety of state agencies and has a vested interest in ensuring legislative proposals that impact affordable housing, economic development, community development and redevelopment are positively effecting CDA operations and are in the best interest of our clients and Dakota County residents.

For 2016, the CDA’s State Legislative Platform includes the following initiatives, positions and items to monitor:

- Statute amendment for the CDA to be in compliance with the Federal Code of Regulations related to a requirement for a public housing resident to serve on the CDA’s Board.

- Removal of 383D.412 language relating to the CDA and the Minnesota Investment Fund.

- Support Serving Our Seniors legislation that was introduced in the 2015 Legislative Session and is being amended in 2016. This legislation has support of housing and redevelopment authorities throughout the state and is requesting $40 million in bonding specifically for senior housing.

- Monitor “Home Grown Housing Fund” legislation drafted by Minnesota Housing Partnership.

- Monitor any legislative proposals that would impact CDA programs or affordable housing, community development, economic development, and redevelopment, in general.

The draft 2016 State Legislative Platform with additional information is provided in Attachment A.

At its November 17, 2015 regular CDA Board meeting, a contract was approved for lobbying services for the CDA through Messerli & Kramer. John Apitz and Patrick Hynes from Messerli & Kramer will be in attendance at the January 19 CDA Board meeting to assist with the discussion of the CDA’s State Legislative Platform.

CDA staff participates regularly in the County’s Legislative Workgroup and will keep both that group and the CDA Board apprised of any issues or opportunities relating to the CDA that arise during the legislative session.

Explanation Of Fiscal/FTE Impact

There is no direct fiscal impact as the result of adopting these positions. If certain positions are adopted, the budget for CDA activities may be affected. In such cases, budget amendments will be recommended for the Board’s approval or the CDA’s FY17 budget proposal will be adjusted.
Resolution 16-XXXX

Adoption Of 2016 CDA State Legislative Agenda

WHEREAS, the Minnesota Legislature will convene its 2016 session on March 8, 2016; and

WHEREAS, the interests of the Dakota County CDA and its clients and county residents will be directly affected by the decisions of the 2016 Legislature; and

WHEREAS, at its meeting on January 19, 2016, the CDA Board reviewed and recommended initiatives for inclusion in the 2016 CDA State Legislative Platform, as follows:

- Statute amendment for the CDA to be in compliance with the Federal Code of Regulations related to a requirement for a public housing resident to serve on the CDA’s Board.
- Removal of 383D.412 language relating to the CDA and the Minnesota Investment Fund.
- Support Serving Our Seniors legislation that was introduced in the 2015 Legislative Session and is being amended in 2016. This legislation has support of housing and redevelopment authorities throughout the state and is requesting $40 million in bonding specifically for senior housing.
- Monitor “Home Grown Housing Fund” legislation drafted by Minnesota Housing Partnership.
- Monitor any legislative proposals that would impact CDA programs or affordable housing, community development, economic development, and redevelopment, in general.

NOW, THEREFORE, BE IT RESOLVED, that the Dakota County Community Development Agency Board of Commissioners hereby approves initiatives as presented on January 19, 2016, for the inclusion in the 2016 Dakota County CDA legislative platform; and

BE IT FURTHER RESOLVED, that staff is directed to work with representatives from Messerli & Kramer to carry out the platform and to provide regular updates to the CDA Board on issues that arise during the 2016 Legislative session.

Executive Director’s Comments:

☑ Recommend Action
☐ Do Not Recommend Action
☐ Reviewed-No Recommendation
☐ Reviewed-Information Only
☐ Submitted at Commissioner Request

Item Type:
☐ Consent
☑ Discussion
☐ Informational

Strategic Plan Goal:
☑ Housing and Livability
☑ Community Vitality
☑ Community Connections
☑ Organizational Culture
☑ Financial Management

Executive Director

Department Director
1. Amend CDA Statute to comply with Code of Federal Regulations, title 24, part 964

The Code of Federal Regulations, title 24, part 964 requires membership of the governing board of each public housing agency to contain not less than one eligible resident board member.

Recommended changes to Minnesota Statutes 2015, Section 383D.41, Subdivision 5, is amended to read:

Subd. 5. **Membership, terms, conditions.** The authority shall consist of seven commissioners, and may include one additional at large commissioner, who, except as otherwise provided in this subdivision, shall serve three-year terms, which shall begin on the first Tuesday following the first Monday in January of the first year of the term. A commissioner shall also serve after the expiration of a term until a successor is appointed and qualified. **If an additional at large commissioner is appointed, the commissioner must be appointed in accordance with the requirements of Code of Federal Regulations, title 24, part 964.**

The terms of office of persons who are commissioners of the housing and redevelopment authority on July 20, 1993, shall continue in accordance with the terms of their appointments, except that their appointments shall end on the first Tuesday following the first Monday in January of the year following the original termination date of their terms. Following July 20, 1993, two commissioners shall be appointed who shall reside in the fourth and sixth county commissioner districts, respectively. Those commissioners shall be appointed for a term commencing on the date of their appointment and ending on the first Tuesday following the first Monday in January 1996.

Each commissioner, except an additional at large commissioner appointed in accordance with Code of Federal Regulations, title 24, part 964, appointed following the date on which this subdivision takes effect shall be a resident of and shall represent the same county commissioner district as the commissioner who is replaced. A commissioner who ceases to maintain a principal residence in the district from which appointed shall cease to serve as a commissioner. A vacancy is created in the membership of the authority for a county commissioner district whenever the county commissioner for that district ends county board membership.

Section 2. **[EFFECTIVE DATE.]**

Section 1 is effective upon the approval of the county board of commissioners of Dakota County and the filing of the certificate required by Minnesota Statutes, section 645.021.

2. Remove duplicate statute language related to Minnesota Investment Fund

The CDA had this language introduced in 2013 to be able to apply for and receive state-funded money from the Minnesota Investment Fund (MIF) through the Department of Employment and Economic Development (DEED). At the time, housing and redevelopment authorities were not an authorized “development authority” to receive these funds. During the same legislative session, section 116J.8731, subdivision 2, was amended to include housing and redevelopment authorities to be eligible to apply and receive MIF awards. The CDA’s statute language is duplicative and since we’re amending our Statute for item #1 on this legislative platform, it is recommended that this language be removed.

383D.412 DAKOTA COUNTY COMMUNITY DEVELOPMENT AGENCY; MINNESOTA INVESTMENT FUND.

Subdivision 1. **Treatment.** As long as the conditions set forth in subdivision 2 are met and notwithstanding the provisions of section 116J.8731, the Dakota County Community Development Agency will be treated as if it were a general purpose local governmental unit and may apply for and receive state-funded money from the Minnesota investment fund.

Subd. 2. **Conditions precedent.** Conditions precedent to the treatment of the Dakota County Community Development Agency as a general purpose local governmental unit as described in subdivision1 are:

(1) the board of commissioners of Dakota County shall have adopted a resolution approving such treatment of the
Dakota County Community Development Agency, and such resolution shall be in full force and effect and shall not have been revoked by Dakota County; and

(2) the members of the board of commissioners of Dakota County shall be the same persons as the members of the board of commissioners of the Dakota County Community Development Agency.

<table>
<thead>
<tr>
<th>3. Support Serving Our Seniors legislation</th>
</tr>
</thead>
<tbody>
<tr>
<td>This legislation was introduced last session (HF 2281/SF 2139) to authorize up to $40 million in bonding through Minnesota Housing for financing of affordable housing. The bill requires half of the bonding to be awarded outside the Metro area and anticipates creating 400 units of affordable senior housing. This is being lobbied through Minnesota NAHRO. Amendments have been made to the initial bill language and a delete everything amendment and inserting new language is being proposed for this legislative session. Attachment B has more information and the amended bill language.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4. Monitor “Home Grown Housing Fund” legislation being proposed by Minnesota Housing Partnership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minnesota Housing Partnership is going to propose legislation for a “Home Grown Housing Fund” initiative. See attachment C for an overview of this proposal. When a bill is introduced for this, a formal position from Dakota County and the CDA will be developed.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5. Monitor any legislative proposals that would impact CDA programs or affordable housing, community development, economic development, and redevelopment, in general.</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Dakota County CDA receives funding for affordable housing, community development, economic development and redevelopment activities from the following State agencies:</td>
</tr>
<tr>
<td>- Minnesota Housing Finance Agency – tax credits, homebuyer and homeowner programs, gap financing for affordable housing developments, rental assistance, Lincoln Place operating funds</td>
</tr>
<tr>
<td>- Minnesota Department of Commerce – weatherization grants</td>
</tr>
<tr>
<td>- Minnesota Pollution Control Agency – cleanup grants</td>
</tr>
<tr>
<td>- Minnesota Department of Employment &amp; Economic Development – cleanup grants</td>
</tr>
<tr>
<td>Staff and the CDA’s lobbyists will monitor legislation that would impact current CDA programs or in general, affordable housing, community development, economic development and redevelopment related activities.</td>
</tr>
</tbody>
</table>
Addressing Minnesota’s Senior Housing Crisis
(HF 2281 (Schomacker) / SF 2139 (Sieben))

Background:

• Roughly 180,000 Minnesota households age 65+ have incomes of less than $28,000. That’s half the state’s median income. Of those households, half make less than $16,000.
  
  o Using accepted measures of affordability, 90,000 of Minnesota’s age 65+ households can’t even afford a housing payment of $400 a month.

• By the year 2020, Minnesota will have 220,000 households over the age of 65+ that would qualify by income for affordable housing but for whom no assistance will be available.
  
  o Federal funding for senior housing has dried up since the end of stimulus programs. Even programs that existed before the stimulus, like Section 202, are no longer funded.
  
  o Minnesota Housing’s current scoring for low-income housing tax credits gives preference to workforce housing developments. The needs of working families are real, but also different from the needs of seniors. One size doesn’t fit all.
  
  o Because of short supply and high demand, rental costs are increasing at rates well above inflation.

• Minnesota’s fastest growing group of homeless individuals is age 55+, according to the 2012 Wilder Foundation Statewide Homeless Report.

• Affordable housing simply doesn’t get built without some kind of state or local assistance. Affordable multi-unit housing is not appreciably cheaper to construct than market rate housing, and lower rents make it harder – if not impossible – for owners to recover their investment absent that help.
As you can see, the problem we’re facing is statewide.

- In the Metro Area, the senior housing crisis is driven largely by cost. Average rent for a one-bedroom unit in the Metro Area is $875 – more than double what the median senior household in need of affordable housing can manage.
- In Greater Minnesota, the sheer cost of building multi-unit housing often means that seniors who want to downsize out of a home have no options at all. Because of funding obstacles, the housing they need doesn’t get built.
What HF 2281 / SF 2139 does:

- Authorizes up to $40 million in bonding through Minnesota Housing for the financing of affordable senior housing.
- Requires half of the bonding to be awarded outside the Metro area.
  - Further requires half of this amount to be awarded to counties or cities with populations less than 20,000.
- Gives preference to facilities that provide quality-of-life services – on an opt-in basis – to residents who may need some help with everyday tasks.
  - Housekeeping
  - Transportation for errands
  - Home health care visits
  - Congregate dining
  - Well-being classes
  - Social activities
- Maximizes the state’s contribution by giving priority to applicants to that use state assistance to leverage local resources (e.g. tax increment and abatement programs, PILOT eligibility) and low-income housing tax credits.
In Real World Terms:

- 400 units of affordable senior housing can be created – 200 in the Metro area, 200 in Greater Minnesota.
- Rural communities can provide options to senior residents that help them stay closer to their families.
- Local housing stock can be freed up for homebuyers who are better able to maintain it, which helps homes and neighborhoods retain property value.
- Helping seniors remain independent lessens demand for more service-intensive housing and programs like Elderly Waiver.
- Communities throughout Minnesota benefit from long-term housing diversification that would not otherwise be available to them.
Senator Sieben moves to amend S.F. 2139 as follows:

Delete everything after the enacting clause and insert:

Section 1. Minnesota Statutes 2014, section 462A.37, subdivision 1, is amended to read:
Subdivision 1. Definitions. (a) For purposes of this section, the following terms have the meanings given.
(b) "Abandoned property" has the meaning given in section 117.025, subdivision 5.
(c) "Community land trust" means an entity that meets the requirements of section 462A.31, subdivisions 1 and 2.
(d) "Debt service" means the amount payable in any fiscal year of principal, premium, if any, and interest on housing infrastructure bonds and the fees, charges, and expenses related to the bonds.
(e) "Senior" means a person 55 years of age or older with an annual income not greater than 50 percent of (1) the metropolitan area median income for persons in the metropolitan area as defined in section 473.121, subdivision 2, or (2) the statewide median income for persons outside the metropolitan area.
(f) "Foreclosed property" means residential property where foreclosure proceedings have been initiated or have been completed and title transferred or where title is transferred in lieu of foreclosure.
(g) "Housing infrastructure bonds" means bonds issued by the agency under this chapter that are qualified 501(c)(3) bonds, within the meaning of Section 145(a) of the Internal Revenue Code, finance qualified residential rental projects within the meaning of Section 142(d) of the Internal Revenue Code, or are tax-exempt bonds that are not private activity bonds, within the meaning of Section 141(a) of the Internal Revenue Code, for the purpose of financing or refinancing affordable housing authorized under this chapter.
(h) "Internal Revenue Code" means the Internal Revenue Code of 1986, as amended.
(i) "Senior housing" means housing intended and operated for occupancy by at least one senior per unit, provided that at least 80 percent of the units are occupied by at least one senior per unit, and for which there is publication of, and adherence to, policies and procedures that demonstrate an intent by the owner or manager to provide housing for seniors. Senior housing may be developed in conjunction with and as a distinct portion of mixed-income housing developments which use a variety of public or private financing sources. The senior housing units may include efficiency, one or two bedroom units in combination as appropriate to meet market needs.

(j) “Aging in place service” means facilitation service provided to enable residents with convenient access to service for non-healthcare related needs. Facilitation service may include making referrals, assisting resident in contacting a service provider of the resident’s choice, or facilitating contact with a service provider in an emergency. In the case of senior housing, aging in place service must be evaluated and approved by the housing authority, economic development authority, public housing authority, or community development agency which has an area of operation for the jurisdiction where the project is located. These services do not qualify as “housing with services” as defined in section 144D.01, subd. 4.

(k) "Supportive housing" means housing that is not time-limited and provides or coordinates with linkages to services necessary for residents to maintain housing stability and maximize opportunities for education and employment.

**EFFECTIVE DATE.** This section is effective the day following final enactment.

Sec. 2. Minnesota Statutes 2014, section 462A.37, is amended by adding a subdivision to read:

**Subd. 6. 2016 authorization for senior housing: appropriation.** (a) In addition to any other amounts authorized in this section, the agency may issue up to $ of housing infrastructure bonds in one or more series to which the payments made under this section may be pledged.
(b) The housing infrastructure bonds authorized in this subdivision may be issued to fund loans, on terms and conditions the agency deems appropriate, to finance the costs of acquisition, rehabilitation, adaptive reuse, or new construction of senior housing. The Agency shall work to balance the award of money available for projects under this subdivision between projects in the metropolitan area, as defined in section 473.121, subd. 2, and projects outside the metropolitan area. Of the money awarded to projects outside the metropolitan area, the agency shall work to balance the awarded money between projects in counties or cities with a population of 20,000 or less, as established by the most recent decennial census and projects in counties or cities with populations in excess of 20,000. The agency must give priority to funding requests that demonstrate a commitment to maintaining the housing funded as affordable to seniors, leverage other sources of funding to finance the project, including the use of low-income housing tax credits, and provide aging in place services to the residents to support independent living.

(c) The agency must certify annually to the commissioner of management and budget the actual amount of annual debt service on each series of bonds issued under paragraph (a).

(d) Each July 15, beginning in 2016 and through 2038, if any housing infrastructure bonds issued under paragraph (a) remain outstanding, the commissioner of management and budget must transfer to the housing infrastructure bond account established under section 462A.21, subdivision 33, the amount certified under paragraph (b), not to exceed $........ annually. The amounts necessary to make the transfers are appropriated from the general fund to the commissioner of management and budget.

(e) The agency may pledge to the payment of the housing infrastructure bonds the payments to be made by the state under this section.  

**EFFECTIVE DATE.** This section is effective the day following final enactment.
Home Grown Housing Fund -- Overview

The goal:

To provide local governments with a flexible tool that, over time, will generate revenue to help meet their projected need for affordable housing – emphasizing support for lowest income households – while minimally impacting the delivery of local services.

The context:

- 126,000 low-income Twin Cities renters paying over one-half of income for housing, nearly one in seven of all households -- a number up 26% from the start of the Great Recession in 2007. 93% of these households are working, elderly or disabled.

- Between 2021 and 2030 there are expected to be in the Twin Cities an additional 26,850 households with low incomes in need of affordable housing; 2/3 of this number will have extremely low incomes (below 30% of AMI, or about $24,700 per year) and only able to afford housing costs, including utilities, of $617 or less.

- Fewer than 1,000 affordable units per year are now being produced in the Twin Cities.

- The median Twin Cities rent is $1,018 and increasing steadily in a time of low vacancies; while the supply of lower cost apartments is rapidly decreasing. (The number of apartments renting for no more than $650 declined from 144,233 to 69,816 since 2000.)

- The lack of affordable housing near good schools, employment and other amenities affects educational success, business location, and traffic congestion.

The method:

- Through passage of state legislation, pool at the county level tax capacity associated with one-third of growth in value above $350,000 of single family homes.

- Limit the amount of pooled capacity to no more than 3% of any community’s tax capacity and 1.5% of tax capacity in any community with more than 15% poverty.

- Revenue generated from pooled capacity would be administered by counties who would develop housing strategies to use these funds to meet their communities’ needs.

- Flexible funds can be used to create new housing or provide rental assistance to make existing homes more affordable; however, at least one-half of funds would need to benefit extremely low-income households.
Executive Director’s Update – Informational Only

Meeting Date: 1/19/2016
Department: Administration
Prepared By: Kaili Braa
Contact: Tony Schertler 651-675-4430

Fiscal/FTE Impact:
☒ None
☐ Amount included in current budget
☐ Budget amendment requested
☐ FTE included in current complement
☐ New FTE(s) requested
☐ Other:

PURPOSE/ACTION REQUESTED

• Update on housing development projects and other agency updates.

SUMMARY

Deputy Executive Director Kari Gill will provide an update on CDA senior and workforce housing developments under construction or planned for the future (see attached housing development update).

Executive Director will also provide updates about other topics related to the CDA.

EXPLANATION OF FISCAL/FTE IMPACT

N/A

Executive Director’s Comments:
☐ Recommend Action ☐ Item Type-Consent
☐ Do Not Recommend Action ☐ Item Type-Discussion
☐ Reviewed-No Recommendation ☒ Item Type-Informational
☒ Reviewed-Information Only
☐ Submitted at Commissioner Request

Strategic Plan Goal:
☒ Housing and Livability
☒ Community Vitality
☒ Community Connections
☒ Organizational Culture
☒ Financial Management

Executive Director

Department Director
SENIOR HOUSING DEVELOPMENTS

ROSEMOUNT
Cambrian Commons

# of UNITS: 60

Construction began the week of June 15th, and is progressing well. Interior and exterior work will continue over the winter. Summer 2016 occupancy is anticipated.

LAKEVILLE
Argonne Hills

# of UNITS: 62

We will be bidding the construction of this project late winter for an early summer construction start.
# WORKFORCE HOUSING DEVELOPMENTS

**LAKEVILLE**

Keystone Crossing

# of UNITS: 36

- Due to the timing, the work was broken in to two contracts: site work and then building construction.
- The site work contract was awarded at the July CDA Board meeting. This included utilities, storm water management, curb / gutter, and first lift of asphalt.
- The construction of the buildings will be bid in the winter for a spring 2016 construction start.
- All of the utilities were installed. The first lift of asphalt and the curb/gutter will be installed in the spring.
In The News

- **Hastings company gets $150K from ‘Shark Tank’ investors, Star Tribune**
  Extreme Sandbox is a company located in Hastings that offers customers an opportunity to operate excavators and bulldozers... and play in the dirt with the “big toys”.
  Extreme Sandbox utilized the Open To Business free business services to secure funding to fill the gap that allowed their business plan to move forward faster and with greater ease.

  At the 2014 Open To Business workshop hosted by the CDA and the Dakota-Scott Workforce Investment Board, Extreme Sandbox was one of the clients that spoke about their success to get their business off the ground with the help from the Open To Business program, which partners with the CDA and cities in Dakota County.

  Extreme Sandbox appeared on the television show, ‘Shark Tank’, to seek investors to expand their business in Texas. They were successful to secure an offer for $150,000 in exchange for 20% stake in their company. This investment will accelerate their plans for expansion at a Texas resort and conference center.

  - **Open To Business program helps Dakota County companies grow, Star Tribune**
    This is an earlier article about Extreme Sandbox and how Open To Business helped them to get the business started.

News related to CDA business

- Fed rate increase expected to push mortgages higher, Finance & Commerce
- Nowhere to go: the housing crisis facing American with disabilities, The Atlantic

Other News

- 10 Housing trends coming your way in 2016, The Fiscal Times
- What’s ahead for the housing market in 2016, Washington Post

Visit the CDA online at [www.dakotacda.org](http://www.dakotacda.org)
Hastings company gets $150K from 'Shark Tank' investors

Extreme Sandbox is getting a $150,000 investment to help finance an expansion.

By Erin Adler Star Tribune

JANUARY 7, 2016 — 10:01AM

Richard Tsong-Taatarii • rtsong-taatarii@startribune.com

At a viewing party for Extreme Sandbox, a Hastings business that lets adults play with life-size construction equipment, will experience 15 minutes of fame when the company’s owner, Randy Stenger, here with his fiancee Sara Hamann, and son Will, 7, appeared on Shark Tank and secured funding for its expansion.

Hastings entrepreneur Randy Stenger has taken a creative business concept from the playground to the Shark Tank — and he’s emerged with an offer to help expand his company, Extreme Sandbox, to other states.

Stenger started his business, in which adults pay to play with construction equipment like bulldozers and excavators, in 2012. On Tuesday, he appeared on the ABC reality show “Shark Tank” to pitch Extreme Sandbox’s expansion, garnering an offer of $150,000 from two of the show’s investors to buy a 20 percent stake in the company.

“I think I was jumping up and down — I was shocked,” he said. “They definitely edited out a bunch of curse words.”

But Stenger was already moving full speed ahead, with or without funding from being on the show, he said.
He plans to open a second Extreme Sandbox this spring near Dallas, at a resort with a conference center, horseback riding and a golf course. Maneuvering construction equipment will be another activity visitors can try, he said.

But because of the investment of the show’s “sharks” — Mark Cuban and Kevin O’Leary — he’ll be able to move even faster with expansion, he said.

Bloomington senior Torrance Gray, left, and freshman, Buddy Michelson, center took instruction from Extreme Sandbox instructor and owner Randy Stenger, on how to drive a skid steer, Wednesday, February 18, 2015 in Hastings, MN.

“I think it’s just going to accelerate our growth,” he said. “We’re going to get the second one open in Texas and then evaluate some other possibilities.”

Stenger accepted the agreement on stage with a handshake. He hopes to close the deal formally this spring.

**Digging up business**

The notion of a playground for “big kids” came from a car ride several years ago, Stenger said.

“We were driving by a construction site and one of my oldest kids … said, ‘Dad, wouldn’t it be fun to go play on that stuff?’ ” he said. “And that was really the spark of the idea.”

Stenger was working for Target as a retail consultant. With the help of his brother, he began building his business, choosing a sandy spot in Hastings and asking the city for flexibility with zoning rules.

While Stenger was still with Target, the business began to take off. At first, it was geared more toward individuals, but over time he’s begun catering to groups and corporate clients “looking for new and unique ways to engage their employees,” he said.

“We blow the doors off any golf or bowling outing,” he said.

For individuals, packages start at $195, and corporations usually spend $75 to $150 per person, he said.

Peter Bailey, president of the Prouty Project, a company that helps organizations develop leadership strategies, has taken six groups to Extreme Sandbox.
Working with Bobcats and bulldozers on an obstacle course builds team camaraderie and helps individuals overcome beliefs that they cannot do something, he said.

“He’s got a really neat idea,” Bailey said. “So we’ll continue working with them as this goes forward.”

**Making it on TV**

Stenger began the process of appearing on “Shark Tank” last April through an open casting call. Several video auditions and follow-up calls followed, he said, which was stressful.

“Even when you’re there, you’re not guaranteed anything,” he said. “They make it very clear you could be cut at any time.”

Last month, he finally learned he would appear on TV, he said.

“You really just want that end result of being on television,” he said. “They call it the ‘Shark Tank’ effect.”

The connections of the “sharks” on the show can be more valuable for a business than the financial investment they may offer, said John Stavig, director of the Gary S. Holmes Center for Entrepreneurship at the Carlson School of Business.

“To be on the show, it has to be a fun or somewhat outlandish idea,” Stavig said. “It’s more about the entertainment.”

He was skeptical whether Extreme Sandbox could “scale up” its business, but he thought partnering with the Texas resort was a good way to expand, he said.

The concerns about scaling up were mentioned by two sharks on the show. Both passed on investing.

But in the end, Stenger found his two investors, who will split the $150,000 stake.

“This is going to be a game-changer for us,” he said.
Open to Business program helps Dakota County companies grow

Open to Business offers free advice and financial assistance and has helped create more than 50 jobs in Dakota County.

By Todd Nelson Special to the Star Tribune
MARCH 13, 2015 — 11:38PM

Randy Stenger knows how to move mountains — or at least big piles of dirt — and offers customers the chance to do that and more with excavators and bulldozers at Extreme Sandbox, his "extreme adventure" company in Hastings.

But when a financing gap threatened to slow the company's growth, he turned to Dakota County's Open to Business program and business adviser Laurie Crow for assistance.

"We were dead in the water there for a moment," Stenger said. "We had all the approvals but ultimately we were just a little bit short. I was able to engage [Open to Business] at the end and get through their program some funding to fill up that gap. I know I would have gotten there, but it would have taken longer and been more difficult."

Open to Business offers free business counseling to prospective and current Dakota County businesses and to county residents who have businesses elsewhere. It's a partnership between Dakota County Community Development Agency, Dakota County cities and the nonprofit Metropolitan Consortium of Community Developers.

The program, entering its third year in Dakota County, provided nearly $327,000 in loans to Dakota County businesses and residents from January 2013 through September 2014, the most recent period for which data was available. Open to Business helped leverage five bank loans for more than $1.4 million and served more than 300 new and existing businesses in that same period.

Companies that Open to Business assisted have created more than 50 jobs since the program's inception in Dakota County, Crow said. The most common types of business ideas she sees involve services, from daycare centers and auto repair shops to retail and restaurants.

Stenger, who had worked as a corporate retail consultant, founded Extreme Sandbox in 2012 on a test basis, inviting customers to navigate a course and complete tasks behind the wheel of a bulldozer,
excavator or other piece of heavy equipment. As it proved popular, especially as a team-building exercise for business executives, Stenger decided to buy the 10 acres of land he had been leasing and build a small office building there.

At the last minute, however, Stenger came up some $30,000 short. He had put up his own money and what he got from the bank and Small Business Administration loans. Stenger, who had gotten some early advice from Crow, returned to her at the suggestion of his bank.

"Open to Business was a saving grace," Stenger said. "They had additional funds, some resources to apply through their program. They were able to recognize the potential for this new business and that's where they stepped in."

**Boosting city resources**

While Open to Business can help entrepreneurs manage gaps in their financing, as in the case of Extreme Sandbox, it also helps cities offer resources for businesses.

"The cities want to be able to support all of their businesses, big and small," Crow said. "They just don't have the knowledge, connections and infrastructure to do so. A city certainly can answer questions on licensing or zoning but any time it comes to 'Will this business succeed?' or 'Is this a good idea?' it gets a little precarious for them. As a neutral third party, we can have an objective opinion to help start those businesses or potentially expand them."

Crow said she wanted to remind owners of existing businesses that the program is there for them as well.

"It's OK at any level to ask for help," she said. "No question is too small."

City officials can refer calls they get from people asking about business plans or bank financing to Open to Business, said Rob Smolund, the program's manager and a business adviser.

"If the cities were to hire someone, it would be so expensive," Smolund said. "We figured out where the economies of scale let us create a program … the cities will buy into with county support. Now they can feature it and own it as a program to serve their residents and businesses and yet we provide all the work."

Open to Business offers more than any individual city in the county could offer, said David Olson, Lakeville's community and economic development director.

"They provide access to capital, they provide access to technical services, they have relationships with lenders, none of which the city is set up to do," Olson said.
Bruce Nordquist, Apple Valley's community development director, said Open to Business can even help businesses in the very beginning stages.

"The Minnesota-based Fortune 500 corporations, and we have several of them, many of them started in a garage or in a small facility and now are corporate leaders in the Twin Cities," he said "We've had this notion of, 'Where is the next one, who might it be?' I think we want to foster an environment for allowing that to occur."

Todd Nelson is a freelance writer in Woodbury. His e-mail is todd_nelson @mac.com
Fed rate increase expected to push mortgages higher

By: Bloomberg News December 15, 2015 1:15 pm 0

A decade after home sales peaked, buyers who have enjoyed historically cheap mortgage rates during the industry's recovery are now bracing for an end to the gravy train.

Almost all economists surveyed by Bloomberg project the Federal Reserve will raise its benchmark interest rate Wednesday for the first time since 2006.

Similarly, 38 of 47 respondents in the Bloomberg poll conducted Dec. 8-10 said Fed interest-rate increases would prompt a rise in the 30-year mortgage rate next year. Eight said mortgage rates will stay the same, while one said the rates would decline.

The average cost of a 30-year mortgage was 3.95 percent in the week ended Dec. 10, hovering near the record-low 3.31 percent reached three years ago in Freddie Mac records that date to 1971. Lawrence Yun, chief economist at the National Association of Realtors, sees the rate rising to around 4.5 percent by the end of next year, which would still undercut the 10-year average of 4.87 percent.

If mortgage rates rise, buyers of low-end homes may be more sensitive to the change than people seeking luxury abodes. While 53 percent of potential buyers seeking properties worth $1 million to $2 million said mortgage rates were either “important” or “very important” in their decision, 71 percent of those looking for homes of $250,000 or less said the same, according to a November survey by broker Redfin Corp.

Housing probably won't fall apart amid an increase in borrowing costs, however. The residential real estate market should keep up gains in 2016 as older millennials have children and look for bigger homes, Diane Swonk, chief economist at Chicago-based Mesirow Financial Holdings Inc., said in a Dec. 10 research note. At the same time, housing could face some of the same hurdles as this year, including rising prices for both buyers and renters as builders struggle to keep up with demand.
Nowhere to Go: The Housing Crisis Facing Americans With Disabilities

For millions of renters with limited mobility and other physical challenges, there are few homes and apartments on the market that work for them.

Even for those who are flexible about location and amenities, finding an apartment can be a serious ordeal. But it only becomes harder for those whose disabilities require very specific features, such as doorways that can fit a walker or a wheelchair or door handles that are easier to grip than knobs.

A new report from Harvard finds that more than 7 million renter households have a member with a disability. (According to the Census Bureau, about 57 million Americans, or 19 percent of the U.S. population have a disability, many of whom are senior citizens.) The most common challenges associated with these disabilities involve mobility and difficulty with lifting or grasping objects. There are five features that are considered basic when it comes to accessibility. To help those who struggle with mobility, the most common disability challenge, it’s important to have a step-free entryway, a single-floor layout, and wide doors and hallways. For those who struggle with grip, it helps to have door handles in the form of levers instead of knobs. And for those who are not of average height or use a wheelchair, electrical controls such as light switches should be accessible from lower heights. While not every person with a disability needs all five features, only 1 percent of rental housing (about 365,000 apartment units) include all of them, according to the report.

The supply of disability-accommodating apartments is slimmest in the northeast, because the region’s buildings are relatively old, meaning that there are a lot of walk-ups and narrow houses. Since 1991, any new building with four or more units must include at least some accessibility features. But even new buildings often aren’t that accessible for the disabled and the elderly. While many offer one or two of those five features, very few offer enough to make them accessible for a wide array of disabilities. Of buildings erected in 2003 and later, only about 6 percent include all those features, the report finds. And of large multi-family buildings, those with 20 or more units, only about 11 percent include all the basic features. Very few single-family homes—which account for 40 percent of rental properties—offer accessibility features at all, and they’re not required to. And in some places, especially more rural locales, those are the only types of rental properties available.

It may seem like having just a few of these features is a start, and having all of them may not even be necessary, depending upon the needs of residents. But the stock of rentals for those with disabilities is already limited, and when apartments made with
accessibility in mind don’t offer a wide range of features, that can make the pool even smaller for someone with specific needs. It’s also true that disabilities, especially those that come with age or ailment, can worsen over time, which means that, after five years in the same apartment, someone might need more features than when they moved in. Without a properly outfitted space, people can, when they most need stability, be left hunting for that rare apartment that fits their evolving needs.

**Rental Growth, by Generation**

Thinking about the quality of the rental stock is especially important now, as the population of the U.S. is starting to skew older and the share of Baby Boomers who rent instead of own increases. In fact, the over-50 age group has grown significantly in the past decade, making up more than 50 percent of all rental growth during that period. As this cohort ages, it’s going to be a problem that so few rentals cater to those who, say, have difficulty walking or suffer from chronic arthritis. Many of these people will be on a limited budget but won’t qualify for government assistance, limiting their options further.

In November, *The New York Times* profiled Frederick Jones, a Crown Heights resident who, at 85, has had parts of two toes amputated, which can make climbing the steps to his apartment nearly impossible. But his building, which is one of the few he can afford in a gentrifying neighborhood, doesn’t have an elevator. As someone who made too much in his lifetime to qualify as low-income, but made too little to afford skyrocketing rental prices, Jones has few housing options. That means that he is left in an apartment that makes it difficult for him to even get outside for things such as doctor’s appointments or groceries.

The task of making apartments more accessible isn’t impossible, but at the moment, there aren’t enough incentives to make it a priority to those who could have a hand in it: Landlords by and large won’t invest unless they are receiving federal funds in return for making these changes, and developers are held only to relatively small quotas when constructing new buildings. That means that in an apartment that isn’t quite a fit but is still up to code, the burden of making it accessible falls on disabled tenants and their families. And in a rental market that’s growing increasingly crowded and increasingly expensive, many can’t shoulder that cost.
10 Housing Trends Coming Your Way in 2016

It’s been nearly a decade since the housing bubble burst and home values have yet to come back. But 2015 offered great strides toward full recovery, with small reminders of a still-recuperating market.

Home prices are up year-over-year and new home sales are on track for the best year since 2007. But the share of first-time homebuyers remains at the lowest level on record, while the homeownership rate slumped to a 48-year low earlier this year.

What will 2016 hold for homebuyers, sellers and renters? Here are the top real estate trends to watch for next year.

1. **Home prices will continue to rise…moderately.**
Economists and housing experts surveyed by Zillow expect home values to grow an average of 3.5 percent with most markets experiencing modest gains. That’s closer to historical averages and more sustainable than double-digit increases. However, some economists are worried that price appreciation may be approaching bubble territory in some hot markets like San Francisco, Denver, and Dallas.

2. **Interest rates will inch up.**
Economists widely agree that the Fed will increase its fed funds rate gradually throughout the year. Rates on adjustable-rate mortgages, which are tied to the prime rate that tracks the fed rate, will react immediately to a Fed hike. The rate on the 30-year fixed mortgage will increase slower, because it follows the yield on the 10-year Treasury, rather than the fed rate.

Rates on a 30-year mortgage currently stand at about 4 percent, up from record lows but still extremely attractive by historical measures. The Mortgage Bankers Association expects rates to reach 4.5 percent in 2016.

While some worry that higher interest rates would dampen the housing market, job security and wage growth are larger factors on home activity than interest rates.

3. **First-time buyers will continue to struggle.**
Part of the reason for the muted housing recovery is the lack of first-time buyers. These buyers—who traditionally fuel the market—have had difficulty saving for a down-payment due to stagnant wages and high rents. “The investors came in and helped accelerate the housing recovery by being willing to buy when the market was bleeding, but they have pushed up home prices rapidly in some markets, and all of the sudden those markets are unaffordable for the traditional, first-time buyers,” says Daren Blomquist, vice president at RealtyTrac.

The median age of first-time homebuyers—currently at a record-high 33—will head even higher next year, according to Zillow. Another headwind facing first-time homebuyers: Prices for entry-level homes are increasing faster than prices at any other price level, according to CoreLogic. That’s because developers have been building larger, more expensive houses rather than starter homes.
4. Credit will get—a little—looser.
While the days of no-doc loans and drive-by appraisals will likely never return, the pendulum is inching closer to center after several years of tight credit restrictions. The average FICO score on all closed loans in the third quarter was 723, the lowest level in at least four years, according to Ellie Mae. Two years ago, the average score for denied applications was 729.

Banks may be even more willing to work with homebuyers over the next year as the volume of refinances falls as interest rates rise. “There will be more competition for borrowers,” says Frank Nothaft, chief economist at CoreLogic. “We may start to see more flexibility in credit standards and underwriting.”

5. It will still be cheaper to buy than rent.
Rental rates have risen even faster than home prices in some markets. Buying a home is 36 percent cheaper than renting nationwide for millennials and now is the best time to buy since 2012, according to Trulia. Buying is cheaper than renting in every one of the country’s 100 largest metro areas. The disparity could likely grow as rents are expected to increase by 8 percent next year, according to a Rent.com survey of property managers.

6. The suburbs will make a comeback.
The suburbs are once again becoming a potential destination for buyers as downtown living increases and Millennials start families, according to a new report from the Urban Land Institute. The most attractive suburbs are close to a city and have walkable Main Streets, job opportunities and public transportation. In the largest metro areas, more than four out of five jobs are located outside of the center-city core.

7. Buyers will want green and smart homes.
Despite the higher costs, home builders and remodelers are increasingly incorporating eco-friendly features into projects to meet growing demand largely from affluent Baby Boomers who prioritize energy efficiency, a healthier indoor environment and durability. More than half of builders and 39 percent of remodelers say they are working on green projects, according to a study from Dodge Data & Analytics for the National Association of Home Builders. Those percentages are expected to rise over the next five years.

Sellers that don’t want to invest in full-scale renovations are turning to smart thermostats and lights that can be controlled by smartphones to pump up their eco appeal. “It’s a great way for sellers to differentiate their properties from others on the market,” says Budge Husky, chief executive officer at Coldwell Banker Real Estate. “You’re not only getting the energy savings, but it becomes a lifestyle feature.”

8. Videos will be the new photos.
High-quality, professional photographs have become the norm for online listings. To stand out in today’s market, more sellers are working with their real estate agents to create virtual tours and videos to highlight their properties.

Videos can help create positive reactions and emotional connections to younger buyers accustomed to sharing photos and videos on social media. Los Angeles real estate agent Scott Tamkin has been using video game-like 3D tours to allow potential buyers who may be abroad to virtually “walk through” a property to get a real feel for it.
9. **All-cash sales will continue to decrease.**
   About a third of home sales in August went to all-cash buyers, down from a high of more than 46 percent in January 2011, according to CoreLogic. That share will likely continue to decline in 2016, which is good news for mortgage-dependent buyers who have had trouble competing with all-cash offers in some markets.

10. **New homes will come back big time.**
   New home construction was one of the hardest-hit industries after the housing bust. At their lowest point in 2009, developers had scaled back production by nearly 79 percent. They’re finally starting to ramp up again. Single-family starts increased 10 percent this year and are expected to rise another 23 percent in 2016, according to the National Association of Home Builders. That coincides with healthy sales. New home sales grew 15 percent this year and are forecast to jump 26 percent in 2016.
What’s ahead for the housing market in 2016

We all have a big financial stake in housing — as homeowners, renters, landlords and/or taxpayers.
Let’s consider the major macroeconomic trends in 2016 that will significantly impact those stakes.

● **Homeowners should enjoy another year of solid gains in house prices.** Prices have been moving steadily higher since the housing bust hit bottom four years ago and should post another gain in the middle single digits. With a bit of luck, prices nationwide could reach close to the all-time peaks seen in the housing bubble a decade ago.

This time, however, house prices are on very solid foundations; they are supported by homeowners’ incomes. In the bubble, too many of us got into homes we couldn’t afford by committing to mortgages that made no financial sense. Of course, millions defaulted on these loans, resulting in the financial crisis and the Great Recession.

No one is getting crazy mortgages today. Regulatory changes in the wake of the crisis and chastened (thus much more cautious) mortgage lenders make that all but impossible.

The financial affliction of negative homeowners’ equity, in which the house is worth less than the mortgage due, is fast fading. At the worst of the problem, close to 17 million homeowners were underwater. By the end of 2016, that should be down to a more typical 5 million homeowners.

Market conditions should be good for owners looking to sell their homes. The historically low number of new and existing homes for sale makes it even more of a seller’s market. Many homeowners appear to have a psychological
antipathy to selling until prices have fully recovered from the bust, so this could be an auspicious time for those willing to sell.

Home-buyers have to grapple with the higher prices and lack of inventory, but they should benefit from an improving job market, continued low mortgage rates and easier credit. With the economy set to achieve full employment in coming months, the so-far lackluster wage growth is picking up. Fixed mortgage rates are unlikely to stay below 4 percent for much longer, but they don’t appear set to rise sharply either.

● **First-time home-buyers, in particular, should have an easier go of it.** The Federal Housing Administration, the government agency that primarily helps first-timers get mortgages, cut its fees last year and may do so again soon as its finances continue to improve.

Fannie Mae and Freddie Mac, the big mortgage lenders owned by taxpayers since the crisis, are also working to lower the high credit bar many potential buyers have struggled to get over. The credit scores that borrowers need to get a loan are still very high by historical standards, but they have finally begun to normalize.

● **For renters, 2016 will be a difficult year, as rents continue to rise strongly in most parts of the country.** The problem is that demand for rental units has been outstripping supply, and vacancy rates are now about as low as they have been in 30 years. Fueling demand are the millennials who are finally finding jobs and striking out on their own, along with households that have lost their homes in foreclosure, and more empty-nesters looking to downsize and simplify.

Builders are ramping up construction of apartments, but in most places they still aren’t meeting the demand, especially for affordable rental units in urban centers. Rents will continue to rise strongly.
• **It is worth noting that builders have also been slow to increase construction of new single-family houses, which are also in increasingly short supply.** Housing has swung from being vastly oversupplied in the bust to being in what more and more is a shortage. This is a problem mainly for affordable, starter homes.

Of course, quickly rising rents are a boon to landlords. It’s no exaggeration to say that 2016 may be the best year ever for those fortunate enough to own multifamily property. Vacancy rates are low, rents high, and prices for apartment complexes have never been better. Wealthy foreign investors from places including China and Germany are clamoring to own U.S. real estate.

[How shifting home values are reshaping the Washington area]

• **In general, taxpayers should be pleased with 2016 as they reduce their support to the housing market.** During the crisis, the government had no choice but to step into the void left by the failing financial system and ensure that homeowners could still get a mortgage. Thus, taxpayers’ takeover of Fannie and Freddie; they are too big to fail.

Fannie and Freddie will remain under government stewardship for the foreseeable future, but they are selling to private financial institutions more of the risk that they take on when backstopping mortgage loans. This risk-sharing could be expanded even more, as private investors seem very interested in taking on more risk, and Fan and Fred should oblige.

To sum up, homeowners, landlords and taxpayers should have a good 2016; renters, not so much. Gauging trends in housing is often an intrepid affair, but these trends seem firmly in place for the coming year.
MEMO

January 14, 2016

TO: CDA Board of Commissioners
City Administrators & Managers
Dakota County Administrator and Physical Development Director

FROM: Tony Schertler, Executive Director

RE: Status Report - Quarter 4, 2015

This Status Report provides summary information on the use of affordable housing and community development programs in Dakota County during the fourth quarter of 2015. The Status Report will reflect statistics for this quarter only and not the life of the program. As a reference tool, the appendix has an explanation of each program.

On July 1, the Dakota County CDA began providing Weatherization audits to Carver and Scott Counties. During the last six months of 2015, the CDA conducted 6 additional audits that are not reflected in the the following report for Dakota County. We look forward to continuing to serve the residents of Carver and Scott Counties and growing our service area to provide this service to more households.

On January 1, 2016, the Dakota County CDA absorbed the Housing Choice Voucher (Section 8) program and two other small programs from the South St. Paul HRA. Data specifically for South St. Paul and Dakota County may vary slightly from the previous quarter between the Elderly/Disabled units and the Youth/Family units for the fourth quarter since there were all lumped together in the Youth/Family classification, but it accurately represents the total number of units for the city and county, as a whole. In December, the South St. Paul HRA absorbed the number of portable incoming vouchers in to their overall Housing Choice Voucher Program. This accounts for some of the fluctuation between the Tenant Based Housing Choice Vouchers and the Portable Incoming Housing Choice Vouchers on the South St. Paul and Dakota County summaries.
### Development-Based Housing Programs

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### Tenant-Based Housing Programs

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Tenant-based program vouchers may be used by residents of development-based housing.

### Housing Improvement Programs

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### First Time Homebuyer Programs

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### Development-Based Housing Programs

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<td>Other Affordable Housing Programs</td>
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<td><strong>Total Development-Based Housing Units</strong></td>
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### Tenant-Based Housing Units

<table>
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<tr>
<th>Housing Program</th>
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<th>As of October 31</th>
<th>As of November 30</th>
<th>As of December 31</th>
<th>% Change</th>
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<tbody>
<tr>
<td>Tenant Based Housing Choice Vouchers</td>
<td>121</td>
<td>119</td>
<td>118</td>
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<tr>
<td>Portable Incoming Vouchers (HCV)</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>6</td>
<td>-8</td>
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<tr>
<td>Other Rental Housing Subsidy Programs</td>
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<tr>
<td><strong>Total Tenant-Based Housing Vouchers</strong></td>
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<td><strong>126</strong></td>
<td><strong>-7</strong></td>
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</table>

Tenet-based program vouchers may be used by residents of development-based housing.

### Housing Improvement Programs

<table>
<thead>
<tr>
<th>Program</th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rehab &amp; Improvement Loans Closed</td>
<td>3</td>
<td>2</td>
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<td>Weatherization Projects Completed</td>
<td>5</td>
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### First Time Homebuyer Programs

<table>
<thead>
<tr>
<th>Program</th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Mortgage Loans &amp; Downpayment</td>
<td>2</td>
<td>5</td>
<td>6</td>
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<td>Mortgage Credit Certificate Requested</td>
<td>1</td>
<td>2</td>
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### Home Foreclosure

<table>
<thead>
<tr>
<th>Program</th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sheriff Sales</td>
<td>15</td>
<td>20</td>
<td>20</td>
<td>19</td>
<td>74</td>
</tr>
<tr>
<td>Notice of Pendency</td>
<td>34</td>
<td>27</td>
<td>35</td>
<td>40</td>
<td>136</td>
</tr>
</tbody>
</table>

Program statistics are available upon request.

CDA Properties in Apple Valley

**Senior Housing Developments**
- Orchard Square • 50 units
- Cortland Square • 60 units
- Cobblestone Square • 60 units

**Workforce Housing Developments**
- Glenbrook Townhomes • 39 units
- Chasewood Townhomes • 27 units
- Quarry View Townhomes • 45 units

**Scattered Site Public Housing**
- 51 units

**Other Affordable Housing in Apple Valley**

**Project Based Vouchers**
- Apple Valley Villa • 72 senior units
- Apple Valley Vista South Townhomes • 56 family units

**Section 811 Housing**
- Apple Grove Apartments • 17 units

**Non-CDA Managed Tax Credit**
- Harlan Apartments • 36 units

**Non-CDA Bond Financed Housing**
- Hidden Ponds • 19 affordable family units of 84 total units
- Hearthstone Apartments & Townhomes • 46 affordable family units of 228 total units

Program statistics are available upon request.
Burnsville • Quarter 4, 2015
Statistics through December 31, 2015

### Development-Based Housing Programs

<table>
<thead>
<tr>
<th></th>
<th>end of Quarter 3</th>
<th>as of October 31</th>
<th>as of November 30</th>
<th>as of December 31</th>
<th>%/⁻/ Previous Quarter</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDA Housing Programs</td>
<td>206 56</td>
<td>206 56</td>
<td>206 56</td>
<td>206 56</td>
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<tr>
<td>Project Based Housing Choice Vouchers</td>
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<td>0 89</td>
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<tr>
<td>Other Affordable Housing Programs</td>
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### Tenant-Based Housing Units

<table>
<thead>
<tr>
<th></th>
<th>Elderly/ Disabled</th>
<th>Youth/ Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tenant Based Housing Choice Vouchers</td>
<td>282 306</td>
<td>278 301</td>
</tr>
<tr>
<td>Portable Incoming Vouchers (HCV)</td>
<td>37 138</td>
<td>37 143</td>
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<tr>
<td>Other Rental Housing Subsidy Programs</td>
<td>6 38</td>
<td>5 38</td>
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<tr>
<td>Total Tenant-Based Housing Vouchers</td>
<td>325 482</td>
<td>320 482</td>
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</table>

Tenants-based program vouchers may be used by residents of development-based housing.

### Housing Improvement Programs

- **Rehab & Improvement Loans Closed**:
  - Quarter 1: 3
  - Quarter 2: 2
  - Quarter 3: 7
  - Quarter 4: 5
  - 2015 YTD: 17

- **Weatherization Projects Completed**: 3 4 2 4 13

### First Time Homebuyer Programs

- **First Mortgage Loans & Downpayment**: 0 3 3 2 8
- **Mortgage Credit Certificate Requested**: 0 1 2 1 4

### Home Foreclosure

- **Sheriff Sales**: 32 14 22 19 87 118
- **Notice of Pendency**: 41 34 30 37 142 180

### CDA Properties in Burnsville

- **Senior Housing Developments**:
  - Eagle Ridge Place • 60 units
  - Park Ridge Place • 66 units
  - Valley Ridge • 140 units

- **Workforce Housing Developments**:
  - Parkside Townhomes • 22 units
  - Heart of the City Townhomes • 34 units

- **Scattered Site Public Housing**
  - 61 units

- **Other Affordable Housing in Burnsville**
  - **Project Based Vouchers**:
    - Chowen Bend Townhomes • 32 units
    - Cliff Hill • 32 units
    - Horizon Heights • 25 units
  - **Section 811 Housing**:
    - West Apartments • 24 units
    - Leah’s Apartments • 17 units
  - **Section 236 Housing**:
    - Chancellor Manor • 200 units
  - **Section 202 Housing**:
    - Ebenezer • 42 units

### Non-CDA Managed Tax Credit

- Timber Ridge • 48 units
- Andrew’s Pointe • 57 units

### Non-CDA Bond Financed Housing

- Grande Marketplace • 46 affordable units of 113 total units
- Dakota Station • 60 affordable units of 150 total units

Program statistics are available upon request.
### Development-Based Housing Programs

<table>
<thead>
<tr>
<th></th>
<th>end of Quarter 3</th>
<th>as of October 31</th>
<th>as of November 30</th>
<th>as of December 31</th>
<th>%/⁺⁻  Previous Quarter</th>
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<td>CDA Housing Programs</td>
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<td>Youth/Family 174</td>
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<td>Project Based Housing Choice Vouchers</td>
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<td>0</td>
<td>0</td>
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<tr>
<td>Other Affordable Housing Programs</td>
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<td><strong>Total Development-Based Housing Units</strong></td>
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<td><strong>223</strong></td>
<td><strong>277</strong></td>
<td><strong>223</strong></td>
<td><strong>277</strong></td>
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### Tenant-Based Housing Programs

<table>
<thead>
<tr>
<th></th>
<th>Elderly/Disabled</th>
<th>Youth/Family</th>
<th>Elderly/Disabled</th>
<th>Youth/Family</th>
<th>Elderly/Disabled</th>
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<td>166</td>
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<td>Portable Incoming Vouchers (HCV)</td>
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<td>53</td>
<td>22</td>
<td>53</td>
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<tr>
<td>Other Rental Housing Subsidy Programs</td>
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<td>1</td>
<td>17</td>
<td>2</td>
<td>17</td>
<td>3</td>
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<tr>
<td><strong>Total Tenant-Based Housing Units</strong></td>
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<td><strong>232</strong></td>
<td><strong>206</strong></td>
<td><strong>234</strong></td>
<td><strong>209</strong></td>
<td><strong>230</strong></td>
<td><strong>210</strong></td>
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</tbody>
</table>

Tenant-based program vouchers may be used by residents of development-based housing.

### Housing Improvement Programs

- **Rehab & Improvement Loans Closed**
  - Quarter 1: 2
  - Quarter 2: 2
  - Quarter 3: 1
  - Quarter 4: 2
  - 2015 YTD: 7

- **Weatherization Projects Completed**
  - Quarter 1: 1
  - Quarter 2: 1
  - Quarter 3: 2
  - Quarter 4: 5

### First Time Homebuyer Programs

- **First Mortgage Loans & Downpayment**
  - Quarter 1: 0
  - Quarter 2: 3
  - Quarter 3: 4
  - Quarter 4: 2
  - 2015 YTD: 9

- **Mortgage Credit Certificate Requested**
  - Quarter 1: 0
  - Quarter 2: 1
  - Quarter 3: 2
  - Quarter 4: 0
  - 2015 YTD: 3

### Home Foreclosure

- **Sheriff Sales**
  - Quarter 1: 22
  - Quarter 2: 23
  - Quarter 3: 19
  - Quarter 4: 14
  - 2015 YTD: 78
  - 2014 Total: 86

- **Notice of Pendency**
  - Quarter 1: 35
  - Quarter 2: 36
  - Quarter 3: 33
  - Quarter 4: 26
  - 2015 YTD: 130
  - 2014 Total: 152

### CDA Properties in Eagan

- **Senior Housing Developments**
  - O'Leary Manor • 65 units
  - Oakwoods of Eagan • 65 units
  - Lakeside Pointe • 60 units
  - Oakwoods East • 55 units

- **Workforce Housing Developments**
  - Oak Ridge Townhomes • 42 units
  - Erin Place Townhomes • 34 units
  - Northwood Townhomes • 42 units
  - Riverview Ridge Townhomes • 27 units
  - Lakeshore Townhomes • 50 units

- **Youth Supportive Housing**
  - Lincoln Place • 24 units

- **Scattered Site Public Housing**
  - 28 units

- **Other Affordable Housing in Eagan**
  - Non-CDA Bond Financed Housing:
    - Cedar Villas • 21 affordable family units of 104 total units
    - Commons on Marice • 46 affordable senior units of 156 total units

Program statistics are available upon request.
### Development-Based Housing Programs

<table>
<thead>
<tr>
<th></th>
<th>End of Quarter 3</th>
<th>As of October 31</th>
<th>As of November 30</th>
<th>As of December 31</th>
<th>%/⁻ Previous Quarter</th>
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<td>60 Elderly/Disabled 0 Youth/Family</td>
<td>60 Elderly/Disabled 0 Youth/Family</td>
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<td><strong>163</strong> Elderly/Disabled 127 Youth/Family</td>
<td><strong>163</strong> Elderly/Disabled 127 Youth/Family</td>
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### Tenant-Based Housing Programs

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<tr>
<th></th>
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<tr>
<td>Portable Incoming Vouchers (HCV)</td>
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<tr>
<td>Other Rental Housing Subsidy Programs</td>
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<td>1 Elderly/Disabled 0 Youth/Family</td>
<td>1 Elderly/Disabled 0 Youth/Family</td>
<td>1 Elderly/Disabled 0 Youth/Family</td>
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<td><strong>Total Tenant-Based Housing Vouchers</strong></td>
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</table>

Tenant-based program vouchers may be used by residents of development-based housing.

### Housing Improvement Programs

<table>
<thead>
<tr>
<th></th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rehab &amp; Improvement Loans Closed</td>
<td>1 Elderly/Disabled 0 Youth/Family</td>
<td>2 Elderly/Disabled 1 Youth/Family</td>
<td>2 Elderly/Disabled 1 Youth/Family</td>
<td>4 Elderly/Disabled 1 Youth/Family</td>
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<tr>
<td>Weatherization Projects Completed</td>
<td>2 Elderly/Disabled 0 Youth/Family</td>
<td>0 Elderly/Disabled 1 Youth/Family</td>
<td>1 Elderly/Disabled 1 Youth/Family</td>
<td>3 Elderly/Disabled 1 Youth/Family</td>
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</table>

### First Time Homebuyer Programs

<table>
<thead>
<tr>
<th></th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Mortgage Loans &amp; Downpayment</td>
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<td>3 Elderly/Disabled 5 Youth/Family</td>
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<tr>
<td>Mortgage Credit Certificate Requested</td>
<td>0 Elderly/Disabled 1 Youth/Family</td>
<td>1 Elderly/Disabled 1 Youth/Family</td>
<td>1 Elderly/Disabled 1 Youth/Family</td>
<td>3 Elderly/Disabled 1 Youth/Family</td>
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### Home Foreclosure

<table>
<thead>
<tr>
<th></th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sheriff Sales</td>
<td>17 Elderly/Disabled 8 Youth/Family</td>
<td>10 Elderly/Disabled 9 Youth/Family</td>
<td>9 Elderly/Disabled 9 Youth/Family</td>
<td>44 Elderly/Disabled 23 Youth/Family</td>
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<tr>
<td>Notice of Pendency</td>
<td>26 Elderly/Disabled 22 Youth/Family</td>
<td>15 Elderly/Disabled 13 Youth/Family</td>
<td>13 Elderly/Disabled 13 Youth/Family</td>
<td>76 Elderly/Disabled 23 Youth/Family</td>
<td></td>
</tr>
</tbody>
</table>

CDA Properties in Farmington

- Senior Housing Developments: Vermillion River Crossing • 66 units
- Workforce Housing Developments: Twin Ponds Townhomes • 51 units
- Scattered Site Public Housing: 7 units
- Other Affordable Housing in Farmington: Spruce Place • 60 senior units

FMHA:
- Red Oak Manor • 37 senior units
- Westview Apartments • 60 units

Non-CDA Managed Tax Credit:
- Farmington Family Townhomes • 28 affordable family units of 32 total units
- Farmington Townhomes • 16 units

Program statistics are available upon request.
Development-Based Housing Programs

<table>
<thead>
<tr>
<th>Program Type</th>
<th>as of October 31</th>
<th>as of November 30</th>
<th>as of December 31</th>
<th>% Change Previous Quarter</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDA Housing Programs</td>
<td>103 Elderly/Disabled, 80 Youth/Family</td>
<td>103 Elderly/Disabled, 80 Youth/Family</td>
<td>103 Elderly/Disabled, 80 Youth/Family</td>
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<tr>
<td>Project Based Housing Choice Vouchers</td>
<td>0 Elderly/Disabled, 0 Youth/Family</td>
<td>0 Elderly/Disabled, 0 Youth/Family</td>
<td>0 Elderly/Disabled, 0 Youth/Family</td>
<td>0</td>
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<tr>
<td>Other Affordable Housing Programs</td>
<td>109 Elderly/Disabled, 46 Youth/Family</td>
<td>109 Elderly/Disabled, 46 Youth/Family</td>
<td>109 Elderly/Disabled, 46 Youth/Family</td>
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<tr>
<td><strong>Total Development-Based Housing Units</strong></td>
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<td>212 Elderly/Disabled, 126 Youth/Family</td>
<td>212 Elderly/Disabled, 126 Youth/Family</td>
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</table>

Tenant-Based Housing Programs

<table>
<thead>
<tr>
<th>Program Type</th>
<th>as of October 31</th>
<th>as of November 30</th>
<th>as of December 31</th>
<th>% Change Previous Quarter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tenant Based Housing Choice Vouchers</td>
<td>72 Elderly/Disabled, 25 Youth/Family</td>
<td>71 Elderly/Disabled, 26 Youth/Family</td>
<td>69 Elderly/Disabled, 26 Youth/Family</td>
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<tr>
<td>Portable Incoming Vouchers (HCV)</td>
<td>0 Elderly/Disabled, 4 Youth/Family</td>
<td>0 Elderly/Disabled, 3 Youth/Family</td>
<td>0 Elderly/Disabled, 3 Youth/Family</td>
<td>-1</td>
</tr>
<tr>
<td>Other Rental Housing Subsidy Programs</td>
<td>2 Elderly/Disabled, 11 Youth/Family</td>
<td>3 Elderly/Disabled, 11 Youth/Family</td>
<td>3 Elderly/Disabled, 11 Youth/Family</td>
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<td><strong>Total Tenant-Based Housing Vouchers</strong></td>
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<td>74 Elderly/Disabled, 41 Youth/Family</td>
<td>72 Elderly/Disabled, 40 Youth/Family</td>
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Tenant-based program vouchers may be used by residents of development-based housing.

Housing Improvement Programs

<table>
<thead>
<tr>
<th>Program Type</th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rehab &amp; Improvement Loans Closed</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Weatherization Projects Completed</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>4</td>
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First Time Homebuyer Programs

<table>
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<tr>
<th>Program Type</th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
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<tbody>
<tr>
<td>First Mortgage Loans &amp; Downpayment</td>
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</table>

CDA Properties in Hastings

Senior Housing Developments:
- Mississippi Terrace • 40 units
- Rivertown Court • 63 units

Workforce Housing Developments:
- Marketplace Townhomes • 28 units
- Pleasant Ridge Townhomes • 31 units
- West Village Townhomes • 21 units

Scattered Site Public Housing
- 20 units

Other Affordable Housing in Hastings
- Section 202 Housing:
  - Oak Ridge • 109 senior units

Non-CDA Managed Tax Credit:
- Guardian Angels Apartments & Townhomes • 26 affordable family units of 30 total units

Program statistics are available upon request.

Home Foreclosure

<table>
<thead>
<tr>
<th>Program Type</th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
<th>2014 Total</th>
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<tr>
<td>Sheriff Sales</td>
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### Development-Based Housing Programs

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<th>as of November 30</th>
<th>as of December 31</th>
<th>% / - Previous Quarter</th>
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<tr>
<td>Project Based Housing Choice Vouchers</td>
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</tr>
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<td>Elderly/Disabled Youth/Family</td>
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<td>Other Affordable Housing Programs</td>
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### Tenant-Based Housing Programs

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<th>% Quarter</th>
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<td>Elderly/Disabled Youth/Family</td>
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<td>Other Rental Housing Subsidy Programs</td>
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Tenancy-based program vouchers may be used by residents of development-based housing.

### Housing Improvement Programs

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Rehab &amp; Improvement Loans Closed</td>
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<td>Weatherization Projects Completed</td>
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### First Time Homebuyer Programs

<table>
<thead>
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<th>2015 YTD</th>
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</thead>
<tbody>
<tr>
<td>First Mortgage Loans &amp; Downpayment</td>
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<td>Mortgage Credit Certificate Requested</td>
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### Home Foreclosure

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<tr>
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<th>2014 Total</th>
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<tbody>
<tr>
<td>Sheriff Sales</td>
<td>50</td>
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<tr>
<td>Notice of Pendency</td>
<td>77</td>
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</table>

CDA Properties in Inver Grove Heights

**Senior Housing Developments:**
- Carmen Court • 51 units
- Cahill Commons • 60 units
- Hillcrest Pointe • 66 units

**Workforce Housing Developments:**
- Spruce Pointe Townhomes • 24 units
- Layfayette Townhomes • 30 units
- Inver Hills Townhomes • 24 units

**Scattered Site Public Housing:**
- 11 units

**Other Affordable Housing in Inver Grove Heights**

**Project Based Vouchers:**
- Prairie Estates • 40 family units
- Apple Valley Villa South Townhomes • 56 family units

**Section 236 Housing:**
- Rolling Meadows Cooperative • 202 units

**Non-CDA Bond Financed Housing:**
- Blackberry Pointe • 92 affordable family units of 219 total units

Program statistics are available upon request.
### Lakeville • Quarter 4, 2015
Statistics through December 31, 2015

#### Development-Based Housing Programs

<table>
<thead>
<tr>
<th>Program</th>
<th>end of Quarter 3 Elderly/ Disabled</th>
<th>end of Quarter 3 Youth/ Family</th>
<th>as of October 31 Elderly/ Disabled</th>
<th>as of October 31 Youth/ Family</th>
<th>as of November 30 Elderly/ Disabled</th>
<th>as of November 30 Youth/ Family</th>
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<td>0</td>
<td>0</td>
<td>0</td>
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<td><strong>226</strong></td>
<td><strong>211</strong></td>
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<td><strong>211</strong></td>
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#### Tenant-Based Housing Programs

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<tr>
<th>Program</th>
<th>as of October 31 Elderly/ Disabled</th>
<th>as of October 31 Youth/ Family</th>
<th>as of November 30 Elderly/ Disabled</th>
<th>as of November 30 Youth/ Family</th>
<th>as of December 31 Elderly/ Disabled</th>
<th>as of December 31 Youth/ Family</th>
<th>%/± Quarter</th>
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<tr>
<td>Portable Incoming Vouchers (HCV)</td>
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<td>11</td>
<td>4</td>
<td>11</td>
<td>5</td>
<td>11</td>
<td>5</td>
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<tr>
<td>Other Rental Housing Subsidy Programs</td>
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<td>11</td>
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<td><strong>64</strong></td>
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Tenant-based program vouchers may be used by residents of development-based housing.

#### Housing Improvement Programs

<table>
<thead>
<tr>
<th>Program</th>
<th>Quarter 1 2015</th>
<th>Quarter 2 2015</th>
<th>Quarter 3 2015</th>
<th>Quarter 4 2015</th>
<th>2015 YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rehab &amp; Improvement Loans Closed</td>
<td>1</td>
<td>3</td>
<td>3</td>
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<tr>
<td>Weatherization Projects Completed</td>
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#### First Time Homebuyer Programs

<table>
<thead>
<tr>
<th>Program</th>
<th>Quarter 1 2015</th>
<th>Quarter 2 2015</th>
<th>Quarter 3 2015</th>
<th>Quarter 4 2015</th>
<th>2015 YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Mortgage Loans &amp; Downpayment</td>
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<td>1</td>
<td>2</td>
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#### Home Foreclosure

<table>
<thead>
<tr>
<th>Program</th>
<th>Quarter 1 2015</th>
<th>Quarter 2 2015</th>
<th>Quarter 3 2015</th>
<th>Quarter 4 2015</th>
<th>2015 YTD</th>
<th>2014 Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sheriff Sales</td>
<td>19</td>
<td>14</td>
<td>18</td>
<td>17</td>
<td>68</td>
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<td>Notice of Pendency</td>
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<td>30</td>
<td>24</td>
<td>30</td>
<td>120</td>
<td>140</td>
</tr>
</tbody>
</table>

CDA Properties in Lakeville

**Senior Housing Developments:**
- Winsor Plaza • 64 units
- Main Street Manor • 51 units
- Crossroads Commons • 87 units

**Workforce Housing Developments:**
- Country Lane Townhomes • 39 units
- Prairie Crossing Townhomes • 40 units
- Meadowlark Townhomes • 40 units
- Cedar Valley Townhomes • 30 units
- Scattered Site Public Housing • 23 units

Other Affordable Housing in Lakeville

**Section 202 Housing:**
- Fairfield • 24 units

**Non-CDA Managed Tax Credit:**
- Lakeville Court Apartments • 50 units

Program statistics are available upon request.
### Development-Based Housing Programs

|                      | end of Quarter 3 | as of October 31 | as of November 30 | as of December 31 | %/
|----------------------|------------------|------------------|-------------------|-------------------|------
|                      | Elderly/ Disabled | Youth/ Family    | Elderly/ Disabled | Youth/ Family     | Elderly/ Disabled | Youth/ Family |
| CDA Housing Programs | 125              | 24               | 125               | 24                | 125              | 24           | 0               |
| Project Based Housing Choice Vouchers | 12               | 0                | 12                | 0                 | 12               | 0            | 0               |
| Other Affordable Housing Programs | 0                | 1                | 0                 | 1                 | 0                | 1            | 0               |
| **Total Development-Based Housing Units** | **137**          | **25**           | **137**           | **25**            | **137**          | **25**       | **0**           |

### Tenant-Based Housing Programs

<table>
<thead>
<tr>
<th></th>
<th>Elderly/ Disabled</th>
<th>Youth/ Family</th>
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</thead>
<tbody>
<tr>
<td>Tenant Based Housing Choice Vouchers</td>
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<td>Portable Incoming Vouchers (HCV)</td>
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<tr>
<td>Other Rental Housing Subsidy Programs</td>
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<td><strong>Total Tenant-Based Housing Units</strong></td>
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Tenant-based program vouchers may be used by residents of development-based housing.

### Housing Improvement Programs

<table>
<thead>
<tr>
<th></th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rehab &amp; Improvement Loans Closed</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
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<tr>
<td>Weatherization Projects Completed</td>
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### First Time Homebuyer Programs

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<th></th>
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<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
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<tbody>
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<td>First Mortgage Loans &amp; Downpayment</td>
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### Home Foreclosure

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<tr>
<th></th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
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<tbody>
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<td>Sheriff Sales</td>
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<td>3</td>
<td>3</td>
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<tr>
<td>Notice of Pendency</td>
<td>4</td>
<td>2</td>
<td>3</td>
<td>2</td>
<td>11</td>
</tr>
</tbody>
</table>

CDA Properties in Mendota Heights

- **Senior Housing Developments:**
  - Parkview Plaza • 65 units
  - Village Commons • 60 units

- **Workforce Housing Developments:**
  - Hillside Gables Townhomes • 24 units

- **Scattered Site Public Housing:**
  - 1 unit

- **Other Affordable Housing in Mendota Heights**
  - Dakota Adults • 12 handicapped units

Program statistics are available upon request.
### Development-Based Housing Programs

<table>
<thead>
<tr>
<th></th>
<th>End of Quarter 3</th>
<th>As of October 31</th>
<th>As of November 30</th>
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<th>% Change from Previous Quarter</th>
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<td>Other Affordable Housing Programs</td>
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<td><strong>83</strong></td>
<td><strong>127</strong></td>
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### Tenant-Based Housing Programs

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<th>Elderly/Disabled</th>
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<th>Elderly/Disabled</th>
<th>Youth/Family</th>
<th>% Change from Previous Year</th>
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<td>25</td>
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<tr>
<td>Portable Incoming Vouchers (HCV)</td>
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<td>4</td>
<td>4</td>
<td>4</td>
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<td>4</td>
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<td>4</td>
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<td><strong>28</strong></td>
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Tenant-based program vouchers may be used by residents of development-based housing.

### Housing Improvement Programs

<table>
<thead>
<tr>
<th></th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rehab &amp; Improvement Loans Closed</td>
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<td>1</td>
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<td>Weatherization Projects Completed</td>
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### First Time Homebuyer Programs

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<tr>
<th></th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
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### Home Foreclosure

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<tr>
<th></th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
<th>2014 Total</th>
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</thead>
<tbody>
<tr>
<td>Sheriff Sales</td>
<td>9</td>
<td>5</td>
<td>3</td>
<td>4</td>
<td>21</td>
<td>36</td>
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<tr>
<td>Notice of Pendency</td>
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<td>68</td>
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</table>
# South St. Paul • Quarter 4, 2015

Statistics through December 31, 2015

## Development-Based Housing Programs

<table>
<thead>
<tr>
<th></th>
<th>end of Quarter 3</th>
<th>as of October 31</th>
<th>as of November 30</th>
<th>as of December 31</th>
<th>%/⁻ Previous Quarter</th>
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## Tenant-Based Housing Programs

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<td>Tenant Based Housing Choice Vouchers</td>
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<td>Portable Incoming Vouchers (HCV)</td>
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<td>Other Rental Housing Subsidy Programs</td>
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<td><strong>Total Tenant-Based Housing Vouchers</strong></td>
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Tenant-based program vouchers may be used by residents of development-based housing.

## Housing Improvement Programs

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<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
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<tbody>
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## First Time Homebuyer Programs

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<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
</tr>
</thead>
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<td>Mortgage Credit Certificate Requested</td>
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## Home Foreclosure

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<th>Quarter 4</th>
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<th>2014 Total</th>
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<td>Sheriff Sales</td>
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<td>13</td>
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<td>Notice of Pendency</td>
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## CDA Properties in South St. Paul

### Senior Housing Developments
- River Heights Terrace • 54 units
- Dakota Heights • 56 units
- Thompson Heights • 60 units

### Other Affordable Housing in South St. Paul
- Project Based Vouchers: Camber Hills Townhomes • 44 units
- Non-CDA Managed Tax Credit: Kaposia Terrace Townhomes • 19 affordable units of 20 total units
- Kaposia (Rose) Apartments • 20 affordable units of 48 total units

Program statistics are available upon request.
West St. Paul • Quarter 4, 2015
Statistics through December 31, 2015

Development-Based Housing Programs

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<th>as of November 30</th>
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Tenant-Based Housing Programs

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<th>% /⁻ Previous Quarter</th>
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<tr>
<td>Tenant Based Housing Choice Vouchers</td>
<td>257 42</td>
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<tr>
<td>Portable Incoming Vouchers (HCV)</td>
<td>41 38</td>
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<tr>
<td>Other Rental Housing Subsidy Programs</td>
<td>6 13</td>
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<td>Total Tenant-Based Housing Vouchers</td>
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Tenant-based program vouchers may be used by residents of development-based housing.

Housing Improvement Programs

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<th>Quarter 3</th>
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<th>2015 YTD</th>
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<tr>
<td>Rehab &amp; Improvement Loans Closed</td>
<td>7 2</td>
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<td>Weatherization Projects Completed</td>
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<td>1 3</td>
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First Time Homebuyer Programs

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<th>Quarter 4</th>
<th>2015 YTD</th>
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</thead>
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<td>First Mortgage Loans &amp; Downpayment</td>
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<tr>
<td>Mortgage Credit Certificate Requested</td>
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Home Foreclosure

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<th>Quarter 3</th>
<th>Quarter 4</th>
<th>2015 YTD</th>
<th>2014 Total</th>
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</thead>
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<tr>
<td>Sheriff Sales</td>
<td>8 2</td>
<td>6 5</td>
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<tr>
<td>Notice of Pendency</td>
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<td>12 11</td>
<td>49</td>
<td>53</td>
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</tbody>
</table>

CDA Properties in West St. Paul

Senior Housing Developments:
- Haskell Court • 42 units
- The Dakotah • 59 units
- Cobblestone Square • 60 units

Scattered Site Public Housing
10 units

Other Affordable Housing in West St. Paul

Section 202 Housing:
- Mount Carmel • 60 units

Program statistics are available upon request.
### Tenant-Based Housing Programs

<table>
<thead>
<tr>
<th>Small Cities</th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
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<tbody>
<tr>
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**Total Tenant-Based Housing Vouchers**: 5

*Trump-based programs include Tenant Based Housing Vouchers and Other Rental Housing Subsidy programs*

### Housing Rehab & Improvement Programs

<table>
<thead>
<tr>
<th>Small Cities</th>
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<th>Quarter 2</th>
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<th>Quarter 4</th>
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*Programs include Weatherization, Home Improvement & Rehabilitation Loan programs*

### First Time Homebuyer Programs

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<tr>
<th>Small Cities</th>
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<th>Quarter 2</th>
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*First Mortgage Loans Closed & Downpayment*

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*Credit Certificate*

### Home Foreclosure

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</tr>
</tbody>
</table>

*Programs include Weatherization, Home Improvement & Rehabilitation Loan programs*
Appendix

Assisted Housing

Development Based Housing Programs
Development Based Housing Programs are housing sites where the eligible subsidy is tied to the site and the units remain affordable for the duration of the funding contract. The site is made affordable usually through public funding for construction along with an ongoing operating subsidy. Units may target special needs while others may be general occupancy units. Development Based Housing is listed separately at the bottom of each city's report. Development Based Housing Programs include:

CDA Senior Housing Program provides one- and two-bedroom rental apartment units for persons 55 years of age and older. The CDA issues tax exempt bonds, credit enhanced with a general obligation pledge from Dakota County and has created a common bond fund. Under this financing structure, rental revenue from all of the buildings is pooled to pay to expenses and debt service for all the buildings. About 72% of the debt service on the bonds is paid from the supplemental revenues, including tax increment revenue and the CDA’s property tax levy that is exclusively dedicated to senior housing. Land and public improvements are paid for in part with CDBG, HOME and other local funds.

CDA Workforce Housing Program provides high quality housing at an affordable rate to meet the needs of households earning modest wages. The affordable workforce housing units are financed through a the CDA’s Family Housing Partnership Program, which was developed as a public/private limited partnership to syndicate low income housing tax credits and raise equity from the private sector for the development’s construction. Financing packages also include below market loans and grants from public, private and non-profit sources.

CDA Youth Supportive Housing Program is a supportive housing development that provides 24 units of affordable, safe, stable housing at Lincoln Place with services for young adults ages 18-25 who are homeless or are at significant risk of becoming homeless. The CDA is the owner, developer and property manager of Lincoln Place. Dakota County Community Services is the sponsor of the project and serves as a referral service for youth who would be good candidates for Lincoln Place. To provide one-on-one case management at Lincoln Place, Dakota County Community Services contracted with The Link to provide advocacy, life skills training, goal setting around education, employment and overall health (chemical, mental and physical) to help residents transition to independence.

Project Based Housing Choice Vouchers (Section 8) is a rental subsidy that can cover all of the units in a given housing development or a designated number of units. Rents are set at 40% of the tenant’s income and are paid to the project's owner. The remainder of the rent (the subsidy amount) is paid by the federal government. Since the assistance is tied to the unit, a household who moves from the project-based unit does not have any right to continued housing assistance. However, they may be eligible for a tenant based voucher when one becomes available. These rental units are owned and operated by private owners, either for-profit or not-for-profit.

Section 202 Housing units are available to elderly or handicapped residents. This program aims to expand the supply of affordable housing with supportive services for the elderly by providing capital advances to private, not-for-profit organizations to finance property acquisition, site improvement, conversion, demolition, relocation and other expenses associated with supportive housing for the elderly. Project Rental Assistance Contracts are used to cover the difference between the HUD approved operating costs per unit and the tenant’s rent. Housing financed under this program may include appropriate support services and activities such as cleaning, cooking and transportation for elderly persons who are frail or at risk of being institutionalized. Section 202 is a federally funded program.

Section 811 Housing is a supportive housing program with units available to persons with disabilities. This program provides capital advances to not-for-profit sponsors to finance the development of rental housing with supportive services for persons with disabilities. The capital advance is interest free and does not have to be repaid as long as the housing remains available for very low-income persons with disabilities for at least 40 years. The program also provides project rental assistance to cover the difference between the HUD approved operating costs per unit and the amount the resident pays. This is a federally funded program.
Section 236 Housing units are generally fixed or flat rents, meaning that they do not vary according to tenant income. The government provided a large mortgage subsidy that reduced interest rates to as little as 1%. These rental units are owned and operated by private owners.

Scattered Site Public Housing are rental units owned and operated by a Public Housing Agency, such as the CDA. These housing units consist of high-rise apartments, single family homes, duplexes and townhomes. Tenant income eligibility is based on 80% of area median income. Residents of public housing units pay 30% of their income for rent. Rental payments go to the public housing agency and are used for the operation and maintenance costs of the housing. Federal subsidies also assist with operating costs.

In addition to scattered site units, the CDA owns Colleen Loney Manor, which is an apartment building for low-to-moderate income person who are 62 years of age and older, handicapped or disabled, near elderly (50 years or older) and single persons.

South St. Paul HRA administers a scattered site public housing program located in the City of South St. Paul.

Low Rent Housing are units of housing for families, seniors and disabled households, which are federally subsidized.

Farmers Home Administration (FMHA) are units if housing for the elderly or families, which are federally funded.

Tenant Based Housing Programs

Tenant Based Housing Programs are when the eligible housing subsidy is tied to the tenant and the subsidy travels with the tenant. The housing subsidy makes up the difference between the market rate rent and the tenant’s income based payment. Tenant Based Housing Programs include:

Tenant Based Housing Choice Voucher (Section 8) Program is the federal government’s major program for assisting very low-income families, the elderly and the disabled to afford decent and safe housing in the private market. A household that is issued a housing voucher is responsible for finding a suitable housing unit of the household’s choice where the owner agrees to rent under the program. Rental units must meet minimum standards of health and safety, as determined by the public housing authority.

The CDA administers this program in Dakota County. In addition to the CDA, the South St. Paul HRA administers a Housing Choice Voucher Program for the city of South St. Paul.

Tenant Based Portable Incoming Vouchers (Section 8) are Housing Choice Vouchers that are issued by a Public Housing Authority other than the CDA but are administered by the CDA because the tenant eligible for the housing subsidy moved into Dakota County.

Tenant Based Portable Outgoing Vouchers (Section 8) are Housing Choice Vouchers that are issued by the CDA but are administered by another Public Housing Authority because the tenant eligible for the housing subsidy moved out of Dakota County.

Shelter Plus Care is a Federally funded program that provides rental assistance to homeless persons with disabilities. The CDA administers the housing subsidy while Dakota County Social Services refers applicants and provides supportive services for program participants. This program provides intensive case management for households most at risk for chronic homelessness to help them to achieve long-term stability. Shelter Plus Care is a Federally funded program through the Department of Housing and Urban Development.

Bridges serves persons with chronic and persistent mental illness. The CDA administers the housing subsidy portion of this program and Dakota County Social Services provides supportive services to help stabilize participating households. This is a temporary subsidy that “bridges” the gap between homelessness, treatment centers, institutional facilities, and permanent affordable housing. Bridges is a state funded program through a grant by the Minnesota Housing Finance Agency.
**Family Unification Program** provides housing vouchers targeted to applicants in two categories:
1) Families for whom the lack of adequate housing is the primary reason for placement of a child in foster care, or is the cause for delays in reuniting a child with their family, and
2) Youth between the ages of 18 and 21 years who left foster care at 16 or older and who lack adequate housing. The CDA works with Dakota County Community Services to identify and connect with families and youth who might be eligible for the program. Family Unification Program is a federally funded program.

**Veteran Affairs Supportive Housing (VASH)** is a unique partnership between the Department of Veteran Affairs and the Department of Housing and Urban Development that provides long-term case management, supportive services and permanent housing support for chronically homeless Veterans. The program seeks to serve the neediest, most vulnerable homeless Veterans. A key component of the program is VA’s case management services. Case management services promote housing stability and support recovery from physical and mental illnesses and substance use disorders. These services are designed to improve the Veteran’s physical and mental health and enhance the veteran’s ability to live in safe and affordable housing within Dakota County.

**Housing Trust Fund** is a State Funded program for all individuals or families who must be referred by Dakota County Supportive Housing Unit (SHU). This program is administered through the South St. Paul HRA.

**Housing Trust Fund (Homeless)** is a State Funded program for all individuals or families who must be referred by Dakota County Supportive Housing Unit (SHU). This program is administered through the South St. Paul HRA.

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**Home Ownership Connection**

**Housing Rehabilitation and Home Improvement Loan Program** assists low and moderate income homeowners with making repairs and improvements to their homes. Funds are commonly used for roof replacement, furnace replacement, electrical and plumbing repairs, insulation and special needs improvements such as ramp and bathroom and kitchen modifications. The Housing Rehabilitation and Home Improvement Loan Program is funded by a variety of sources including the Minnesota Housing Finance Agency (MHFA), Community Development Block Grant (CDBG), Home Investment Partnership Program (HOME), Housing Opportunities Enhancement Program (HOPE) and CDA general fund dollars.

**MHFA Community Fix Up Fund (CFUF)** - 75% MHFA + 25% HOME funds. State and Agency funds to help discount loan rates to rehab homes.

**MHFA Fix-Up Fund (Home improvement Loan)** - State funds to provide low-interest loans to homeowners with income below $96,500. Max loan $35,000.

**MHFA Home Rehab Loan** is State funded to provide no-interest loans to eligible extremely low-income homeowners (30% Area Median Income) to make homes more livable, accessible and energy efficient.

**Community Development Block Grant (CDBG) Loans** - federally funded program for public facilities, housing, neighborhood revitalization, public services, planning and project administration. These are home rehab loans.

**HOME Program Loans** is a federally funded program available for home rehabilitation, homebuyer programs, rehabilitation of rental housing, tenant based rental assistance and new construction of affordable housing. These are home rehab loans.

**Weatherization** services are cost-effective energy efficiency measures for existing residential and multifamily housing with low-income residents. A wide variety of energy measures that encompass the building envelope, its heating and cooling systems, its electrical systems and electricity consumption are the focus. This program is targeted to recipients of fuel assistance. It has the effect of reducing the demand for future fuel assistance by increasing energy efficiency. The Weatherization Program is administered as a joint effort between the CAP Agency and the CDA. Funding is provided to the CDA on an annual basis from the Minnesota Department of Commerce.
First Time Homebuyer Program provides low interest rate mortgages and entry cost assistance for buyers purchasing their first home in Dakota County. The CDA finances this program through the issuance of mortgage revenue bonds. The CDA partners with area mortgage lenders who originate loans directly to first time homebuyers. In conjunction with the first time homebuyer program, the CDA also offers downpayment and/or closing cost assistance. All homebuyers applying for a First Time Homebuyer Loan must complete an approved homebuyer education course before closing on their loan.

Mortgage Credit Certificate (MCC) Program is available to homebuyers using the First Time Homebuyer Program. It is a certificate (filed with the IRS) that allows the homeowner to use 20% of their annual mortgage interest payment as a credit toward their tax liability. It can be used throughout the life of the loan. A specified amount of the CDA’s bond authority is periodically used to assist first time homebuyers with a market rate mortgage product combined with a mortgage credit certificate. All homebuyers applying for a Mortgage Credit Certificate must complete an approved homebuyer education course before closing on their loan.

Down Payment Assistance Loans are available to homebuyers using the First Time Homebuyer Program and meet the income requirements. Homebuyers can apply for downpayment assistance loans of up to $10,000.

Home Stretch Homebuyer Education is a course that teaches homebuyers about the entire homebuying process and the responsibilities of homeownership. Classes are taught by CDA Housing Counselors and industry professionals such as mortgage lenders, Realtors and inspectors.

Pre-Purchase Counseling Sessions are individual counseling sessions for homebuyers to meet with a trained homeownership specialist to answer questions about homeownership and review the household’s financial situation to develop a plan to become a homeowner.

Foreclosure

Sheriff Sales are distressed public property auctions. It is generally the last step in the foreclosure process after the homeowner has exhausted all their options to avoid defaulting on a mortgage. Once the borrower has defaulted, the lender will file suit in court to recover its loan loss, and if the court awards a judgment, the property will be scheduled to be sold at a public auction.