



Dakota County CDA Board of Commissioners

Agenda

Meeting Date: October 21, 2025	3:00 PM	CDA Boardroom, Eagan, MN
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1. Call To Order And Roll Call

2. Audience

Anyone wishing to address the CDA Board on an item not on the agenda, or an item on the consent agenda may notify the Clerk to the Board and instructions will be given to participate during the meeting. Comments can be sent to sjacobson@dakotacda.org. Verbal Comments are limited to five minutes.

3. Approval Of Agenda And Meeting Minutes

A. Approval Of Meeting Minutes – September 23, 2025 Regular Meeting	3
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4. Federal Public Housing And Housing Choice Voucher

Consent Agenda

A. Approval Of Amendment To The Housing Assistance Department Administrative Plan	18
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5. Consent Agenda

A. Approval Of Record Of Disbursements – September 2025	22
B. Award Contract For Access Control Replacement At Orchard Square And Cortland Square (Apple Valley) Senior Housing Developments	24
C. Establish The Date For A Public Hearing Regarding The Disposition Of DCCDA Section 18, LLC Properties	29
D. Authorization To Purchase Tax Forfeited Land In South St. Paul From Dakota County	32
E. Approve Change Order Authority For The Parking Lot Replacement Project At Country Lane Townhomes (Lakeville)	36

6. Regular Agenda

- A. Conduct Public Hearing To Receive Comments On The Disposition Of DCCDA Section 18, LLC Properties And Authorization To Enter Into Purchase Agreements With Qualified Buyers 38
- B. Conduct Public Hearing To Receive Comments On The Sale Of Real Estate Interests To Dakota County For Rosemount Greenway 42
- C. Discussion Of Requested Gap Financing For Real Estate Equities Project In Apple Valley 47
- D. Executive Director Update

7. Information

- A. Status Report, Q3 2025 49
- B. Open To Business Report, Q3 2025 67

8. Adjournment

For more information, call 651-675-4434.

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

Next Meetings:

November 18, 2025

CDA Board of Commissioners Regular Meeting – 3 p.m.

Dakota County CDA Boardroom, 1228 Town Centre Drive, Eagan, MN 55123



Board of Commissioners

Meeting Minutes

Meeting Date: September 23, 2025

3:00 PM

Boardroom; CDA Office, Eagan, MN

Commissioner Atkins called the meeting to order at 3:01 p.m.

COMMISSIONER ROLL CALL

	Present	Absent
Commissioner Slavik, District 1	X	
Commissioner Atkins, District 2	X	
Commissioner Halverson, District 3	X	
Commissioner Droste, District 4	X	
Commissioner Workman, District 5	X	
Commissioner Holberg, District 6	X	
Commissioner Hamann-Roland, District 7	X	
Commissioner Velikolangara, At Large	X	

CDA staff in attendance:

Tony Schertler, Executive Director
Sara Swenson, Director of Administration & Communications
Kaili Braa, Assistant Director of Administration & Communications
Sarah Jacobson, Administrative Coordinator
Maria Chernyavsky, Human Resources Manager
Lisa Alfson, Director of Community & Economic Development
Maggie Dykes, Assistant Director of Community & Economic Development
Emily Anderson, Community Development Coordinator
Kathy Kugel, Housing Finance Manager
Ken Bauer, Director of Finance
Chris Meyer, Assistant Director of Finance
Travis Finlayson, Assistant Director of Housing Assistance
Anna Judge, Director of Property Management
Angela Nielsen, Program Manager

Others in attendance:

Erin Stwora, Dakota County
Heidi Welch, Dakota County
Marti Fischbach, Dakota County
Colin Manson, The Huerkamp Home Group/Keller Williams
Lyn Burton, Affordable Housing Connections
Paris Outa, Affordable Housing Connections
Joe Rusche, Dakota Woodlands
Colleena Carlisle, Dakota Woodlands
Mario Fuentes, Dakota Woodlands
Jason Ziemer, City of Inver Grove Heights
Sue Gliva, City of Inver Grove Heights

AUDIENCE

Lyn Burton addressed the Board regarding item 5F: Authorization To Execute Compliance Monitoring Contracts For Low Income Housing Tax Credit And HOME Investment Partnership Programs (see attached letter).

APPROVAL OF AGENDA AND MEETING MINUTES

25-7006 Approval Of Agenda And Meeting Minutes

BE IT RESOLVED by the Dakota County Community Development Agency Board of Commissioners, that the agenda for the September 23, 2025 Regular Board meeting be approved as amended:

- Removal of Item 5F – Authorization To Execute Compliance Monitoring Contracts For Low Income Housing Tax Credit And HOME Investment Partnership Programs. Staff has requested this item to be removed from the agenda and will bring it back at a later date.

BE IT FURTHER RESOLVED by the Dakota County Community Development Agency Board of Commissioners, that the minutes for the August 26, 2025 Regular Board meeting be approved as written.

Motion: Commissioner Hamann-Roland Second: Commissioner Droste

Ayes: 8

Nays: 0

Abstentions: 0

	Yes	No	Absent	Abstain
Slavik	X			
Atkins	X			
Halverson	X			
Droste	X			
Workman	X			
Holberg	X			
Hamann-Roland	X			
Velikolangara	X			

FEDERAL PUBLIC HOUSING AND HOUSING CHOICE VOUCHER AGENDA

REGULAR AGENDA

25-7007 Approval Of Amendments To The Housing Assistance Department Administrative Plans And Presentation Of Budget Impacts And Program Demographics

Travis Finlayson presented information and answered questions.

WHEREAS, the Dakota County Community Development Agency (CDA), as an administrator of rental assistance programs, is required to adopt and maintain an administrative plan to delineate the policies used to govern the programs; and

WHEREAS, the Dakota County CDA has made updates to the Housing Assistance

Department Administrative Plan to comply with the U.S. Department of Housing and Urban Development's required adoption of a policy for addressing adding former participants back to the program; and

WHEREAS, to comply with the U.S. Department of Housing and Urban Development's Housing Opportunity Through Modernization Act.

NOW, THEREFORE, BE IT RESOLVED by the Dakota County Community Development Agency Board of Commissioners, That the amendments to the Housing Assistant Department Administrative Plans are approved.

Motion: Commissioner Velikolangara

Second: Commissioner Halverson

Ayes: 8

Nays: 0

Abstentions: 0

	Yes	No	Absent	Abstain
Slavik	X			
Atkins	X			
Halverson	X			
Droste	X			
Workman	X			
Holberg	X			
Hamann-Roland	X			
Velikolangara	X			

CONSENT AGENDA

25-7008 Approval Of Record Of Disbursements – August 2025

BE IT RESOLVED by the Dakota County Community Development Agency Board of Commissioners, That the August 2025 Record of Disbursements is approved as written.

25-7009 Approval of 2026 Medical, Dental And Vision Plans, Rates And Contributions

WHEREAS, the CDA has a history of obtaining its medical, dental and vision insurance plans through Dakota County, and wishes to continue to do so in an effort to provide quality medical, dental and vision insurance coverage to the eligible CDA employees and their families; and

WHEREAS, the three medical plans offered through Blue Cross Blue Shield, will assume an 11% increase for Dakota Advantage, 8.5% increase for Dakota Select, and 0% increase for Dakota HAS; and

WHEREAS, due to 2026 IRA limit changes in minimum deductibles for High Deductible Health Plans, the Dakota HAS plan will have an increase in deductible \$1,700 for single and \$3,400 for family; and

WHEREAS, this change will increase the CDA's annual HAS contribution to \$850 for single and \$1,700 for family enrollment; and

WHEREAS, the HealthPartners renewal rate increases are 9% for both the Comprehensive and Preventative Dental Plans; and

WHEREAS, the CDA's contributions towards premiums for medical and dental are outlined in Attachment A; and

WHEREAS, VSP Vision Care will continue to be the vision insurance provider with the same rates as 2025 which will be assumed by employees electing vision coverage.

NOW, THEREFORE, BE IT RESOLVED by the Dakota County Community Development Agency Board of Commissioners, that the 2026 medical, dental and vision plans provided by Blue Cross Blue Shield, HealthPartners, and VSP Vision Care are approved for implementation effective January 1, 2026.

25-7010 **Authorization Of Forgivable Loan For Capital Improvements To Dakota Woodlands Family Shelter (Eagan)**

WHEREAS, Dakota Woodlands Family Shelter (Dakota Woodlands), located at 3430 Wescott Woodlands in Eagan, provides housing, case management, and services to homeless families in Dakota County; and

WHEREAS, the Dakota Woodlands building was constructed in 1971 and has essential capital needs totaling \$507,570 that include roofing, windows, and siding replacements as identified in Attachment B (the Qualified Costs); and

WHEREAS, the CDA has available funds in the FYE26 Housing Development and Renewal (HD&R) fund to provide a zero percent forgivable loan of up to \$560,000 to Dakota Woodlands for the Qualified Costs and a 10 percent contingency; and

WHEREAS, under Minnesota Statutes, Section 469.178, Subd. 7, the CDA is authorized to advance or loan money from the CDA's HD&R fund in order to finance the Qualified Costs; and

WHEREAS, Dakota County and the Dakota County Community Development Agency (CDA) previously established Tax Increment Financing (TIF) District No. 13 (Cedar Villas) and TIF District No. 3-16 (Aster House) (the TIF Districts) pursuant to Minnesota Statutes, Sections 469.047, and Sections 469.174 to 469.1794; and

WHEREAS, the CDA intends to reimburse itself for the Qualified Costs through interfund loans from tax increments derived from the TIF Districts.

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

1. A zero percent deferred loan of up to \$560,000 is authorized from legally available Dakota County Community Development Agency funds to Dakota Woodlands Family Shelter for Qualified Costs that include roof, window, and siding replacement (the Loan).

2. The FYE26 Housing Development and Renewal budget shall be amended to include \$560,000 from fund balance for the Loan to Dakota Woodlands Family Shelter.
3. CDA staff are authorized to prepare, execute, and deliver all documentation necessary or convenient to provide for the commitment of FYE26 Housing Development and Renewal funds for the Loan.
4. The Executive Director of the Dakota County Community Development Agency is authorized to execute said documents upon such release.
5. CDA Staff are authorized to conduct due diligence to verify the cost of the essential capital improvements for Dakota Woodlands Family Shelter.

25-7011 **Authorization Of Interfund Loans From Tax Increment Financing Districts No. 13 and 3-16 For A Forgivable Loan For Capital Improvements To Dakota Woodlands Family Shelter (Eagan)**

WHEREAS, Dakota Woodlands Family Shelter (Dakota Woodlands), located at 3430 Wescott Woodlands in Eagan, provides housing, case management, and services to homeless families in Dakota County; and

WHEREAS, Dakota County and the Dakota County Community Development Agency (CDA) previously approved the Tax Increment Financing Plans (the TIF Plans) that established Tax Increment Financing (TIF) District No. 13 (Cedar Villas) and TIF District No. 3-16 (Aster House) (the TIF Districts) pursuant to Minnesota Statutes, Sections 469.001 to 469.047, and Sections 469.174 to 469.1794; and

WHEREAS, Dakota County Community Development Agency (CDA) has determined that it may pay for the Qualified Costs as identified in the TIF Plans which may be financed on a temporary basis from the CDA Housing Development & Renewal fund (the HD&R Fund) under Minnesota Statutes, Section 469.178, Subd. 7; and

WHEREAS, the CDA intends to reimburse itself for the payment of the Qualified Costs from tax increments derived from the TIF Districts in accordance with the terms of this resolution (which terms are referred to collectively as the Interfund Loans).

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

1. The CDA shall repay the HD&R Fund from which the Qualified Costs are initially paid a principal amount of \$400,000 from CDA TIF District No. 13 (Cedar Villas), with no interest.
2. The CDA shall repay the HD&R Fund from which the Qualified Costs are initially paid a principal amount of \$160,000 from CDA TIF District No. 3-16 (Aster House), with no interest.

3. Principal on the Interfund Loans from the TIF Districts shall be paid annually on each December 31 commencing on the date the tax increments from each TIF District are available and not otherwise pledged to and including the earlier of (a) the date the principal of the Interfund Loans are paid in full, or (b) the date of the last receipt of tax increment from each TIF District (Payment Dates) which payments will be made in the amount and only to the extent of available tax increments.
4. Payments on the Interfund Loans are payable solely from the tax increment generated in the preceding twelve (12) months with respect to the TIF Districts and remitted to the CDA by Dakota County, all in accordance with Minnesota Statutes, Sections 469.174 to 469.1794, as amended. Payments on the Interfund Loans are subordinate to any outstanding or future bonds, notes or contracts secured in whole or in part with tax increment, and are on parity with any other outstanding or future interfund loans secured in whole or in part with tax increments.
5. The principal sum and all accrued interest payable under these Interfund Loans are pre-payable in whole or in part at any time by the CDA without premium or penalty. Nor partial prepayment shall affect the amount or timing of any other regular payment otherwise required to be made under these Interfund Loans.
6. The Interfund Loans are evidence of an internal borrowing by the CDA in accordance with Minnesota Statutes, Section 469.178, Subd. 7, and are limited obligations payable solely from tax increments pledged to the payment hereof under this resolution. The Interfund Loans and the interest hereon shall not be deemed to constitute a general obligation of the State of Minnesota or any political subdivision thereof, including, without limitation, the CDA. Neither the State of Minnesota, nor any political subdivision thereof shall be obligated to pay the principal of or interest on the Interfund Loans or other costs incident hereto except out of tax increment, and neither the full faith and credit nor the taxing power of the State of Minnesota or any political subdivision thereof is pledged to the payment of the principal of or interest on the Interfund Loans or other costs incident hereto. The CDA shall have no obligation to pay any principal amount of the Interfund Loans or accrued interest thereon, which may remain unpaid after the termination of the TIF District.
7. The CDA may amend the terms of the Interfund Loans at any time by resolution of the CDA Board of Commissioners, including a determination to forgive the outstanding principal amount and accrued interest to the extent permissible under law.

25-7012 **Establish The Date For A Public Hearing Regarding The Disposition Of DCCDA Section 18, LLC Properties**

WHEREAS, the Dakota County Community Development Agency (CDA), as sole member of the DCCDA Section 18, LLC (LLC) owns properties located throughout Dakota County; and

WHEREAS, the CDA is accepting offers from the public for the three properties being marketed by The Huerkamp Home Group/Keller Williams Preferred Realty to the public; and

WHEREAS, to ensure the CDA is in a position to sell the properties in a timely manner once buyers are identified, staff recommends setting a public hearing in anticipation that there will be offers prior to the public hearing date of October 21, 2025; and

WHEREAS, the purchase agreements for the properties will be included in the public hearing that will be finalized prior to the closing date; and

WHEREAS, the disposition of the units satisfies the requirements of U.S. Department of Housing and Urban Development's Section 18 Demo/Dispo program; and

WHEREAS, Minnesota Statute 469.105, subds. 1, 2 and 4 requires a public hearing regarding the terms of the sale of real property.

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

1. A public hearing regarding the disposition of the following property will be held by the CDA Board on October 21, 2025, at or after 3 p.m. at the CDA's office:

Properties to be sold through the realtor:

- 249 Elm Drive, Apple Valley
- 6790 & 1692 132nd Street, Apple Valley
- 4020 64th Street, Inver Grove Heights

2. The Executive Director, or his designee, is hereby authorized and directed to cause notice of such public hearing in substantially the form in Attachment B to be published in a newspaper of general circulation in Dakota County as required by Minnesota Statutes Section 469.105

Motion: Commissioner Halverson

Ayes: 7

Nays: 0

Second: Commissioner Hamann-Roland

Abstentions: 0

	Yes	No	Absent	Abstain
Slavik	X			
Atkins	X			
Halverson	X			
Droste	X			
Workman	X			
Holberg	X			
Hamann-Roland	X			

REGULAR AGENDA

25-7013 **Conduct Public Hearing To Receive Comments On The Disposition Of DCCDA Section 18, LLC Properties And Authorization To Enter Into Purchase Agreements With Qualified Buyers**

Kari Gill presented information and answered questions.

WHEREAS, the Dakota County CDA is able to dispose of property after holding a public hearing for which a notice is published; and

WHEREAS, a notice of the public hearing was published in the Dakota County Tribune per Minnesota Statute Sec. 469.105; and

WHEREAS, three properties proposed for sale are part of the DCCDA Section 18, LLC that was created for the transition of public housing units through the U.S. Housing and Urban Development's Section 18 Demo/Dispo program; and

WHEREAS, the U.S. Department of Housing and Urban Development's Special Applications Center has approved the disposition of the Section 18 units on the open market through public bid; and

WHEREAS, Ronaldo Soares, a qualified buyer, submitted the highest and/or best offer to purchase 14815 & 14817 County Road 5, Burnsville and Igor Karpich, submitted the second highest and/or best offer/bid; and

WHEREAS, Quoc Ai Nguyen & Quyen Vien, qualified buyers, submitted the highest and/or best offer to purchase 14880 & 14890 Delft Avenue West, Rosemount; and

WHEREAS, Heily Azurdia, a qualified buyer, submitted the highest and/or best offer to purchase 2115 Cliffview Drive, Eagan; and

WHEREAS, a public hearing was conducted on September 23, 2025 on the proposed terms of the sale of the properties:

Address	Buyer	Contingency Buyer
14815 & 14817 County Road 5, Burnsville	Ronaldo Soares	Igor Karpich
14880 & 14890 Delft Ave West, Rosemount	Quoc Ai Nguyen & Quyen Vien	N/A
2115 Cliffview Drive, Eagan	Heily Azurdia	N/A

NOW, THEREFORE, BE IT RESOLVED by the Dakota County Community Development Agency Board of Commissioners, That the Executive Director is authorized to negotiate with and enter into Purchase Agreements with the buyers; and

BE IT FURTHER RESOLVED, That the public hearing is closed and the unsold property has been added to the public hearing for the disposition of DCCDA Section 18, LLC properties for October 21, 2025.

Motion: Commissioner Droste

Second: Commissioner Slavik

Ayes: 7

Nays: 0

Abstentions: 0

	Yes	No	Absent	Abstain
Slavik	X			
Atkins	X			
Halverson	X			
Droste	X			
Workman	X			
Holberg	X			
Hamann-Roland	X			

25-7014

Approval Of Contingent Redevelopment Incentive Grant Award For The City Of Inver Grove Heights

Maggie Dykes presented information and answered questions.

WHEREAS, the Dakota County Community Development Agency (CDA) established a Redevelopment Incentive Grant (RIG) program in 2007 to assist Dakota County cities with the redevelopment of blighted and under-utilized areas; and

WHEREAS, to date, the program has awarded over \$15.4 million to 73 redevelopment projects, 30 planning activities, and 11 environmental investigation activities; and

WHEREAS. Of the total awards, \$280,000 has been granted to the City of Inver Grove Heights (the City); and

WHEREAS, the CDA has \$500,000 of remaining available funds in its Fiscal Year Ending 2026 budget and Dakota County, through its Environmental Resources Department, has an additional \$175,000 of remaining available funds for RIG projects that require environmental remediation; and

WHEREAS, Dakota County cities can apply to receive up to \$250,000 per redevelopment project grant (one per local government) per fiscal year; and

WHEREAS, the City submitted an application requesting \$250,000 for the installation of utilities to redevelop a 14.7-acre site generally located west of Dickman Trail and east of Concord Boulevard for new industrial buildings; and

WHEREAS, the City's application meets the eligibility criteria to receive full funding as listed in the RIG Program Policy and Procedures Guide.

NOW, THEREFORE, BE IT RESOLVED by the Dakota County Community Development Agency Board of Commissioners, That the City of Inver Grove Heights is awarded a RIG project grant up to \$250,000 contingent upon the grantee meeting program guidelines and entering into a grant agreement with the CDA, in form and content acceptable to the Executive Director of the CDA.

Motion: Commissioner Slavik**Second: Commissioner Hamann-Roland**

Ayes: 7

Nays: 0

Abstentions: 0

	Yes	No	Absent	Abstain
Slavik	X			
Atkins	X			
Halverson	X			
Droste	X			
Workman	X			
Holberg	X			
Hamann-Roland	X			

25-7015

Authorize The Levy Of A Special Benefit Tax Pursuant To Minnesota Statutes 469.033, Subd. 6 And 383D.41*Tony Schertler provided information and answered questions.*

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

WHEREAS, pursuant to the Enabling Act, the CDA has all 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 (HRA Act), those powers of an Economic Development Authority under Minnesota Statutes, Sections 469.090 to 469.1081 (EDA Act) Expressly granted by the Dakota County Board, and the authority to levy the special benefit tax with the approval of the Dakota County Board as permitted under the HRA Act at such higher limits 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 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 board of a municipality under the HRA Act; and

WHEREAS, by Resolution 94-926 (December 6, 1994), The Dakota County Board authorized the CDA to levy and collect the Special Benefit Tax Levy authorized by the HRA Act, which at that time as a 0.0144 percent levy limit, without subsequent annual approval of the County; and

WHEREAS, the CDA has subsequently requested approval by the County Board for any levy request above the 0.0144 percent of the estimated market value; and

WHEREAS, the current levy limit under Minnesota Statute authority is 0.0185 percent of the Estimated Market Value (EMV); 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 reviewed and discussed the initial budget for the use of 2026 levy proceeds, based on a Special Benefit Tax of EMV, for the payment of debt service for the CDA Common Bond Fund and other CDA initiatives.

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

Section 1. The 2026 levy budget of \$11,750,233 of the CDA is hereby approved.

Section 2. CDA Staff are hereby authorized to forward the levy budget to the County as required by Section 469.033, Subdivision 6 of the HRA Act and to request approval by the County of \$903,864 of additional levy allocable to the difference between the 0.0144 percent and the 0.0156 percent of EMV.

Section 3. Pursuant to Minnesota Statute, Section 469.033, Subdivision 6, a special benefit tax in the amount of 0.0156 percent of the estimated market value or \$11,750,233.

Motion: Commissioner Slavik
Ayes: 7 Nays: 0

Second: Commissioner Halverson
Abstentions: 0

	Yes	No	Absent	Abstain
Slavik	X			
Atkins	X			
Halverson	X			
Droste	X			
Workman	X			
Holberg	X			
Hamann-Roland	X			

INFO **Executive Director Update**
Tony Schertler provided updates.

INFO **Information**
Workforce Housing Limited Partnership Audit Reports – CY 2024

25-7016 **Adjournment**

BE IT RESOLVED, that the Dakota County Community Development Agency Board of Commissioners, hereby adjourns until Tuesday, October 21, 2025.

Motion: Commissioner Hamann-Roland
Ayes: 8 Nays: 0

Second: Commissioner Droste
Abstentions: 0

	Yes	No	Absent	Abstain
Slavik	X			
Atkins	X			

Halverson	X
Droste	X
Workman	X
Holberg	X
Hamann-Roland	X
Velikolangara	X

The CDA Board meeting adjourned at 3:39 p.m.

Clerk to the Board



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September 22, 2025

Commissioner Joe Atkins, Chair
Commissioner Mary Hamann-Roland, Vice Chair
Commissioner Laurie Halverson, Secretary
Commissioner Mike Slavik
Commissioner Bill Droste
Commissioner Liz Workman
Commissioner Mary Liz Holberg
Commissioner Muralidharan Velikolangara, Commissioner At-Large

Dakota County Community Development Agency
1228 Town Centre Drive
Eagan, MN 55123

RE: Request To Table Item #5F Authorization To Execute Compliance Monitoring
Contracts For Low Income Housing Tax Credit And HOME Investment
Partnership Programs to the October 21, 2025 Meeting

Dear Chair Atkins and CDA Commissioners,

After consultation with the Affordable Housing Connections Board of Directors, I respectfully request that the Board of Commissioners of the Dakota County Community Development Agency ("CDA") remove Item 5F, "Authorization To Execute Compliance Monitoring Contracts For Low Income Housing Tax Credit And HOME Investment Partnership Programs" from the Consent Agenda and table the item until further due diligence is completed regarding the "conflict of interest" noted on page 120 of the Board packet pertaining to the Affordable Housing Connections' ("AHC") proposal. I also request permission to speak to the Board of Commissioners at the meeting when this item is to be considered.

Issue

AHC submitted a proposal in response to a CDA request related to LIHTC and HOME Program Compliance Monitoring Services. On Friday afternoon, September 19, 2025, AHC received an e-mail message stating that three proposals were received and that staff "will recommend to the Dakota County CDA Board of Commissioners at the September 23, 2025 Board meeting to authorize the Dakota County CDA to enter into monitoring services contracts for the LIHTC Program and the HOME Program with Janken Housing Solutions." Information provided in the packet for the Board of Directors states that "Affordable Housing Connections was the low bid, but there is a conflict of interest in monitoring HOME due to other existing contracts with other Consortium members."



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"Section 3.6 Conflict of Interest" in the Request For Proposal (page 86 of the Board packet) includes this statement: "If there is a conflict of interest, Contractor must provide an option to accommodate the conflict." In its proposal, AHC disclosed a potential conflict of interest based on a discrete program relationship with three local government Consortium members. AHC reviews documents prepared by staff employed by these Consortium agencies to assess whether staff determinations of tenant income and rents for rental HOME projects are compliant with federal restrictions. AHC also stated that it would engage a third-party contractor to provide an audit of AHC's monitoring for any properties subject to a determination of conflict. This work represents a definable small portion of the total number of projects and activities the CDA funds through all five Consortium members.

The total cost of AHC's third-party contractor to provide this option to accommodate possible conflict of interest was quoted at a maximum of \$3,550 per year or **\$10,650** for the entire contract. This accommodation amount represents a fraction of the total estimated three-year HOME monitoring cost of **\$93,450**, proposed by Janken. AHC reiterated that this option to accommodate would be paid for by AHC and was not included **in** its total proposed 3-year HOME monitoring cost of **\$48,750**.

It is important to note that given the relatively small pool of organizations that provide HOME and LIHTC monitoring, possible conflicts of interest may arise on a somewhat regular basis. When these conflicts are identified, AHC has a process in place to ensure that our work can proceed, and the conflict can be managed and mitigated using outside parties for an additional level of review.

More importantly, AHC was not advised as to whether and how its proposed option to accommodate was unacceptable or posed insurmountable obstacles to ameliorate a potential conflict. AHC has followed the RFP requirements, disclosed the potential conflict of interest with this one aspect of the total HOME program compliance services to be undertaken, provided a reasonable option to accommodate any conflict, and assured that the accommodation of third-party review will not affect the total cost to Dakota County.

AHC has demonstrated willingness and capability to manage contracts in a manner that ensures the highest quality of services at the lowest responsible cost to Dakota County. In short, a minimal and well managed potential conflict of interest should not be the sole factor in rejecting AHC's bid in favor of a contract that nearly doubles the cost of HOME program monitoring to Dakota County.



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Business Process Efficiencies

Because of AHC's longstanding and ongoing experience in the field, as well as the development of robust processes and efficiencies, we were able price our proposal to the CDA at a level appropriate to carry out this work. Of the three proposals submitted for HOME monitoring, AHC quoted a total cost of **\$48,750** over a 3-year period. This represents significant cost savings for the County compared to the next lowest bid by Janken Housing Solutions at **\$93,450**, and high bidder Nan McKay and Associates at \$156,750. AHC addressed questions from CDA as to how AHC was able to offer this competitive pricing and we detailed an efficient means to ensure that varied units are inspected to meet the sample size requirements and ensure that a thorough review of files is completed. Our proposal for both HOME and LIHTC compliance monitoring provides the lowest responsible total cost option to the County, saving the CDA over **\$80,225** in award value over the proposed 3-year contract period (See Exhibit 5.F. Attachment B).

Since its incorporation over thirty years ago, AHC has built a trusted reputation in our industry. We felt it necessary to communicate with the CDA Board in order to clarify our proposal submitted, to detail the thoughtful management of any potential conflict of interest, and to highlight the significant cost savings that AHC can offer on this combination of contracts. AHC is a 501(c)(3) nonprofit organization that has been providing affordable housing compliance services since 1990. As a tax-exempt organization AHC is committed to transparency and fiduciary focus on the public sector as we serve our mission to ensure continued quality affordable housing. We continue to believe that AHC can offer compliance monitoring services to the CDA in a way that uses scarce tax dollars wisely and efficiently, while fully complying with government procurement policies consistent with the CDA's goals stated in its RFP. We encourage the CDA Board to reconsider "conflict of interest" as the determining factor in its decision to award the HOME and LIHTC monitoring contract.

Thank you for your consideration. Affordable Housing Connections remains available to discuss this proposal, our conflict of interest management process, and any other matters the CDA deems pertinent.

Sincerely,

Lyn Burton
Executive Director

CC Mr. Tony Schertler, Executive Director
Ms. Lisa Alfson, Director of Community & Economic Development
Ms. Kathy Kugel, Housing Finance Manager



Board of Commissioners

Request for Board Action

Meeting Date: October 21, 2025

Agenda #: 4A

DEPARTMENT: Housing Assistance

FILE TYPE: Federal - Consent

TITLE

Approval of Amendment To The Housing Assistance Department Administrative Plan

PURPOSE/ACTION REQUESTED

- Approve amendment to the Housing Assistance Department Administrative Plan.

SUMMARY

The Dakota County Community Development Agency (CDA), as the administrator of the federal Housing Choice Voucher (HCV) program, is required to adopt and maintain an Administrative Plan to delineate the mandatory and discretionary policies used to govern the program. Periodically, the plan needs to be updated as the U.S. Department of Housing and Urban Development (HUD) adopts new or revised regulations and as the agency determines a need to revise its policies.

The CDA Policy on Informal Hearing Officers states, "The CDA will use non-employee, third parties to serve as hearing officers." This is a CDA policy and is more stringent than the federal regulations. The CDA had a contracted hearing officer, but that contract has ended. In order to conduct informal hearings in a reasonable amount of time, staff are relying on industry partners and CDA employees from other departments which is allowable under the federal guidelines.

This resolution clarifies language in the Administrative Plan.

RECOMMENDATION

Staff recommends approval of the amendment to the Housing Assistance Department Administrative Plan.

EXPLANATION OF FISCAL/FTE IMPACTS

None.

☒ None ☐ Current budget ☐ Amendment Requested ☐ Other

RESOLUTION

WHEREAS, the Dakota County Community Development Agency (CDA), as an administrator of rental assistance programs, is required to adopt and maintain an administrative plan to delineate the policies used to govern the programs; and

WHEREAS, the Dakota County CDA has made an update to the Housing Assistance Department Administrative Plan to increase efficiency and improve administration of the HCV program in regards to informal hearings.

NOW, THEREFORE BE IT RESOLVED by the Dakota County Community Development Agency Board of Commissioners, That the amendment to the Housing Assistance Department Administrative Plan is approved.

PREVIOUS BOARD ACTION

N/A

ATTACHMENTS

Attachment A: Housing Assistance Department Administrative Plan

CONTACT

Department Head: Lisa Hohenstein, Director of Housing Assistance

Author: Travis Finlayson, Assistant Director of Housing Assistance

presents compelling evidence that it was unable to meet the 24-hour requirement for seeking rescheduling as well as good cause for failing to appear at the original hearing.

Pre-Hearing Right to Discovery [24 CFR 982.555(e)]

Participants and the CDA are permitted pre-hearing discovery rights. The family must be given the opportunity to examine before the hearing any CDA documents that are directly relevant to the hearing. The family must be allowed to copy any such documents at their own expense. If the CDA does not make the document available for examination on request of the family, the CDA may not rely on the document at the hearing.

For the purpose of informal hearings, *documents* include records and regulations.

CDA Policy

The family will be allowed electronic copies of any documents related to the hearing at no cost. If the family requests paper copies, they will be provided at a cost of \$.20 per single side page. The family must request discovery of CDA documents no later than 12:00 p.m. on the business day prior to the scheduled hearing date.

If the hearing is conducted remotely, the CDA will compile a hearing packet, consisting of all documents the CDA intends to present at the informal hearing. The CDA will upload the hearing packet to a secure drop box and provide the link to the participant, known representative, if any, at least three days before the scheduled remote informal hearing. The original hearing packet will be in the possession of, and retained by, the CDA.

The CDA hearing procedures may provide that the CDA must be given the opportunity to examine at the CDA offices before the hearing any family documents that are directly relevant to the hearing. The CDA must be allowed to copy any such document at the CDA's expense. If the family does not make the document available for examination on request of the CDA, the family may not rely on the document at the hearing.

CDA Policy

The CDA must be given an opportunity to examine at the CDA offices before the hearing any family documents that are directly relevant to the hearing. Whenever a participant requests an informal hearing, the CDA will automatically mail a letter to the participant requesting a copy of all documents that the participant intends to present or utilize at the hearing. The participant must provide such documents to the CDA no later than three (3) business days prior to the hearing date.

Participant's Right to Bring Counsel [24 CFR 982.555(e)(3)]

At its own expense, the family may be represented by a lawyer or other representative at the informal hearing.

Informal Hearing Officer [24 CFR 982.555(e)(4)]

Informal hearings will be conducted by a person or persons approved by the CDA, other than the person who made or approved the decision or a subordinate of the person who made or approved the decision.

CDA Policy

~~The CDA will use non-employee, third parties to serve as hearing officers.~~ The hearing officer must attend grievance officer training if required to do so by the CDA and shall be well versed in program regulations, informal hearing policies, and any directives provided by the Minnesota

Court of Appeals in reviewing informal hearing decisions.

Attendance at the Informal Hearing

Attendance at the informal hearing is expected. If the hearing is not attended, or the household is more than 15 minutes late, the right to review by a hearing officer is forfeited. In the instance that the household does not attend the scheduled hearing, the CDA will only consider offering a second hearing for extenuating circumstances and as an accommodation to a disability.

CDA Policy

Hearings may be attended by a hearing officer and the following applicable persons:

- A CDA representative(s) and any witnesses for the CDA.
- The participant and any witnesses for the participant.
- The participant's counsel or other representative.
- Any other person approved by the CDA as a reasonable accommodation for a person with a disability.

Conduct at Hearings

The person who conducts the hearing may regulate the conduct of the hearing in accordance with the CDA's hearing procedures [24 CFR 982.555(4)(ii)].

CDA Policy

The hearing officer is responsible for managing the order of business and ensuring that hearings are conducted in a professional and businesslike manner. Attendees are expected to comply with all hearing procedures established by the hearing officer and guidelines for conduct. Any person demonstrating disruptive, abusive, or otherwise inappropriate behavior will be excused from the hearing at the discretion of the hearing officer. The CDA reserves the right to have law enforcement present if there is reasonable cause to believe a potential threat to safety exists.

Evidence [24 CFR 982.555(e)(5)]

The CDA and the family must be given the opportunity to present evidence and question any witnesses. In general, all evidence is admissible at an informal hearing. Evidence may be considered without regard to admissibility under the rules of evidence applicable to judicial proceedings.

CDA Policy

Any evidence to be considered by the hearing officer must be presented, by both parties, at the time of the hearing. There are four categories of evidence.

Oral evidence: the testimony of witnesses

Documentary evidence: a writing which is relevant to the case, for example, a letter written to the CDA. Writings include all forms of recorded communication or representation, including letters, words, pictures, sounds, videotapes or symbols or combinations thereof.

Demonstrative evidence: Evidence created specifically for the hearing and presented as an illustrative aid to assist the hearing officer, such as a model, a chart or other diagram.

Real evidence: A tangible item relating directly to the case.



Board of Commissioners

Request for Board Action

Meeting Date: October 21, 2025

Agenda #: 5A

DEPARTMENT: Finance

FILE TYPE: Regular - Consent

TITLE

Approval Of Record Of Disbursements – September 2025

PURPOSE/ACTION REQUESTED

Approve Record of Disbursements for September 2025

SUMMARY

In September 2025, the Dakota County Community Development Agency (CDA) had \$6,854,751.70 in disbursements and \$562,763.73 in payroll expenses. Attachment A provides the breakdown of disbursements. Additional detail is available from the Finance Department.

RECOMMENDATION

Staff recommend approval of the Record of Disbursements for September 2025.

EXPLANATION OF FISCAL/FTE IMPACTS

These disbursements are included in the Fiscal Year Ending June 30, 2026 budget.

☐ None ☒ Current budget ☐ Amendment Requested ☐ Other

RESOLUTION

BE IT RESOLVED by the Dakota County Community Development Agency Board of Commissioners, That the September 2025 Record of Disbursements is approved as written.

PREVIOUS BOARD ACTION

N/A

ATTACHMENTS

Attachment A: Record of Disbursements – September 2025

CONTACT

Department Head: Ken Bauer, Finance Director

Author: Chris Meyer, Assistant Director of Finance

**Dakota County CDA
Record of Disbursements
For the month of September 2025**

	Date	Amount	Total
Common Bond Housing			
	09/19/25	<u>\$ 14,137.98</u>	
			\$ 14,137.98
Disbursing			
	09/01/25	\$ 32,228.00	
	09/04/25	\$ 482,064.05	
	09/11/25	\$ 591,115.86	
	09/18/25	\$ 405,374.00	
	09/25/25	<u>\$ 1,154,720.74</u>	
			\$ 2,665,502.65
Housing Assistance			
	09/01/25	\$ 3,029,533.81	
	09/18/25	<u>\$ 137,546.30</u>	
			\$ 3,167,080.11
Housing Development & Renewal			
	09/22/25	<u>\$ 969,306.96</u>	
			\$ 969,306.96
Local Affordable Housing Aid			
	09/19/25	<u>\$ 38,724.00</u>	
			\$ 38,724.00
Total Disbursements			<u><u>\$ 6,854,751.70</u></u>
September 2025 Payroll			
	09/05/25	\$ 280,660.55	
	09/19/25	<u>\$ 282,103.18</u>	
Total Payroll			<u><u>\$ 562,763.73</u></u>

Disbursement detail is available in the Finance Office



Board of Commissioners

Request for Board Action

Meeting Date: October 21, 2025

Agenda #: 5B

DEPARTMENT: Housing Development

FILE TYPE: Regular - Consent

TITLE

Award Contract For Access Control Replacement At Orchard Square And Cortland Square (Apple Valley) Senior Housing Developments

PURPOSE/ACTION REQUESTED

- Authorize Deputy Executive Director to execute a contract for Access Control Replacement at Orchard Square and Cortland Square Senior Housing Developments.
- Authorize Change Order Authority.

SUMMARY

This contract is for the replacement of failing locks at Cortland Square and Orchard Square Senior Housing developments. This is part of a long-term plan to roll out new technology over the course of the next few years and to replace the existing failing and obsolete locks.

On September 5, 2025, a public bid opening was conducted at the Dakota County CDA office for this project. Multiple contractors were solicited to bid on the project in addition to being publicly advertised (Attachment A) and posted on the CDA's website. Four contractors showed interest in the project with three attending the walk-through. Two bids were received with Safeguard Security as the low bid on both the Base Bid as well as the Alternate; the bid tabulation is Attachment B. Neither party met the requested Associated Locksmith of America (ALOA) certification mentioned in the bid specifications, but both parties met the required Certified Integrator (CI) and Certified Master Locksmith (CML) requirements. The ALOA certification has been deemed unnecessary and will be removed from all future bid specifications.

The Alternate was included to add matching apartment door levers (Alternate #1). The alternate came in at \$7,070 and would be preferred. The contract price, including the Base Bid and Alternate #1 is \$174,638 and there are funds available for this project in the current Extraordinary Maintenance budget. It is expected that the project would be completed by February 2026.

RECOMMENDATION

It is recommended that the Deputy Executive Director be authorized to enter into a contract with Safeguard Security in the amount of \$174,638 and be authorized to sign change orders in amount not to exceed \$8,732 (this is 5% of the contract amount). The solicitation of bids was done in accordance with public bidding requirements and the contractor has successfully completed similar projects for the CDA in the past.

EXPLANATION OF FISCAL/FTE IMPACTS

The \$183,370 (contract plus change order authority) will be funded from the FYE26 Extraordinary Maintenance Budget.

☐ None ☒ Current budget ☐ Amendment Requested ☐ Other

RESOLUTION

WHEREAS, formal bids were received on September 5, 2025 for the Access Control project at Orchard Square and Cortland Square (Apple Valley) Senior Housing Developments in Dakota County; and

WHEREAS, Safeguard Security submitted a responsive bid of \$174,638; and

WHEREAS, the contract is being recommended due to immediate need and the contractor is being recommended on their prior experience on similar projects with the CDA; and

WHEREAS, funds are available in the current Extraordinary Maintenance Budget for this project; and

WHEREAS, Safeguard Security's inability to meet the requested Associated Locksmith of America (ALOA) certification requirement is deemed an immaterial variance from bid requirements.

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 construction contract with Safeguard Security in the amount of \$174,638; and

BE IT FURTHER RESOLVED, That the Deputy Executive Director be authorized to approve change orders in an amount not to exceed \$8,732.

PREVIOUS BOARD ACTION

N/A

ATTACHMENTS

Attachment A: Public Advertisement

Attachment B: Bid Tabulation

CONTACT

Department Head: Kari Gill, Deputy Executive Director

Author: Troy Blakestad, Capital Projects Manager

AFFIDAVIT OF PUBLICATION

STATE OF MINNESOTA) ss
COUNTY OF DAKOTA

I do solemnly swear that the notice, as per the proof, was published in the edition of the

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:

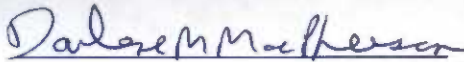
- (A) The newspaper has complied with all of the requirements constituting qualification as a qualified newspaper as provided by Minn. Stat. §331A.02.
- (B) This Public Notice was printed and published in said newspaper(s) once each week, for 2 successive week(s); the first insertion being on 08/08/2025 and the last insertion being on 08/15/2025.

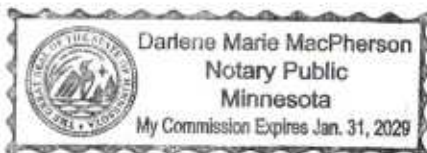
MORTGAGE FORECLOSURE NOTICES

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:  Designated Agent

Subscribed and sworn to or affirmed before me on 08/15/2025


Notary Public

**Rate Information:**

(1) Lowest classified rate paid by commercial users for comparable space:

\$999.99 per column inch

Ad ID 1484789

**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 Finance & Development, Dakota County CDA, Minnesota until **10:00 AM, Friday, September 5, 2025**, 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 **Access Control Replacement Project at Orchard Square and Cortland Square Senior Housing Developments in Dakota County, MN.**

This Project is subject to Minnesota Statutes 2019, section 16C.285 (Responsible Contractor's Act) and therefore requires a Verification of Compliance form included with the bid.

Bids received after this day and time will be rejected. No telephone bids nor faxed bids will be accepted. Bids shall be on the forms provided for this purpose and according to the Bidding Documents prepared by Dakota County CDA. Bids will be opened publicly and read aloud. A bid tabulation will be furnished to the Bidders. Bids shall be addressed to:

**Senior Housing Access Control Replacement Project-Public Bid
c/o Dakota County CDA,
1228 Town Centre Drive, Eagan, MN 55123
Attn: Troy Blakestad**

A mandatory pre-bid walkthrough is scheduled for Thursday, August 21st to tour both developments. This is required of ALL bidders. Failure of a bidder to attend the walkthrough immediately subjects their bid to disqualification. Interested bidders can contact **Troy Blakestad @ 651-675-4475 of the Dakota County CDA to obtain bid documents and receive more information regarding the walkthrough and this project.**

Bid security in the amount of 5% of the bid must accompany the bid in accordance with the Instruction to Bidders. Any bid not including a bid security will be considered disqualified. Payment and Performance Bonds will also be required of the awarded party.

The CDA hereby notifies all bidders 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.

Troy Blakestad, Capital Projects Manager, Dakota County CDA

Published in the
Dakota County Tribune
August 8, 15, 2025
1484789

Project: Access Control Replacement Project
Project Addresses: Cortland Square and Orchard Square
Bid Opening: Friday, September 5, 2025: 10:00 a.m.

BID TABULATION

BIDDER	BID BOND	Addenda 1&2 Noted	BASE BID	Alternate #1
Assured Security	☒	☒	\$ 172,697.28	\$ 9,602.20
Safeguard Security	☒	☒	\$ 167,568.00	\$ 7,070.00



Board of Commissioners

Request for Board Action

Meeting Date: October 21, 2025

Agenda #: 5C

DEPARTMENT: Housing Development

FILE TYPE: Regular - Consent

TITLE

Establish The Date For A Public Hearing Regarding The Disposition Of DCCDA Section 18, LLC Properties

PURPOSE/ACTION REQUESTED

Schedule a public hearing date regarding the disposition of properties owned by the DCCDA Section 18, LLC.

SUMMARY

The Dakota County CDA, as the sole member of the DCCDA Section 18, LLC currently owns 68 properties throughout Dakota County. Nine properties are under contract. These are single family homes and duplexes that were previously part of the federal Public Housing Program and were acquired by the LLC through the U.S. Department of Housing and Urban Development (HUD) Section 18 Demo/Dispo program. HUD's Special Applications Center has approved the disposition of the Section 18 units. The units must be sold at fair market value or higher.

The proposed hearing is for two new properties going on the market and one property that is currently on the market, including:

- 3370 201st Street, Farmington (single family home)
- 148 Spruce Street, Apple Valley (single family home)
- 249 Elm Drive, Apple Valley (single family home)

As required by CDA's Disposition Policy, a public hearing must be held to consider the sale of these properties. When interested buyers enter into purchase agreements with the DCCDA Section 18 LLC, staff will return to the Board to hold a public hearing for the property.

RECOMMENDATION

Staff recommends setting the public hearing for Tuesday, November 18, 2025, at 3 p.m. for the purpose of considering the terms of the sale of the properties.

EXPLANATION OF FISCAL/FTE IMPACTS

N/A

☒ None ☐ Current budget ☐ Amendment Requested ☐ Other

RESOLUTION

WHEREAS, the Dakota County Community Development Agency (CDA), as sole member of the DCCDA Section 18, LLC (LLC) owns properties located throughout Dakota County; and

WHEREAS, the CDA is accepting offers from the public for the three properties being marketed by The Huerkamp Home Group/Keller Williams Preferred Realty to the public; and

WHEREAS, to ensure the CDA is in a position to sell the properties in a timely manner once buyers are identified, staff recommends setting a public hearing in anticipation that there will be offers prior to the public hearing date of November 18, 2025; and

WHEREAS, the purchase agreements for the properties will be included in the public hearing that will be finalized prior to the closing date; and

WHEREAS, the disposition of the units satisfies the requirements of U.S. Department of Housing and Urban Development's Section 18 Demo/Dispo program; and

WHEREAS, Minnesota Statute 469.105, subds. 1, 2, and 4 requires a public hearing regarding the terms of the sale of real property.

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

1. A public hearing regarding the disposition of the following property will be held by the CDA Board on November 18, 2025, at or after 3 p.m. at the CDA's office:

Properties to be sold through the realtor:

- 3370 201st Street, Farmington
- 148 Spruce Street, Apple Valley
- 249 Elm Drive, Apple Valley

2. The Executive Director, or his designee, is hereby authorized and directed to cause notice of such public hearing in substantially the form in Attachment B to be published in a newspaper of general circulation in Dakota County as required by Minnesota Statutes Section 469.105.

PREVIOUS BOARD ACTION

24-6842; 5/22/2024

ATTACHMENTS

Attachment A: Public Notice

CONTACT

Department Head: Kari Gill, Deputy Executive Director

Author: Lori Zierden, Real Estate Manager

PUBLIC NOTICE

Dakota County Community Development Agency

Notice is provided that the Board of Commissioners of the Dakota County Community Development Agency (CDA), as the sole member of DCCDA Section 18, LLC will hold a public hearing on Tuesday, November 18, 2025, at or after 3:00 p.m. at the CDA offices located at 1228 Town Centre Drive, Eagan, Minnesota to consider the sale, transfer, and/or exchange of the following described property currently owned by DCCDA Section 18 LLC is advisable:

Address	Legal Description
3370 201 st Street, Farmington	Lot 1, Block 3, Valley Farm 2 nd Addition, Dakota County, Minnesota
148 Spruce Street, Apple Valley	Lot 20, Block1 in Apple Valley according to the recorded plat thereof on file and of record in the office of the Registrar of Titles in and for said County and State, Dakota County, Minnesota (Torrens)
249 Elm Drive, Apple Valley	Lot 6, Block 1 in Apple Valley Second Addition, according to the recorded plat thereof on file and of record in the office of the Registrar of Titles in and for said County and State, Dakota County, Minnesota (Torrens)

The terms and conditions for offers that staff are recommending to the CDA Board will be available at the CDA's office beginning November 18, 2025. For more information on this proposed sale, transfer, and/or exchange of property contact Lori Zierden at the Dakota County CDA, 1228 Town Centre Drive, Eagan, MN 55123, telephone (651) 675-4479. Public comments may be submitted orally or in writing to the CDA through the public hearing to be held on November 18, 2025.

BY ORDER OF THE BOARD OF COMMISSIONERS OF THE DAKOTA COUNTY
COMMUNITY DEVELOPMENT AGENCY

By /s/ Tony Schertler
Executive Director

[Date of Publication]



Board of Commissioners

Request for Board Action

Meeting Date: October 21, 2025

Agenda #: 5D

DEPARTMENT: Housing Development

FILE TYPE: Regular - Consent

TITLE

Authorization To Purchase Tax Forfeited Land In South St. Paul From Dakota County

PURPOSE/ACTION REQUESTED

- Authorize the Executive Director to purchase tax forfeited land in South St. Paul.
- Approve amendment to the Fiscal Year Ending (FYE) 2026 operating budget to use up to \$50,000 of Local Affordable Housing Aid (LAHA) to pay for acquisition and related costs.

SUMMARY

The Dakota County CDA has been working with the City of South St. Paul and Dakota County on an identified redevelopment area on Concord Street. One parcel located at 1554 Concord Street South, South St. Paul (Lot 14, Block 11, Lincoln Park Addition) is tax forfeited land that the CDA is interested in acquiring.

This parcel is next to another property the CDA recently acquired (see map in Attachment A). There are four additional properties owned by Dakota County that the CDA is working on acquiring. Once the land is all assembled, the CDA will begin development plans for affordable housing.

The appraised value of the tax forfeited parcel and associated fees is \$46,022.33 (Attachment B).

RECOMMENDATION

Staff recommends acquiring 1554 Concord Street South, South St. Paul for a future affordable housing and authorizing the Executive Director to submit the required Buyer Information Form to Dakota County.

EXPLANATION OF FISCAL/FTE IMPACTS

Total acquisition and related costs are estimated to be \$50,000. To finance the purchase, staff is recommending using Local Affordable Housing Aid (LAHA) allocated to the CDA from Dakota County. The proposed budget amendment would add up to \$50,000 to the FYE 2026 budget for land acquisition and related costs associated with the purchase of 1554 Concord Street South, South St. Paul for Fiscal Year Ending June 30, 2026.

☐ None ☐ Current budget ☒ Amendment Requested ☐ Other

RESOLUTION

WHEREAS, an area along Concord Street South located south of Chestnut Street and north of Poplar Street East in the City of South St. Paul has been identified as a redevelopment area; and

WHEREAS, the Dakota County Community Development Agency (CDA) is interested in acquiring and Dakota County is interested in selling the tax-forfeited land located at 1554 Concord Street South located in South St. Paul; and

WHEREAS, Dakota County has determined the purchase price and fees for the tax-forfeited land to be \$46,022.33; and

WHEREAS, the CDA must complete and submit Dakota County's Buyer Information Form for the tax-forfeited land to start the process of acquiring the parcel.

NOW, THEREFORE BE IT RESOLVED by the Dakota County Community Development Agency Board of Commissioners, That the Executive Director is authorized to submit the Buyer Information Form for tax forfeited land located at 1554 Concord Street South, South St. Paul to acquire the property for \$46,022.33; and

BE IT FURTHER RESOLVED, That the Fiscal Year Ending 2026 operating budget be amended to include \$50,000 of budget authority of Local Affordable Housing Aid for land acquisition and incidental costs associated with the acquisition.

PREVIOUS BOARD ACTION

N/A

ATTACHMENTS

Attachment A: Site Map

Attachment B: Sales Invoice from Dakota County

CONTACT

Department Head: Kari Gill, Deputy Executive Director

Author: Lori Zierden, Real Estate Manager



Disclaimer: Map and parcel data are believed to be accurate, but accuracy is not guaranteed.
 This is not a legal document and should not be substituted for a title search, appraisal, survey, or
 for zoning verification.

Map Scale

1 inch = 50 feet

10/14/2025



Property Taxation & Records

1590 Hwy 55 | Hastings, MN 55033 | 651-438-4576

Purchase of Tax-Forfeited Land

PARCEL ID:

36-45300-11-140

LEGAL DESCRIPTION:

Lot 14, in Block 11, of Lincoln Park Addition

Torrens

Purchase Price and Fees

\$ 46,022.33

ECRV NEEDED? Yes

Itemized Fees:

> Purchase Price	\$ 44,465.62
A008: 1501020130-41952 - Tax Forfeited Property	
> Three Percent Surcharge	\$ 1,333.97
A008: 1301010130-24020 - Assurance Forfeited Tax to other Gov'ts	
> State Deed Tax (Sale Price X .33% or \$1.65)	\$ 146.74
A008: 011140400 - Prop Rec Holding	
> State Deed Fee (\$25.00)	\$ 25.00
A008: 15010203130-41952 - Tax Forfeited Property	
> Recording Fee (\$46.00 for Purchase)	\$ 46.00
A008: 011140400 - Prop Rec Holding	
> Conservation Fee (\$5.00)	\$ 5.00
A008: 011140400 - Prop Rec Holding	
> Well Certificate Fee (\$54.00 Minimum If Applicable)	\$ -
A008: 011140400 - Prop Rec Holding	

Total Due At Time Of Sale \$ 46,022.33**FOR INTERNAL USE ONLY**

A008: 1501020130-41952 - Tax Forfeited Property	\$ 45,824.59
A008: 011140400 - Prop Rec Holding	\$ 197.74
Total	\$ 46,022.33

Make Checks Payable to:

Dakota County PT & R
1590 Highway 55
Hastings, MN 55033



Board of Commissioners

Request for Board Action

Meeting Date: October 21, 2025

Agenda #: 5E

DEPARTMENT: Housing Development

FILE TYPE: Regular - Consent

TITLE

Approval Of Additional Change Order Authority For The Parking Lot Replacement Project At Country Lane Townhomes (Lakeville)

PURPOSE/ACTION REQUESTED

Authorize Deputy Executive Director to approve change orders up to \$30,000 for the parking lot replacement project at Country Lane Townhomes.

SUMMARY

The original contract for this project was approved on August 26, 2025 to replace the ageing parking lot at Country Lane Townhomes (Lakeville). The Deputy Executive Director was granted authority to approve change orders up to \$12,623 at that time.

On October 14, 2025, the contractor started removing the existing asphalt and found the main drive lane to be composed of six inches of asphalt instead of the four inches that was reflected in the plans and bidding materials. This is resulting in a change order higher than the original authority granted in Resolution #25-7000.

To keep the project going and to address the increased amount of material removal and appropriate fill needed to ensure long-term quality of the finished product, staff is requesting additional change order authority increasing the amount to \$30,000.

RECOMMENDATION

It is recommended that the Deputy Executive Director be authorized to sign change orders in an amount not to exceed \$30,000.

EXPLANATION OF FISCAL/FTE IMPACTS

Funds are available for this project in the current (FYE26) Extraordinary Maintenance budget.

☐ None ☒ Current budget ☐ Amendment Requested ☐ Other

RESOLUTION

WHEREAS, The Dakota County CDA issued bid documents with original plans showing four inches of asphalt; and

WHEREAS, Bituminous Roadways discovered, upon demolition, that there is 50% more material to remove and haul away; and

WHEREAS, the increased depth of the removed area results in an increased amount of fill needed before the new asphalt is installed; and

WHEREAS, funds are available in the current Extraordinary Maintenance budget for this change order.

NOW, THEREFORE BE IT RESOLVED by the Dakota County Community Development Agency Board of Commissioners, That the Deputy Executive Director is authorized to approve change orders in an amount not to exceed \$30,000.

PREVIOUS BOARD ACTION

25-7000; 8/26/2025

ATTACHMENTS

None.

CONTACT

Department Head: Kari Gill, Deputy Executive Director

Author: Troy Blakestad, Capital Projects Manager



Board of Commissioners

Request for Board Action

Meeting Date: October 21, 2025

Agenda #: 6A

DEPARTMENT: Housing Development

FILE TYPE: Regular - Action

TITLE

Conduct Public Hearing To Receive Comments On The Disposition Of DCCDA Section 18, LLC Properties And Authorization To Enter Into Purchase Agreements With Qualified Buyers

PURPOSE/ACTION REQUESTED

- Conduct and close the public hearing regarding the disposition of three vacant properties.
- Authorize the Executive Director to enter into purchase agreements on behalf of DCCDA Section 18, LLC for two properties.

SUMMARY

The Dakota County CDA, as the sole member of the DCCDA Section 18, LLC, owns single family homes and duplexes that were previously part of the Public Housing Program and were acquired by the LLC through the U.S. Department of Housing and Urban Development (HUD) Section 18 Demo/Dispo Program.

HUD's Special Applications Center has approved the disposition of the Section 18 units. If a current resident has an interest in purchasing the property or if a property becomes vacant, CDA staff assesses the property to determine if it should be sold. The units must be sold at Fair Market Value to the current resident or on the market through public bid.

On September 23, 2025, the CDA Board set a public hearing for the disposition of three DCCDA Section 18, LLC properties. One of the properties is a duplex and two properties are single family homes. If the offers are accepted, the duplex will close on November 14, 2025 and one of the single-family homes will close on November 21, 2025, both subject to approval by HUD. The remaining single-family home, located at 249 Elm Drive in Apple Valley, will continue to be marketed and the sale of the property will be considered by the CDA Board on November 18, 2025.

RECOMMENDATION

Staff recommends conducting and closing the public hearing and approving the sale of two of the properties to the selected buyers.

EXPLANATION OF FISCAL/FTE IMPACTS

HUD requires the proceeds from the sale of the properties be placed in a restricted bank account to be used for all allowable purposes, which includes acquiring and/or constructing replacement affordable housing units.

☐ None ☐ Current budget ☐ Amendment Requested ☒ Other

RESOLUTION

WHEREAS, the Dakota County CDA is able to dispose of property after holding a public hearing for which a notice is published; and

WHEREAS, a notice of the public hearing was published in the Dakota County Tribune per Minnesota Statute Sec. 469.105; and

WHEREAS, two properties proposed for sale are part of the DCCDA Section 18, LLC that was created for the transition of public housing units through the U.S. Housing and Urban Development's Section 18 Demo/Dispo program; and

WHEREAS, the U.S. Department of Housing and Urban Development's Special Applications Center has approved the disposition of the Section 18 units on the open market through public bid; and

WHEREAS, Casey & Alissa Thompson, a qualified buyer operating as Quality Edge Properties LLC, submitted the highest and/or best offer to purchase 6790 & 6792 132nd Street West, Apple Valley and Jacob Weigel & Bernard Weigel, submitted the second highest and/or best offer/bid; and

WHEREAS, Reed Olson, a qualified buyer, submitted the highest and/or best offer to purchase 4020 64th Street, Inver Grove Heights; and

WHEREAS, a public hearing was conducted on October 21, 2025, on the proposed terms of the sale of the properties:

Address	Buyer	Contingency Buyer
6790 & 6792 132 nd Street West, Apple Valley	Quality Edge Properties LLC	Jacob Weigel & Bernard Weigel
4020 64 th Street, Inver Grove Heights	Reed Olson	N/A

NOW, THEREFORE BE IT RESOLVED by the Dakota County Community Development Agency Board of Commissioners, That the Executive Director is authorized to negotiate with and enter into Purchase Agreements with the buyers; and

BE IT FURTHER RESOLVED, That the public hearing is closed and the unsold property has been added to the public hearing for the disposition of DCCDA Section 18, LLC properties for November 18, 2025.

PREVIOUS BOARD ACTION

25-7012; 9/23/2025

ATTACHMENTS

Attachment A: Affidavit of Public Hearing

CONTACT

Department Head: Kari Gill, Deputy Executive Director

Author: Lori Zierden, Real Estate Manager

AFFIDAVIT OF PUBLICATION

STATE OF MINNESOTA) ss
 COUNTY OF DAKOTA

I do solemnly swear that the notice, as per the proof, was published in the edition of the

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 1 successive week(s); the first insertion being on 10/03/2025 and the last insertion being on 10/03/2025.

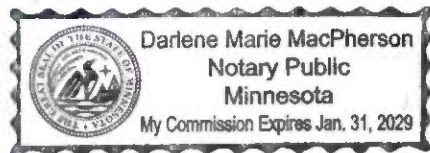
MORTGAGE FORECLOSURE NOTICES

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: [Signature]
 Designated Agent

Subscribed and sworn to or affirmed before me on 10/03/2025

[Signature]
 Notary Public

**Rate Information:**

(1) Lowest classified rate paid by commercial users for comparable space:

\$999.99 per column inch

Ad ID 1493981

**DAKOTA COUNTY
COMMUNITY DEVELOPMENT AGENCY
PUBLIC NOTICE**

Notice is provided that the Board of Commissioners of the Dakota County Community Development Agency (CDA), as the sole member of DCCDA Section 18, LLC will hold a public hearing on Tuesday, October 21, 2025, at or after 3:00 p.m. at the CDA offices located at 1228 Town Centre Drive, Eagan, Minnesota to consider the sale, transfer, and/or exchange of the following described property currently owned by DC-CDA Section 18 LLC is advisable:

Address	Legal Description
249 Elm Street, Apple Valley	Lot 6, Block 1 in Apple Valley Second Addition, according to the recorded plat thereof on file and of record in the office of the Registrar of Titles in and for said County and State, Dakota County, Minnesota
6790 & 6792 132 nd Street West, Apple Valley	Lot 7, Block 3, Nordic Woods First Addition, Dakota County, Minnesota
4020 64 th Street, Inver Grove Heights	Lots 29 and 30, Block 10, Inver Grove Factory Addition, Dakota County, Minnesota

The terms and conditions for offers that staff are recommending to the CDA Board will be available at the CDA's office beginning October 21, 2025. For more information on this proposed sale, transfer, and/or exchange of property contact Lori Zierden at the Dakota County CDA, 1228 Town Centre Drive, Eagan, MN 55123, telephone (651) 675-4479. Public comments may be submitted orally or in writing to the CDA through the public hearing to be held on October 21, 2025.

BY ORDER OF THE BOARD OF COMMISSIONERS OF THE DAKOTA
COUNTY COMMUNITY DEVELOPMENT AGENCY

By /s/ Tony Schertler
Executive Director

Published in the Dakota County Tribune
October 3, 2025
1493981



Board of Commissioners

Request for Board Action

Meeting Date: October 21, 2025

Agenda #: 6B

DEPARTMENT: Housing Development

FILE TYPE: Regular - Action

TITLE

Conduct Public Hearing To Receive Comments On The Sale Of Real Estate Interests To Dakota County For Rosemount Greenway

PURPOSE/ACTION REQUESTED

- Conduct and close the public hearing regarding the sale of real estate interests to Dakota County for Rosemount Greenway.
- Authorize the Executive Director to enter into a purchase agreement on behalf of the Dakota County CDA Workforce Housing II, LLC.
- Authorize the Executive Director to sign the Easement Agreement.

SUMMARY

The Dakota County Board of Commissioners (County Board) adopted the Rosemount Greenway Master Plan on July 31, 2012. The Master Plan established a preferred alignment for the 13-mile-long Greenway between Lebanon Hills Regional Park (LHRP) and Spring Lake Park Reserve via downtown Rosemount and the Mississippi River Greenway.

The City of Rosemount (City), in coordination with a private developer, secured the majority of the necessary trail right of way. The unsecured portion of the Dunmore segment of the Greenway involves property owned by the CDA though the Dakota County CDA Workforce Housing II LLC. The CDA ownership includes a 4.28-acre parcel (Property Identification Number 34-64596-01-010) in the City. The southern portion of the parcel is developed with a 32-unit townhome development, and the northern portion of the parcel includes a 100-foot-wide pipeline easement and a 0.28-acre area of undevelopable land where a 5,344-square-foot Easement is proposed. The CDA also owns an adjacent 0.46-acre parcel (Property Identification Number 34-64596-00-020) that is fully restricted by a pipeline easement and a drainage and utility easement.

Since this parcel is undevelopable, the CDA is willing to sell fee title for the entire parcel. See Attachment: Legal Descriptions of Real Estate Interests on CDA Property and Attachment: General Depiction of Real Estate Interests on CDA Property.

An appraisal was completed by an independent appraiser. The appraised value of fee title of the entire parcel is \$10,100 and the appraised value of the Easement is \$11,500.

RECOMMENDATION

Staff recommends conducting and closing the public hearing and approving the sale of real estate interests to Dakota County for Rosemount Greenway.

EXPLANATION OF FISCAL/FTE IMPACTS

Sale proceeds will be returned to the original funding source to be used for future projects.

☐ None ☐ Current budget ☐ Amendment Requested ☒ Other

RESOLUTION

WHEREAS, the Rosemount Greenway Master Plan (Master Plan) was adopted by the Dakota County Board of Commissioners on July 31, 2012; and

WHEREAS, the Master Plan established a preferred alignment for the 13-mile-long Greenway between Lebanon Hills Regional Park (LHRP) and Spring Lake Park Reserve via downtown Rosemount and the Mississippi River Greenway; and

WHEREAS, the City of Rosemount (City), in coordination with a private developer, secured the majority of the necessary trail right of way, as well as initial grading for the trail in the 3,200-foot-long Dunmore segment of the Greenway between Connemara Trail and Bonaire Path West; and

WHEREAS, the unsecured portion of the Dunmore segment of the Greenway involves property owned by the Dakota County Community Development Agency (CDA) though the Dakota County CDA Workforce Housing II LLC; and

WHEREAS, CDA ownership includes a 4.28-acre parcel (Property Identification Number 34-64596-01-010) and an adjacent 0.46-acre parcel (Property Identification Number 34-64596-00-020) in the City; and

WHEREAS, the southern portion of the 4.28-acre parcel is developed with townhomes and the northern portion of the parcel includes a 100-foot-wide pipeline easement and 0.28 acres of undevelopable land where a 5,344-square-foot Easement for the Greenway trail is proposed; and

WHEREAS, the adjacent 0.46-acre parcel is undevelopable due to a pipeline easement and a drainage and utility easement, and the CDA is willing to sell fee title for the entire parcel; and

WHEREAS, an independent appraiser completed an appraisal and the appraised value for fee title of the 0.46-acre parcel is \$10,100 and the appraised value of the Easement is \$11,500.

NOW, THEREFORE BE IT RESOLVED by the Dakota County Community Development Agency Board of Commissioners, That the Executive Director is authorized to sign the Purchase Agreement (totaling \$21,600), 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 hereby authorizes the Executive Director to sign the Easement Agreement, subject to approval by the County Attorney's Office as to form.

BE IT FURTHER RESOLVED, That the public hearing is closed.

PREVIOUS BOARD ACTION

25-6961; 4/22/2025

25-6970; 5/20/2025

25-7003; 8/26/2025

ATTACHMENTS

Attachment A: General Depiction of Dakota County's Real Estate Interests in Dakota County CDA Property

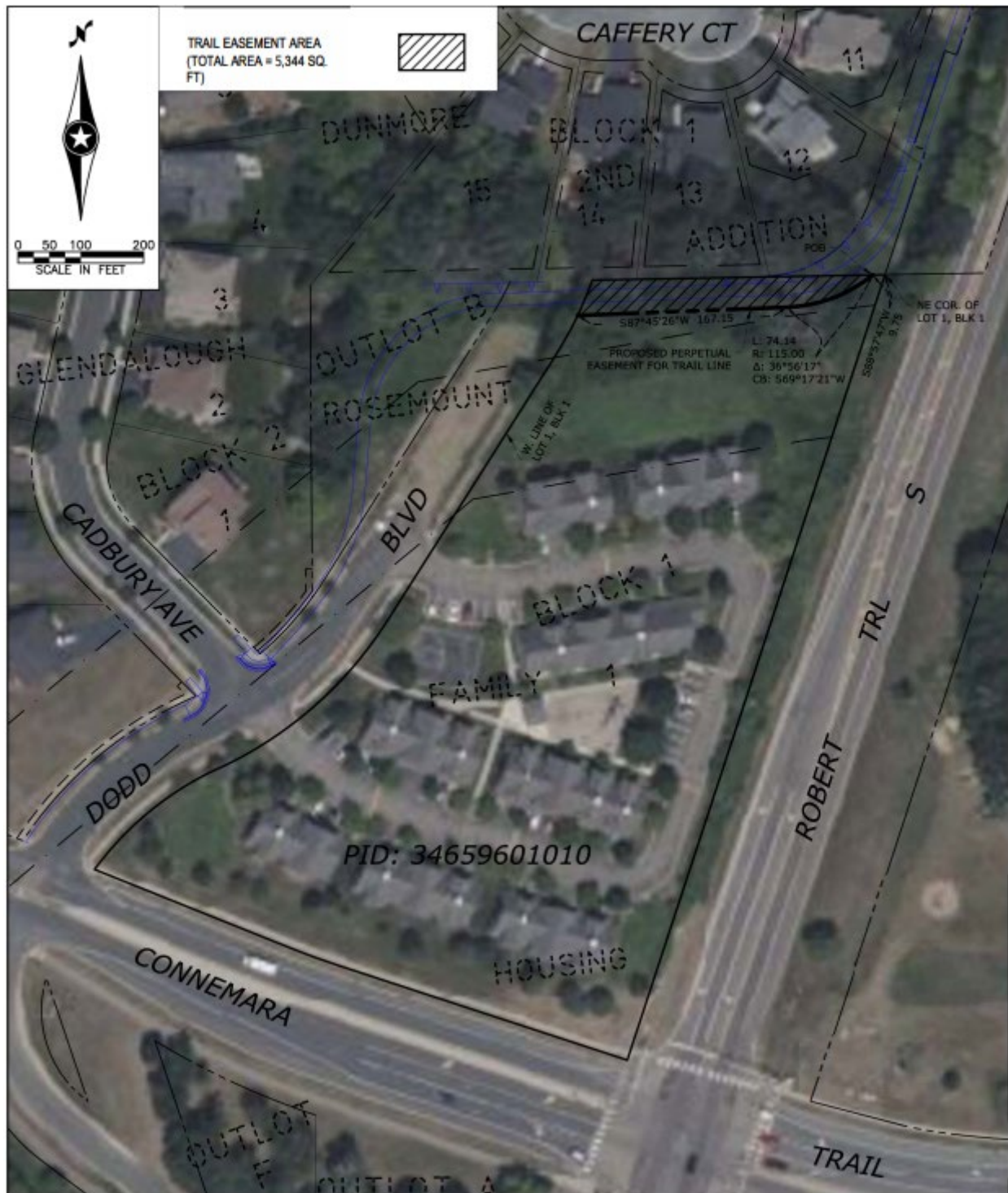
CONTACT

Department Head: Kari Gill, Deputy Executive Director

Author: Lori Zierden, Real Estate Manager

Attachment: General Depictions of Dakota County's Real Estate Interests in Dakota County CDA Property







Board of Commissioners

Request for Board Action

Meeting Date: October 21, 2025

Agenda #: 6C

DEPARTMENT: Community and Economic Development

FILE TYPE: Regular - Informational

TITLE

Discussion Of Requested Gap Financing For Real Estate Equities Project In Apple Valley

PURPOSE/ACTION REQUESTED

Discuss requested gap financing assistance requested by Real Estate Equities for an affordable housing development in Apple Valley.

SUMMARY

Real Estate Equities (the Developer) is purchasing a 3.1-acre site located at 155th Street W. and Gaslight Drive (the Site) from the City of Apple Valley (the City). The Site is the former Apple Valley Park and Ride, which was fully decommissioned in 2020.

In 2024, the City issued a request for proposals to redevelop the Site and chose the Developer's proposal, and a purchase agreement was executed. The Developer is proposing to build a 144 unit development. Approximately 90 percent of the units will have rents at or below 60% of Area Median Income (maximum 60% gross rent for a two-bedroom unit is \$1,788 per month). The City approved the proposed development on September 25, 2025. There is a sanitary sewer main line bisecting the property that requires the Developer to create two separate underground parking garages with corresponding systems. The development will also have rooftop solar. The Total Development Costs are estimated to be over \$55 million.

To finance the development, the Developer has applied to the CDA for an allocation of tax-exempt bonds which activates the allocation of "automatic" 4% low-income housing tax credits for the development.

The Developer states prevailing wage requirements, the unique design of the project, and higher interest rates have driven costs up creating a financing gap of over \$6million. The Developer has been approved for a Metropolitan Council LCDA grant of \$808,000 and the City has tentatively agreed to commit approximately \$1.2 million of 2025 and 2026 Local Affordable Housing Aid (LAHA). The Developer states approximately \$4 million is still needed to fill the gap and has requested funds from the CDA.

A discussion will be held at the Board meeting to illustrate the significance of the amount of public financing needed to make this project feasible. No action will be taken at this meeting to approve any financing for the project. The CDA Board will need to take future actions to approve the bonds, tax credits and any gap financing assistance.

ATTACHMENTS

None.

CONTACT

Department Head: Lisa Alfson, Director of Community and Economic Development

Author: Maggie Dykes, Assistant Director of CED, Kathy Kugel, Housing Finance Manager

MEMO

October 17, 2025

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

FROM: Tony Schertler, Executive Director

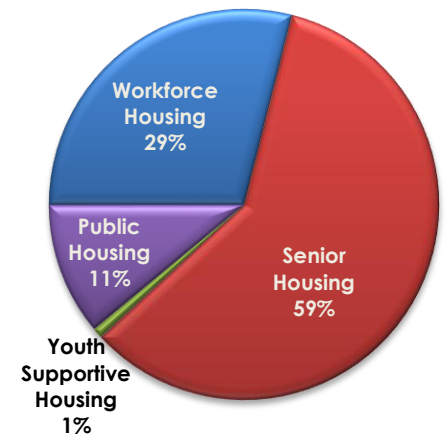
RE: Status Report - Quarter 3, 2025

This Status Report provides summary information on the use of affordable housing and community development programs in Dakota County. The Status Report reflects statistics through the third quarter of 2025 and not the entire life of programs. As a reference tool, the appendix has an explanation of each program.

Rental Assisted Housing

Development-Based Housing Programs	as of June 30		as of September 30		+/- Previous Quarter
	Elderly/ Disabled	Youth/ Family	Elderly/ Disabled	Youth/ Family	
CDA Housing Programs	1,669	831	1,669	831	0
Project Based Housing Choice Vouchers	All	131	All	126	(5)
Other Affordable Housing Programs	1100	1,730	1100	1,730	0
Total Development-Based Housing Units	2,769	2,692	2,769	2,687	(5)
Tenant-Based Housing Programs	All		All		+/- Quarter
Tenant Based Housing Choice Vouchers	2,338		2,295		-43
Portable Incoming Vouchers	478		516		38
Outgoing Vouchers	470		483		13
Other Rental Housing Subsidy Programs	26		28		2
Total Tenant-Based Housing Vouchers	0	3,312	0	3,322	10
Tenant-based program vouchers may be used by residents of development-based housing.					

CDA Property Portfolio



CDA Properties include:

- 29 Senior Housing Developments
- 24 Workforce Housing Developments
- 3 Other Developments: Lincoln Place (Youth Supportive Housing), Gateway Place, and Nicols Pointe
- 123 units Scattered Site Public Housing
- 80 units Public Housing (Colleen Loney)

Rental Assisted Housing includes:

Development-Based Housing Programs

- CDA Senior Housing
- CDA Workforce Housing
- CDA Youth Supportive Housing
- Section 8 Housing Choice Vouchers
- 202 Housing
- 811 Housing
- 236 Housing
- Low Rent Housing
- Non-CDA Bond Financed Housing
- Non-CDA Tax Credit Housing
- FMHA

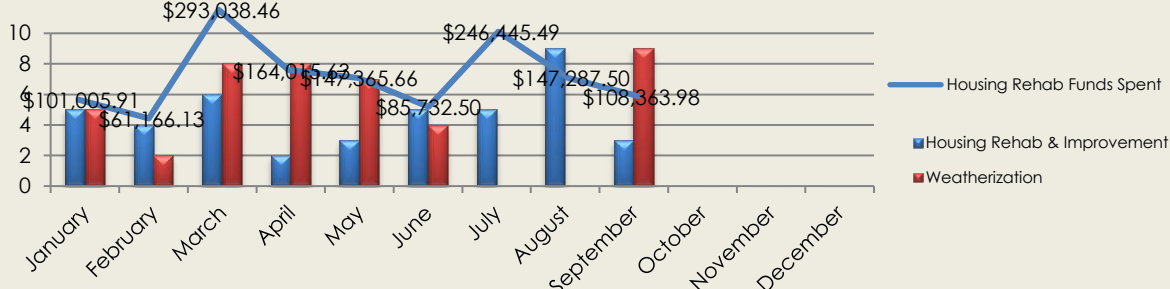
Tenant-Based Housing Programs

- Section 8 Housing Choice Vouchers
- Continuum of Care
- Bridges
- Family Unification Program
- Veteran Affairs Supportive Housing
- Housing Trust Fund
- Single Room Occupancy

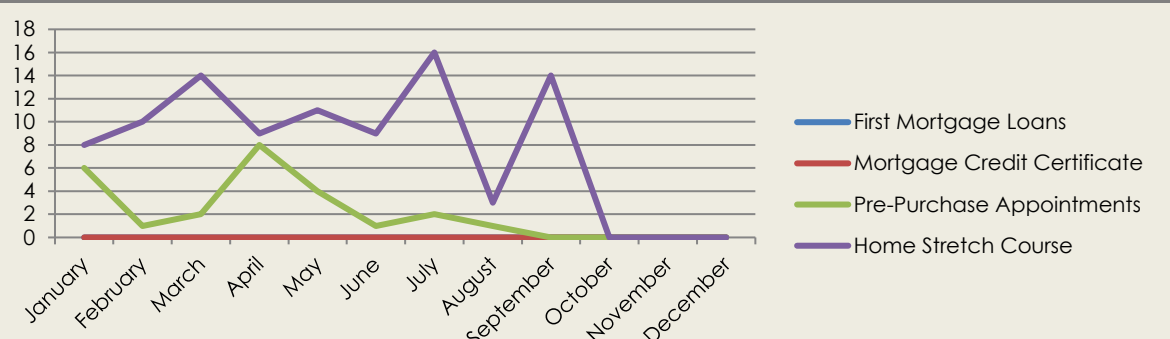
Program statistics are available upon request.

Home Ownership

Housing Improvement Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
Rehab & Improvement Loans Closed	15	10	17	0	42
Weatherization Projects Completed	15	19	9	0	43



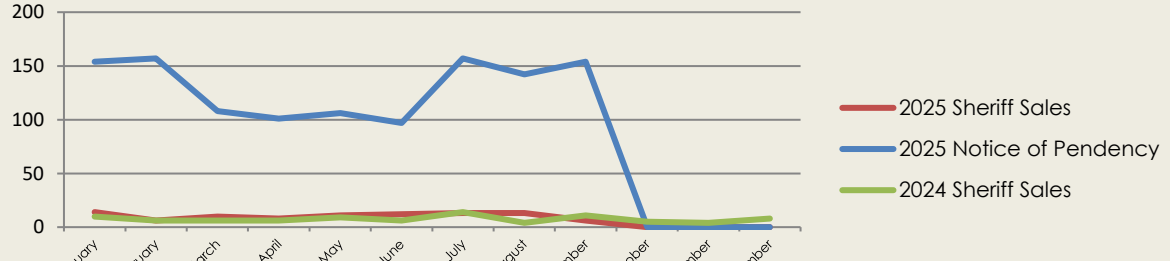
First Time Homebuyer Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
First Mortgage Loans & Downpayment	0	0	0	0	0
Mortgage Credit Certificates	0	0	0	0	0
Pre-Purchase Counseling	9	13	3	0	25
Home Stretch Homebuyer Education	32	29	33	0	94



Graph represents monthly data.

Foreclosure

Home Foreclosure	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD	2024 CY
Sheriff Sales	30	31	32	0	93	89
Notice of Pendency	419	304	453	0	1,176	1,209



Rental Assisted Housing

	as of June 30		as of September 30		+/-
	Elderly/ Disabled	Youth/ Family	Elderly/ Disabled	Youth/ Family	Previous Quarter
Development-Based Housing Programs					
CDA Housing Programs	170	111	170	111	0
Project Based Housing Choice Vouchers	All	19	All	17	-2
Other Affordable Housing Programs	215	117	215	117	0
Total Development-Based Housing Units	385	247	385	245	-2
Tenant-Based Housing Programs					
		All		All	+/- Quarter
Tenant Based Housing Choice Vouchers		266		254	-12
Portable Incoming Vouchers		45		44	-1
Other Rental Housing Subsidy Programs		0		0	0
Total Tenant-Based Housing Vouchers		311		298	-13

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

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

35 units

Other Affordable Housing in Apple Valley

Project Based Vouchers

Apple Valley Villa • 72 senior units
Whitney Grove Townhomes • 56 family units

Section 811 Housing

Apple Grove Apartments • 16 units

Non-CDA Managed Tax Credit

Haralson 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
Legends of Apple Valley • 163 affordable senior units

Non-CDA Other

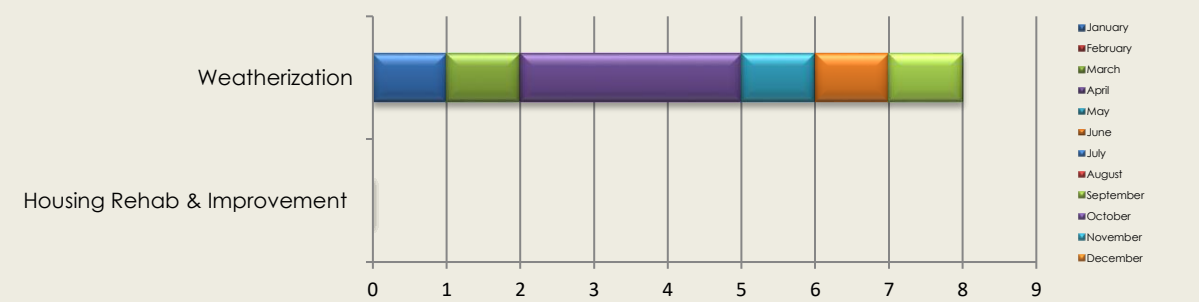
Scott-Carver-Dakota CAP Agency • 1 affordable unit

Future Developments

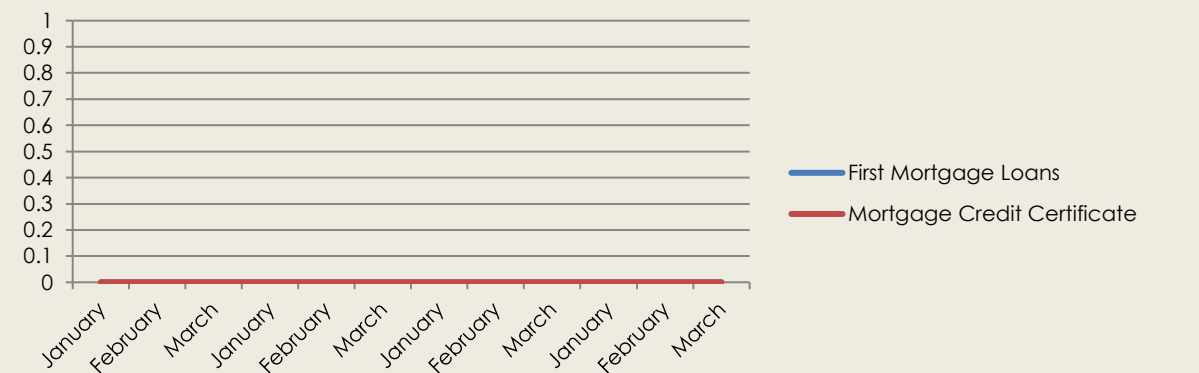
• Founders Circle Site, Roers Developer, TIF funded 36 units to be affordable for 15 years (after building is occupied).

Home Ownership Connection

Housing Improvement Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
Rehab & Improvement Loans Closed	0	0	0	0	0
Weatherization Projects Completed	2	5	1	0	8

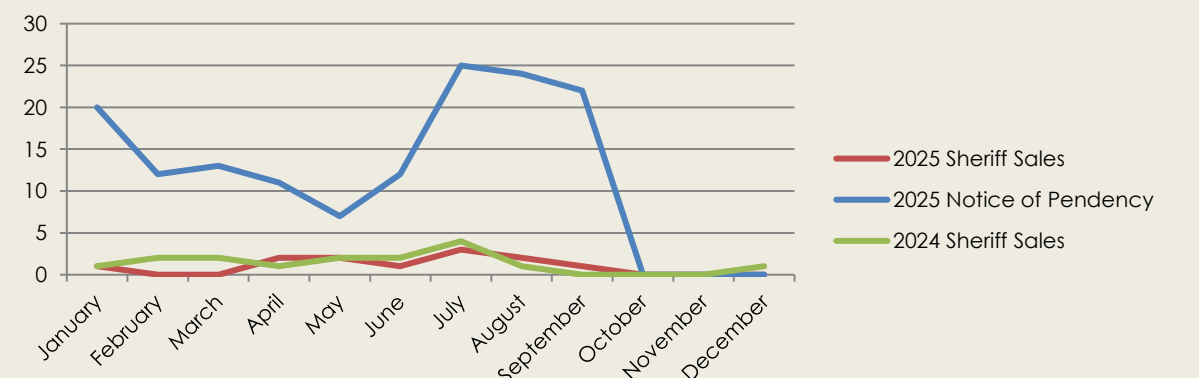


First Time Homebuyer Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
First Mortgage Loans & Downpayment	0	0	0	0	0
Mortgage Credit Certificate Requested	0	0	0	0	0



Foreclosure

Home Foreclosure	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD	2024
Sheriff Sales	1	5	6	0	12	16
Notice of Pendancy	45	30	71	0	146	155



Rental Assisted Housing

	as of June 30		as of September 30		+/-
Development-Based Housing Programs	Elderly/ Disabled	Youth/ Family	Elderly/ Disabled	Youth/ Family	Previous Quarter
CDA Housing Programs	206	56	206	56	0
Project Based Housing Choice Vouchers	All	4	All	4	0
Other Affordable Housing Programs	83	496	83	496	0
Total Development-Based Housing Units	289	556	289	556	0
Tenant-Based Housing Programs		All		All	+/- Quarter
Tenant Based Housing Choice Vouchers		424		416	-8
Portable Incoming Vouchers		92		97	5
Other Rental Housing Subsidy Programs		9		8	-1
Total Tenant-Based Housing Vouchers		525		521	-4

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

CDA Properties in Burnsville

Senior Housing Developments:

Eagle Ridge Place • 60 units
Park Ridge Place • 66 units
Valley Ridge • 80 units

Workforce Housing Developments:

Parkside Townhomes • 22 units
Heart of the City Townhomes • 34 units

Scattered Site Public Housing

52 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 Ridge Point • 42 units

Non-CDA Managed Tax Credit

Timber Ridge • 48 units
Andrew's Pointe • 57 units

Non-CDA Bond Financed Housing

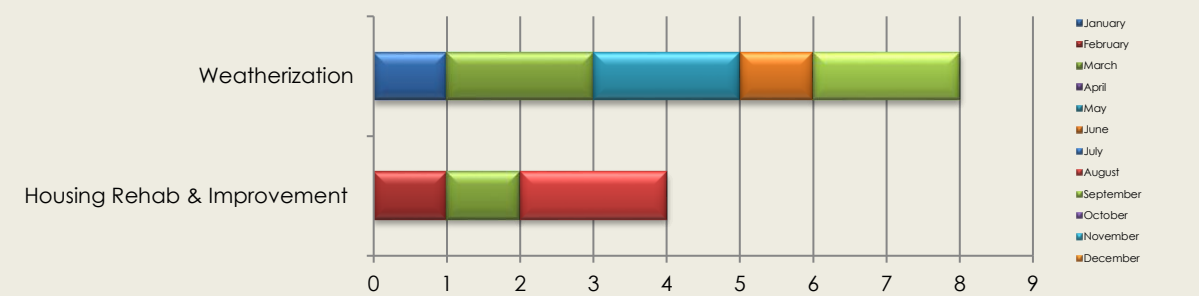
Grande Market Place • 46 affordable units of 113 total units
Dakota Station • 60 affordable units of 150 total units
Wyngate Townhomes • 10 affordable units of 505 total units

Non-CDA Other

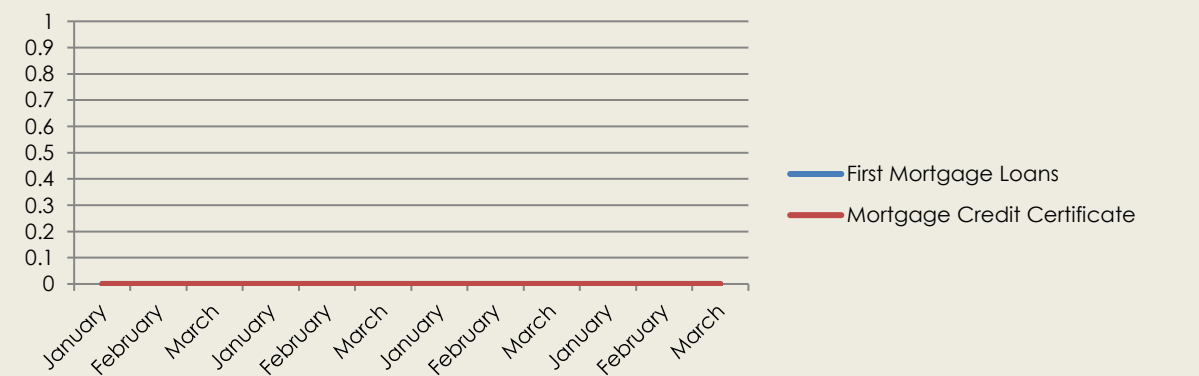
County Road 5 - Tasks Unlimited • 6 affordable units
Scott-Carver-Dakota CAP Agency • 8 affordable units

Home Ownership Connection

Housing Improvement Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
Rehab & Improvement Loans Closed	2	0	2	0	4
Weatherization Projects Completed	3	3	2	0	8

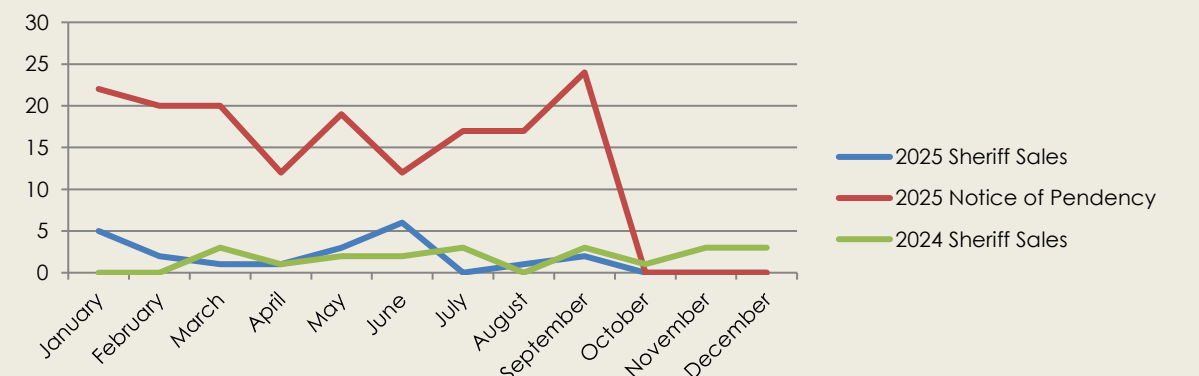


First Time Homebuyer Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
First Mortgage Loans & Downpayment	0	0	0	0	0
Mortgage Credit Certificate Requested	0	0	0	0	0



Foreclosure

Home Foreclosure	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD	2024
Sheriff Sales	8	10	3	0	21	21
Notice of Pendancy	62	43	58	0	163	175



Rental Assisted Housing

	as of June 30		as of September 30		+/-
Development-Based Housing Programs	Elderly/ Disabled	Youth/ Family	Elderly/ Disabled	Youth/ Family	Previous Quarter
CDA Housing Programs	245	224	245	224	0
Project Based Housing Choice Vouchers	All	31	All	30	-1
Other Affordable Housing Programs	32	132	32	132	0
Total Development-Based Housing Units	277	387	277	386	-1
Tenant-Based Housing Programs		All		All	+/- Quarter
Tenant Based Housing Choice Vouchers		373		379	6
Portable Incoming Vouchers		53		77	24
Other Rental Housing Subsidy Programs		9		10	1
Total Tenant-Based Housing Vouchers		435		466	31

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

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
- Nicols Pointe • 24 units

Workforce Housing Developments

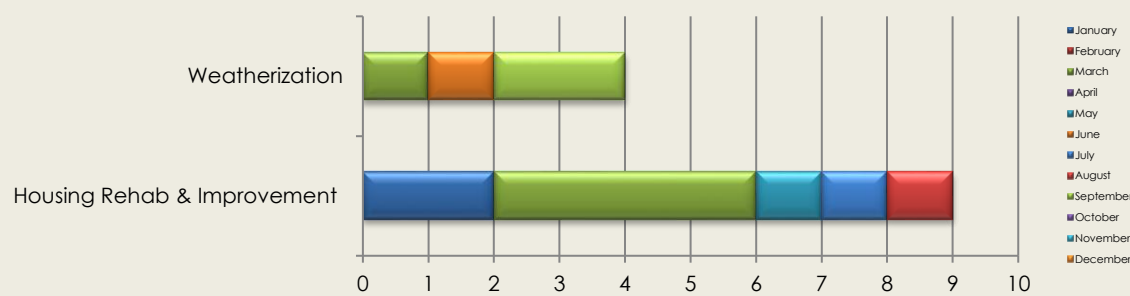
- Oak Ridge Townhomes • 42 units
- Erin Place Townhomes • 34 units
- Northwood Townhomes • 42 units
- Riverview Ridge Townhomes • 27 units
- Lakeshore Townhomes • 50 units

Youth Supportive Housing

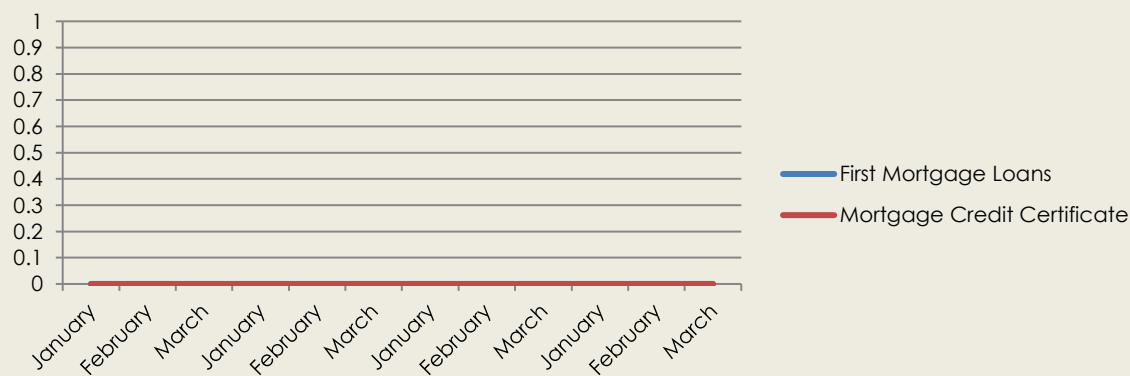
- Lincoln Place • 24 units

Home Ownership Connection

Housing Improvement Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
Rehab & Improvement Loans Closed	6	1	2	0	9
Weatherization Projects Completed	1	1	2	0	4



First Time Homebuyer Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
First Mortgage Loans & Downpayment	0	0	0	0	0
Mortgage Credit Certificate Requested	0	0	0	0	0



Other Affordable Housing in Eagan

Non-CDA Bond Financed Housing

- Cedar Villas • 21 affordable family units of 104 total units
- Commons on Marice • 32 affordable senior units of 156 total units
- View Pointe Apartments • 60 affordable units of 327 total units

Non-CDA Other

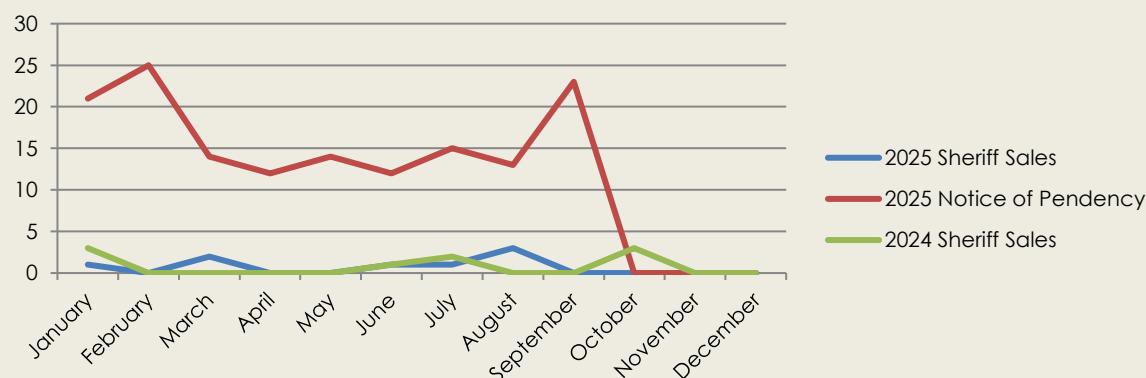
- Scott-Carver-Dakota CAP Agency • 8 affordable units
- Dakota Woodlands (Mary's Shelter) • 21 units

Future Developments

- Aster House, REE Developer, bond financing; 204 units (anticipated occupancy in 2022).
- Lexington Flats, MWF Developer, tax credit; 49 units (anticipated occupancy 2021).

Foreclosure

Home Foreclosure	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD	2024
Sheriff Sales	3	1	4	0	8	9
Notice of Pendency	60	38	51	0	149	166



Rental Assisted Housing

	as of June 30		as of September 30		+/-
Development-Based Housing Programs	Elderly/ Disabled	Youth/ Family	Elderly/ Disabled	Youth/ Family	Previous Quarter
CDA Housing Programs	66	51	66	51	0
Project Based Housing Choice Vouchers	All	4	All	3	-1
Other Affordable Housing Programs	37	115	37	115	0
Total Development-Based Housing Units	103	170	103	169	-1
Tenant-Based Housing Programs		All		All	+/- Quarter
Tenant Based Housing Choice Vouchers		58		54	-4
Portable Incoming Vouchers		10		10	0
Other Rental Housing Subsidy Programs		0		0	0
Total Tenant-Based Housing Vouchers		68		64	-4

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

CDA Properties in Farmington

Senior Housing Developments

Vermillion River Crossing • 66 units

Workforce Housing Developments

Twin Ponds Townhomes • 51 units

Scattered Site Public Housing

6 units

Other Affordable Housing in Farmington

Project Based Vouchers

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

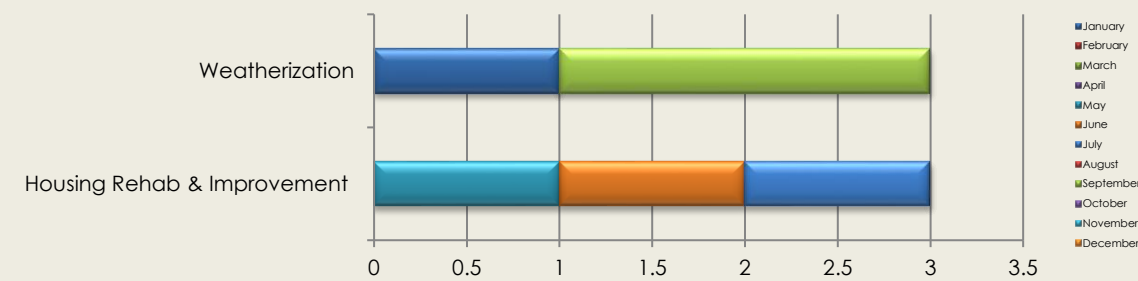
Farmington Townhomes • 16 units

Non-CDA Other

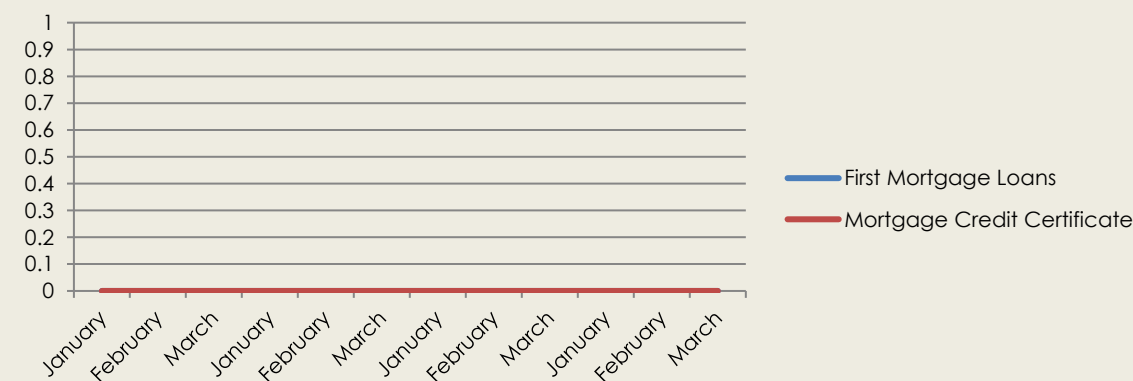
Elim Terrace • 4 affordable units
of 18 total units

Home Ownership Connection

Housing Improvement Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
Rehab & Improvement Loans Closed	0	2	1	0	3
Weatherization Projects Completed	1	0	2	0	3

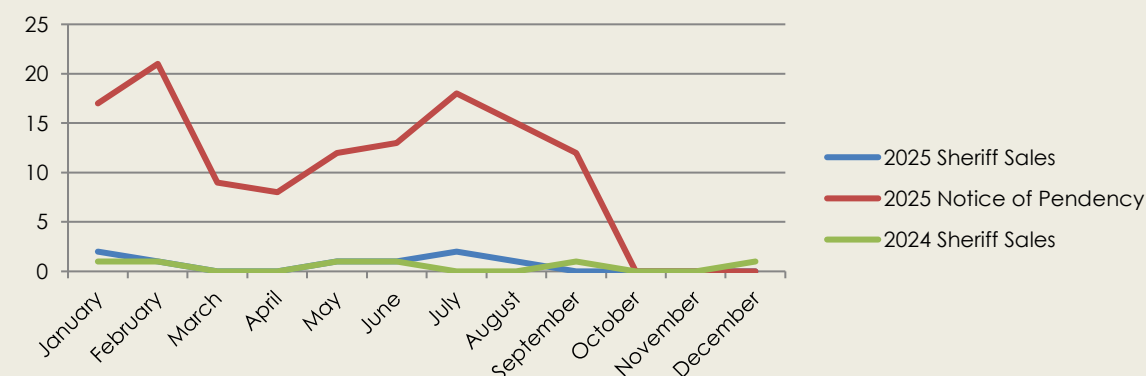


First Time Homebuyer Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
First Mortgage Loans & Downpayment	0	0	0	0	0
Mortgage Credit Certificate Requested	0	0	0	0	0



Foreclosure

Home Foreclosure	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD	2024
Sheriff Sales	3	2	3	0	8	6
Notice of Pendancy	47	33	45	0	125	153



Rental Assisted Housing

	as of June 30		as of September 30		+/-
Development-Based Housing Programs	Elderly/ Disabled	Youth/ Family	Elderly/ Disabled	Youth/ Family	Previous Quarter
CDA Housing Programs	103	80	103	80	0
Project Based Housing Choice Vouchers	All	6	All	6	0
Other Affordable Housing Programs	109	83	109	83	0
Total Development-Based Housing Units	212	169	212	169	0
Tenant-Based Housing Programs	All		All		+/- Quarter
Tenant Based Housing Choice Vouchers	125		123		-2
Portable Incoming Vouchers	12		13		1
Other Rental Housing Subsidy Programs	0		0		0
Total Tenant-Based Housing Vouchers	137		136		-1

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

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

8 units

Other Affordable Housing in Hastings

Section 202 Housing

Oak Ridge • 109 senior units

Non-CDA Managed Tax Credit

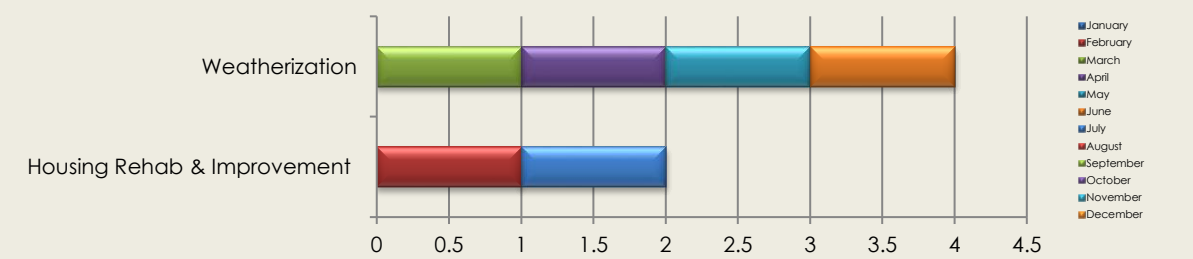
Guardian Angels Apartments & Townhomes • 33 family units
Artspace Hastings Lofts • 37 affordable units

Future Developments

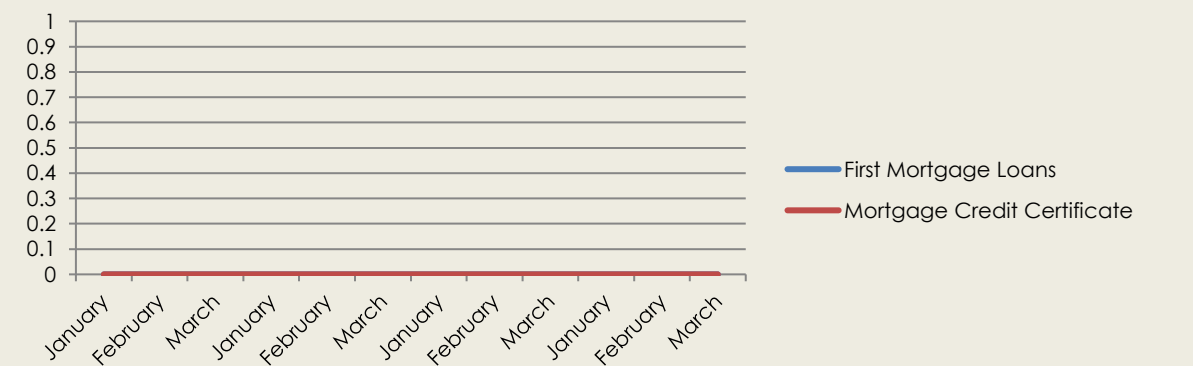
• Senior apartments, REE Developer; financing and occupancy TBD; still in process of being approved.

Home Ownership Connection

Housing Improvement Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
Rehab & Improvement Loans Closed	1	0	1	0	2
Weatherization Projects Completed	1	3	0	0	4

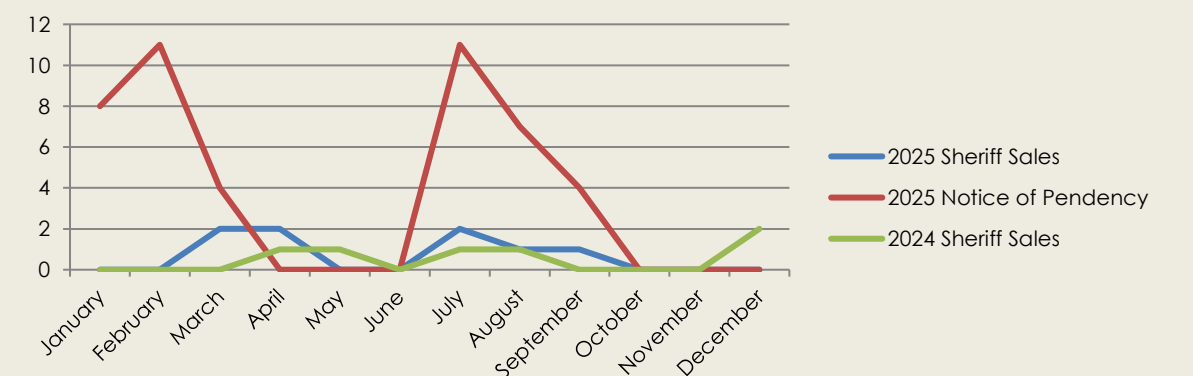


First Time Homebuyer Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
First Mortgage Loans & Downpayment	0	0	0	0	0
Mortgage Credit Certificate Requested	0	0	0	0	0



Foreclosure

Home Foreclosure	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD	2024
Sheriff Sales	2	2	4	0	8	6
Notice of Pendency	23	0	22	0	45	76



Rental Assisted Housing

	as of June 30		as of September 30		+/-
Development-Based Housing Programs	Elderly/ Disabled	Youth/ Family	Elderly/ Disabled	Youth/ Family	Previous Quarter
CDA Housing Programs	177	78	177	78	0
Project Based Housing Choice Vouchers	All	54	All	52	-2
Other Affordable Housing Programs	0	305	0	305	0
Total Development-Based Housing Units	177	437	177	435	-2
Tenant-Based Housing Programs	All		All		+/- Quarter
Tenant Based Housing Choice Vouchers	167		167		0
Portable Incoming Vouchers	38		36		-2
Other Rental Housing Subsidy Programs	1		1		0
Total Tenant-Based Housing Vouchers	206		204		-2

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

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

9 units

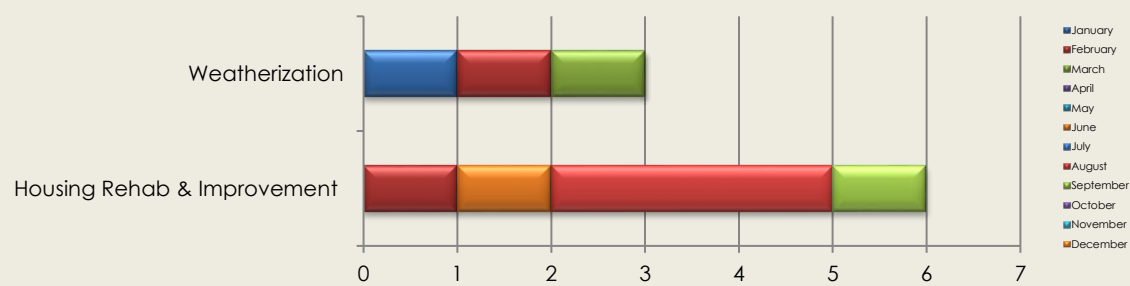
Other Affordable Housing in Inver Grove Heights

Project Based Vouchers

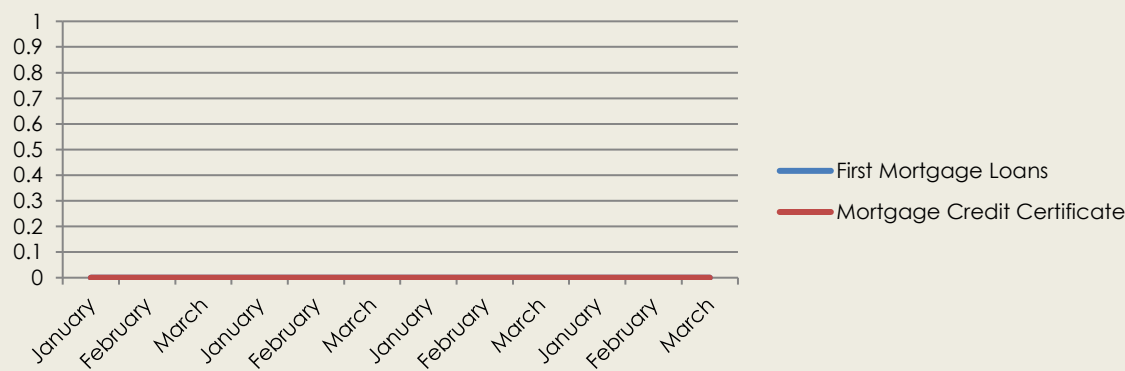
Prairie Estates • 40 family units
Cahill Place • 40 family units

Home Ownership Connection

Housing Improvement Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
Rehab & Improvement Loans Closed	1	1	4	0	6
Weatherization Projects Completed	3	0	0	0	3



First Time Homebuyer Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
First Mortgage Loans & Downpayment	0	0	0	0	0
Mortgage Credit Certificate Requested	0	0	0	0	0



Section 236 Housing

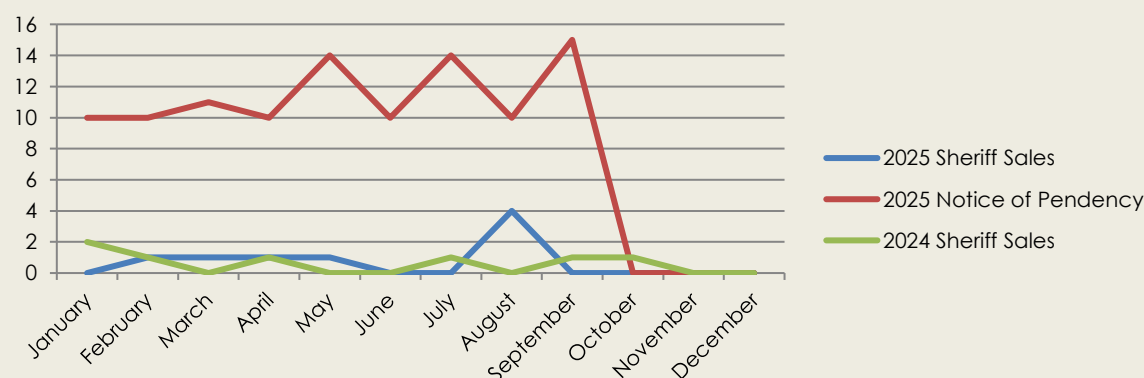
Rolling Meadows Cooperative • 202 units

Non-CDA Bond Financed Housing

Blackberry Pointe • 92 affordable family units of 219 total units

Foreclosure

Home Foreclosure	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD	2024
Sheriff Sales	2	2	4	0	8	7
Notice of Pendency	31	34	39	0	104	85



Rental Assisted Housing

	as of June 30		as of September 30		+/-
	Elderly/ Disabled	Youth/ Family	Elderly/ Disabled	Youth/ Family	Previous Quarter
Development-Based Housing Programs					
CDA Housing Programs	264	175	264	175	0
Project Based Housing Choice Vouchers	All	7	All	8	1
Other Affordable Housing Programs	24	126	24	126	0
Total Development-Based Housing Units	288	308	288	309	1
Tenant-Based Housing Programs		All		All	+/- Quarter
Tenant Based Housing Choice Vouchers		163		157	-6
Portable Incoming Vouchers		21		23	2
Other Rental Housing Subsidy Programs		1		1	0
Total Tenant-Based Housing Vouchers		185		181	-4

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

CDA Properties in Lakeville

Senior Housing Developments

Winsor Plaza • 64 units
Main Street Manor • 51 units
Crossroads Commons • 87 units
Argonne Hills • 62 units

Workforce Housing Developments

Country Lane Townhomes • 29 units
Prairie Crossing Townhomes • 40 units
Meadowlark Townhomes • 40 units
Cedar Valley Townhomes • 30 units
Keystone Crossing • 36 units

Scattered Site Public Housing

8 units

Other Affordable Housing in Lakeville

Section 202 Housing

Fairfield Terrace • 24 units

Non-CDA Managed Tax Credit

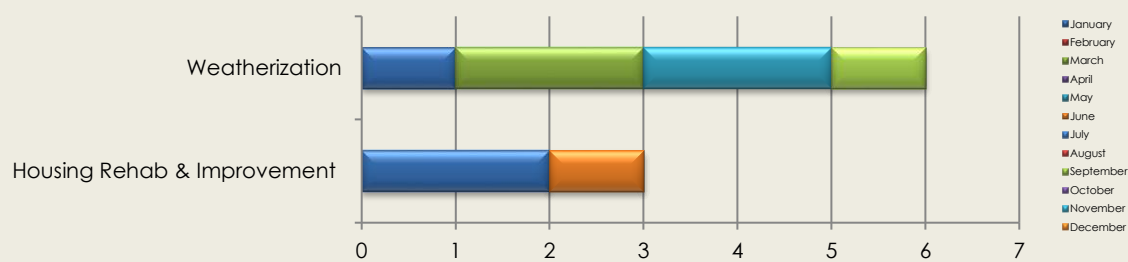
Lakeville Court Apartments • 50 units
Lakeville Pointe • 49 units

Non-CDA Other

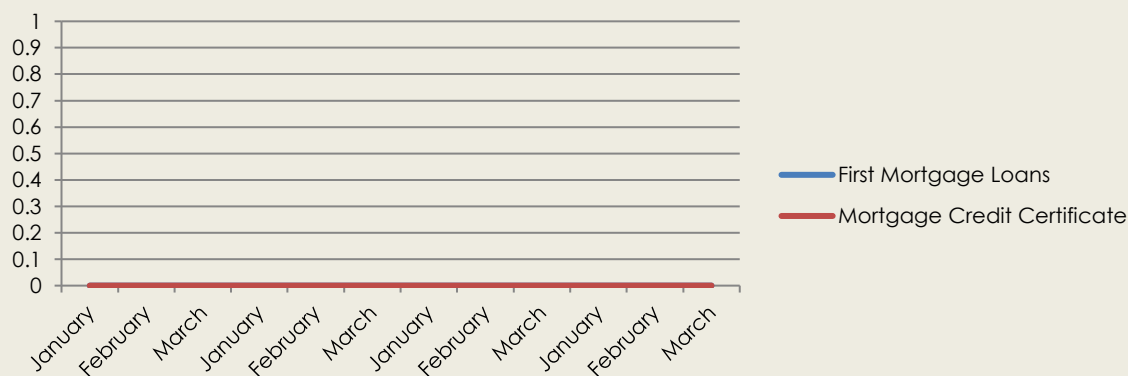
Scott-Carver-Dakota • 4 affordable units

Home Ownership Connection

Housing Improvement Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
Rehab & Improvement Loans Closed	2	1	0	0	3
Weatherization Projects Completed	3	2	1	0	6

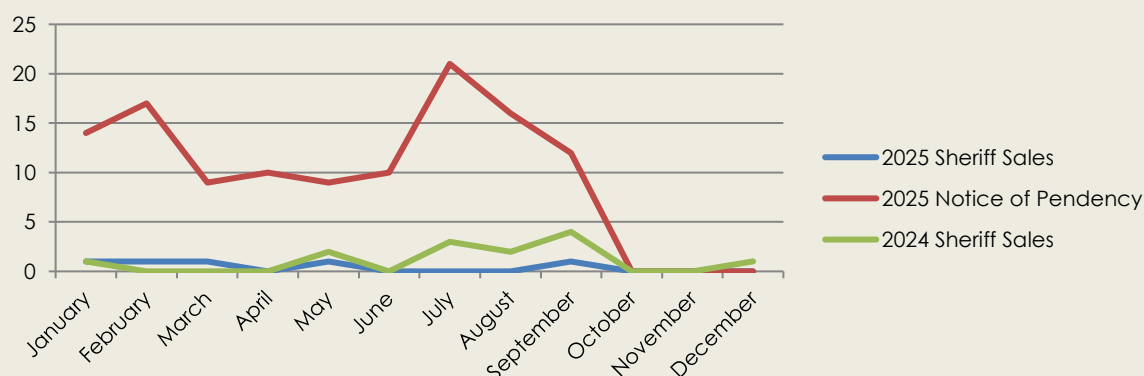


First Time Homebuyer Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
First Mortgage Loans & Downpayment	0	0	0	0	0
Mortgage Credit Certificate Requested	0	0	0	0	0



Foreclosure

Home Foreclosure	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD	2024
Sheriff Sales	3	1	1	0	5	13
Notice of Pendancy	40	29	49	0	118	110



Rental Assisted Housing

	as of June 30		as of September 30		+/-
	Elderly/ Disabled	Youth/ Family	Elderly/ Disabled	Youth/ Family	Previous Quarter
Development-Based Housing Programs					
CDA Housing Programs	125	24	125	24	0
Project Based Housing Choice Vouchers	All	0	All	0	0
Other Affordable Housing Programs	0	1	0	1	0
Total Development-Based Housing Units	125	25	125	25	0
Tenant-Based Housing Programs		All		All	+/- Quarter
Tenant Based Housing Choice Vouchers		38		37	-1
Portable Incoming Vouchers		1		1	0
Other Rental Housing Subsidy Programs		0		0	0
Total Tenant-Based Housing Vouchers		39		38	-1

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

CDA Properties in Mendota Heights

Senior Housing Developments

Parkview Plaza • 65 units

Village Commons • 60 units

Workforce Housing Developments

Hillside Gables Townhomes • 24 units

**Other Affordable Housing
in Mendota Heights**

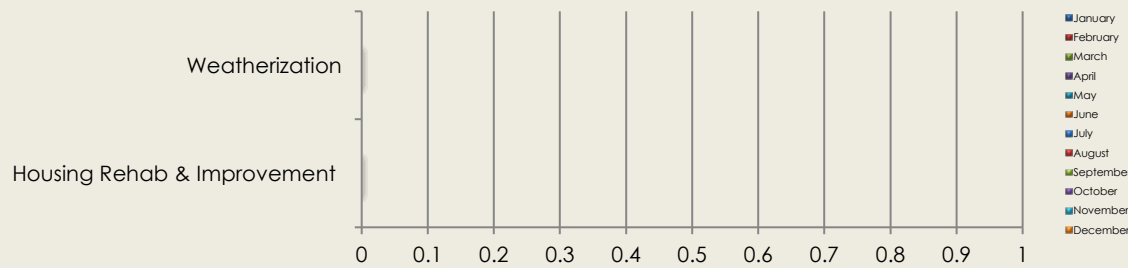
Project Based Vouchers

Dakota Adults •

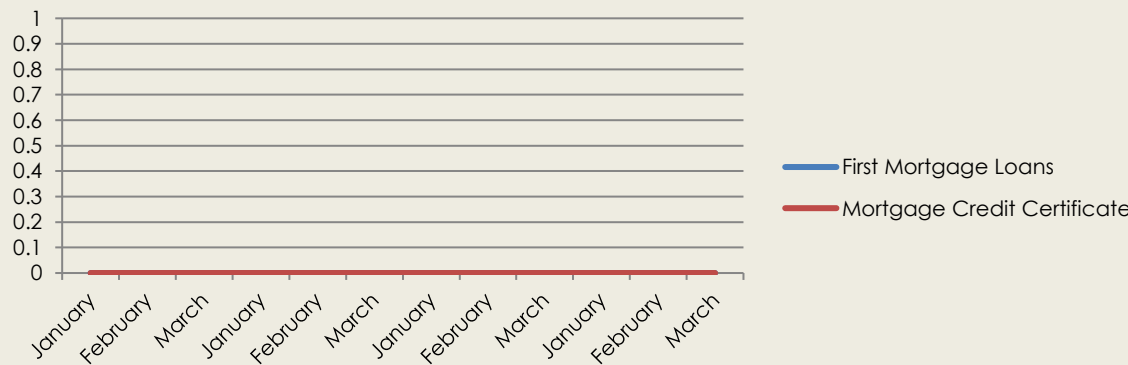
12 handicapped units

Home Ownership Connection

Housing Improvement Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
Rehab & Improvement Loans Closed	0	0	0	0	0
Weatherization Projects Completed	0	0	0	0	0

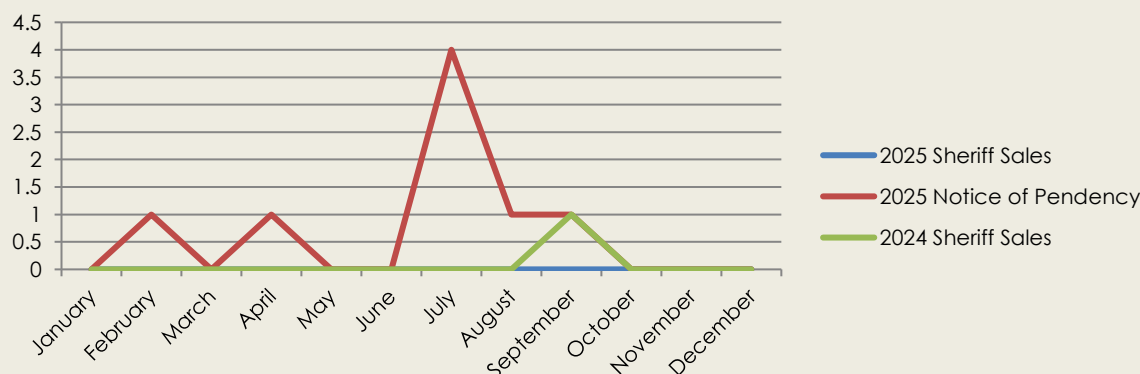


First Time Homebuyer Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
First Mortgage Loans & Downpayment	0	0	0	0	0
Mortgage Credit Certificate Requested	0	0	0	0	0



Foreclosure

Home Foreclosure	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD	2024
Sheriff Sales	0	0	0	0	0	1
Notice of Pendency	1	1	6	0	8	13



Rental Assisted Housing

	as of June 30		as of September 30		+/-
Development-Based Housing Programs	Elderly/ Disabled	Youth/ Family	Elderly/ Disabled	Youth/ Family	Previous Quarter
CDA Housing Programs	104	32	104	32	0
Project Based Housing Choice Vouchers	All	6	All	6	0
Other Affordable Housing Programs	0	90	0	90	0
Total Development-Based Housing Units	104	128	104	128	0
Tenant-Based Housing Programs		All		All	+/- Quarter
Tenant Based Housing Choice Vouchers		132		142	10
Portable Incoming Vouchers		44		51	7
Other Rental Housing Subsidy Programs		3		5	2
Total Tenant-Based Housing Vouchers		179		198	19
Tenant-based program vouchers may be used by residents of development-based housing.					

CDA Properties in Rosemount

- Senior Housing Developments
Cameo Place • 44 units
Cambrian Commons • 60 units
- Workforce Housing Developments
Carbury Hills Townhomes • 32 units
Prestwick Place • 40 units

- Scattered Site Public Housing
20 units

Other Affordable Housing in Rosemount

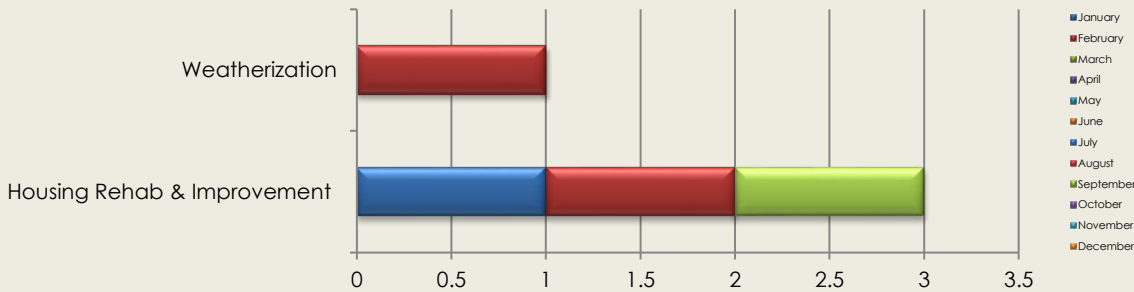
- Project Based Vouchers
Rosemount Plaza • 39 senior units
Rosemount Greens • 28 family units

- Non-CDA Bond Financed Housing
Waterford Commons • 23 affordable units of 106 total units

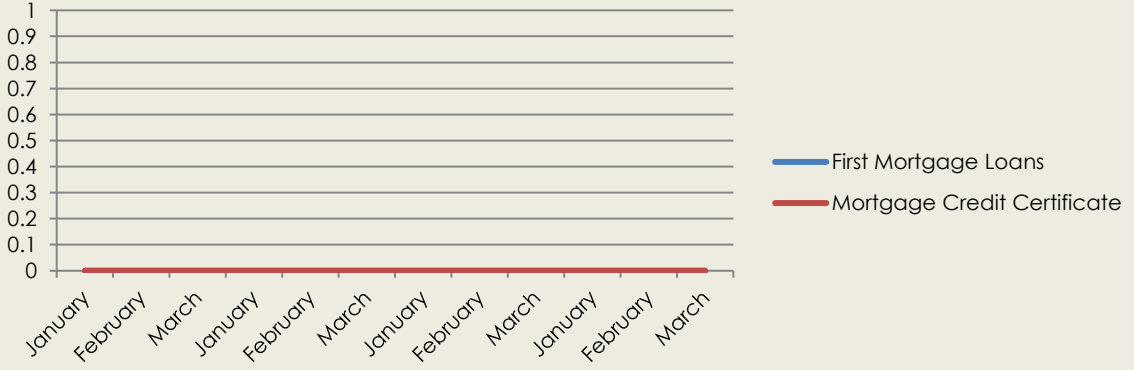
- Non-CDA Managed Tax Credit
Park Place • 36 units
Wexford Place • 49 units

Home Ownership Connection

Housing Improvement Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
Rehab & Improvement Loans Closed	2	0	1	0	3
Weatherization Projects Completed	1	0	0	0	1

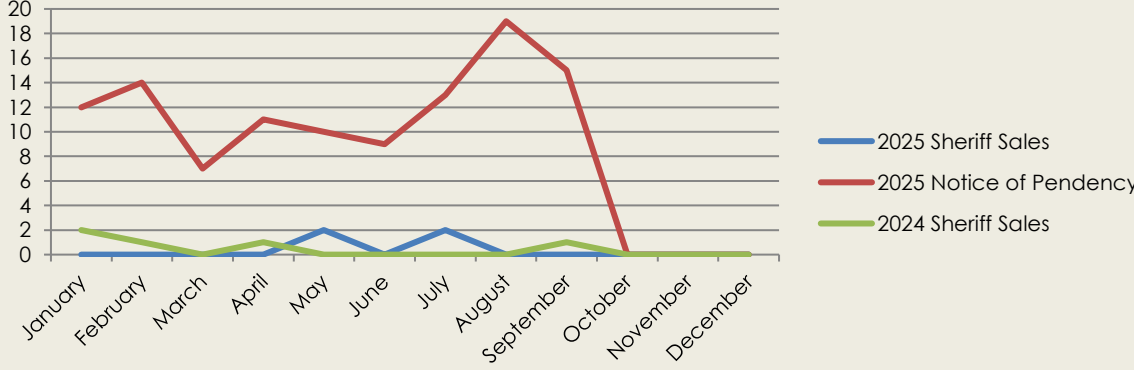


First Time Homebuyer Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
First Mortgage Loans & Downpayment	0	0	0	0	0
Mortgage Credit Certificate Requested	0	0	0	0	0



Foreclosure

Home Foreclosure	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD	2024
Sheriff Sales	0	2	2	0	4	5
Notice of Pendancy	33	30	47	0	110	77



Rental Assisted Housing

	as of June 30		as of September 30		+/-
Development-Based Housing Programs	Elderly/ Disabled	Youth/ Family	Elderly/ Disabled	Youth/ Family	Previous Quarter
CDA Housing Programs	170	0	170	0	0
Project Based Housing Choice Vouchers	All	0	All	0	0
Other Affordable Housing Programs	296	51	296	51	0
Total Development-Based Housing Units	466	51	466	51	0
Tenant-Based Housing Programs		All		All	+/- Quarter
Tenant Based Housing Choice Vouchers		184		181	-3
Portable Incoming Vouchers		28		29	1
Other Rental Housing Subsidy Programs		0		0	0
Total Tenant-Based Housing Vouchers		212		210	-2
Tenant-based program vouchers may be used by residents of development-based housing.					

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

Low Rent

John Carroll • 165 units
Nan McKay • 131 units

Non-CDA Managed Tax Credit

Kaposia Terrace Townhomes • 19 affordable units of 20 total units

Non-CDA Bond Financed Housing

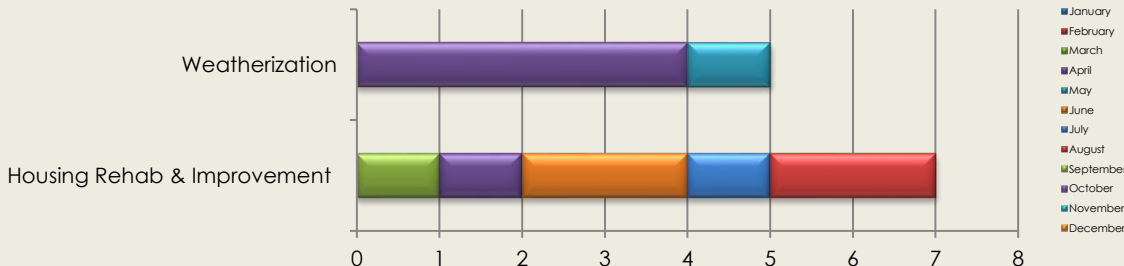
Kaposia (Rose) Apartments • 20 affordable units of 48 total units

Non-CDA Other

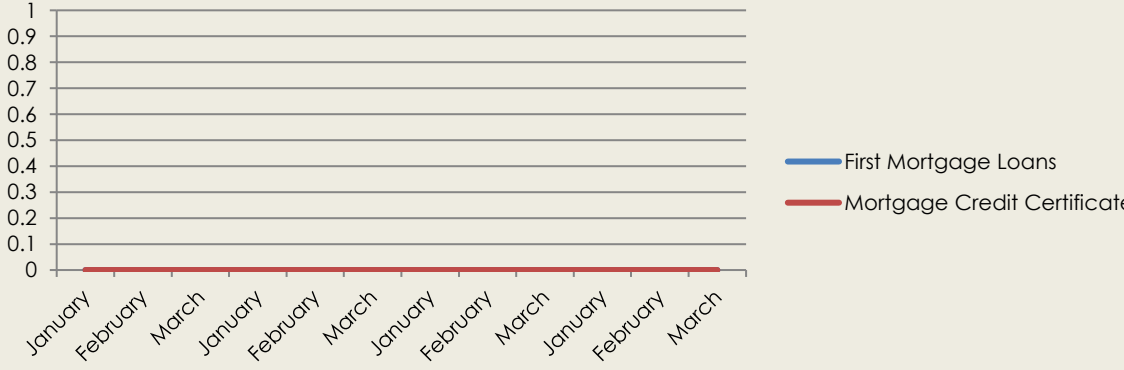
Scott-Carver-Dakota CAP Agency • 12 affordable units

Home Ownership Connection

Housing Improvement Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
Rehab & Improvement Loans Closed	1	3	3	0	7
Weatherization Projects Completed	0	5	0	0	5

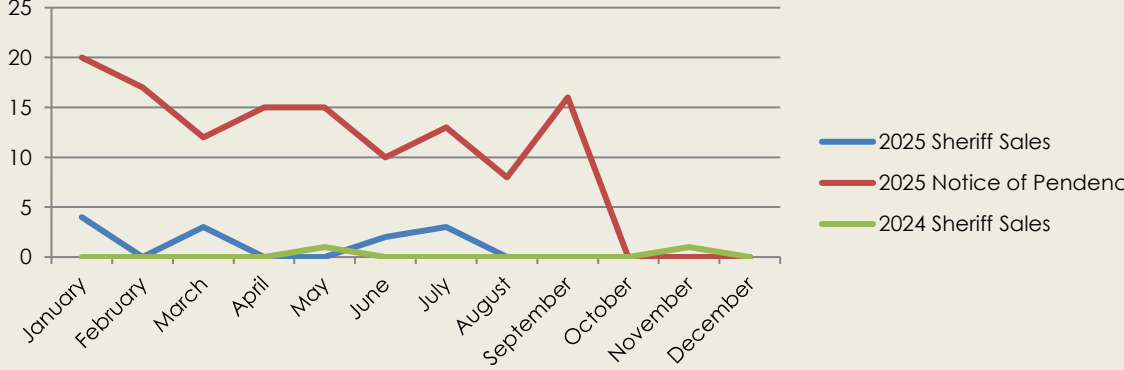


First Time Homebuyer Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
First Mortgage Loans & Downpayment	0	0	0	0	0
Mortgage Credit Certificate Requested	0	0	0	0	0



Foreclosure

Home Foreclosure	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD	2024
Sheriff Sales	7	2	3	0	12	2
Notice of Pendancy	49	40	37	0	126	120



CDA Properties in West St. Paul

Senior Housing Developments

Haskell Court • 42 units
The Dakotah • 59 units

Scattered Site Public Housing

7 units
Colleen Loney Manor • 80 units

Other

Gateway Place • 54 units

Other Affordable Housing in West St. Paul

Section 202 Housing

Mount Carmel • 60 units

Low Rent

4 units

Non-CDA Bond Financed Housing

The Sanctuary of West St. Paul • 164 senior units
The Winslow • 172 units

Non-CDA Tax Credit

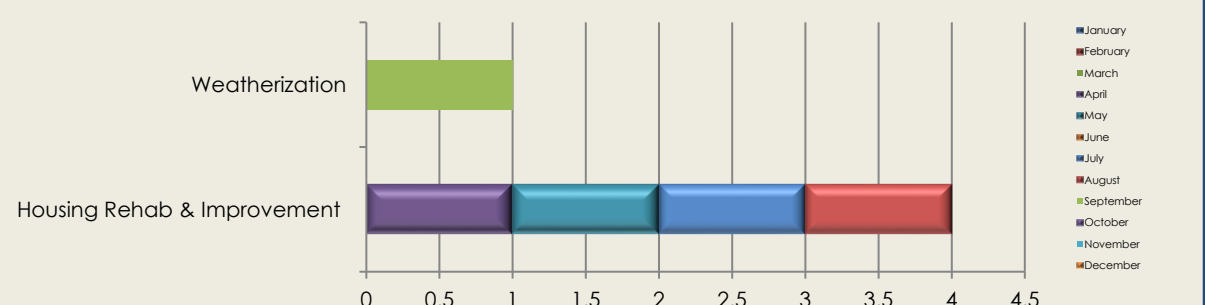
Covington Court • 160 units

Non-CDA Other

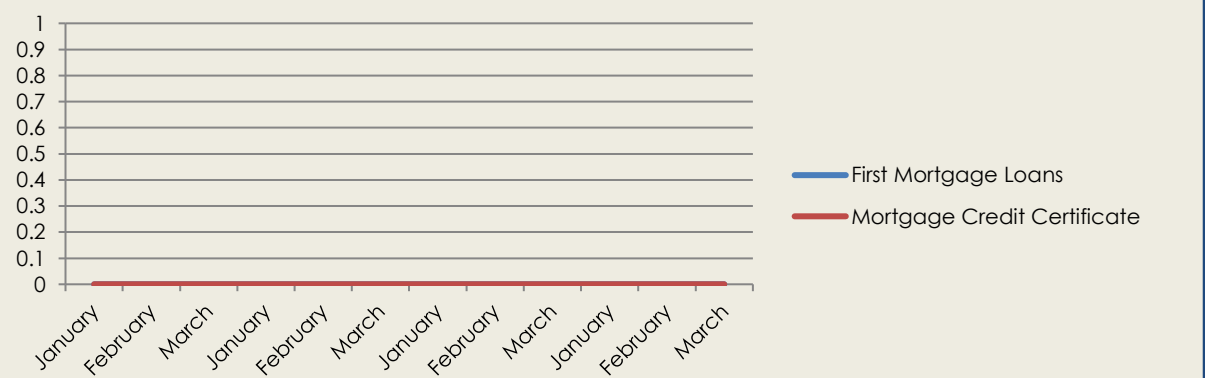
The Oaks of West St. Paul • 25 affordable units of 132 total units
Westview Park • 15 affordable units of 72 total units

	as of June 30		as of September 30		+/-
Development-Based Housing Programs	Elderly/Disabled	Youth/Family	Elderly/Disabled	Youth/Family	Previous Quarter
CDA Housing Programs	101	0	101	0	0
Project Based Housing Choice Vouchers	All	0	All	0	0
Other Affordable Housing Programs	304	214	304	214	0
Total Development-Based Housing Units	405	214	405	214	0
Tenant-Based Housing Programs		All		All	+/- Quarter
Tenant Based Housing Choice Vouchers		405		383	-22
Portable Incoming Vouchers		134		135	1
Other Rental Housing Subsidy Programs		3		3	0
Total Tenant-Based Housing Vouchers		542		521	-21
Tenant-based program vouchers may be used by residents of development-based housing.					

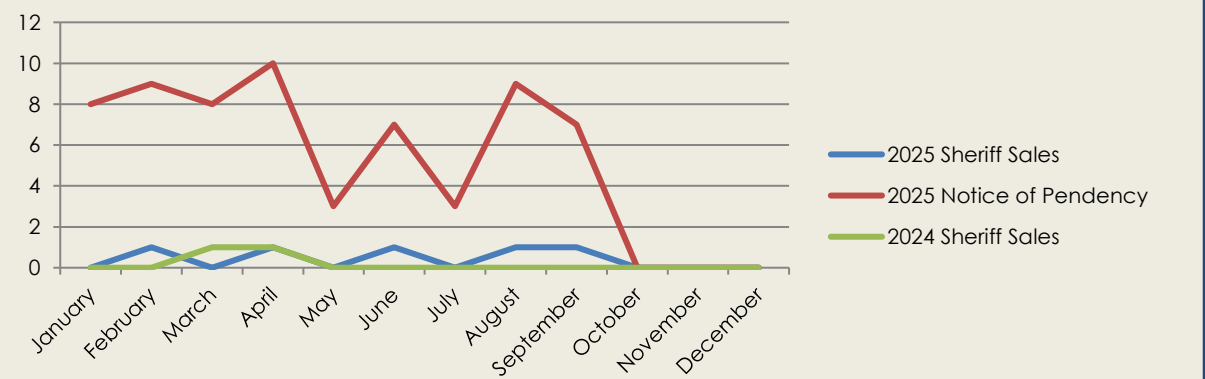
Housing Improvement Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
Rehab & Improvement Loans Closed	0	2	2	0	4
Weatherization Projects Completed	0	0	1	0	1



First Time Homebuyer Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
First Mortgage Loans & Downpayment	0	0	0	0	0
Mortgage Credit Certificate Requested	0	0	0	0	0



Home Foreclosure	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD	2024
Sheriff Sales	1	2	2	0	5	2
Notice of Pendancy	25	20	19	0	64	65



Rental Assisted Housing		as of June 30	as of September 30	+/-
	Tenant-Based Housing Programs	All	All	Quarter
	Cannon Falls			0
	Castle Rock			0
	Douglas Township			0
	Empire			0
	Hampton	3	2	-1
	Lilydale			0
	Mendota			0
	Miesville			0
	Northfield			0
	Randolph	0	0	0
	Ravenna			0
	Sunfish Lake			0
	Vermillion			0
	Waterford			0
	Total Tenant-Based Housing Vouchers	3	2	-1
Tenant-based programs include Tenant Based Housing Vouchers and Other Rental Housing Subsidy programs				

- Small Cities include:**
- Cannon Falls
 - Castle Rock
 - Douglas Rownship
 - Empire
 - Hampton
 - Lilydale
 - Mendota
 - Miesville
 - Northfield
 - Randolph
 - Ravenna
 - Sunfish Lake
 - Vermillion
 - Waterford

Home Ownership

Home Improvement Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
Cannon Falls					0
Castle Rock					0
Douglas Township					0
Empire					0
Hampton					0
Lilydale					0
Mendota					0
Miesville					0
Northfield					0
Randolph					0
Ravenna					0
Sunfish Lake					0
Vermillion					0
Waterford					0
Programs include Weatherization, Home Improvement & Rehabilitation Loan programs					
First Time Homebuyer Programs	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD
First Mortgage Loans Closed & Downpayment	0	0	0	0	0
Mortgage Credit Certificate	0	0	0	0	0

Foreclosure	Home Foreclosure	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 YTD	2024 CY
	Sheriff Sales	0	2	0	0	2	1
	Notice of Pendancy	3	8	9	0	20	16

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 62 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 public housing program for 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.

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.

Mainstream Vouchers assist non-elderly persons with disabilities. Aside from serving a special population, Mainstream vouchers are administered using the same rules as other housing choice vouchers. Funding and financial reporting for Mainstream vouchers is separate from the regular tenant-based voucher program.

Emergency Housing Vouchers (EHV) program is available through the American Rescue Plan Act (ARPA) to assist individuals and families who are homeless; at risk of homelessness; fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking; or were recently homeless or have a high risk of housing instability.

Continuum of 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. Continuum of 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 from 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 recoveries 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 (+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 by the Dakota County CDA.

Home Ownership Connection

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 Home Improvement Loan Program is funded by a variety of sources including Community Development Block Grant (CDBG), Home Investment Partnership Program (HOME), and Housing Opportunities Enhancement Program (HOPE).

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.

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.

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.

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.

Notice of Pendency is filed by a mortgage company's attorney as official notification that the foreclosure process has begun. Not all of these result in Sheriff Sales.



Natalie Mouilso, nmouilso@mccdmn.org, 952-451-6390
1/31/2025 – 9/30/2025

Clients Served YTD

Client Inquiry	2
Existing - Challenged	24
Existing - Opportunity	41
Pre-start planning	44
Start-up	36
Total	147

Business Owner Demographics YTD

	# of Clients
Low-Income Owned	75
BIPOC or Immigrant Owned	85
Woman Owned	88

Financing & Access to Capital YTD

Loans & Grants Approved	
includes CBLs (YRLY Total)	\$432,414.00
Equity (YRLY Total)	\$183,829.00
<u>Facilitated (YRLY Total)</u>	<u>\$148,967.00</u>
Total Investment	\$765,210.00

Program Hours

	TA	Program HRS
1 st QTR	367	237
2 nd QTR	477	185
3 rd QTR	369	210
Total	1,213	632

TA: Client Meetings, Providing Resources, Client Calls, Client Deliverables, Loan Packaging

Program HRS: City Initiatives, Program Outreach, Public Events, City Meetings, Research, Data/Admin, General Inquiries

Industry Segment YTD

Construction / Real Estate	5
Food	26
Health/Fitness	12
Manufacturing	4
Consulting	8
Retail	35
Service	26
Wholesale / Distribution	3
Other	28
Total	147

Referral Source YTD

Bank Referral	15
Entrepreneur	7
Friends and Family	19
Municipality	21
MCCD Partner/staff	19
Other	25
Web	36
Total	147

City YTD	Business	Resident
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Apple Valley	20	14
Burnsville	25	15
Eagan	15	14
Farmington	12	15
Hastings	5	5
Inver Grove Heights	9	11
Lakeville	14	21
Mendota Heights	4	4
Rosemount	9	14
South St. Paul	9	8
West St. Paul	6	4
Other Dakota Co.	2	3
Other/ No Data	17	19

“We are part of MCCD’s Open to Business Program, and the whole process has been a great learning experience. Our loan application would’ve been difficult to accomplish without their help! Would recommend this to any entrepreneur.” – Rosemount Loan Client

Direct Financing & Access to Capital**Business Type:** Bubble Tea & Café

Business City: Eagan

Residence City: Savage & Farmington

Referred by: Website

MCCD Financing: \$175,000*

Owner Equity: \$65,443

Overview: This startup bubble tea shop was seeking funds for start up expenses, tenant improvements, equipment, inventory, and working capital. The two business partners put their heads together on opening this business and were approved for a \$175,000 direct loan from MCCD in January 2025, contingent on an 80% loan guaranty from MN DEED through the DEED Small Business Credit Initiative.

*As the DEED guaranty application was in progress the business owners received news of some unexpected project costs from their contractor and decided to withdraw their application and tabled the business plan for now.

Business Type: Natural Beauty & Wellness Products

Business City: Burnsville

Residence City: Burnsville

Referred by: TikTok Influencer

Microgrant Facilitated: \$2,500

Owner Equity: \$2,500

Overview: This early-stage home-based business was established in 2023 and sells handmade beauty and wellness products to friends and family. After a referral from a TikTok influencer who provides entrepreneurship advice, the Burnsville resident reached out to MCCD seeking funding to expand her business and launch her website. The business owner is a low-income single mother and qualified for a microgrant which MCCD facilitated, and the client received in January. The funding allowed the business owner to increase operational efficiency, buy inventory and supplies, and launch a new product line. The entrepreneur is currently working on rebuilding her credit so that she can apply for an MCCD loan for the remaining funding to build and launch her website.

Business Type: Food Truck and Cookie Dough Wholesaler

Business City: Eagan (Home Based & mobile throughout Twin Cities region)

Residence City: Eagan

Referred by: LEDC

MCCD Financing: \$50,000

Owner Equity: \$7,000

Facilitated financing/ funding: \$50,000

Overview: MCCD collaborated with nonprofit partner on this \$107,000 project to support a growing BIPOC and woman owned cookie dough business. The business was established in 2021 as a response to the lack of organic cookie dough available in the market. Their dough offers all organic, non-GMO, fair trade ingredients with no preservatives and comes in three flavors. There are two branches to their business: the business-to-business, where they sell wholesale through a distributor to co-ops and grocery stores and a direct to customer retail - selling both the dough and fresh-baked cookies at farmers markets and festivals. They had been selling

via a pop-up tent and recently came across the opportunity to purchase a food trailer to streamline their operations. The borrowers needed funding food trailer improvements, equipment, inventory, and working capital to help them take advantage of the upcoming selling season.

Business Type: Fashion Optical Boutique

Business City: Savage

Residence City: Burnsville

Referred by: Municipality

MCCD Financing: \$82,173.70

Owner Equity: \$30,636

Facilitated financing/ funding: \$35,217.30 & \$11,250

Overview: This entrepreneur is a licensed optician operating in the optical industry for more than 20 years. He has always dreamed of opening his own optical store near his home in Burnsville to start to build wealth for himself. He found an ideal storefront in Savage and reached out to MCCD for assistance with the project funding for inventory, equipment, startup expenses, and ~ 3 months of working capital for operations. Total project costs are \$159,227 including the equity investment of \$30,636 and a \$11,250 tenant improvement budget from the landlord. The loan request was approved by MCCD's loan committee on April 24th contingent on 30% participation from MN DEED through the Small Business Credit Initiative, application is currently pending, and approval is expected in early May.

Business Type: RV Tank Cleaning

Business City: Rosemount

Residence City: Rosemount

Referred by: Community Partner

MCCD Financing: \$30,000

Owner Equity: \$2,500

Overview: This husband-and-wife team have a combined professional background in customer service, custodial cleaning, and mechanicals. They also love camping and the outdoors and have been avid RV'ers for years. As they grow older and become empty nesters, they saw an opportunity to make a side business out of their passion and have something that they could continue into retirement. Through their time spent at campgrounds in the Midwest they became aware of the opportunity to become a licensed dealer for an RV Tank cleaning franchise. The business owners see this as a promising opportunity to generate additional income now and into retirement while doing something that they truly love.

Business Type: Gift Shop

Business City: Apple Valley

Residence City: Lakeville

Referred by: CDA website

Facilitated financing/ funding: \$50,000

Owner Equity: \$70,000

Overview: This first-time entrepreneur came to MCCD seeking technical assistance and access to capital to help her in the final stretch of opening a new gift shop in Apple Valley. Advising was provided on topics including lease negotiation, insurance, build-out, networking, and business banking. Connection to a local credit union provided the client with much-needed working capital and a line of credit for her store. The store is slated to open mid-late October

Business Type: Amazon Retailer

Business City: Hastings

Residence City: Hastings

Referred by: Municipality

MCCD Financing: \$20,000

Owner Equity: \$2,000

Overview: This woman-owner business reached out to MCCD seeking working capital for new inventory. The business owner is a nurse full time and started this Amazon-based retail business in late 2024 for supplementary income. The business experienced a few strong months and then stagnated when inventory ran out in early 2025. The client needed additional working capital to ramp up once more and the MCCD loan provided an important cushion so that inventory will be continually stocked and the business can focus on growth.

Business Type: Home Healthcare / PCA

Business City: Eagan

Residence City: Farmington

Referred by: Other Entrepreneur

MCCD Financing: \$75,000 – includes \$50,000 in forgivable capital

Owner Equity: \$3,750

Overview: MCCD began working with this business owner in 2023 when he initially reached out seeking financing to grow his home health care business based in Eagan. He decided to table his request at that time and reached back out in spring, 2025. Working closely with his loan officer for more than 100 hours, the application for working capital was finalized in September. At the same time, MCCD kicked off it's participation in the Groundbreak loan program* and the client ultimately became MCCD's first recipient of a Groundbreak loan structure which includes a \$25,000 loan that is immediately forgiven, a \$25,000 loan at 1% interest only and eligible for forgiveness after five years, and a \$25,000 loan with typical repayment terms.

*MCCD is one of four local nonprofits selected to participate in the [Groundbreak project](#). Rather than advertise the program, we are matching eligible clients internally and then giving them the news after the loan is approved. The Groundbreak Coalition is a group of over 40 corporate, civic, and philanthropic leaders committed to demonstrating that with enough resources, a racially equitable future is possible first in Minnesota and then across the country. The goal of the small business loans is to provide early stage, growth capital to low-wealth entrepreneurs, including, but not limited to Black entrepreneurs, who historically have faced barriers to accessing such capital from traditional sources.

Credit Builder Loans

In collaboration with nonprofit partners who provide credit building & financial awareness counseling, MCCD provides \$240 Credit Builder Loans (CBLs) to qualified applicants seeking to improve their personal credit. Credit Builder applicants complete financial training through MCCD's partners and are then referred to MCCD for a CBL. MCCD generates and services the CBLs in-house.

Credit Builder Loans YTD	
Resident City	Loan Amount
West Saint Paul	\$240
TOTAL	\$240

Highlights, Networking, & Outreach

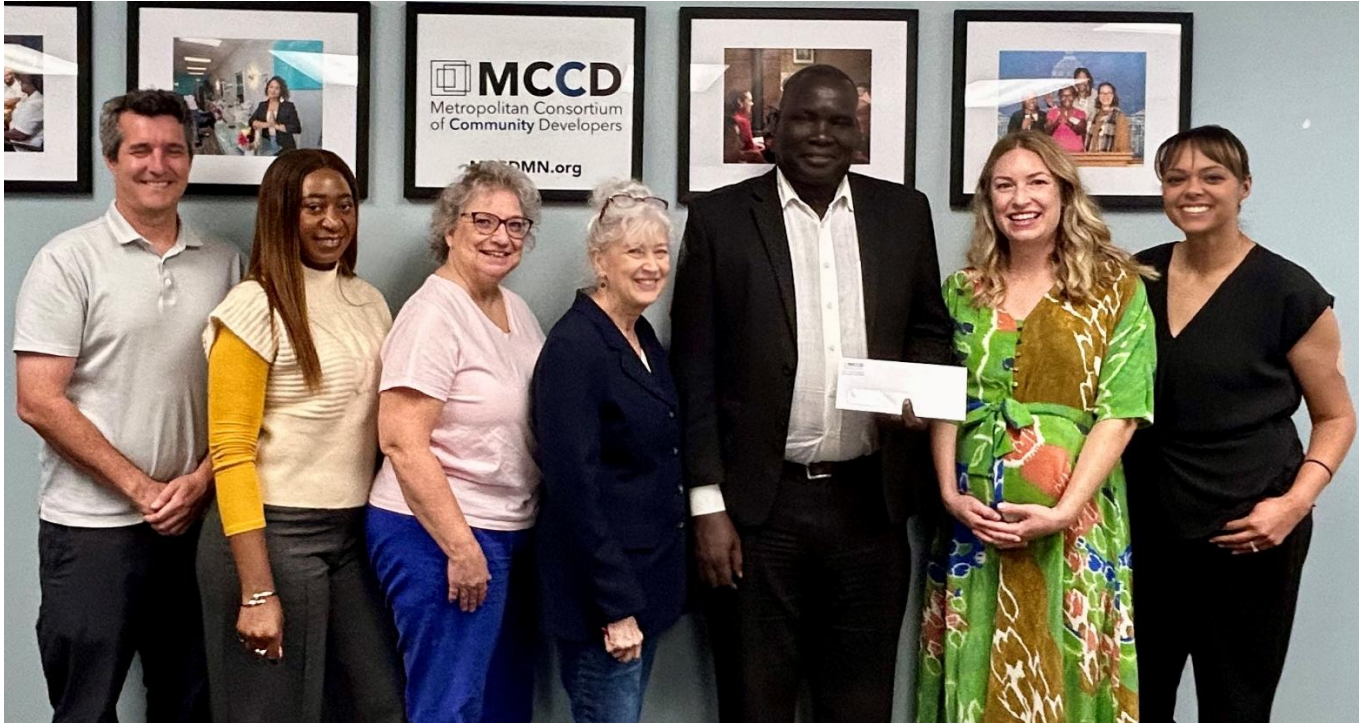
Programming, Partnerships, & Trainings

- July 30 – MCCD hosted a webinar titled *Understanding Immigration Policy and Impacts on Small Businesses* with panelists including Kwame Osafo-Addo, Attorney and Owner at TruLegalBiz; Brenda Pfahnl, Attorney and Owner at Colibri Legal PLLC; and Lisa Zamora and Diana Salas from the MN Department of Labor and Industry. The discussion included current updates and practical information for businesses regarding Immigration Policy changes.
- September 19 & 20 – MCCD Senior Business Advisor & Loan Officer Luis Mendoza spoke with small business owners and entrepreneurs at LatinoLead's annual leadership conference, [LíderCon](#). Luis' session on Financial Foundations for Business Success was one of the many educational workshops offered at the event attended by hundreds of Latine leaders and allies.
- November 5 – In partnership with UMN Law School MCCC will host a virtual Q&A session on small business law. This free virtual event is held twice annually and is designed for business owners at any stage. Law student panelists work with their supervising attorney to answer questions and provide legal resources and guidance to help navigate law questions and concerns. Stay tuned for more RSVP information.
- November 6 – Mark your calendar for MCCC's Annual Celebration. This year the event will be held at the B Suite in Minneapolis. All partners are welcome. RSVP and additional information [here](#).

Advertising & Outreach

- July 11 & October 3 – Field Trip Friday is back! In July we visited businesses in Ramsey County and in October we visited businesses in Anoka County. Field trips are a fun way to engage local partners, highlight our clients, promote small businesses throughout our service area. More field trips to come in 2026 once the weather warms back up.
- August 26 – MCCC engaged our lending partners and networks through a new [E blast](#) update on our loan program, loan products, and lending team. The E blast focused specifically on MCCC's commercial real estate lending capabilities.
- September 30 – Year to date outcomes and results were presented to Dakota County CDA and Cities at Eagan City Hall.
- In the last quarter, banker and lender outreach occurred specifically with the BankOn Coalition, Frandsen Bank, F&M Bank, Lakeview Bank, Royal Credit Union Twin Cities Metro CDC, and US Bank as well as our Lender E blast which went out to 100+ lender partners and contacts.
- In addition to lending outreach, written or in-person presentations were made and/or networking efforts were made including ongoing partnership discussions with UMN Law School, ACER, Dakota County Library System, City of Rosemount Port Authority presentation, Dakota County CDA presentation, Dakota County Regional Chamber, and City of Farmington monthly check-ins.

Quarterly Highlight



Loan closing for Pokwo, Inc. MCCD's first GroundBreak loan client.

"This loan will help build my business. It is very difficult to operate a business without enough working capital. Thank you very much for your efforts. This will help me to grow the business to the next level now."

- Apee Ochudo, owner of Pokwo, Inc. of Eagan