



CITY COUNCIL REGULAR MEETING

Monday, July 06, 2026 at 6:30 PM

City Hall 8319 Co. Rd. 11 Breezy Point, MN 56472

(218) 562-4441 | Office Hours 8:00 a.m. - 4:00 p.m. | cityadmin@cityofbreezypointmn.us

AGENDA

1. CALL TO ORDER

2. PLEDGE OF ALLEGIANCE

3. ROLL CALL

4. OPEN FORUM

The City Council invites residents to share new ideas or concerns related to city business not already on the agenda; however, individual question and remarks are limited to three (3) minutes per speaker. No City Council action will be taken, although the Council may refer issues to staff for follow up or for consideration at a future meeting. The Mayor may use discretion if speakers are repeating views already expressed or ask for a spokesperson for groups of individuals with similar views. Speakers should state their name and home address at the podium before speaking.

5. CONSENT AGENDA

A. Approve City Council Meeting Minutes from June 1, 2026

B. Approve Claims Totaling \$247,517.86; Checks: 141197-141271 and eChecks: 4130-4133

C. Approve Offer of Employment for Anthony Moberg for Planning and Zoning Administrator

D. Approve Conditional Offer of Employment for Rodney Coons for Police Officer

E. Res. No. 31-26 Requesting a Variance from Standard for State Aid Operation for Buschmann Road Reconstruction Project

F. Res. No. 32-26 Establishing Compensation for Members of the Planning Commission

G. Res. No. 33-26 Accepting Donation from Widseth Engineering for Butterfly Release

H. Res. No. 34-26 Approve Donation to Police Department

I. Res. No. 35-26 Approve Park Dedication Fees for Vista Village Development

J. Res. No. 36-26 Approve Park Dedication Fees for Eagle View Storage Development

6. BUSINESS ITEMS

A. Tax Assistance Discussion

B. Cannabis Retail Registration Application

[C.](#) Developer's Agreement for Eagle View Sewer Extension

7. DEPARTMENTAL & COUNCIL UPDATES

A. Candidate Filing Period- *Allie Polsfuss*

[B.](#) May Cash and Investments-*Informational Item*

8. ADJOURN

Breezy Point City Council Meeting Minutes June 1, 2026, 6:30 PM

Mayor Roggenkamp called the City Council meeting to order at 6:30 PM on Monday, June 1, 2026.

The Pledge of Allegiance was recited by all present.

Administrator Polsfuss conducted the roll call. Council members Rebecca Ball, Steve Jensen, Todd Roggenkamp, Michael Moroni, and Brad Scott were present. Staff present included Administrator Allie Polsfuss, Finance Director Janette Rust, Police Chief Brian Sandell, City Clerk Deb Runksmeier, Public Works Director Joe Zierden, and Nick Peterson with Widseth Engineering.

Life Saving Award

Chief Sandell spoke of Officer Dan Sathre for his actions on April 12th during a cardiac arrest call. Officer Sathre performed CPR and assisted with patient stabilization, helping to revive the patient after three AED shocks. Mayor Roggenkamp presented the award on behalf of the city, recognizing Officer Sathre's instrumental role in saving the patient's life.

2025 Audit Presentation

Mary Reedy from CliftonLarsonAllen presented the 2025 audit results. The city received an unmodified opinion with three common material weaknesses for a city of this size. The audit showed property taxes comprised 68% of government-wide revenues, with the general fund maintaining about 6 months of expenditures in reserve. The revolving capital fund decreased by approximately \$2.6 million due to city hall construction, leaving about \$990,000 for future projects. The sewer fund showed an operating loss but maintained good cash flow position.

Master Parks Plan Presentation

Jillian Reiner from Widseth Engineering presented the master parks plan, which included a phased approach to park improvements. Phase 1 improvements featured a new 43-space parking area on Spruce Drive, a large natural playground, walking trails, and six pickleball courts. Phase 2 would include a pavilion and restroom facility. The plan also identified potential future acquisitions and trail connections. Mayor Roggenkamp commended the parks committee for their work and noted the next steps would involve prioritizing improvements and seeking funding opportunities.

Open Forum

Bill Toft from the Breezy Point Alliance addressed several topics. He recommended council members receive pay raises comparable to Crosslake. He provided current municipal bond interest rates and expressed opposition to low-income housing developments.

Consent Agenda

Council member Scott requested to remove item 6k (Resolution No. 29-2026 regarding park dedication fees) to move it to business items as 7e.

Mayor Roggenkamp read through all consent agenda items.

- Approve City Council Special Meeting Minutes From April 30, 2026
- Approve List of Claims Totaling \$221,109.18; Checks 141122-141196 and eChecks 4113-4129
- Approve Computer Purchase for Police Department
- Accept Resignation of Police Officer Jay Lorch effective June 5, 2026
- Approve Domestic Abuse Response and Arrest Policy
- Accept Wastewater Rate Study
- Approve Tractor Trade and Purchase
- Accept Bid for Park Paving and Anderson Brothers Construction
- Accept 2025 Financial Audit
- Appointing Election Judges for 2026
- Resolution No. 30-2026 Amending 2026 Budget to Establish Fund 406
- Approve Final Pay App for 2025 CR-11 Sanitary Sewer Extension

Motion: Council member Scott moved to approve the consent agenda with the removal of item 6k. Park Dedication Fee. Council member Moroni seconded. Motion carried 5-0

Sale of General Obligation Street Reconstruction Bonds and Approving Presale Report Resolution 31-2026

Todd Hagen from Ehlers & Associates presented the presale report for approximately \$1.69 million in street reconstruction bonds. The 10-year bonds would fund the Bushman Road project after accounting for LRIP grant funding and township contributions. Hagen explained the bond would have a double-A rating and estimated interest rates around 3.67%. He requested flexibility on the sale date due to project bidding delays, moving from July to potentially September.

Motion: Council member Jensen moved to approve the resolution with flexibility for the sale date to be determined by city staff. Council member Ball seconded. Motion carried 4-1. Scott Opposed.

Tax Assistance Pre Application Review Whitebirch Inc.

Administrator Polsfuss presented a pre-application for tax assistance for a proposed 74-unit apartment complex. Three assistance options were outlined: housing TIF district, workforce housing TIF, and local tax abatement. Staff expressed concerns about wastewater infrastructure capacity, noting the development could accelerate the need for treatment plant expansion from 2030 to earlier.

Corey Gerads from Alliance Building Corporation explained this would be market-rate housing, not Section 8, built in two phases. Council members raised questions about market studies, income restrictions, traffic impacts, and infrastructure costs. Several council

members expressed support for the housing need but wanted more information about sewer infrastructure costs and traffic impacts before making a decision.

Staff will come back to next meeting with more information about sewer expansion and housing needs.

Motion: Council member Moroni moved to table the item until the next meeting to gather additional information on sewer costs and other impacts. Council member Jensen seconded. Motion carried 5-0.

Council and Commissioner Pay

Administrator Polsfuss presented a comparison of council and planning commission pay with surrounding communities. Council discussed that planning commission pay had not been adjusted in 15 years. Several members supported increases to align with comparable communities.

Motion: Council member Ball moved to increase mayor pay to \$400, council pay to \$350 per month, and planning commission pay to \$80 per meeting. Council member Jensen seconded. Motion carried 5-0.

Sewer Metering Project and Authorize Solicitation of Quotes

Nick Peterson of Widseth Engineering presented plans for installing two magnetic flow meters on treatment facility influence lines. The project was recommended in the wastewater facility study to gather better data on current capacity usage. The project cost estimate was below the \$175,000 threshold requiring public bidding.

Motion: Council member Jensen moved to approve the submitted plans and authorize solicitation of quotes. Council member Moroni seconded. Motion carried 5-0.

Resolution 29-2026 Park Dedication Fees for Lovejoy Subdivision

Council member Scott questioned whether the \$1,000 fee for splitting a 10-acre parcel into two 5-acre parcels should be based on total units created (2) or net new units added (1). Council discussed the complexity of determining existing versus new units and decided to maintain consistency with the total units approach.

Motion: Council member Ball moved to Approve Resolution 29-2026 as written for Lovejoy Park Dedication Fee. Council member Jensen seconded. Motion carried 5-0.

Streets Committee Update

Public Works Director Zierden reported the streets committee completed road assessments with Spruce Drive receiving the highest priority score of 1.5, followed by Circle Drive, Camp Lora, and Sand Beach Drive. The committee would recess for summer to allow budgeting processes to proceed and reconvene in fall for next year's planning.

City Updates

Administrator Polsfuss provided updates on planning and zoning administrator interviews scheduled for Wednesday and mentioned the joint planning commission meeting on June 9th and state of the city address on June 18th. Council member Moroni noted Officer Lorch's resignation to move to the school district position.

Cash and Investments Report included in packet was provided for informational purposes, showing the city's financial position.

Adjourn

Motion: Council member Moroni moved to adjourn. Council member Scott seconded.

Motion carried 5-0.

The meeting adjourned at 8:18 PM.

DRAFT

Claims totaling: \$ 247,517.86

Checks: 141197 - 141271

eChecks: 4130 - 4133

Section 5, Item B.

City of Breezy Point

Check Register - CLAIMS LISTING
Check Issue Dates: 6/1/2026 - 6/30/2026

Page: 1
Jul 01, 2026 10:32AM

| Vendor No. | Vendor Name | Invoice Number | Description | Check Number | Check Issue Date | Invoice Amount | Amount Paid | Void/ Manual |
|-------------------------------------|---------------------------|----------------|--------------------------------------|--------------|------------------|----------------|-------------|--------------|
| AAA RENTAL INC | | | | | | | | |
| 102 | AAA RENTAL INC | 93466 | PARKS RAKE ATTACHMENT | 141197 | 06/11/2026 | 243.75 | 243.75 | |
| Total AAA RENTAL INC: | | | | | | | 243.75 | |
| AMERICAN STEEL SUPPLY INC | | | | | | | | |
| 2153 | AMERICAN STEEL SUPPLY INC | 131061 | SEWER PIPE | 141198 | 06/11/2026 | 219.38 | 219.38 | |
| Total AMERICAN STEEL SUPPLY INC: | | | | | | | 219.38 | |
| ANDERSON BROS CONSTR INC | | | | | | | | |
| 10 | ANDERSON BROS CONSTR IN | 120956 | PW CLASS 5 | 141235 | 06/25/2026 | 185.54 | 185.54 | |
| Total ANDERSON BROS CONSTR INC: | | | | | | | 185.54 | |
| AT&T MOBILITY | | | | | | | | |
| 2937 | AT&T MOBILITY | X06032026 | PD CELL PHONES - 04/26/26 - 05/25/26 | 141199 | 06/11/2026 | 972.91 | 972.91 | |
| Total AT&T MOBILITY: | | | | | | | 972.91 | |
| AUTO VALUE PEQUOT LAKES | | | | | | | | |
| 123 | AUTO VALUE PEQUOT LAKES | 66283322 | PW FUEL TANK CAP | 141200 | 06/11/2026 | 21.99 | 21.99 | |
| Total AUTO VALUE PEQUOT LAKES: | | | | | | | 21.99 | |
| AW RESEARCH LABORATORIES INC | | | | | | | | |
| 12 | AW RESEARCH LABORATORIE | 78654 | SEWER TESTING | 141201 | 06/11/2026 | 166.00 | 166.00 | |
| 12 | AW RESEARCH LABORATORIE | 79456 | SEWER TESTING | 141236 | 06/25/2026 | 224.00 | 224.00 | |
| Total AW RESEARCH LABORATORIES INC: | | | | | | | 390.00 | |
| BEST OIL COMPANY | | | | | | | | |
| 2928 | BEST OIL COMPANY | 48349 | PW DIESEL FUEL | 141202 | 06/11/2026 | 723.95 | 723.95 | |
| Total BEST OIL COMPANY: | | | | | | | 723.95 | |
| BOUND TREE MEDICAL LLC | | | | | | | | |
| 1192 | BOUND TREE MEDICAL LLC | 86214583 | PD DEFIB PADS | 141237 | 06/25/2026 | 231.76 | 231.76 | |
| Total BOUND TREE MEDICAL LLC: | | | | | | | 231.76 | |
| BREEZY POINT HARDWARE | | | | | | | | |
| 2519 | BREEZY POINT HARDWARE | 39700 | SEWER CEMENT PVC | 141203 | 06/11/2026 | 9.99 | 9.99 | |
| 2519 | BREEZY POINT HARDWARE | 39717 | CEMETERY TOOLS | 141203 | 06/11/2026 | 11.99 | 11.99 | |
| 2519 | BREEZY POINT HARDWARE | 39733 | PARKS THREADLOCKER/NOZZLE | 141203 | 06/11/2026 | 49.95 | 49.95 | |
| 2519 | BREEZY POINT HARDWARE | 39760 | PARKS KEYS | 141203 | 06/11/2026 | 8.97 | 8.97 | |
| 2519 | BREEZY POINT HARDWARE | 39781 | PARKS FUEL | 141203 | 06/11/2026 | 20.25 | 20.25 | |
| 2519 | BREEZY POINT HARDWARE | 39784 | SEWER PULLEY/MARKING WAND | 141203 | 06/11/2026 | 50.98 | 50.98 | |
| 2519 | BREEZY POINT HARDWARE | 39786 | PARKS NOZZLE TWIST/ROTOR SCRW | 141203 | 06/11/2026 | 29.97 | 29.97 | |
| 2519 | BREEZY POINT HARDWARE | 39793 | PARKS ANCHR SHCKL | 141203 | 06/11/2026 | 17.97 | 17.97 | |
| 2519 | BREEZY POINT HARDWARE | 39804 | PARKS HOSE NOZLE | 141203 | 06/11/2026 | 19.98 | 19.98 | |
| 2519 | BREEZY POINT HARDWARE | 39813 | PARKS TENT PEG | 141203 | 06/11/2026 | 19.98 | 19.98 | |
| 2519 | BREEZY POINT HARDWARE | 39856 | PARKS FL&VEG PLT FOOD | 141203 | 06/11/2026 | 16.99 | 16.99 | |
| 2519 | BREEZY POINT HARDWARE | 39866 | PARKS VINEGAR/SPRAYER | 141203 | 06/11/2026 | 24.98 | 24.98 | |

M = Manual Check, V = Void Check

| Vendor No. | Vendor Name | Invoice Number | Description | Check Number | Check Issue Date | Invoice Amount | Amount Paid | Void/ Manual |
|------------------------------------|--------------------------|----------------|-------------------------------------|--------------|------------------|----------------|-------------|-----------------|
| 2519 | BREEZY POINT HARDWARE | 39883 | PARKS MAINT SUPPLIES | 141203 | 06/11/2026 | 98.94 | 98.94 | |
| 2519 | BREEZY POINT HARDWARE | 39887 | PARKS FLOOR PAINT | 141203 | 06/11/2026 | 55.98 | 55.98 | |
| 2519 | BREEZY POINT HARDWARE | 39925 | SEWER FASTENERS | 141203 | 06/11/2026 | 1.92 | 1.92 | |
| 2519 | BREEZY POINT HARDWARE | 39934 | PARKS KILZ/PAINT TRAY | 141203 | 06/11/2026 | 43.97 | 43.97 | |
| 2519 | BREEZY POINT HARDWARE | 39938 | PARKS KILZ | 141203 | 06/11/2026 | 40.98 | 40.98 | |
| 2519 | BREEZY POINT HARDWARE | 39940 | PARKS WOOD STAIN PAD | 141203 | 06/11/2026 | 11.99 | 11.99 | |
| 2519 | BREEZY POINT HARDWARE | 39941 | PW KEYS/KEY TAGS/KEY RING DRIVE | 141203 | 06/11/2026 | 24.72 | 24.72 | |
| 2519 | BREEZY POINT HARDWARE | 40076 | PARKS FUEL | 141238 | 06/25/2026 | 20.99 | 20.99 | |
| 2519 | BREEZY POINT HARDWARE | 40091 | PARKS SPRINKLER | 141238 | 06/25/2026 | 31.96 | 31.96 | |
| 2519 | BREEZY POINT HARDWARE | 40102 | PW FASTENERS | 141238 | 06/25/2026 | 38.23 | 38.23 | |
| 2519 | BREEZY POINT HARDWARE | 40110 | PARKS TRUFUEL | 141238 | 06/25/2026 | 19.98 | 19.98 | |
| Total BREEZY POINT HARDWARE: | | | | | | | 671.66 | |
| BROUGHTON, LISA | | | | | | | | |
| 74 | BROUGHTON, LISA | 1723-001 REF | REFUND OFR UTILITY ACCOUNT 1723 | 141239 | 06/25/2026 | 43.90 | 43.90 | |
| Total BROUGHTON, LISA: | | | | | | | 43.90 | |
| CASELLE LLC | | | | | | | | |
| 3763 | CASELLE LLC | INV-19711 | MAINTENANCE & SUPPORT 07/01/26 - | 141204 | 06/11/2026 | 8,992.50 | 8,992.50 | |
| Total CASELLE LLC: | | | | | | | 8,992.50 | |
| CDW-GOVERNMENT | | | | | | | | |
| 2675 | CDW-GOVERNMENT | AJ6K22R | PD COMPUTERS | 141240 | 06/25/2026 | 6,257.32 | 6,257.32 | |
| Total CDW-GOVERNMENT: | | | | | | | 6,257.32 | |
| CHARTER COMMUNICATIONS | | | | | | | | |
| 2128 | CHARTER COMMUNICATIONS | 156481201060 | INTERNET SERVICE 06/08/26 - 07/07/2 | 141241 | 06/25/2026 | 139.98 | 139.98 | |
| Total CHARTER COMMUNICATIONS: | | | | | | | 139.98 | |
| CHARTER COMMUNICATIONS - PA | | | | | | | | |
| 3199 | CHARTER COMMUNICATIONS - | 175604301060 | PD CABLE TV 06/02/26-07/01/26 | 141242 | 06/25/2026 | 42.74 | 42.74 | |
| Total CHARTER COMMUNICATIONS - PA: | | | | | | | 42.74 | |
| Christiansen, Julie | | | | | | | | |
| 59 | Christiansen, Julie | REFUND - PA | REFUND PAVILION RENTAL 08/08/26 | 141243 | 06/25/2026 | 30.00 | 30.00 | |
| Total Christiansen, Julie: | | | | | | | 30.00 | |
| CLIFTONLARSONALLEN LLP | | | | | | | | |
| 2945 | CLIFTONLARSONALLEN LLP | L261323805 | PROGRESS BILLING #4 2025 AUDIT | 141205 | 06/11/2026 | 9,187.50 | 9,187.50 | |
| 2945 | CLIFTONLARSONALLEN LLP | L261373052 | 2025 AUDIT FINAL BILLING | 141244 | 06/25/2026 | 1,050.00 | 1,050.00 | |
| Total CLIFTONLARSONALLEN LLP: | | | | | | | 10,237.50 | |
| COLD SPRING GRANITE COMPANY | | | | | | | | |
| 1909 | COLD SPRING GRANITE COMP | RI 2547680 | CEMETERY NICHE PLAQUE MICHAEL | 141245 | 06/25/2026 | 402.82 | 402.82 | |
| 1909 | COLD SPRING GRANITE COMP | RI 2547681 | CEMETERY NICHE PLAQUE TIM SKA | 141245 | 06/25/2026 | 402.82 | 402.82 | |
| 1909 | COLD SPRING GRANITE COMP | RI 2547799 | CEMETERY NICHE PLAQUE JOSHUA | 141245 | 06/25/2026 | 402.82 | 402.82 | |

| Vendor No. | Vendor Name | Invoice Number | Description | Check Number | Check Issue Date | Invoice Amount | Amount Paid | Void/ Manual |
|-------------------------------------|--------------------------|----------------|--------------------------------------|--------------|------------------|----------------|-------------|-----------------|
| 1909 | COLD SPRING GRANITE COMP | RI 2548264 | CEMETERY NICHE PLAQUE RICK LEI | 141245 | 06/25/2026 | 402.82 | 402.82 | |
| 1909 | COLD SPRING GRANITE COMP | RI 2548313 | CEMETERY NICHE PLAQUE JOHN MO | 141245 | 06/25/2026 | 402.82 | 402.82 | |
| 1909 | COLD SPRING GRANITE COMP | RI 2548314 | CEMETERY NICHE PLAQUE BOB MOS | 141245 | 06/25/2026 | 402.82 | 402.82 | |
| 1909 | COLD SPRING GRANITE COMP | RI2545234 | CEMETERY NICHE PLAQUE JEFFREY | 141245 | 06/25/2026 | 402.82 | 402.82 | |
| Total COLD SPRING GRANITE COMPANY: | | | | | | | 2,819.74 | |
| COLUMN SOFTWARE PBC | | | | | | | | |
| 3302 | COLUMN SOFTWARE PBC | 6AA024C4-00 | JUNE 9 PLANNING COMMISSION FCC | 141246 | 06/25/2026 | 40.80 | 40.80 | |
| 3302 | COLUMN SOFTWARE PBC | 6AA024C4-00 | JULY 14 PLANNING COMMISSION FCC | 141246 | 06/25/2026 | 55.68 | 55.68 | |
| Total COLUMN SOFTWARE PBC: | | | | | | | 96.48 | |
| COMPENSATION CONSULTANTS LTD | | | | | | | | |
| 2500 | COMPENSATION CONSULTANT | 6581 | FSA/HSA PLAN ADMINISTRATION JUN | 141206 | 06/11/2026 | 55.00 | 55.00 | |
| Total COMPENSATION CONSULTANTS LTD: | | | | | | | 55.00 | |
| CORBIN EXCAVATING INC | | | | | | | | |
| 3127 | CORBIN EXCAVATING INC | C00263 | PW ROADS DUST CONTROL APPLICA | 141207 | 06/11/2026 | 33,448.48 | 33,448.48 | |
| Total CORBIN EXCAVATING INC: | | | | | | | 33,448.48 | |
| Crow Wing Auto Body Inc. | | | | | | | | |
| 55 | Crow Wing Auto Body Inc. | 9059 | REPAIR 2020 FORD EXPLORER | 141247 | 06/25/2026 | 299.42 | 299.42 | |
| Total Crow Wing Auto Body Inc.: | | | | | | | 299.42 | |
| CROW WING CO LAND SERVICES | | | | | | | | |
| 359 | CROW WING CO LAND SERVIC | 10266 | E911 ADDRESSING FEES MAY 2026 | 141248 | 06/25/2026 | 25.00 | 25.00 | |
| Total CROW WING CO LAND SERVICES: | | | | | | | 25.00 | |
| Crow Wing Power | | | | | | | | |
| 61 | Crow Wing Power | 1438703 APRI | SEWER PLANT ELEC 04/08/26 - 05/08/ | 141208 | 06/11/2026 | 1,832.19 | 1,832.19 | |
| 61 | Crow Wing Power | 1439301 APRI | #4 POND-TSF PUMP 04/08/26 - 05/08/2 | 141208 | 06/11/2026 | 53.69 | 53.69 | |
| 61 | Crow Wing Power | 1460301 APRI | LIFT PUMP 2 ELEC 04/08/26 - 05/08/26 | 141208 | 06/11/2026 | 64.21 | 64.21 | |
| 61 | Crow Wing Power | 1501301 APRI | LIFT PUMP #4 ELEC 04/08/26 - 05/08/2 | 141208 | 06/11/2026 | 180.49 | 180.49 | |
| 61 | Crow Wing Power | 1516802 APRI | CH ELEC 04/08/226 - 05/08/26 | 141208 | 06/11/2026 | 232.25 | 232.25 | |
| 61 | Crow Wing Power | 1518101 APRI | LIFT PUMP 5 ELEC 04/08/26 - 05/08/26 | 141208 | 06/11/2026 | 83.55 | 83.55 | |
| 61 | Crow Wing Power | 1528301 APRI | LIFT PUMP 3 ELEC 04/08/2026 - 05/08/ | 141208 | 06/11/2026 | 65.26 | 65.26 | |
| 61 | Crow Wing Power | 1532601 APRI | LIFT PUMP 1 ELEC 04/08/2026 - 05/08/ | 141208 | 06/11/2026 | 291.25 | 291.25 | |
| 61 | Crow Wing Power | 33476401 AP | CEM WELL ELEC 04/08/26 - 05/08/26 | 141208 | 06/11/2026 | 90.47 | 90.47 | |
| 61 | Crow Wing Power | 33770501 AP | LIFT PUMP 6 ELEC 04/08/26 - 05/08/26 | 141208 | 06/11/2026 | 106.70 | 106.70 | |
| 61 | Crow Wing Power | 33929201 AP | LIFT PUMP 7 ELEC 04/08/26 - 05/08/26 | 141208 | 06/11/2026 | 76.84 | 76.84 | |
| 61 | Crow Wing Power | 34120201 AP | PSB ELEC 04/08/2026 - 05/08/2026 | 141208 | 06/11/2026 | 590.35 | 590.35 | |
| 61 | Crow Wing Power | 34265401 AP | #8 LIFT STATION ELEC 04/08/26 - 05/0 | 141208 | 06/11/2026 | 60.00 | 60.00 | |
| 61 | Crow Wing Power | 3445481 APRI | CEM NORTH SERVICE ELEC 04/08/26 | 141208 | 06/11/2026 | 42.68 | 42.68 | |
| 61 | Crow Wing Power | 34569801 AP | 8319 N SPRUCE DR ELEC 04/08/26 - 0 | 141208 | 06/11/2026 | 43.00 | 43.00 | |
| 61 | Crow Wing Power | 34613101 AP | LIFT PUMP 9 ELEC 04/08/26 - 05/08/26 | 141208 | 06/11/2026 | 57.50 | 57.50 | |
| 61 | Crow Wing Power | 35276301 AP | FISHING PIER ELEC 04/08/26 - 05/08/2 | 141208 | 06/11/2026 | 11.00 | 11.00 | |
| 61 | Crow Wing Power | 36058101 AP | CH ELEC 04/08/26 - 05/08/26 | 141208 | 06/11/2026 | 833.00 | 833.00 | |
| 61 | Crow Wing Power | 1438703 MAY | SEWER PLANT ELEC 05/08/26 - 06/08/ | 141249 | 06/25/2026 | 3,302.48 | 3,302.48 | |
| 61 | Crow Wing Power | 1439301 MAY | #4 POND - TSF PUMP 05/08/26 - 06/08/ | 141249 | 06/25/2026 | 53.69 | 53.69 | |

| Vendor No. | Vendor Name | Invoice Number | Description | Check Number | Check Issue Date | Invoice Amount | Amount Paid | Void/ Manual | |
|------------------------------------|-----------------------------|----------------|---------------------------------------|--------------|------------------|----------------|-------------|-----------------|--|
| 61 | Crow Wing Power | 1460301 MAY | LIFT PUMP 2 ELEC 05/08/26 - 06/08/26 | 141249 | 06/25/2026 | 61.98 | 61.98 | | |
| 61 | Crow Wing Power | 1501301 MAY | LIFT PUMP #4 ELEC 05/08/26 - 06/08/26 | 141249 | 06/25/2026 | 208.50 | 208.50 | | |
| 61 | Crow Wing Power | 1516802 MAY | CH ELEC 05/08/26 - 06/08/26 | 141249 | 06/25/2026 | 263.82 | 263.82 | | |
| 61 | Crow Wing Power | 1518101 MAY | LIFT PUMP 5 ELEC 05/08/26 - 06/08/26 | 141249 | 06/25/2026 | 85.53 | 85.53 | | |
| 61 | Crow Wing Power | 1528301 MAY | LIFT PUMP 3 ELEC 05/08/26 - 06/08/26 | 141249 | 06/25/2026 | 67.90 | 67.90 | | |
| 61 | Crow Wing Power | 1532601 MAY | LIFT PUMP 1 05/08/26 - 06/08/26 | 141249 | 06/25/2026 | 359.78 | 359.78 | | |
| 61 | Crow Wing Power | 33476401 MA | CEM WELL ELEC 05/08/26 - 06/08/26 | 141249 | 06/25/2026 | 145.20 | 145.20 | | |
| 61 | Crow Wing Power | 33770501 MA | LIFT PUMP 6 ELEC 05/08/26 - 06/08/26 | 141249 | 06/25/2026 | 107.48 | 107.48 | | |
| 61 | Crow Wing Power | 33929201 MA | LIFT PUMP 7 ELEC 05/08/26 - 06/08/26 | 141249 | 06/25/2026 | 74.86 | 74.86 | | |
| 61 | Crow Wing Power | 34120201 MA | PSB ELEC 05/08/26 - 06/08/26 | 141249 | 06/25/2026 | 558.78 | 558.78 | | |
| 61 | Crow Wing Power | 34265401 MA | #8 LIFT STATION ELEC 05/08/26 - 06/0 | 141249 | 06/25/2026 | 58.94 | 58.94 | | |
| 61 | Crow Wing Power | 3445481 MAY | CEM NORTH SERVICE ELEC 05/08/26 | 141249 | 06/25/2026 | 90.42 | 90.42 | | |
| 61 | Crow Wing Power | 34569801 MA | 8319 N SPRUCE DR ELEC 05/08/26 - 0 | 141249 | 06/25/2026 | 44.00 | 44.00 | | |
| 61 | Crow Wing Power | 34613101 MA | LIFT PUMP 9 ELEC 05/08/26 - 06/08/26 | 141249 | 06/25/2026 | 56.58 | 56.58 | | |
| 61 | Crow Wing Power | 35276301 MA | FISHING PIER ELEC 05/08/26 - 06/08/2 | 141249 | 06/25/2026 | 11.00 | 11.00 | | |
| 61 | Crow Wing Power | 36058101 MA | CITY HALL ELEC 05/08/26 - 06/08/26 | 141249 | 06/25/2026 | 1,154.00 | 1,154.00 | | |
| Total Crow Wing Power: | | | | | | | | 11,419.37 | |
| CTC - 446126 | | | | | | | | | |
| 2893 | CTC - 446126 | 21848171 | TELEPHONE SERVICE 06/12/26-07/11/ | 141250 | 06/25/2026 | 733.62 | 733.62 | | |
| Total CTC - 446126: | | | | | | | | 733.62 | |
| CULLIGAN | | | | | | | | | |
| 368 | CULLIGAN | 150-09980418 | PD WATER -JUNE 2026 | 141209 | 06/11/2026 | 36.60 | 36.60 | | |
| Total CULLIGAN: | | | | | | | | 36.60 | |
| D&N LANDWORKS LLC | | | | | | | | | |
| 3187 | D&N LANDWORKS LLC | 7081 | CEMETERY BLACK DIRT | 141210 | 06/11/2026 | 693.00 | 693.00 | | |
| Total D&N LANDWORKS LLC: | | | | | | | | 693.00 | |
| DACOTAH PAPER | | | | | | | | | |
| 108 | DACOTAH PAPER | 58932 | PARKS TOWELS, TOILET TISSUE, CAN | 141211 | 06/11/2026 | 228.45 | 228.45 | | |
| Total DACOTAH PAPER: | | | | | | | | 228.45 | |
| DAVID DROWN ASSOCIATES | | | | | | | | | |
| 321 | DAVID DROWN ASSOCIATES | 6397 | 2026 WASTEWATER RATE STUDY | 141212 | 06/11/2026 | 4,500.00 | 4,500.00 | | |
| Total DAVID DROWN ASSOCIATES: | | | | | | | | 4,500.00 | |
| Driver and Vehicle Services | | | | | | | | | |
| 872 | Driver and Vehicle Services | JUNE 2026 00 | PD 2023 RAM VIN #4375 TABS | 141251 | 06/25/2026 | 15.25 | 15.25 | | |
| Total Driver and Vehicle Services: | | | | | | | | 15.25 | |
| ESSENTIA HEALTH | | | | | | | | | |
| 1912 | ESSENTIA HEALTH | 05172026-890 | PW DRUG & ALCOHOL TESTING J.CA | 141213 | 06/11/2026 | 63.00 | 63.00 | | |
| Total ESSENTIA HEALTH: | | | | | | | | 63.00 | |

| Vendor No. | Vendor Name | Invoice Number | Description | Check Number | Check Issue Date | Invoice Amount | Amount Paid | Void/ Manual |
|-------------------------------------|---------------------------|----------------|---------------------------------|--------------|------------------|----------------|-------------|-----------------|
| FIRST SUPPLY LLC | | | | | | | | |
| 1020 | FIRST SUPPLY LLC | 3904198-00 | CEMETERY IRRIG ROTORS | 141214 | 06/11/2026 | 97.46 | 97.46 | |
| 1020 | FIRST SUPPLY LLC | 3904198-01 | CEMETERY IRRIG ROTORS | 141214 | 06/11/2026 | 487.30 | 487.30 | |
| Total FIRST SUPPLY LLC: | | | | | | | 584.76 | |
| FORUM COMMUNICATIONS COMPANY | | | | | | | | |
| 2775 | FORUM COMMUNICATIONS CO | 2026 1782729 | PD NEWSPAPER SUBSCRIPTION 07/2 | 141252 | 06/25/2026 | 116.89 | 116.89 | |
| Total FORUM COMMUNICATIONS COMPANY: | | | | | | | 116.89 | |
| FYLES SATELLITES INC. | | | | | | | | |
| 2927 | FYLES SATELLITES INC. | 15686 | PARKS PORTABLE TOILET RENTAL & | 141215 | 06/11/2026 | 306.50 | 306.50 | |
| 2927 | FYLES SATELLITES INC. | 15701 | PORTABLE RESTROOM RENTAL & CL | 141215 | 06/11/2026 | 328.63 | 328.63 | |
| 2927 | FYLES SATELLITES INC. | 15840 | PORTABLE RESTROOM RENTAL 04/24 | 141253 | 06/25/2026 | 341.50 | 341.50 | |
| Total FYLES SATELLITES INC.: | | | | | | | 976.63 | |
| GALLS LLC | | | | | | | | |
| 808 | GALLS LLC | 035048874 | PD UNIFORM | 141216 | 06/11/2026 | 130.67 | 130.67 | |
| Total GALLS LLC: | | | | | | | 130.67 | |
| GARCIA, JOSEF E | | | | | | | | |
| 72 | GARCIA, JOSEF E | 060926 | PD TRAINING MILEAGE - J. GARCIA | 141254 | 06/25/2026 | 220.40 | 220.40 | |
| Total GARCIA, JOSEF E: | | | | | | | 220.40 | |
| GOPHER STATE ONE CALL | | | | | | | | |
| 78 | GOPHER STATE ONE CALL | 6050248 | SEWER LOCATES - MAY 2026 | 141217 | 06/11/2026 | 41.85 | 41.85 | |
| Total GOPHER STATE ONE CALL: | | | | | | | 41.85 | |
| GrassMaster Professional | | | | | | | | |
| 95 | GrassMaster Professional | 117241 | PARKS LAWN MOWING | 141218 | 06/11/2026 | 1,409.00 | 1,409.00 | |
| Total GrassMaster Professional: | | | | | | | 1,409.00 | |
| HEARTLAND ANIMAL RESCUE TEAM | | | | | | | | |
| 109 | HEARTLAND ANIMAL RESCUE | 05/2026 | ANIMAL IMPOUND FEES - MAY 2026 | 141219 | 06/11/2026 | 421.65 | 421.65 | |
| Total HEARTLAND ANIMAL RESCUE TEAM: | | | | | | | 421.65 | |
| LAKES AREA WILDLIFE CONTROL | | | | | | | | |
| 3053 | LAKES AREA WILDLIFE CONTR | 14963 | ANIMAL CONTROL - MAY 2026 | 141220 | 06/11/2026 | 583.50 | 583.50 | |
| Total LAKES AREA WILDLIFE CONTROL: | | | | | | | 583.50 | |
| LAKES PRINTING INC | | | | | | | | |
| 920 | LAKES PRINTING INC | 00232249 | SUMMER NEWSLETTER - 2026 | 141255 | 06/25/2026 | 2,670.07 | 2,670.07 | |
| Total LAKES PRINTING INC: | | | | | | | 2,670.07 | |

| Vendor No. | Vendor Name | Invoice Number | Description | Check Number | Check Issue Date | Invoice Amount | Amount Paid | Void/ Manual |
|--|----------------------------|----------------|--------------------------------------|--------------|------------------|----------------|-------------|--------------|
| LAKEVIEW TREE COMPANY | | | | | | | | |
| 2975 | LAKEVIEW TREE COMPANY | INV1923 | PW TREE REMOVAL | 141221 | 06/11/2026 | 1,700.00 | 1,700.00 | |
| Total LAKEVIEW TREE COMPANY: | | | | | | | 1,700.00 | |
| LARSON EXCAVATING CONTRACTORS INC | | | | | | | | |
| 3739 | LARSON EXCAVATING CONTRA | PAY APP 5 | 2025 CR-11 SANITARY SEWER EXT PA | 141256 | 06/25/2026 | 7,995.58 | 7,995.58 | |
| Total LARSON EXCAVATING CONTRACTORS INC: | | | | | | | 7,995.58 | |
| LAW ENFORCEMENT LABOR SERVICES | | | | | | | | |
| 1543 | LAW ENFORCEMENT LABOR S | JUNE 2026 | PD UNION DUES - JUNE 2026 | 141222 | 06/11/2026 | 292.00 | 292.00 | |
| Total LAW ENFORCEMENT LABOR SERVICES: | | | | | | | 292.00 | |
| MARCO TECHNOLOGIES LLC | | | | | | | | |
| 2720 | MARCO TECHNOLOGIES LLC | 582877320 | PD COPIER LEASE - 05/17/26 - 06/17/2 | 141223 | 06/11/2026 | 152.58 | 152.58 | |
| 2720 | MARCO TECHNOLOGIES LLC | 583303730 | CH COPIER LEASE 05/22/26 - 06/22/26 | 141223 | 06/11/2026 | 288.36 | 288.36 | |
| Total MARCO TECHNOLOGIES LLC: | | | | | | | 440.94 | |
| MENARDS- BAXTER | | | | | | | | |
| 173 | MENARDS- BAXTER | 71446 | PW WATER | 141224 | 06/11/2026 | 62.86 | 62.86 | |
| 173 | MENARDS- BAXTER | 71609 | CEM SUMP PUMP | 141224 | 06/11/2026 | 219.99 | 219.99 | |
| 173 | MENARDS- BAXTER | 73572 | PARKS SPRAY BOTTEL, ZEP, TRAS CA | 141257 | 06/25/2026 | 69.30 | 69.30 | |
| 173 | MENARDS- BAXTER | 73661 | PARKS FERTILIZER/WATER | 141257 | 06/25/2026 | 307.72 | 307.72 | |
| 173 | MENARDS- BAXTER | 74129 | PARKS FERTILIZER/DISH SOAP | 141257 | 06/25/2026 | 1,005.64 | 1,005.64 | |
| Total MENARDS- BAXTER: | | | | | | | 1,665.51 | |
| NCPERS Group Life Ins | | | | | | | | |
| 3300 | NCPERS Group Life Ins | 357500072026 | LIFE INSURANCE PREMIUMS - JULY 2 | 141258 | 06/25/2026 | 96.00 | 96.00 | |
| Total NCPERS Group Life Ins: | | | | | | | 96.00 | |
| ON SYSTEMS INC | | | | | | | | |
| 2224 | ON SYSTEMS INC | 12923 | IT SERVICES JUNE 2026 | 141225 | 06/11/2026 | 3,941.72 | 3,941.72 | |
| Total ON SYSTEMS INC: | | | | | | | 3,941.72 | |
| PAPER STORM | | | | | | | | |
| 1068 | PAPER STORM | 32807 | PD DOCUMENT DESTRUCTION 06/02/ | 141259 | 06/25/2026 | 68.90 | 68.90 | |
| Total PAPER STORM: | | | | | | | 68.90 | |
| PEQUOT LAKES ANIMAL HOSPITAL | | | | | | | | |
| 544 | PEQUOT LAKES ANIMAL HOSPI | 6381 | TREATMENT FOR DOG TEDDY TAKEN | 141260 | 06/25/2026 | 1,444.86 | 1,444.86 | |
| Total PEQUOT LAKES ANIMAL HOSPITAL: | | | | | | | 1,444.86 | |
| PEQUOT LAKES FIRE DISTRICT | | | | | | | | |
| 3427 | PEQUOT LAKES FIRE DISTRICT | 26-109 | FIRE RELIEF - 2ND QTR 2026 | 141261 | 06/25/2026 | 78,504.56 | 78,504.56 | |

| Vendor No. | Vendor Name | Invoice Number | Description | Check Number | Check Issue Date | Invoice Amount | Amount Paid | Void/ Manual |
|---------------------------------------|----------------------------|----------------|---------------------------------|--------------|------------------|----------------|-------------|-----------------|
| Total PEQUOT LAKES FIRE DISTRICT: | | | | | | | 78,504.56 | |
| PEQUOT LAKES SANITATION | | | | | | | | |
| 121 | PEQUOT LAKES SANITATION | CH JUNE 202 | RECYCLING JUNE 2026 | 141226 | 06/11/2026 | 144.43 | 144.43 | |
| 121 | PEQUOT LAKES SANITATION | PD JUNE 202 | PD GARBAGE JUNE 2026 | 141226 | 06/11/2026 | 25.10 | 25.10 | |
| Total PEQUOT LAKES SANITATION: | | | | | | | 169.53 | |
| PINE RIVER STATE BANK | | | | | | | | |
| 260 | PINE RIVER STATE BANK | JUNE 2026 | BANK ACH FEES - JUNE 2026 | 4132 | 06/01/2026 | 5.00 | 5.00 | M |
| Total PINE RIVER STATE BANK: | | | | | | | 5.00 | |
| PLACID LAKE ADVISORS | | | | | | | | |
| 1766 | PLACID LAKE ADVISORS | MAY 2026 | PLANNING & ZONING SERVICES - MA | 141227 | 06/11/2026 | 8,175.00 | 8,175.00 | |
| Total PLACID LAKE ADVISORS: | | | | | | | 8,175.00 | |
| PRICE HOMES | | | | | | | | |
| 3084 | PRICE HOMES | B25-144 REF | REFUND FOR PROJECT ADDRESS: 31 | 141262 | 06/25/2026 | 225.00 | 225.00 | |
| Total PRICE HOMES: | | | | | | | 225.00 | |
| QUADIENT FINANCE USA, INC. | | | | | | | | |
| 2911 | QUADIENT FINANCE USA, INC. | MAY 2026 | POSTAGE REFILL - MAY 2026 | 141228 | 06/11/2026 | 600.00 | 600.00 | |
| Total QUADIENT FINANCE USA, INC.: | | | | | | | 600.00 | |
| QUALITY FLOW SYSTEMS INC. | | | | | | | | |
| 99 | QUALITY FLOW SYSTEMS INC. | 51190 | SEWER SERVICE CHECK 9 LS | 141229 | 06/11/2026 | 3,150.00 | 3,150.00 | |
| Total QUALITY FLOW SYSTEMS INC.: | | | | | | | 3,150.00 | |
| RATWIK ROSZAK & MALONEY PA | | | | | | | | |
| 1645 | RATWIK ROSZAK & MALONEY P | 1635 | LEGAL SERVICES - MARCH 2026 | 141263 | 06/25/2026 | 340.00 | 340.00 | |
| 1645 | RATWIK ROSZAK & MALONEY P | 2570 | LEGAL SERVICES - APRIL 2026 | 141263 | 06/25/2026 | 1,880.00 | 1,880.00 | |
| 1645 | RATWIK ROSZAK & MALONEY P | 3081 | LEGAL FEES - EAGLE VIEW STORAGE | 141263 | 06/25/2026 | 1,166.00 | 1,166.00 | |
| 1645 | RATWIK ROSZAK & MALONEY P | 3082 | LEGAL FEES - CODE ENFORCEMENT | 141263 | 06/25/2026 | 1,040.00 | 1,040.00 | |
| 1645 | RATWIK ROSZAK & MALONEY P | 3083 | LEGAL FEES - MAY 2026 | 141263 | 06/25/2026 | 1,041.75 | 1,041.75 | |
| Total RATWIK ROSZAK & MALONEY PA: | | | | | | | 5,467.75 | |
| SADUSKY RENOVATIONS | | | | | | | | |
| 239 | SADUSKY RENOVATIONS | MAY 2026 | BUILDING INSPECTIONS SERVICES - | 141230 | 06/11/2026 | 8,329.94 | 8,329.94 | |
| Total SADUSKY RENOVATIONS: | | | | | | | 8,329.94 | |
| SIGNS AND DESIGNS | | | | | | | | |
| 380 | SIGNS AND DESIGNS | 3653 | PARK SIGNS | 141231 | 06/11/2026 | 688.00 | 688.00 | |
| 380 | SIGNS AND DESIGNS | 3656 | PARK SIGNS | 141264 | 06/25/2026 | 527.00 | 527.00 | |
| Total SIGNS AND DESIGNS: | | | | | | | 1,215.00 | |

| Vendor No. | Vendor Name | Invoice Number | Description | Check Number | Check Issue Date | Invoice Amount | Amount Paid | Void/ Manual |
|---|-----------------------------------|----------------|-----------------------------------|--------------|------------------|----------------|-------------|-----------------|
| SPARROW CLEANING SERVICE | | | | | | | | |
| 107 | SPARROW CLEANING SERVICE | 3894 | PD OFFICE CLEANING - MAY 2026 | 141265 | 06/25/2026 | 360.00 | 360.00 | |
| 107 | SPARROW CLEANING SERVICE | 3895 | CH OFFICE CLEANING - MAY 2026 | 141265 | 06/25/2026 | 560.00 | 560.00 | |
| Total SPARROW CLEANING SERVICE: | | | | | | | 920.00 | |
| TDS TELECOM | | | | | | | | |
| 155 | TDS TELECOM | June 2026 | INTERNET SERVICE | 141266 | 06/25/2026 | 149.00 | 149.00 | |
| Total TDS TELECOM: | | | | | | | 149.00 | |
| TransUnion Risk & Alternative Data Sol | | | | | | | | |
| 44 | TransUnion Risk & Alternative Dat | 850665-20260 | PD TRANSUNION MAY 2026 | 141232 | 06/11/2026 | 100.00 | 100.00 | |
| Total TransUnion Risk & Alternative Data Sol: | | | | | | | 100.00 | |
| US BANK | | | | | | | | |
| 1739 | US BANK | MAY 2026 | CH - KLEENEX | 4131 | 06/08/2026 | 1,997.21 | 1,997.21 | M |
| Total US BANK: | | | | | | | 1,997.21 | |
| VERIZON WIRELESS | | | | | | | | |
| 1274 | VERIZON WIRELESS | 6145732668 | SEWER CELL PHONES 05/11/26 - 06/1 | 141267 | 06/25/2026 | 290.30 | 290.30 | |
| Total VERIZON WIRELESS: | | | | | | | 290.30 | |
| VESTIS | | | | | | | | |
| 2987 | VESTIS | 2530548581 | CH RUGS - JUNE 2026 | 141268 | 06/25/2026 | 152.02 | 152.02 | |
| 2987 | VESTIS | 2530548582 | PD MATS - JUNE 2026 | 141268 | 06/25/2026 | 116.49 | 116.49 | |
| Total VESTIS: | | | | | | | 268.51 | |
| VICTORY AUTOMOTIVE SERVICE LLC | | | | | | | | |
| 3377 | VICTORY AUTOMOTIVE SERVIC | 1405680 | PD 2025 CHEVY TAHOE OIL CHANGE | 141269 | 06/25/2026 | 92.78 | 92.78 | |
| 3377 | VICTORY AUTOMOTIVE SERVIC | 1405716 | PD 2024 CHEVY TAHOE OIL CHANGE/ | 141269 | 06/25/2026 | 979.96 | 979.96 | |
| Total VICTORY AUTOMOTIVE SERVICE LLC: | | | | | | | 1,072.74 | |
| WEX Bank | | | | | | | | |
| 1193 | WEX Bank | MAY 2026 | FUEL PURCHASES - MAY 2026 | 4130 | 06/01/2026 | 2,773.25 | 2,773.25 | M |
| Total WEX Bank: | | | | | | | 2,773.25 | |
| WICKS ADVANCED DRAIN CLEANING LLC | | | | | | | | |
| 3338 | WICKS ADVANCED DRAIN CLEA | 6111 | SEWER SERVICE TO PINEY WAY | 141270 | 06/25/2026 | 250.00 | 250.00 | |
| Total WICKS ADVANCED DRAIN CLEANING LLC: | | | | | | | 250.00 | |
| WIDSETH SMITH NOLTING & ASSOC | | | | | | | | |
| 1632 | WIDSETH SMITH NOLTING & AS | 245539 | 2026 STREETS IMPROVEMENTS FEA | 141233 | 06/11/2026 | 3,937.50 | 3,937.50 | |
| 1632 | WIDSETH SMITH NOLTING & AS | 245540 | BP SEWER METERING IMPROVEMEN | 141233 | 06/11/2026 | 6,851.25 | 6,851.25 | |
| Total WIDSETH SMITH NOLTING & ASSOC: | | | | | | | 10,788.75 | |

| Vendor No. | Vendor Name | Invoice Number | Description | Check Number | Check Issue Date | Invoice Amount | Amount Paid | Void/ Manual |
|-----------------------|----------------|----------------|------------------------------------|--------------|------------------|----------------|-------------|--------------|
| WSB | | | | | | | | |
| 3054 | WSB | R-022038-00- | PROFESSIONAL SERVICES 05/01/26 - | 141271 | 06/25/2026 | 14,104.75 | 14,104.75 | |
| Total WSB: | | | | | | | 14,104.75 | |
| XCEL ENERGY | | | | | | | | |
| 105 | XCEL ENERGY | 980107631 | PW NATURAL GAS 04/30/26 - 06/01/26 | 141234 | 06/11/2026 | 217.29 | 217.29 | |
| 105 | XCEL ENERGY | 980127684 | PD NATURAL GAS SERVICE 04/30/26 - | 141234 | 06/11/2026 | 96.06 | 96.06 | |
| Total XCEL ENERGY: | | | | | | | 313.35 | |
| ZIFT - CASELLE | | | | | | | | |
| 32 | ZIFT - CASELLE | 7699000 MAY | CC PROCESSING FEES - MAY 2026 | 4133 | 06/03/2026 | 9.00 | 9.00 | M |
| Total ZIFT - CASELLE: | | | | | | | 9.00 | |
| Grand Totals: | | | | | | | 247,517.86 | |



CITY COUNCIL MEETING

AGENDA ITEM

Section 5, Item C.

| | | |
|--|--|---|
| <p>Prepared By: Allie Polsfuss, City Administrator on behalf of the Personnel Committee</p> | <p>Meeting Date: 7/6/2026</p> | <p>Item Name: Approve Offer of Employment for Anthony Moberg as Planning and Zoning Administrator</p> |
|--|--|---|

BACKGROUND

The City Council approved the hiring of a full time Planning and Zoning Administrator position and are now being asked to approve an offer of employment for Anthony Moberg.

OVERVIEW

The Planning and Zoning Administrator position was initially posted from March 2 to March 27. We received 13 applications and staff interviewed three qualified candidates. Following those interviews, the Personnel Committee directed staff to repost the position for an additional month to expand the candidate pool. The position was reposted and we received five applications and interviewed three qualified candidates. Anthony Moberg emerged as the final candidate for this position.

Mr. Moberg has nearly three years of experience with the Crow Wing County Land Services Department and is seeking an opportunity to advance his career. His background in land use administration, code enforcement, and information technology, along with his overall knowledge of local government operations, makes him well-qualified for the Planning and Zoning Administrator position.

To ensure a smooth transition, Jerry Bohnsack will continue working his current schedule while training Mr. Moberg over the next few weeks/months. As Mr. Moberg becomes more familiar with the position and assumes its full responsibilities, Mr. Bohnsack will gradually reduce his involvement. Mr. Bohnsack has also indicated that he is willing to remain available to assist the City on an as-needed basis. We greatly appreciate his dedication to the City and his willingness to support a successful transition.

The Personnel Committee recommends appointing Anthony Moberg as the City's Planning and Zoning Administrator at Step B of the 2026 pay scale, with an hourly wage of \$43.94. This starting wage is within the allocated budget. Mr. Moberg has accepted the City's conditional offer of employment, successfully completed all required pre-employment contingencies, and is prepared to begin employment upon City Council approval.

STAFF RECOMMENDATION

Approve Conditional Offer as recommended by the Personnel Committee.



CITY COUNCIL MEETING

AGENDA ITEM

Section 5, Item D.

| | | |
|--|--|--|
| <p>Prepared By: Allie Polsfuss, City Administrator on behalf of the Personnel Committee</p> | <p>Meeting Date: 7/6/2026</p> | <p>Item Name: Approve Conditional Offer of Employment for Rodney Coons as Police Officer</p> |
|--|--|--|

BACKGROUND

Due to a resignation in the Police Department, the City Council authorized the advertisement of the position to fill the vacancy.

OVERVIEW

The Police Officer position was initially posted from May 18-June 3, and we received seven application. Interviews were conducted on June 17th by Officer Sathre, Crosslake Chief Jake Maier, Ryan Quirin of North Memorial and myself. Three qualified candidates were interviewed, and Rodney Coons emerged as our final candidate.

Rodney began his law enforcement career with the New Hope Police Department. Since then, he has worked full-time for the Deerwood Police Department and part-time for the Cuyuna Police Department. In addition to his six years of law enforcement experience, Rodney is a certified firearms instructor and defensive tactics instructor. He has also completed Crisis Intervention Training and active shooter response training.

Given his experience and qualifications, the Personnel Committee proposes placement at Step D of the Police Officer pay scale at \$39.35/hour. This recommendation is consistent with the placement of our current officers with similar experience. The Personnel Committee believes this represents a strong and competitive offer and are excited about the opportunity to bring an experienced officer to the department.

This offer is contingent on successful completion of the pre employment steps. Mr. Coons is currently undergoing the background investigation.

STAFF RECOMMENDATION

Approve Conditional Offer as recommended by the Personnel Committee.

**CITY OF BREEZY POINT
CROW WING COUNTY, MINNESOTA**

RESOLUTION NO. 31-2026

A resolution requesting a variance from standard for State Aid Operation for Project No. S.A.P. 018-594-002

WHEREAS, the City of Breezy Point is preparing plans for the Buschmann Road and Ranchette Drive Improvement Project, which the S.A.P. portion is located within Township 136N, Sections 4-9, Range 28W, within the City of Breezy Point, commencing 850 feet southeast of the intersection of Nelson Road & Akerson Road and ending at the intersection of Buschmann Road and County Road 11, totaling a roadway length of 11,470.42 feet (2.172 miles); and

WHEREAS, Minnesota Rules for State Aid requires a minimum k-value of 64 for sag vertical curves and a minimum k-value of 44 for crest vertical curves for roadway design speeds of 40 mph; and

WHEREAS, the reasons for this variance request are the existing roadway geometry, environmental impacts to surrounding wetlands, private utility conflicts, and adjacent driveway tie-in issues. It is not feasible to meet the required k-values for some of the vertical crest and sag curves as stated by MnDOT State Aid Standards with the current design speed of 40 mph for the roadway due to these anticipated impacts on the S.A.P portion of Buschmann Road.

NOW, THEREFORE BE IT RESOLVED, that the Breezy Point City Council does hereby request a variance from the Minnesota Department of Transportation State Aid to allow a minimum k-value of 37 for sag curves located from STA 143+00 to STA 147+50 and from STA 158+50 to STA 163+25 and a minimum k-value of 29 for the crest curve located from STA 153+75 to STA 157+00 in lieu of the design standards required for a design speed of 40 mph as required by MnDOT State Aid Standards;

BE IT FURTHER RESOLVED, that the City of Breezy Point City Council hereby indemnifies, saves and hold harmless the State of Minnesota and its agents and employees of and from claims, demands, actions, or causes of action arising out of or by reason of (project descriptions) in accordance with Minnesota Department of Transportation Vertical Curve Standards and further agrees to defend at their sole cost and expense any action or proceeding commenced for the purpose of asserting any claim arising as a result of the granting this variance.

ADOPTED by the Breezy Point City Council on July 6, 2026.

Todd Roggenkamp, Mayor

ATTEST:

Deb Runksmeier, Clerk

**CITY OF BREEZY POINT
RESOLUTION 32-2026**

**A RESOLUTION ESTABLISHING COMPENSATION FOR MEMBERS OF THE
PLANNING COMMISSION**

WHEREAS, the City Council recognizes the important role the Planning Commission plays in reviewing land use applications, making recommendations on zoning matters, and assisting with long-range planning for the City; and

WHEREAS, the City Council has reviewed the current compensation provided to Planning Commission members and has determined that an adjustment is appropriate to recognize the time, preparation, and commitment required to serve in these positions.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Breezy Point, Minnesota, as follows:

1. Effective July 7, 2026, compensation for Planning Commission members shall be established as follows:
 - o Planning Commission Member: **\$80.00** per meeting attended.
 - o Planning Commission Chair: **\$90.00** per meeting attended while serving as Chair.
2. The City Administrator is authorized to implement this compensation adjustment and make any necessary administrative changes to the City's payroll records.

Adopted by the City Council of the City of Breezy Point, Minnesota this 6th day of July 2026.

Rebecca Ball: ____

Brad Scott: ____

Steve Jensen: ____

Todd Roggenkamp: ____

Michael Moroni: ____

Adopted this 6th day of June 2026.

Mayor Todd A. Roggenkamp

Attest:

Deb Runksmeier, City Clerk

CITY OF BREEZY POINT
RESOLUTION 33-2026

A RESOLUTION ACCEPTING THE DONATION OF \$150 TO THE BREEZY POINT
PELICAN WOODS CEMETERY FOR BUTTERFLY RELEASE

WHEREAS, Widseth Smith Nolting has donated \$150 to the Breezy Point Pelican Woods Cemetery Butterfly Release Event.

NOW THEREFORE BE IT RESOLVED by the Breezy Point City Council that they accept the donation of \$150 to sponsor the coloring table and kids activities at the Pelican Woods Cemetery for the Butterfly Release Event by Widseth Engineering.

Rebecca Ball: ____

Brad Scott: ____

Steve Jensen: ____

Todd Roggenkamp: ____

Michael Moroni: ____

Adopted this 6th Day of July 2026

Mayor Todd A. Roggenkamp

Attest:

Deb Runksmeier, Clerk

CITY OF BREEZY POINT
RESOLUTION 34-2026

A RESOLUTION ACCEPTING THE DONATION OF \$100 FROM CHARLES AND
KARLENE HAMILTON TO THE BREEZY POINT POLICE DEPARTMENT

WHEREAS, Charles and Karlene Hamilton have donated \$100 to the City of Breezy Point Police Department.

NOW THEREFORE BE IT RESOLVED by the Breezy Point City Council that they accept the donation of \$100.00 by Charles and Karlene Hamilton.

Rebecca Ball: _____

Brad Scott: _____

Steve Jensen: _____

Todd Roggenkamp: _____

Michael Moroni: _____

Adopted this 6th Day of July 2026

Mayor Todd A. Roggenkamp

Attest:

Deb Runksmeier, City Clerk



CITY COUNCIL MEETING

AGENDA ITEM

Section 5, Item I.

| | | |
|--|---|--|
| Prepared By: <i>Allie Polsfuss, City Administrator</i> | Meeting Date: <i>7/6/2026</i> | Item Name: <i>Parkland Dedication-Vista Village Townhome Development & Eagle View Storage Development</i> |
|--|---|--|

BACKGROUND

At the City Council meeting on April 1, 2024, the City Council approved the subdivision for Vista Village townhome development. Park dedication fees were not charged at the time. The resulting lots require payment of park dedication fees.

At the City Council meeting on April 30, 2026, the City Council approved the final plat for a re-subdivision for Eagle View Storage Development. The resulting lots require payment of park dedication fees.

OVERVIEW

Vista Village

This development resulted in the creation of eight (8) parcels. Based on the ordinance requirement, the total park dedication fee for this development is calculated as follows:

- 8 residential units × \$500 per unit = \$4,000 total park dedication fee

Eagleview Storage

This development resulted in the creation of six (6) parcels. Based on the ordinance requirement, the total park dedication fee for this development is calculated as follows:

- 6 residential units × \$500 per unit = \$3,000 total park dedication fee

This fee is consistent with the City’s adopted park dedication ordinance, and the finance committee recommends approval as presented.

RECOMMENDATION

Staff recommends that the City Council approve the required parkland dedication fees as presented.

**CITY OF BREEZY POINT
RESOLUTION 35-2026**

**A RESOLUTION APPROVING PARK DEDICATION FEE FOR VISTA
VILLAGE DEVELOPMENT**

WHEREAS, Whitebirch Inc. submitted an application for subdivision for common interest community, Vista Village; and

WHEREAS, the proposed development involves the creation of eight (8) residential lots; and

WHEREAS, the City Council approved the subdivision on April 1, 2024; and

WHEREAS, the City’s subdivision and zoning regulations require the payment of parkland dedication fees for new residential lots created through platting or subdivision; and

WHEREAS, the City’s ordinance establishes a park dedication fee of \$500 per unit; and

WHEREAS, the proposed subdivision will result in the creation of eight (8) parcels, resulting in a total park dedication requirement of \$4,000; and

WHEREAS, the City Council finds that the required park dedication fee is consistent with the City’s adopted ordinance.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Breezy Point Minnesota, as follows:

1. The applicant shall pay a parkland dedication fee in the amount of **\$4,000**, based on eight (8) residential units at \$500 per unit.
2. Payment of the park dedication fee shall be made to the City of Breezy Point.

Adopted by the City Council of the City of Breezy Point, Minnesota this 6th day of July 2026.

Rebecca Ball: ____

Brad Scott: ____

Steve Jensen: ____

Todd Roggenkamp: ____

Michael Moroni: ____

Mayor Todd A. Roggenkamp

Attest:

Deb Runksmeier, City Clerk

**CITY OF BREEZY POINT
RESOLUTION 36-2026**

**A RESOLUTION APPROVING PARK DEDICATION FEE FOR EAGLE VIEW
STORAGE DEVELOPMENT**

WHEREAS, Whitebirch Inc. submitted an application for final plat approval for property located at the NE Corner County Road 11 and Wildwood Court; and

WHEREAS, the proposed development involves the re-subdivision of four existing lots into six lots ; and

WHEREAS, the City Council has approved the Final Plat and Re-subdivision on April 30, 2026; and

WHEREAS, the City’s subdivision and zoning regulations require the payment of parkland dedication fees for new residential lots created through platting or subdivision; and

WHEREAS, the City’s ordinance establishes a park dedication fee of \$500 per unit; and

WHEREAS, the proposed subdivision will result in the creation of six (6) parcels, resulting in a total park dedication requirement of \$3,000; and

WHEREAS, the City Council finds that the required park dedication fee is consistent with the City’s adopted ordinance.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Breezy Point Minnesota, as follows:

1. The applicant shall pay a parkland dedication fee in the amount of **\$3,000**, based on six (6) residential units at \$500 per unit.
2. Payment of the park dedication fee shall be made to the City of Breezy Point.

Adopted by the City Council of the City of Breezy Point, Minnesota this 6th day of July 2026.

Rebecca Ball: ____

Brad Scott: ____

Steve Jensen: ____

Todd Roggenkamp: ____

Michael Moroni: ____

Adopted this 6th day of June 2026.

Mayor Todd A. Roggenkamp

Attest:

Deb Runksmeier, City Clerk



CITY COUNCIL MEETING

AGENDA ITEM

Section 6, Item A.

| | | |
|--|---|--|
| Prepared By: <i>Allie Polsfuss, City Administrator</i> | Meeting Date: <i>July 6, 2026</i> | Item Name: <i>Tax Assistance Discussion</i> |
|--|---|--|

BACKGROUND

At the City Council meeting on June 1st, the Council held preliminary discussion on the tax assistance request submitted from Whitebirch Inc. for the proposed Northstar Apartment Complex. The items from that meeting can be [found here](#).

At that meeting, the Council tabled this item and directed me to follow up with the below information as it relates to the Tax Assistance request for the 74 units apartment complex development:

- Sewer impact
- County Road 11 Impact
- Similar development proposals in other communities
- Housing needs information

Throughout the month of June, I sent the Council information related to all these items so there was adequate time to review and ask further questions. In this memo, you will find a summary of the information.

Additionally, the City received a petition opposing tax assistance. You can see that petition in attachment A.

OVERVIEW

Sewer Impact

Based on the 2025 Wastewater Facility Study and the recently completed sewer rate study, the City is expected to begin planning for a wastewater treatment plant expansion when the system reaches approximately 85% capacity (about 80 additional ERUs), which is currently projected to occur between 2030 and 2032. If the proposed apartment development proceeds, this timeline would likely accelerate.

Advancing the estimated \$5 million expansion would primarily affect the timing of expenditures rather than the overall long-term financial impact. While sewer rates are expected to remain similar to current projections, an earlier expansion would reduce Capital Sewer Fund reserves sooner, result in the loss of approximately two years of investment earnings (estimated at \$160,000 annually), and would likely require financing.

Regardless of timing, the City would continue its plan of annual sewer rate adjustments to rebuild Capital Sewer Fund reserves to the target balance of \$1.0–\$1.5 million.

The ultimate timing of the expansion will depend on factors such as the project's construction schedule, occupancy, and actual sewer usage.

Traffic Impact

Joe Zierden, Jerry Bohnsack, and I met with Crow Wing County engineers to discuss the proposed development and its potential impact on County Road 11. Attachment B includes the County's official response. A few key points:

- The current development proposal is consistent with the assumptions used in the traffic study completed in 2018, and a new traffic analysis is not warranted at this time.
- The proposed development would trigger the existing developer's agreement which includes improvements to the south leg of Ranchette Drive.



CITY COUNCIL MEETING

AGENDA ITEM

- The proposed development alone will not trigger the need for a roundabout. If additional commercial development occurs in the area, traffic volumes may reach a point where a roundabout becomes a long-term solution.

Housing

In 2020, the Crow Wing County HRA commissioned a full housing study for Crow Wing County. Attachment C is the official study completed by the County.

References

Staff contacted several Minnesota communities that have worked with Alliance Building Corp. on similar multifamily housing developments. Overall, the feedback was positive. Communities consistently reported that the developer constructed quality projects, met program requirements, maintained good communication, and did not create notable law enforcement, traffic, or public safety issues. Several communities indicated they would welcome future projects from Alliance Building Corp. Staff did not receive any information that raised concerns regarding the developer or its past performance.

Income Restriction and TIF

Based on the Council’s general feedback, if any tax assistance were to be approved, it would likely be in the form of a TIF district. Below are some clarifying points:

- The term of any TIF district can be negotiated.
 - Max term for TIF Housing is 26 years
 - Max term for TIF Workforce housing is 8 years
- The City could negotiate that a portion of the TIF be given to the developer and the remaining is captured and held by the City for public improvements as result of the project.
 - An example; if the maximum TIF amount annually was \$80,000, 50% could be captured and given back to the City
- With a TIF housing district, there are income eligibility requirements. With TIF Workforce Housing, these requirements do not apply. Those requirements are clarified below:
 - 20% of units must be occupied (~15 of the 74 units) by households with income at or below 50% AMI or
 - 40% of units must be occupied (~30 of the 74 units) by households with income at or below 60 % AMI

For a housing TIF district, these are specific income limits that must be met, but there are no direct rent restrictions tied to the TIF itself. Out of the 74 units, either 15 or 30 units must be income qualified for the term of the assistance. It is common practice to not charge the same rents for all units to meet the requirement. Below are the updated 2026 income restrictions for our area.

| INCOME RESTRICTIONS | | |
|---------------------|----------------------|----------------------|
| Number of Persons | 50% of Median Income | 60% of Median Income |
| 1-Person | 34,300 | 41,160 |
| 2-Persons | 39,200 | 47,040 |
| 3-Persons | 44,100 | 52,920 |
| 4-Persons | 49,000 | 58,800 |



CITY COUNCIL MEETING

AGENDA ITEM

Section 6, Item A.

Tax Capacity Impact

If the apartment development were constructed without TIF assistance, it would immediately contribute to the City's tax base through the additional net tax capacity it creates. It is important to note that this is not new revenue above and beyond the City's adopted levy. Rather, the additional net tax capacity expands the City's tax base, allowing the levy to be distributed across more taxable property. As a result, the apartment development would contribute each year toward funding the City's levy, reducing the share of the levy of existing taxpayers.

This same principle applies at the conclusion of the TIF district. During the life of the district, the tax increment generated by the development is used to reimburse the developer for eligible project costs. Once the TIF district expires, the full net tax capacity of the development returns to the general tax base. At that point, the City begins receiving the full benefit of the property's tax capacity, and the City is able to use that additional tax base to support future levies or reduce the tax burden on existing properties.

STAFF RECOMMENDATION

Staff recommends the City Council discuss the points above. Tonight, we are looking for clear direction on whether the Council wishes to:

1. Advance the proposal to formal application stage for tax assistance.
 1. This process includes land use approvals.
2. Do not proceed with the tax assistance process

To the Mayor and City Council of Breezy Point, we the undersigned residents formally submit this petition to voice our absolute opposition to the proposed North Star apartment complex pushed by the White Birch Corporation. This massive development threatens our community's safety and small-town character by introducing severe traffic congestion to already strained local roads, alongside disruptive levels of long-term noise and light pollution. Furthermore, we strongly object to granting unwarranted Tax Increment Financing (TIF) property tax breaks to a private developer, which forces local taxpayers to shoulder the infrastructure burden amidst deeply concerning economic and management uncertainties. We urge the City Council and Mayor to prioritize the well-being, financial security, and quality of life of your constituents by denying all zoning changes, permits, and financial incentives for this project.

Print Name

Signature

Address

6601 - White Birch
Mpls. MN
55417

Judith L. Jones

Judith L. Jones

5609 40th Ave So

Dawnya Mohs

Dawnya Mohs

6618 Green Petal Dr. Breezy Point.

Mike Mohs

Mike Mohs

6618 Green Petal Drive B.P.

STEWEN OSMEIRA

Stewen Osmera

30443 Creek Cir B.P.

Pamela Osmera

Pamela Osmera

30443 Creek Cir B.P.

Michael Waterman

Michael Waterman

7575 Chickasaw Circle B.P.

Tammy Waterman

Tammy Waterman 7575 Chickasaw Cir BP

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Print Name

Signature

Address

| | | |
|----------------|----------------|-----------------------|
| Karl Frederick | Karl Frederick | 7695 Chickasaw |
| Lori Frederick | Lori Frederick | 7695 Chickasaw Circle |

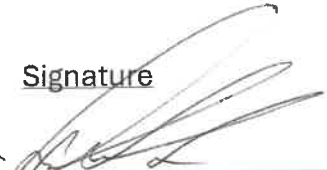

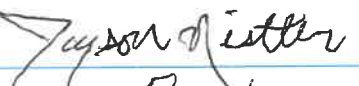
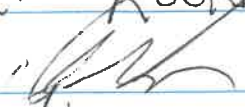
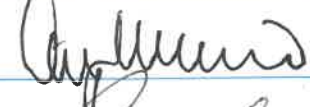

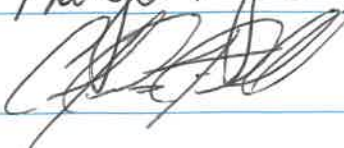
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| Print Name | Signature | Address |
|--------------------|-----------------------------|--------------------------------------|
| Patty Henry | Patty Henry | 6719 Redleaf Ct |
| Pam Weeks | Pam Weeks | 6657 Redleaf Ct |
| Lori & Rod Johnson | Rod Johnson Lori Johnson | 6646 Led Leaf Ct |
| Dianne Koval | Dianne Koval | 3876 Brown St POB 813 |
| Michael Goetsche | Michael Goetsche | 6570 GreenPetal Dr |
| THOMAS S. JOHNSON | Thomas S. Johnson | 6577 GREENPETAL DR. |
| GORDON CHART | Gordon Chart | 30677 Greenleaf Ct |
| Twyla Chart | Twyla Chart | 35676 " |
| Karla Wheeler | Karla Wheeler | Plumwood Trail |
| Tyrone Jones | Tyrone Jones | 5609 40th Ave. So Mpls., MN 55417 |

To the Mayor and City Council of Breezy Point, we the undersigned residents formally submit this petition to voice our absolute opposition to the proposed North Star apartment complex pushed by the Whitebirch Corporation. This massive development threatens our community's safety and small-town character by introducing severe traffic congestion to already strained local roads, alongside disruptive levels of long-term noise and light pollution. Furthermore, we strongly object to granting unwarranted Tax Increment Financing (TIF) property tax breaks to a private developer, which forces local taxpayers to shoulder the infrastructure burden amidst deeply concerning economic and management uncertainties. We urge the City Council and Mayor to prioritize the well-being, financial security, and quality of life of your constituents by denying all zoning changes, permits, and financial incentives for this project.

| Print Name | Signature | Address |
|----------------------------|-------------------------|---|
| Lee Anne Cutler | <i>Lee Anne Cutler</i> | 7574 Chickasaw Cr |
| Brad Cutler | <i>Brad Cutler</i> | 7574 Chickasaw Cr |
| GARY HEESTER | <i>Gary Heester</i> | 7814 Pueblo Cr |
| Ken Elstrup | <i>Ken Elstrup</i> | 7860 Pueblo Cr |
| Bonnie Rondeau | <i>Bonnie Rondeau</i> | 7870 Pueblo Circle |
| GERALD RONDEAU | <i>Gerald Rondeau</i> | 7870 Pueblo Circle |
| Michael (Michael) PETERSON | <i>Michael Peterson</i> | 2390 DAISY TREE RD ST. CLOUD, FL 34771 |
| Janine Peterson | <i>Janine Peterson</i> | 2390 Daisy tree Rd St. Cloud, FL 34771 |
| DANIEL YASIS | <i>Dan Yasis</i> | 30615 Ranchessa dr Breezy point 56472 |
| Helia Yasis | <i>Helia Yasis</i> | ↓ |

To the Mayor and City Council of Breezy Point, we the undersigned residents formally submit this petition to voice our absolute opposition to the proposed North Star apartment complex pushed by the White Birch Corporation. This massive development threatens our community's safety and small-town character by introducing severe traffic congestion to already strained local roads, alongside disruptive levels of long-term noise and light pollution. Furthermore, we strongly object to granting unwarranted Tax Increment Financing (TIF) property tax breaks to a private developer, which forces local taxpayers to shoulder the infrastructure burden amidst deeply concerning economic and management uncertainties. We urge the City Council and Mayor to prioritize the well-being, financial security, and quality of life of your constituents by denying all zoning changes, permits, and financial incentives for this project.

| Print Name | Signature | Address |
|--------------------|--|----------------------------|
| 1 Andrew Soderholm |  | 30830 RANCHETTE DR Breezy |
| 2 PAUL WISTNER |  | 9208 2nd Ave Breezy |
| 3 Jayson Nistler |  | 9228 2nd Ave Breezy |
| 4 Ron Roodzani | RON ROODZANI | 50472 SUFFOLK DR BREEZY PT |
| 5 STEVE NAPLES |  | " 31221 N. Washington Ave |
| 6 Amy Meister |  | 31509 Yuma Cir. B.P. MN |
| 7 Patrick Thompson |  | 30821 Cougar Pass BP, MN |
| 8. MARY WRIGHT | Mary Wright | 30821 Cougar Pass BP MN |
| 9 Charles Tindell |  | 7284 Dove St BP MN |



June 12, 2026

Allie Polsuss
Administrator
City of Breezy Point
8319 County Road 11
Breezy Point, MN 56472

Re: 2018 Traffic Study Review for CSAH 11/Ranchette Drive Intersection

Dear Allie,

The County has reviewed the proposed apartment development and its relationship to the long-term transportation needs at the Ranchette Drive and CSAH 11 intersection. Based on that review, the County finds that the 2018 traffic study remains applicable to the current proposal. While the development proposal has evolved somewhat since the original study, the overall traffic impacts and long-term transportation needs identified in that analysis remain substantially unchanged. Therefore, an updated traffic study is not necessary at this time.

The existing traffic study identifies a future roundabout at the Ranchette Drive and CSAH 11 intersection as the preferred long-term solution to accommodate anticipated growth in the area. The proposed apartment development does not trigger the need for a roundabout and does not materially change the long-term transportation conclusions identified in the original study. It does, however, generate traffic volumes that require implementation of the south leg turn lane improvements identified in the existing Developer's Agreement.

Based on the County's understanding of existing and anticipated traffic patterns, future area development that increases traffic demand at this intersection will continue to advance the need for the roundabout identified in the 2018 study. The exact timing of that improvement is difficult to predict, but the long-term need identified in the study remains unchanged.

In summary, the proposed apartment development does not trigger the need for a roundabout but does trigger the south leg turn lane improvements identified in the existing Developer's Agreement. The County continues to support the long-term transportation vision identified in the 2018 traffic study and considers that study to be the appropriate framework for evaluating future development and transportation improvements at this intersection.

Sincerely,

Timothy V. Bray P.E.
County Engineer
Highway Department
16589 County Road 142
Brainerd, MN 56401

Our Vision: Being Minnesota's favorite place.
Our Mission: Serve well. Deliver value. Drive results.
Our Values: Be responsible. Treat people right. Build a better future.

Office: (218) 824-1110
Fax: (218) 824-1111
www.crowwing.us

Crow Wing County Workforce Housing Study

March 2020



**REDEVELOPMENT
RESOURCES**

Executive Summary: Workforce Housing Needs in Crow Wing County

Background

This report includes a thorough review of the housing market for all of Crow Wing County, with special emphasis on middle-income, or “workforce” housing.

In this report, “middle-income” refers to households earning between \$20,000 and \$50,000 per year (or \$10-25 per hour). Workforce housing refers to housing units which are affordable to households with incomes in that same range. In this case, workforce housing would fall between purchase prices of \$86,000 and \$210,000 or rents of \$500 and \$1,250 per month.

Demographics and Housing Market

The median annual household income in Crow Wing County is currently \$53,121, with almost one-third of households (8,776) making between \$20,000 and \$49,999.

By community, the highest number of middle-income households are found in Brainerd with 2,288, the Northeast Townships with 1,597, the South/Southeast Townships with 1,511, and Baxter with 1,010.

Across the county, renter income distributions look quite different from homeowner income distributions. Almost 60% of renters make less than \$35,000 per year while 60% of homeowners make more than \$50,000 per year. While only 28% of homeowners fall in the middle-income range, 43% of renters do. Additionally, about 60% of average salaries by industry in the county fall within the middle-income range.

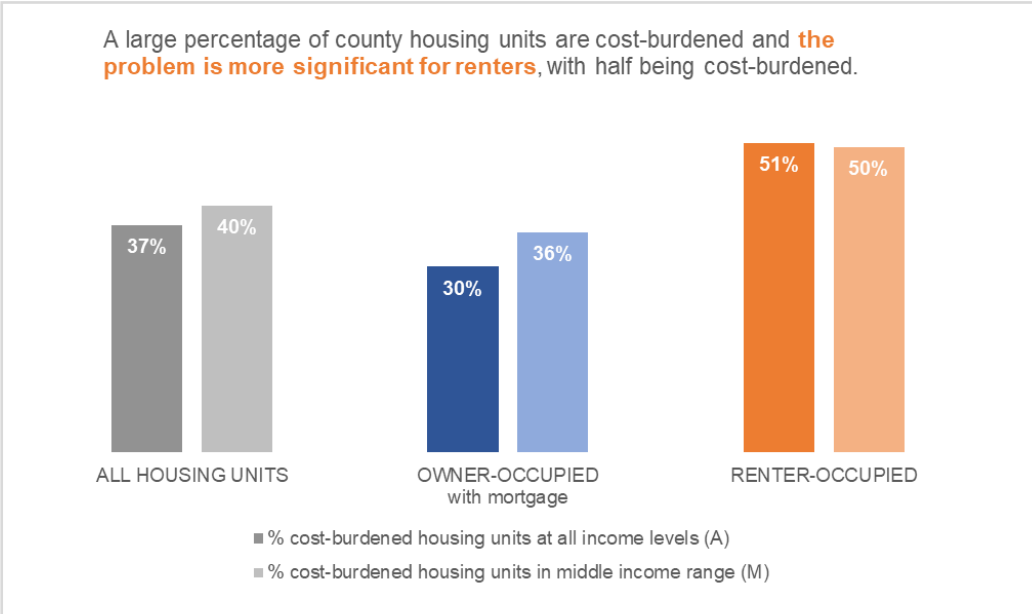
Among single-family home sales under \$300,000 in Crow Wing County, market prices extend from \$133,250 for a 1,000 square foot home, up to \$237,250 for a home with 2,600 square feet of living space.

Median rents across communities cover a broad spectrum, extending from lows of \$442 in Deerwood, \$500 in Fifty Lakes, and \$623 per month in Ironton, to highs of \$957 in Baxter, \$988 in Breezy Point, and \$1,048 in Emily.

Today, 76% of county housing units are owner-occupied and 83% are single-family units, but it is projected that a higher proportion of residents will rent and live in multi-family units over the next 15 years.

Affordability

To understand affordability, analysis was done on occupied units, both those which are rented and those which are owner-occupied and have a mortgage. Based on this analysis, 37% (6,236) of these housing units are cost-burdened, meaning they are spending more than 30% of their income on housing. The problem is more significant for renters at 51% (2,846) and among owners and renters in the middle-income group at 36% (2,159) and 50% (1,379), respectively. The bulk of these cost-burdened middle-income households are in Brainerd and Baxter. Those who are cost-burdened often have to make sacrifices in spending on other important needs, such as quality food and healthcare.



Housing Needs Findings

Over the next five to 10 years, annual employment additions in Crow Wing County will remain fairly consistent, averaging 300 to 350 per year. Such a trend would result in 4,500 to 5,250 new jobs by 2033.

The top industries in Crow Wing County with highest projected job growth over the 10-year period from 2016-2026 include Education and Health Services; Trade, Transportation & Utilities; Leisure & Hospitality; Professional and Business Services; and Construction. Although Manufacturing is listed in the top five employment sectors of the county, it is not projected to add new jobs to the magnitude of the industries listed above.

Each of the above industries currently pays annual average wages in the range this study identifies as middle income, with the exception of Construction, which falls slightly above. These employees would live in what this study identifies as workforce housing.

Recommendations for moving the needle on the housing gap for middle-income residents of Crow Wing County include incenting construction of single- and multi-family housing that is affordable to this segment of the population.

Based on the projected overall employment growth, projected employment growth in the five key sectors listed above, the anticipated mix of future owners and renters, and the current number of residents who are cost-burdened in the county, the adjacent units are needed in the county:

| | |
|--|----------------------|
| Total new housing units needed 2018-2033*: | 4,800 |
| Single-family: | 3,375 |
| Multi-family: | 1,425 |
| For rent: | 1,125 |
| For sale: | 300 |
| Units needed in workforce price range: | 1,500 - 1,700 |
| Additional housing units needed in workforce price range to accommodate existing middle-income residents who are currently cost-burdened: | 3,510 |
| * does not include future demand for seasonal homes | |

Top Priority Recommendations

Recommendations for ways Crow Wing County HRA could support meeting these housing construction goals include the following:

1. Identify opportunity sites.

Identify on a map, properties available and well-suited for workforce single-family and multi-family development. Work to either acquire and hold land for development or be prepared to support acquisition by private developers.

2. Create or enhance a Down Payment Assistance Program.

Work with employers to create a Down-Payment Assistance Program geared toward year-round workforce to boost homeownership. This program could be in partnership with employers where they contribute a percentage of the down payment with each first-time homeowner employee. Employees would need to work for the employer and live in the house for a predetermined period of time in order to have the assistance be a grant. If an employee moved or changed jobs prior to the set period of time, the down payment amount would need to be paid back.

3. Assist with rehabbing older homes.

Supplement a program to provide financial assistance for rehabbing older homes. As a first step, municipalities may conduct an assessment to determine which homes are in most need of repair and target assistance to these property owners. Then, provide financial incentives to homeowners who undertake large remodeling projects. Financial incentives could include a grant up to \$5,000 and a rebate of 50% of building permit fees.

4. Amend Tax Forfeited Property Land policy.

Consider a temporary amendment to Tax Forfeited Property Land to encourage development. Offer available real estate to contractors and developers at steep discount or \$0 to spur redevelopment or development of tax forfeited property. Market the program aggressively.

5. Use the Housing Trust Fund to incent new construction.

Use the Housing Trust Fund for low/no interest gap financing for contractors to construct workforce single-family housing units and multi-family units.

6. Host developers onsite to build interest.

Host a familiarization tour for housing developers to allow them to understand the housing market, opportunity sites, and HRA assistance in Crow Wing County.

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Introduction

Crow Wing County

Over the past century, Crow Wing County has evolved into a summer resort and second home destination, largely for residents of the Minneapolis/St. Paul area several hours to the south. As home to hundreds of lakes, the county offers numerous water-oriented outdoor recreational opportunities like fishing, water skiing, boating, and swimming.

Crow Wing County also supports a number of waterfront resorts that cater to summer visitors. Some of the larger resort operations include Ruttger’s Bay Lake Lodge in Deerwood, Breezy Point Resort in Breezy Point, Cragun’s Resort and Madden’s in Brainerd, and Grand View Lodge in Nisswa.

Accompanying this evolution has been the development of numerous ancillary support facilities that serve seasonal and



Photo courtesy of Crow Wing County

full-time residents alike. While most communities in the county offer some level of retail development, the primary concentration exists in the Baxter/Brainerd area, primarily aligning State Highway 371.

Highway 371 is the primary north-south arterial serving Crow Wing County. To the north, it accesses communities like Nisswa, Pequot Lakes, Breezy Point, and Jenkins. To the south, Highway 371 extends into the St. Cloud area where it terminates at its confluence with Interstate 94.

Purpose of This Study

Crow Wing County’s character as a summer destination presents unique challenges for housing across all communities, ages, and income levels. Housing is important for all residents and users of the county including year-round workforce and families, seasonal workers, and aging residents. This study is intended to:

- Describe the current state of housing in Crow Wing County
- Project the future housing needs of county residents
- Compare needs with supply to determine any gaps in the market
- Provide recommendations to improve availability and choice of housing which are appropriate for the current and future residents of the county

Study Focus Areas and Considerations

This report studies the housing market of Crow Wing County at all price points and for all types of housing. Throughout the report, the team will make distinctions, where appropriate, regarding trends among various population groups and levels of housing to provide more detailed context about the status of housing in the county. Primarily, these detailed call-outs will be focused on:

Affordable/Affordability & Cost-burdened

Housing that is affordable to a given household is a unit which costs the household less than 30% of their gross income per month. Therefore, “affordable” does not mean it is less expensive than all other housing or that it is only for low-income households – instead it is relative to the household’s income. As defined by the U.S. Department of Housing and Urban Development (HUD), those spending more than 30% on housing are considered “cost-burdened” and those spending more than 50% on housing are considered “extremely cost-burdened.”

Middle-Income Population & Workforce Housing

In this report, “middle-income” refers to households making between \$20,000 and \$50,000 per year (or \$10-25/hour), representing those making approximately 40-80% of the county’s median income. Workforce housing refers to housing units which are affordable (based on the definition above) to households with income in that same range.

Aging Population

Aging population refers to residents age 55 and over. The aging population is an important group to focus on in this housing report, as they are often on fixed incomes and have special housing needs related to their physical and cognitive abilities, which change over time.

Seasonal Workers

Seasonal workers are those who come to Crow Wing County for only a portion of the year, primarily in the summer, to work in retail and hospitality. These individuals often face challenges finding a suitable place to live for the summer, and shortage of appropriate housing for seasonal workers can negatively impact availability and affordability for year-round residents.

Seasonal/Second Homes

Crow Wing County is a prime location for seasonal/second homes. About 13,000 housing units in the county are classified as “for seasonal, recreational, or occasional use,” which accounts for the large gap between number of households in the county and number of housing units. Additionally, some data may be obscured by the high value of these homes, especially with a focus on workforce housing. To handle this in the report, some of the analysis removes homes valued at \$300,000 or above, which is indicated in the narrative and corresponding graphics.

Approach to the Study

Redevelopment Resources and The Windward Group partnered on this study to provide Crow Wing County with a thorough and practical guide to housing needs, challenges, opportunities, and solutions in the county. The study consisted of four primary phases which occurred in an iterative manner throughout the project. The four phases are:

Secondary Research

The team collected secondary data regarding the demographics and economic characteristics of the county from various sources, including:

- U.S. Census
- Esri
- Minnesota Board of Realtors
- National Association of Realtors
- Minnesota Department of Employment and Economic Development
- Brainerd Lakes Area Economic Development Corporation
- U.S. Bureau of Labor Statistics
- National League of Cities
- Greater Lakes Association of Realtors®

Unless otherwise noted, all graphics in this document are based on U.S. Census data. If another data source was used to develop a particular graphic, it is noted at the bottom of the graphic.

Primary Research

The team collected primary data about the county through interviews with approximately 24 various experts and stakeholders. Interviews were conducted with:

- Housing developers
- County and municipal staff
- Resort owners
- Landlords
- Realtors
- Business owners
- School district superintendent
- Other key stakeholders

Additionally, the team conducted a survey of residents electronically. More than 600 residents responded to the electronic survey. Additionally, nearly 50 employers responded to an electronic survey related to housing for their employees.

Analysis

The team analyzed the qualitative and quantitative data to develop an understanding of the housing market in Crow Wing County including current and future supply and demand at various price points. Projections made during the analysis are based on a combination of the data at hand and the team’s experience working with similar data in similar communities.

Recommendations and Strategy Development

Based on findings from the first three phases of work, the team developed a series of recommendations and strategies for implementing those recommendations which will allow Crow Wing County to prepare for and adapt to changes in the housing market over the next 10 to 15 years.

Economic and Demographic Factors

Market Area Definition

While the focus of this analysis is Crow Wing County as a whole, in order to derive a clear understanding of the dynamics affecting workforce housing, it is necessary to also evaluate the various municipalities and townships that comprise the county.

The study examines 18 municipalities including:

- Baxter
- Brainerd
- Breezy Point
- Crosby
- Crosslake
- Cuyuna
- Deerwood
- Emily
- Fifty Lakes
- Fort Ripley
- Garrison
- Ironton
- Jenkins
- Manhattan Beach
- Nisswa
- Pequot Lakes
- Riverton
- Trommald

Additionally, as a significant portion of the county's residents live in unincorporated areas and townships, the study segmented these into three areas of study:

- Northwest Townships
- Northeast Townships
- South/Southeast Townships

The map above provides a geographic delineation of Crow Wing County and its component communities. Township groupings are bordered in teal.

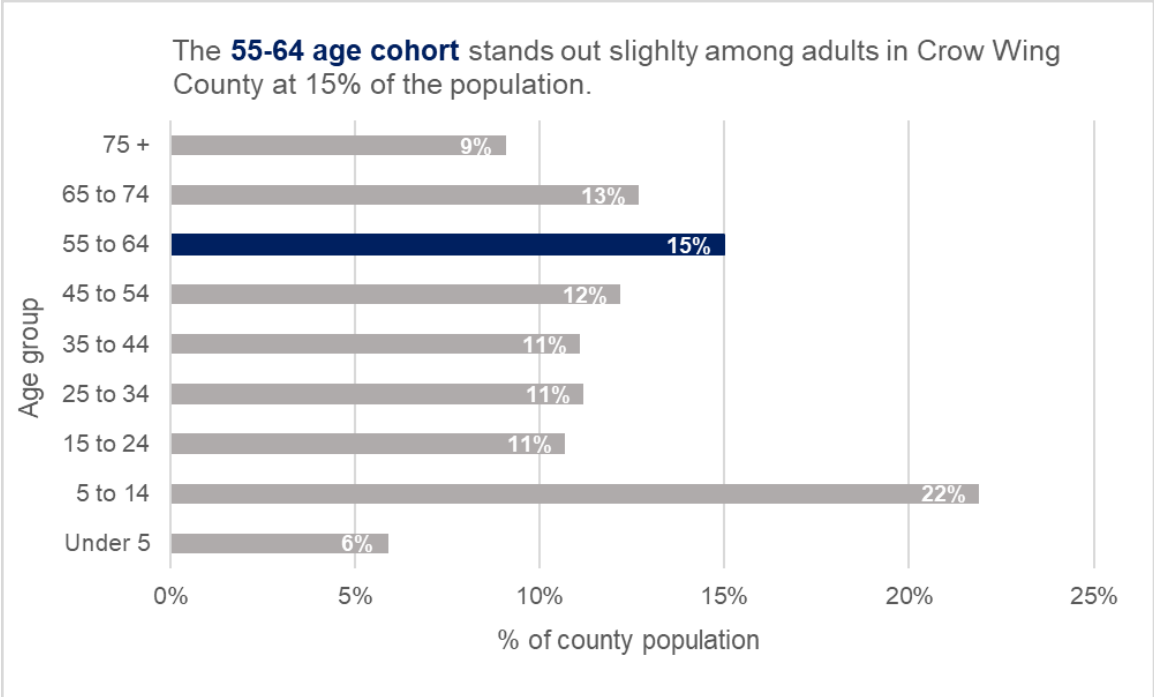
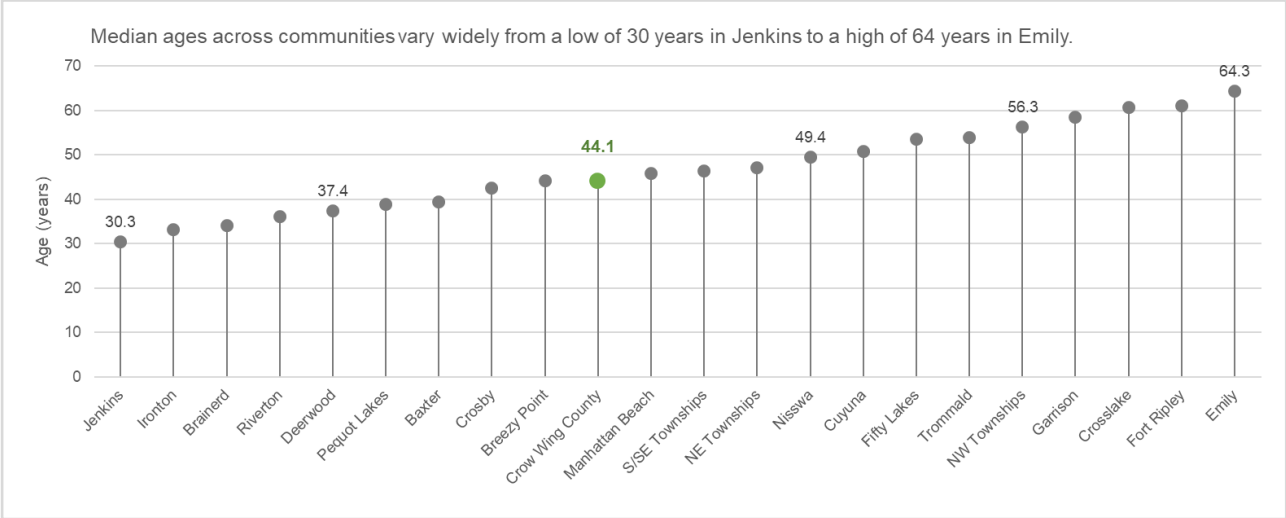


Household, Population, and Income Trends

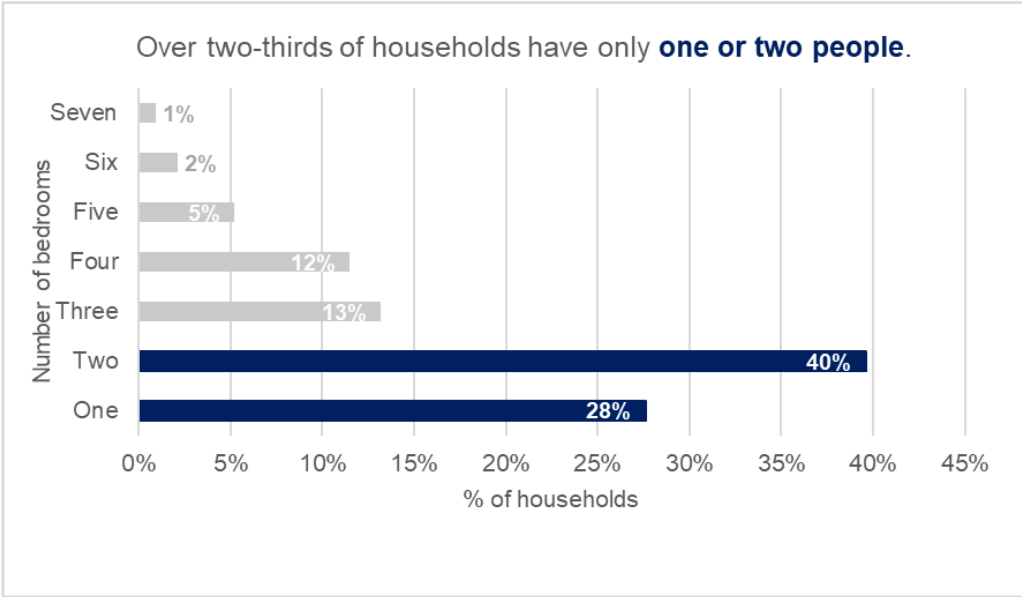
Population

Crow Wing County currently (2018) supports a population of 66,604 persons, reflecting an increase of 4,103 since 2010. Mirroring household formations, population gains over the next 15 years are expected to be modest. Specifically, the Crow Wing County population is expected to increase by 7,484 persons over the next 15 years or by an average of 480 persons annually.

The median age of Crow Wing County residents is 44 years. However, there is a wide range among communities with median ages extending from a low of 30 years in Jenkins to a high of 64 years in Emily.

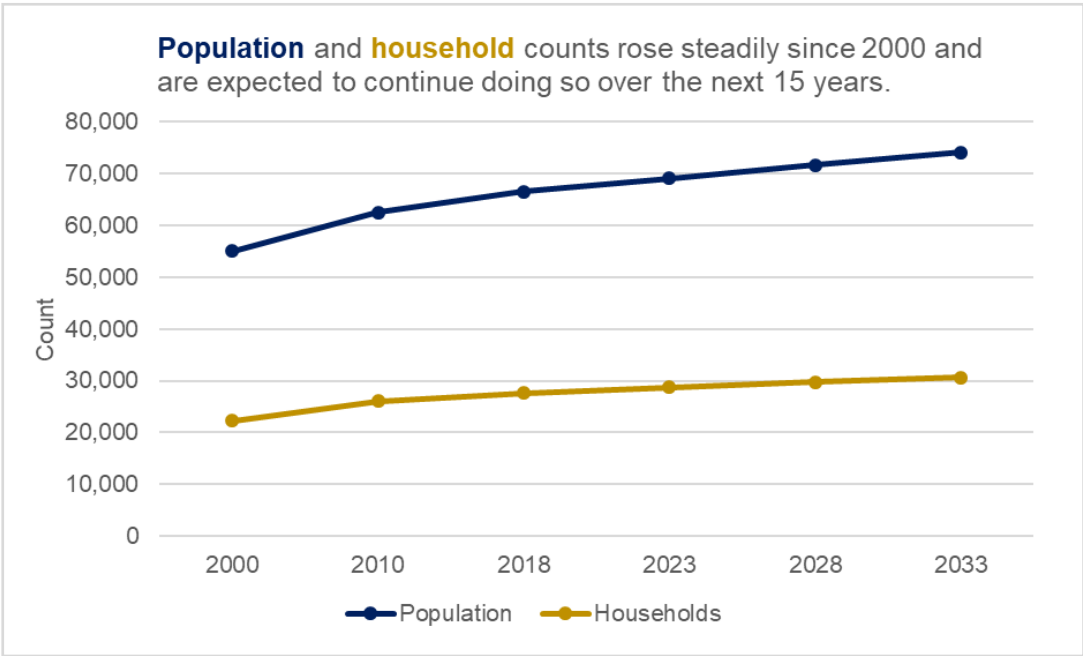


The median household in Crow Wing County includes 2.38 persons and the bulk of all households contain either one or two (40%) persons.



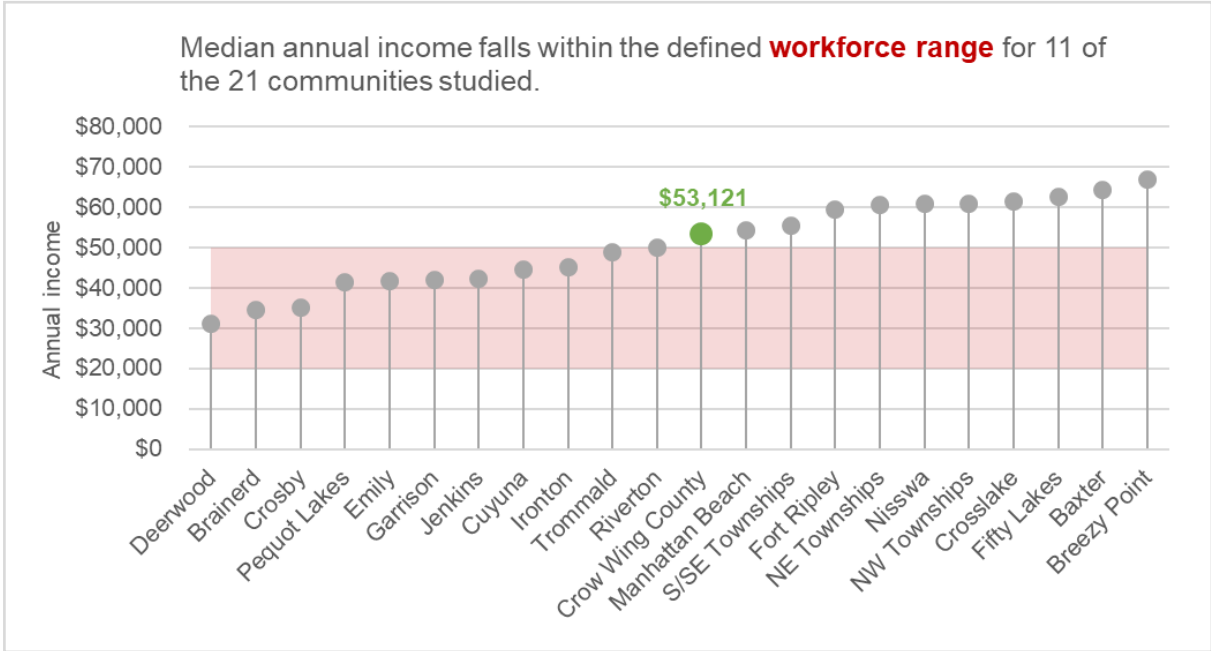
Households

Within Crow Wing County, census figures placed the total household count at 26,033 units in 2010. Current (2018) figures show a total of 27,662 households, reflecting a net increase of 1,629 households over the past eight years. Over the next 15 years from 2018-2033, the county is expected to add 2,976 new households, averaging 198 additions per year.



Income

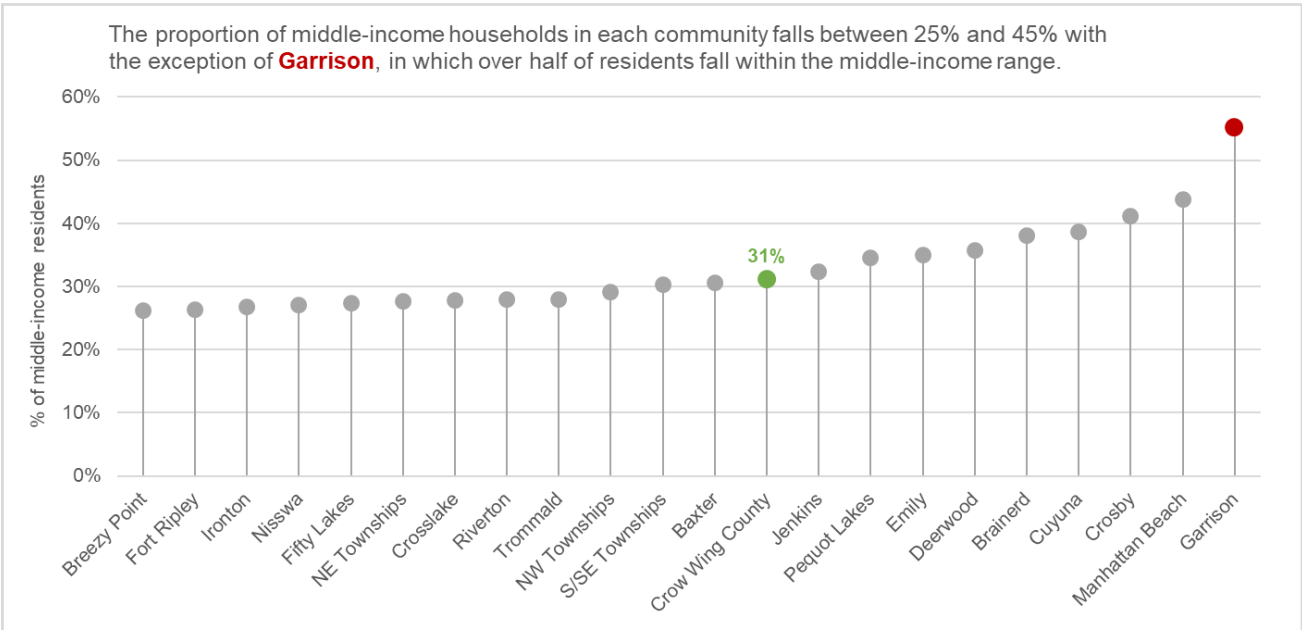
The median annual household income within Crow Wing County is currently \$53,121. Almost one-third of households in Crow Wing County make between \$20,000 and \$49,999, the target workforce housing income range, which is referred to as “middle-income” in this report.



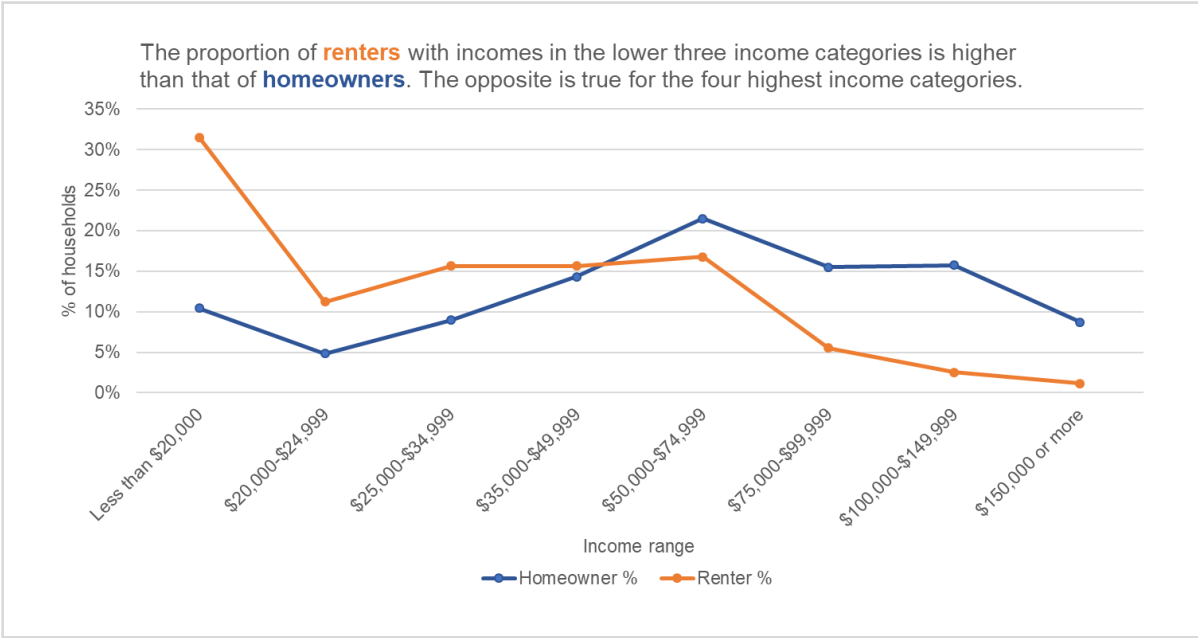
Among all of the county’s component communities, median annual household incomes are quite disparate, extending from a low of \$31,146 in Deerwood, to a high of \$66,724 in Breezy Point.

In total, Crow Wing County has 8,776 households in the middle-income range, with annual incomes between \$20,000 and \$49,999. By community, the highest number of middle-income households are found in Brainerd with 2,288, the Northeast Townships with 1,597, the South/Southeast Townships with 1,511, and Baxter with 1,010.

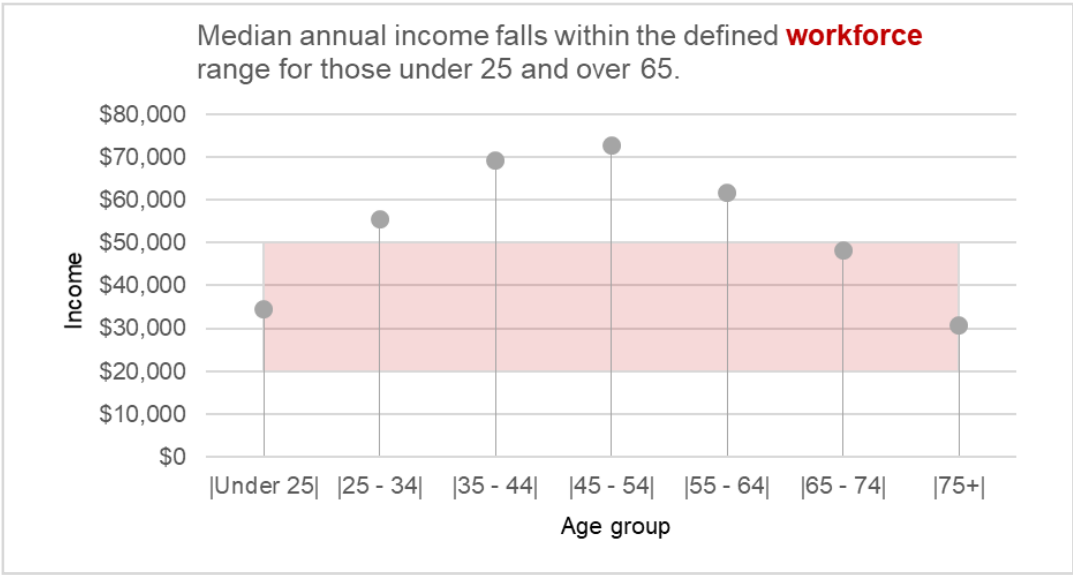
Though these four community components include the highest number of middle-income households, the range of proportions of each community which is middle-income looks a bit different. Brainerd has the fifth highest proportion of households in the middle-income range at 38% and the other three communities fall close to the middle of the pack. However, Garrison and Manhattan Beach are home to the highest concentration of households in the middle-income range, with 55% and 44% middle-income households, respectively.



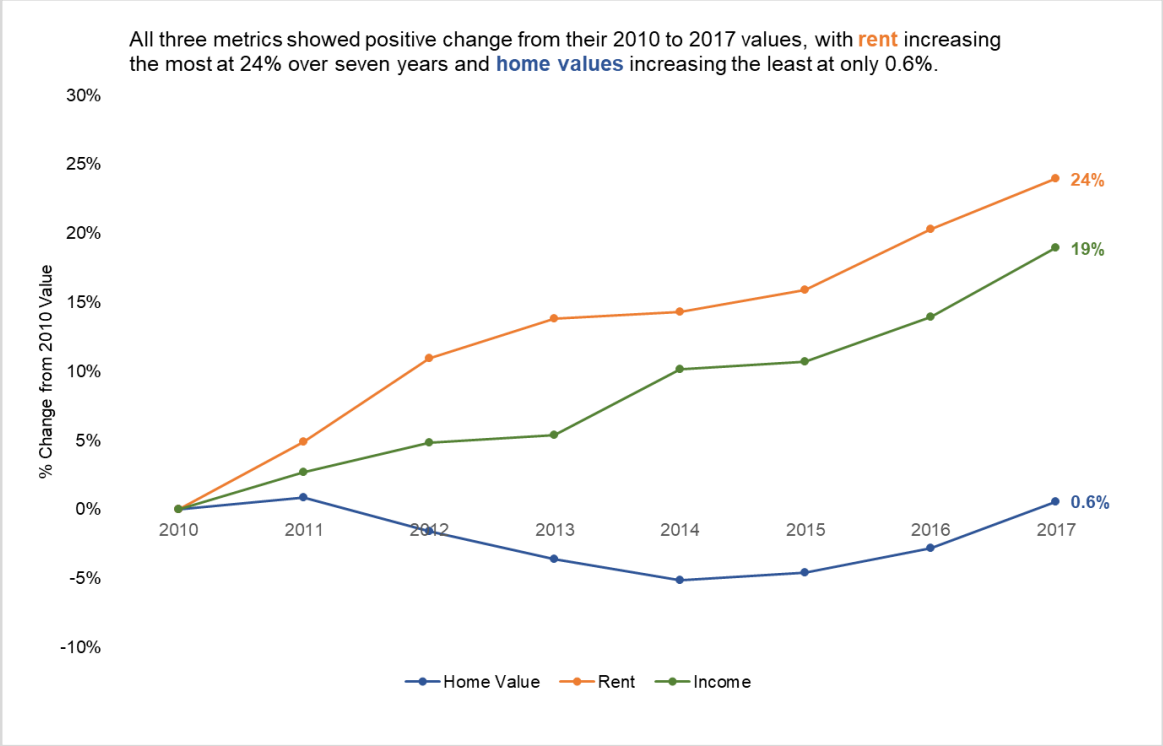
Across the county, renter income distributions look quite different from homeowner income distributions. Almost 60% of renters make less than \$35,000 per year while 60% of homeowners make more than \$50,000 per year. While only 28% of homeowners fall in the middle-income range, 43% of renters do.



Comparing household incomes across age groups reveals that Crow Wing County residents aged 75 years and over have the lowest median income of all age groups at \$30,629 and residents in the 65-74 age group have the third lowest median income at \$48,214. Residents in the 35-44 and 45-54 age groups have the highest median incomes at \$69,174 and \$72,649, respectively. These numbers, paired with unique lifestyle needs of aging populations, indicate that persons in the eldest age groups may need special focus for analyzing housing needs.



Comparing income changes since 2010 with changes in home values and rent shows great variety across the three metrics. In 2017, incomes in Crow Wing County rose steadily for a net change of almost 19%. Median home values on the other hand increased slightly in 2011 before dipping the next three years, then recovering to a net increase of just 0.6% over the 2010 median value. Rents saw a steady but shallow increase of 24% from 2010 to 2017.



Employment & Industry

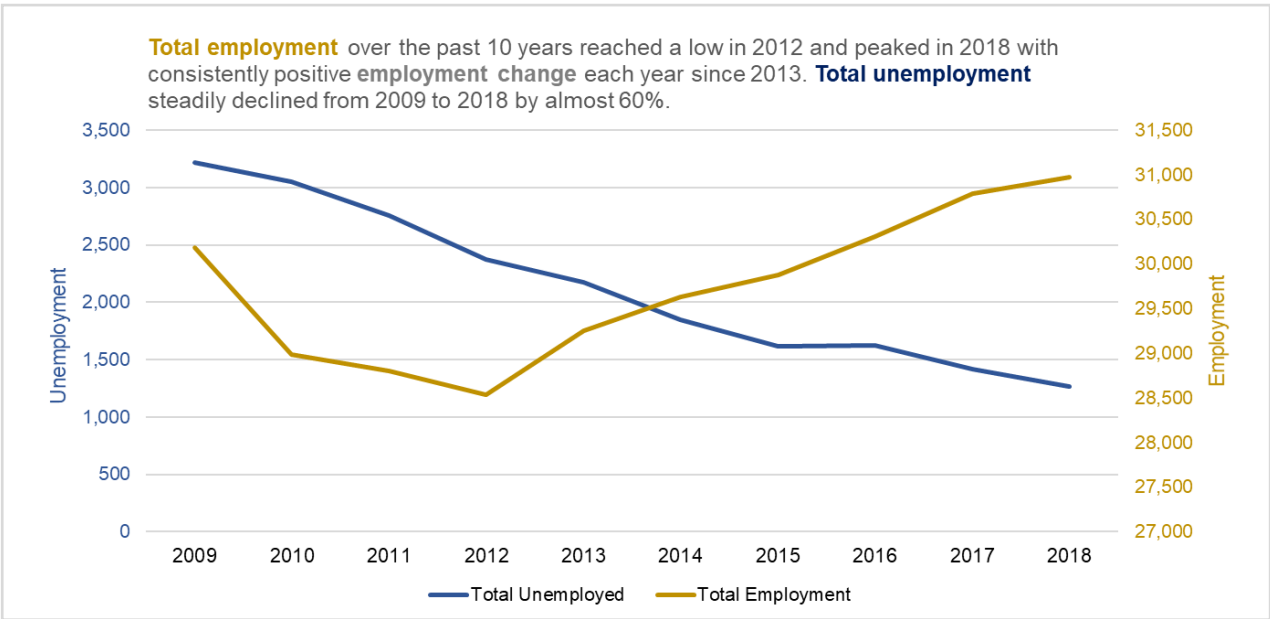
Employment Trends

Employment growth is typically the strongest factor impacting housing demand in a given market. In a market like Crow Wing County where seasonal tourism and second homes are prevalent, the effect of employment growth on housing demand is slightly dampened, but still very important to understanding housing needs in the county.

Over the past 10 years, the total number of employed people in Crow Wing County has increased at an average rate of 78 new jobs per year for a net increase of 782 jobs from 2009 to 2018. Looking more closely at the past five years, once the economy started to recover from the recession, employment growth took off with an average of 360 new jobs added per year, but slowed significantly in 2019 with only 178 new jobs – less than half the average of the past five years.

Over the same 10-year timeframe from 2009 to 2018, the unemployment rate has declined significantly and consistently from a high of 9.6% in 2009 to a low of 3.9% in 2018.

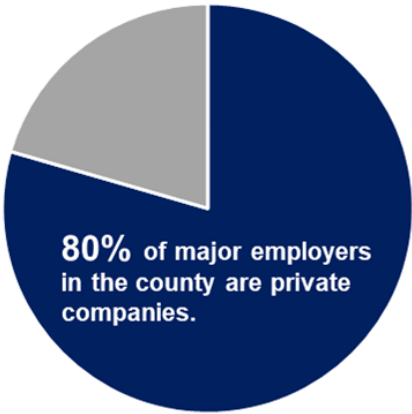
Outside of a significant catalytic event, like a major employer moving into or out of the region, it is very likely that over the next five to 10 years, annual employment additions in Crow Wing County will remain fairly consistent, but modest, averaging 300 to 350 per year. Such a trend would result in 4,500 to 5,250 new jobs by 2033.



Source: U.S. Bureau of Labor Statistics

Employment Characteristics

The largest five employers in Crow Wing County are Essentia Health (1,496), Grandview Lodge in Nisswa (997), Cuyuna Regional Medical Center (973), Brainerd School District (900), and Clow Stamping (545). Of the 39 largest employers in the county, 80% are private and the rest are public. Just over half (54%) of the county's jobs are located in Brainerd, Crosby, and Nisswa.

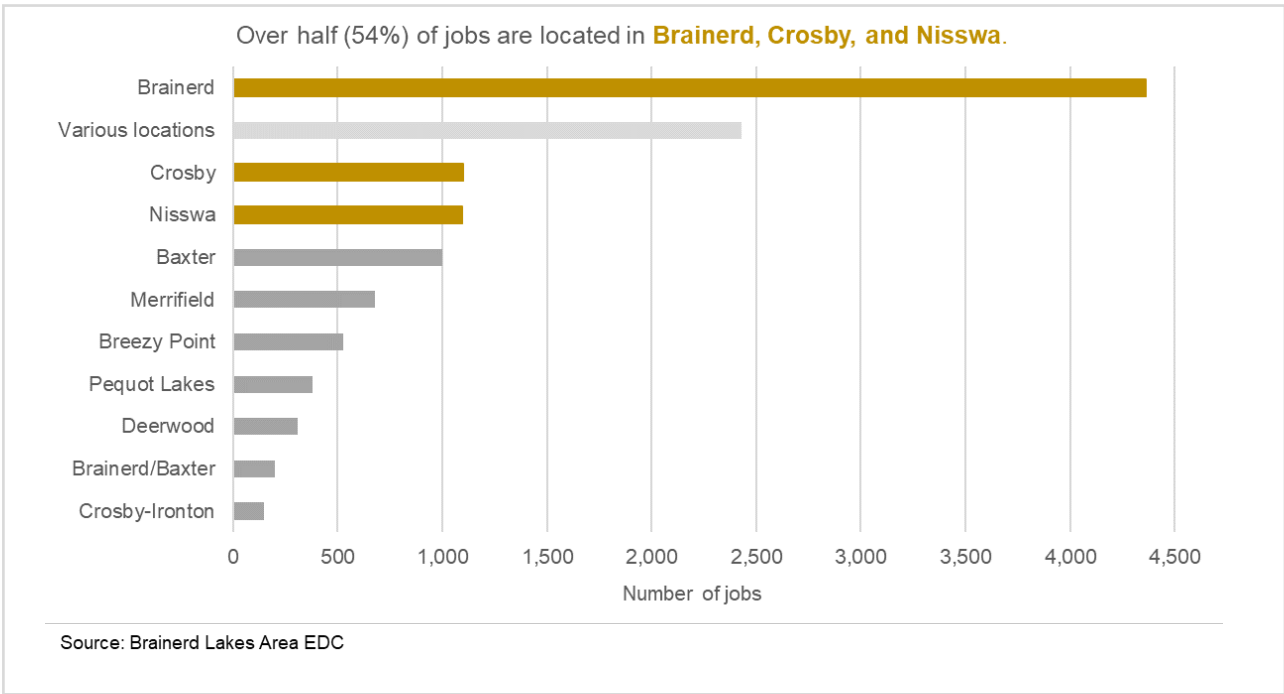


Source: Brainerd Lakes Area EDC

Largest five employers in Crow Wing County

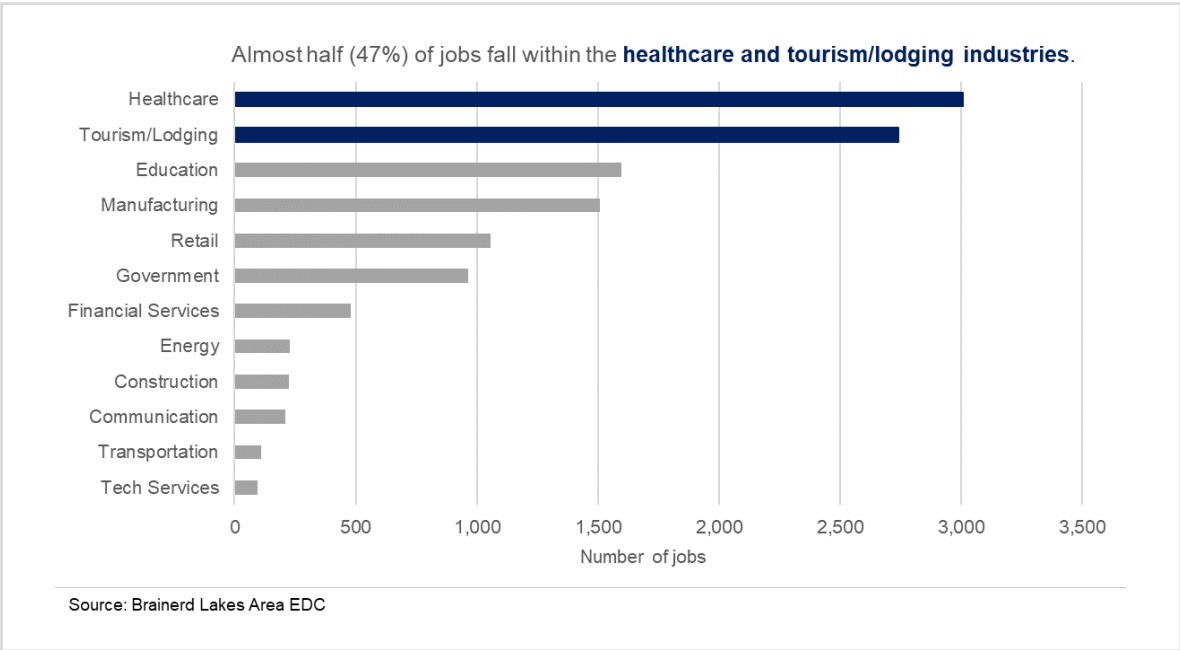
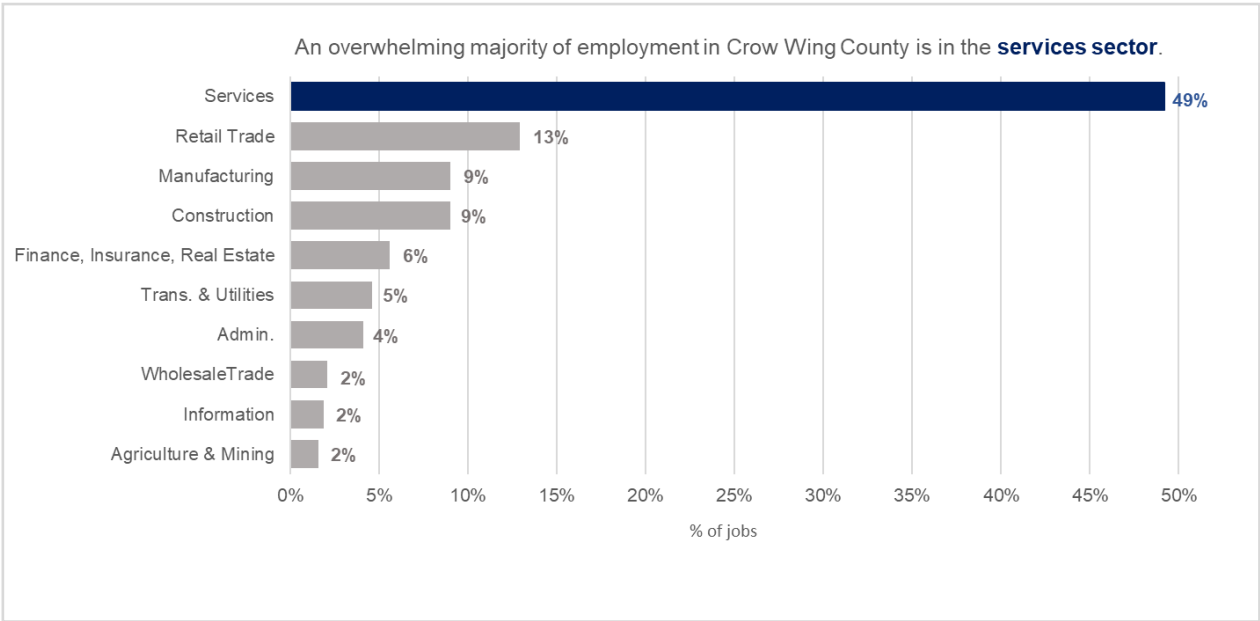
| | |
|--------------------------------|-------|
| Essentia Health | 1,496 |
| Grand View Lodge (Nisswa) | 997 |
| Cuyuna Regional Medical Center | 973 |
| Brainerd School District | 900 |
| Clow Stamping | 545 |

Source: Brainerd Lakes Area EDC

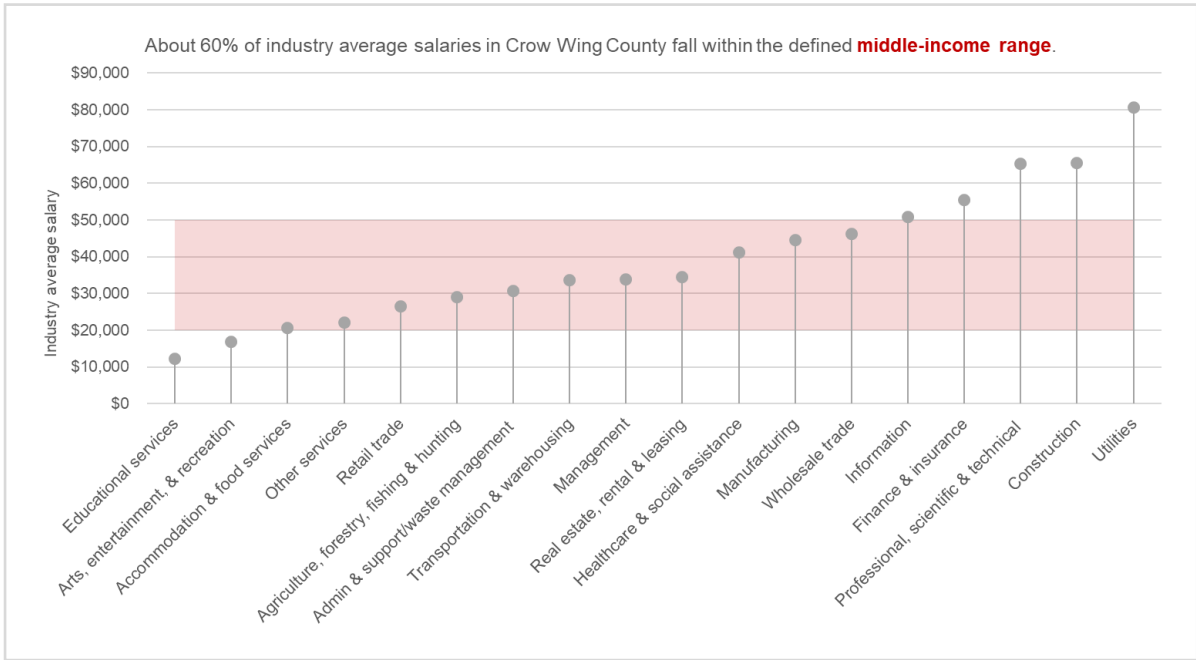


Source: Brainerd Lakes Area EDC

The Service sector accounts for the highest employment segment at about 49%, followed by Retail (13%), Manufacturing (9%), and Construction (9%). This generally follows what would be expected in a resort-oriented area such as Crow Wing County, as many of the existing jobs are created to cater to second home residents and seasonal visitors. Looking more specifically at employment by industry, almost half of jobs (47%) are within the Healthcare and Tourism/Lodging industries, which is consistent with the majority of the largest five employers.

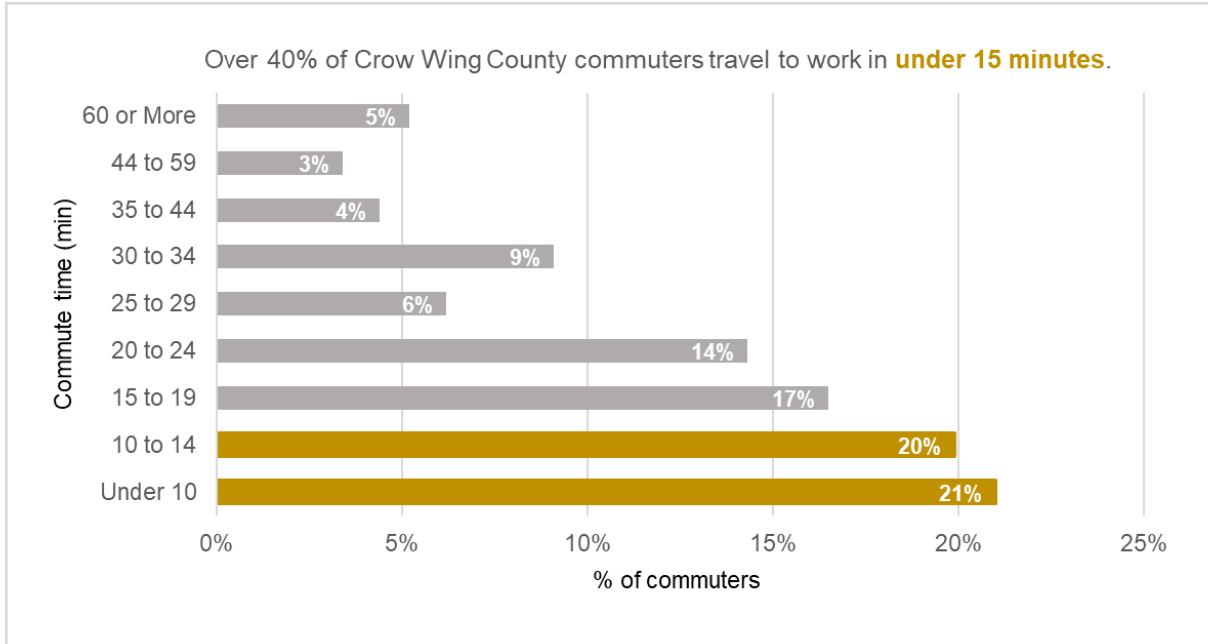


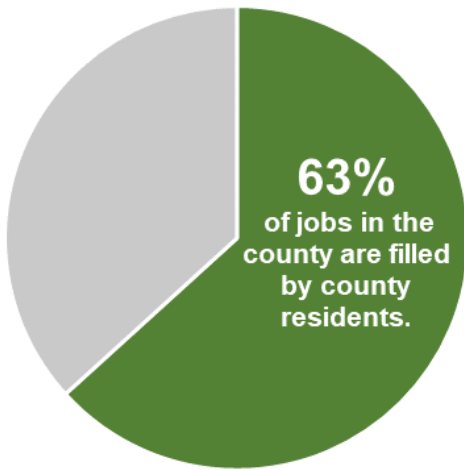
Average salaries vary widely across industries from a low of \$12,201 in Educational Services to a high of \$80,508 in Utilities. 18 industry average salaries studied fall into the middle-income range of \$20,000 – \$50,000.



Commuting Patterns

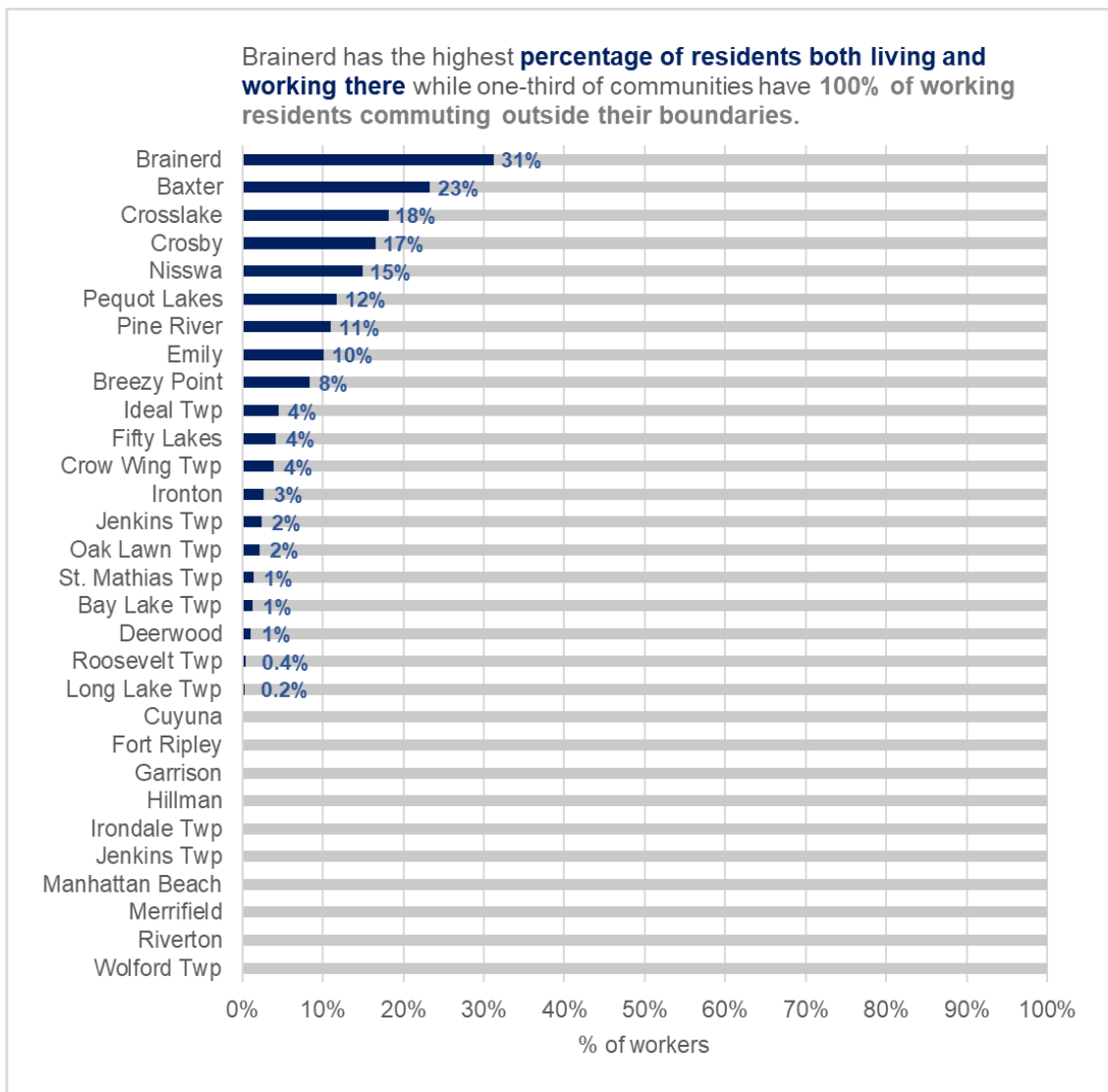
Crow Wing County residents spend a median time of about 18 minutes commuting to work, with just over 40% traveling to work in under 15 minutes and about 22% spending more than 30 minutes commuting.



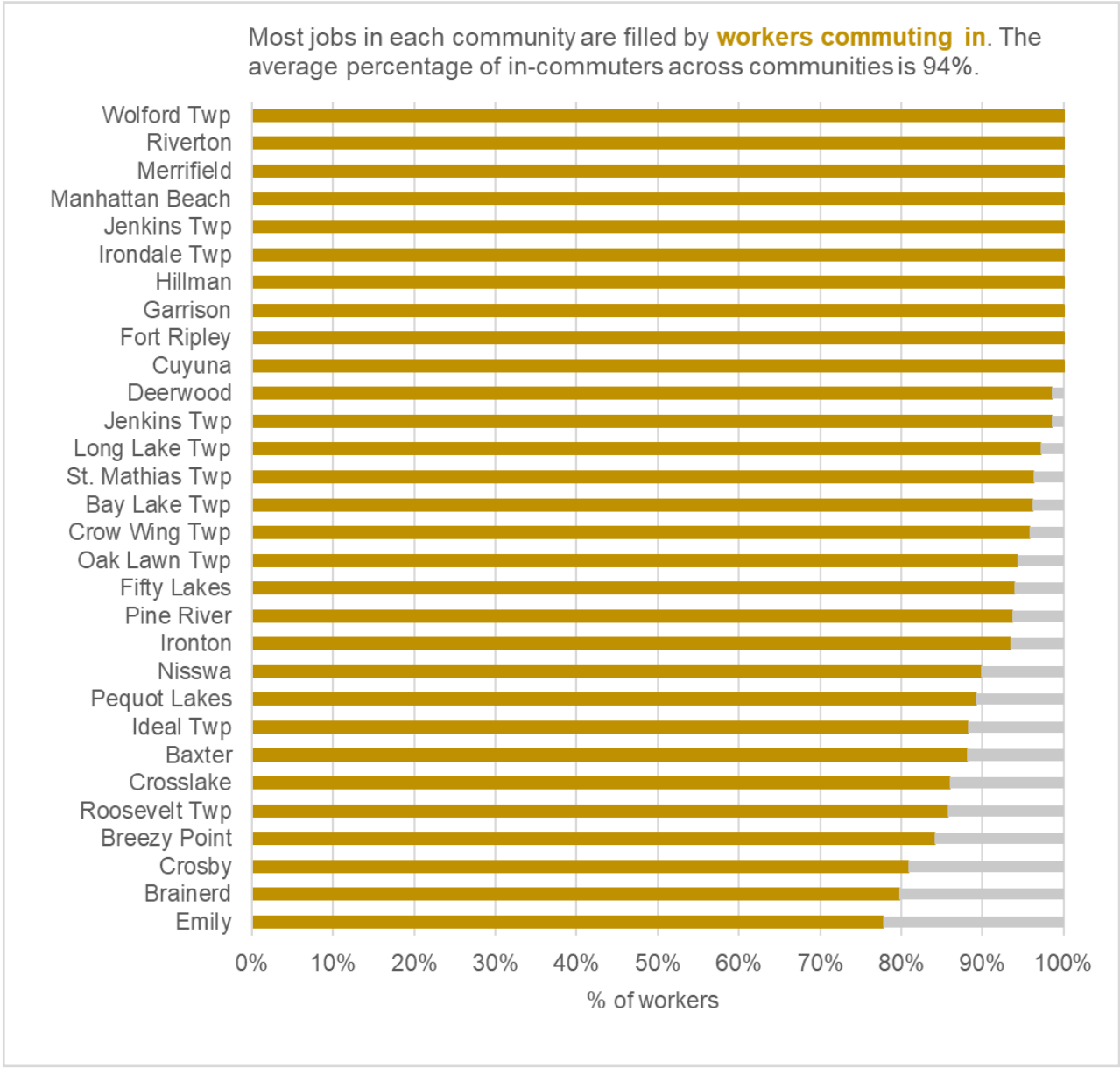


As of 2017, there were 25,356 employed persons in Crow Wing County. Of those, 63% (16,040) also live in the county while 37% (9,316) commute in. Similarly, of 25,882 working county residents, 62% (16,040) work within the county while 38% (9,842) work elsewhere.

Looking more specifically at individual communities, there is a significant amount of movement throughout the county. The community with the highest percentage of residents working in their own community was Brainerd with 31% of residents working there. Baxter was next with 23%, followed by Crosslake (18%), Crosby (17%), and Nisswa (15%). Ten communities had no residents working there.



Within each community, most jobs are occupied by people commuting in rather than by residents of that community. The percentage of jobs occupied by non-residents ranges across communities from 78% to 100% with an average of 94%. Overall, these numbers indicate significant cross-traffic of workers traveling outside their community to work.

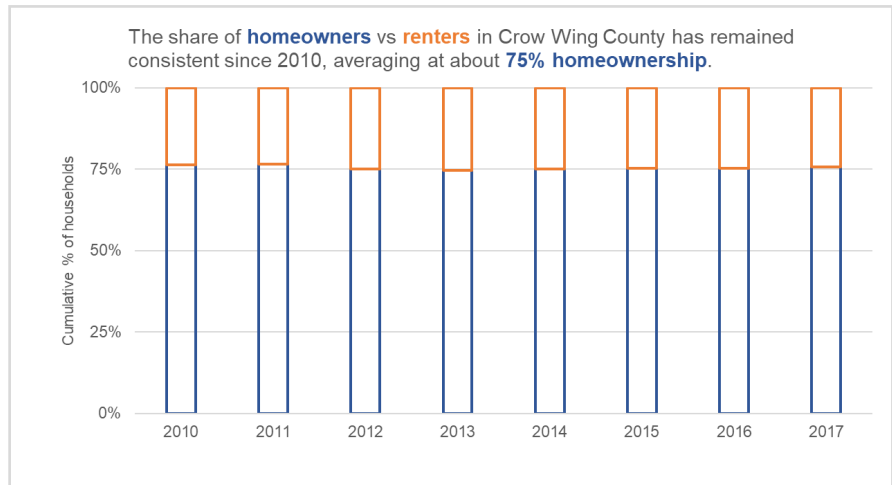
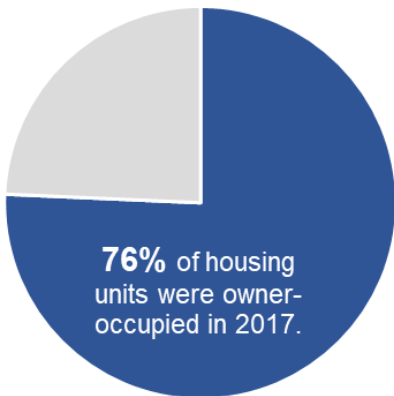
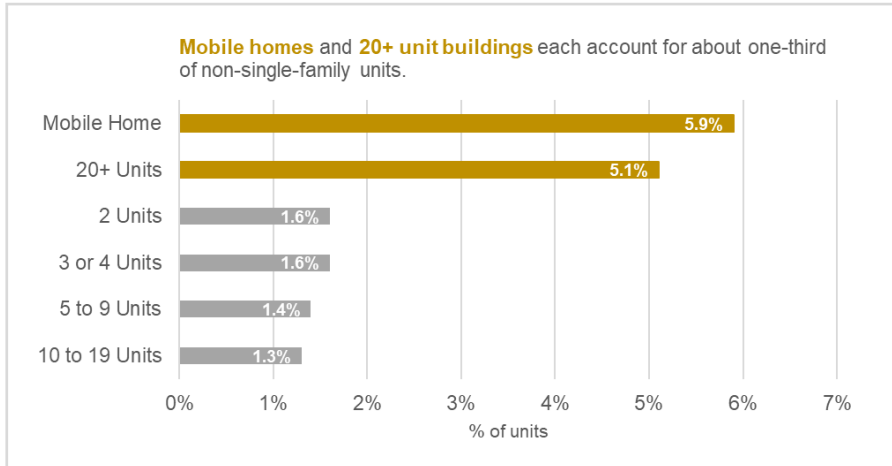
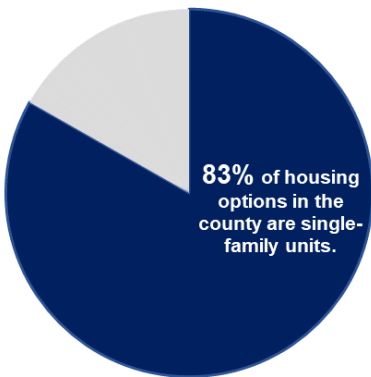


Housing Landscape

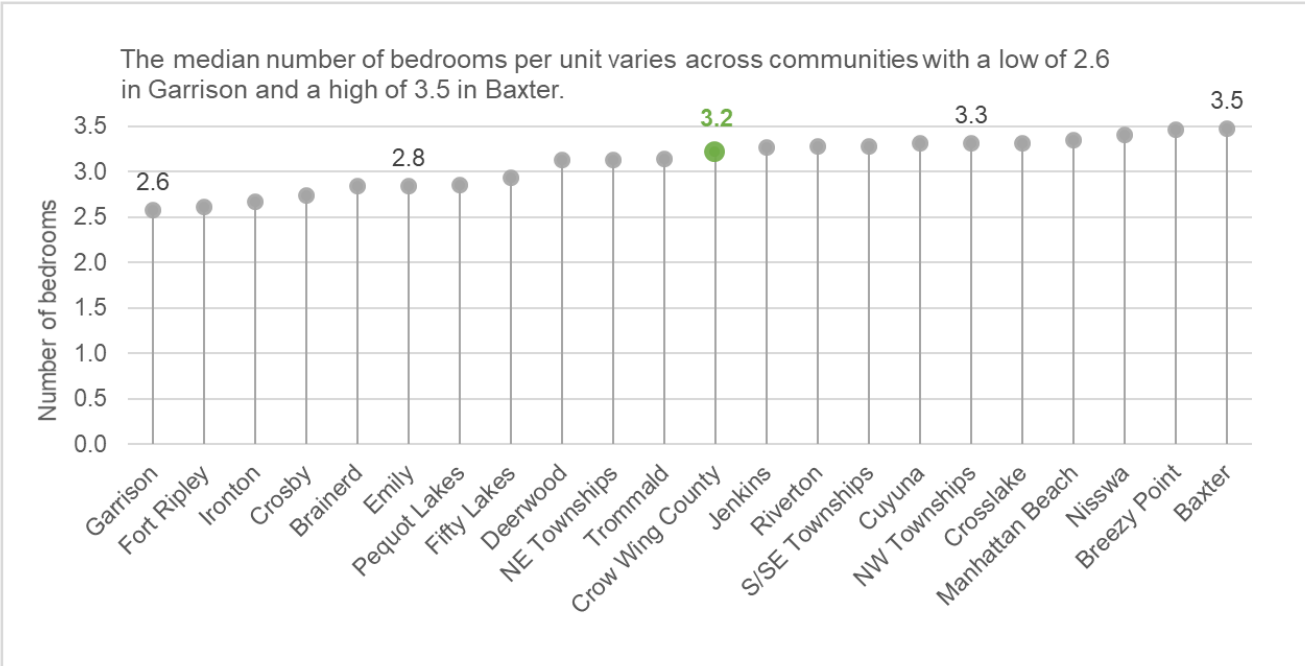
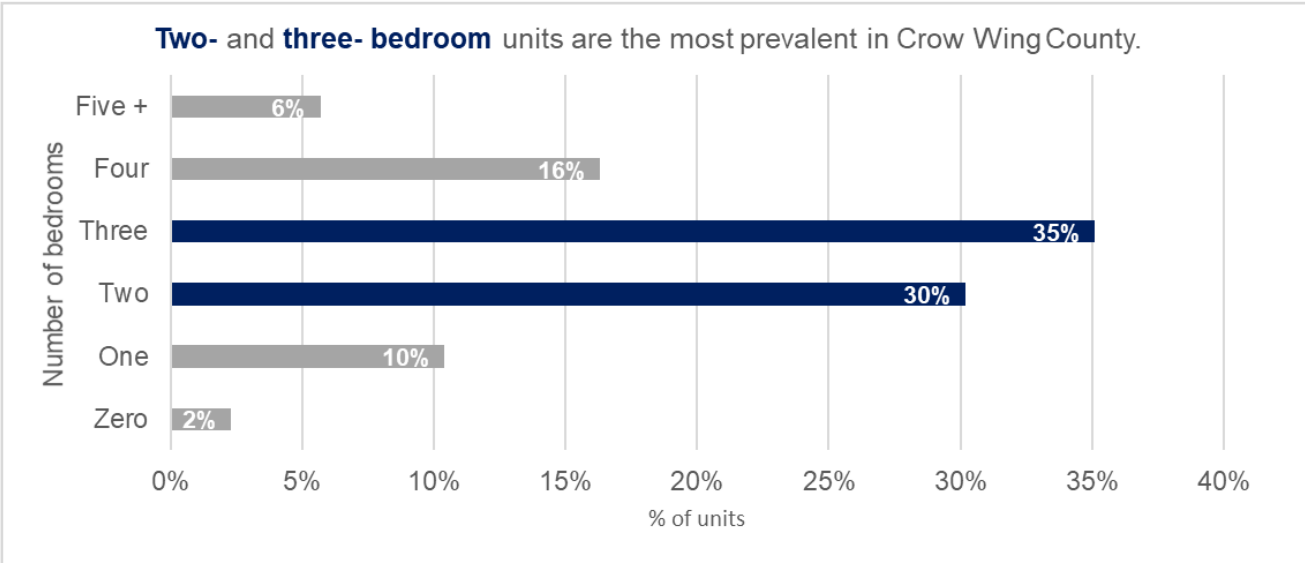
General Housing

As of 2018, Crow Wing County had 41,606 housing units. This number is several thousand units above the number of households (27,662) due mostly to the thousands of seasonal homes in the county and in part to vacancies and units for-sale.

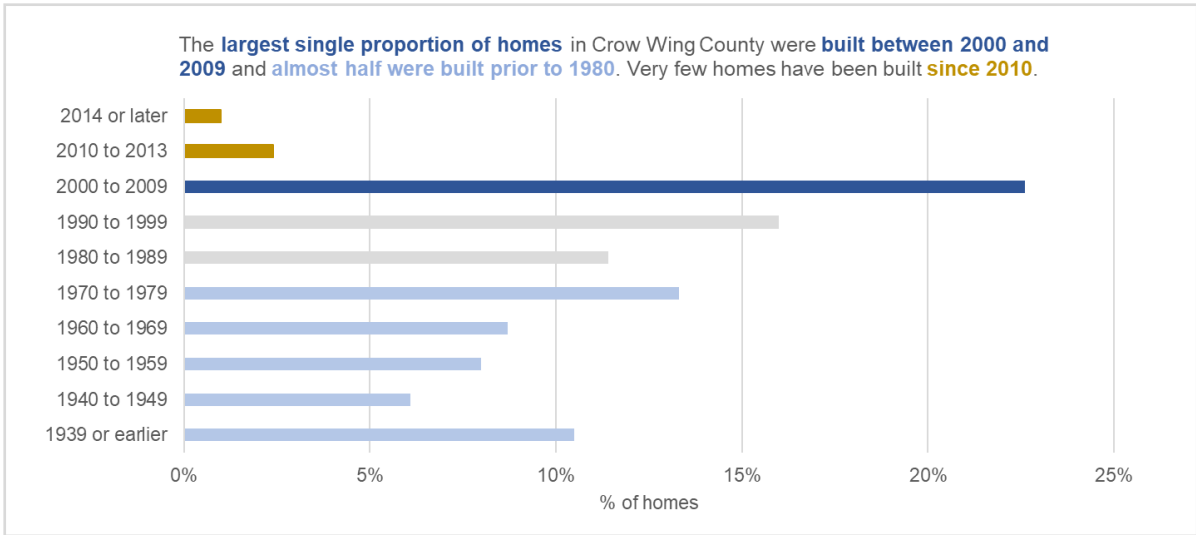
Single-family homes are the largest residential component of Crow Wing County by a large margin. In 2018, 34,616 or 83% of the 41,606 residential units in the county fell into the single-family category. Single-family homes are followed by mobile homes (5.8%) and structures including 20 units or more (5.1%). Looking at homeownership rates, 76% of housing units were owner-occupied in 2017 and 24% were rentals. From 2010 to 2017, homeownership rates remained steady, ranging from 74% to 76% over the seven years.



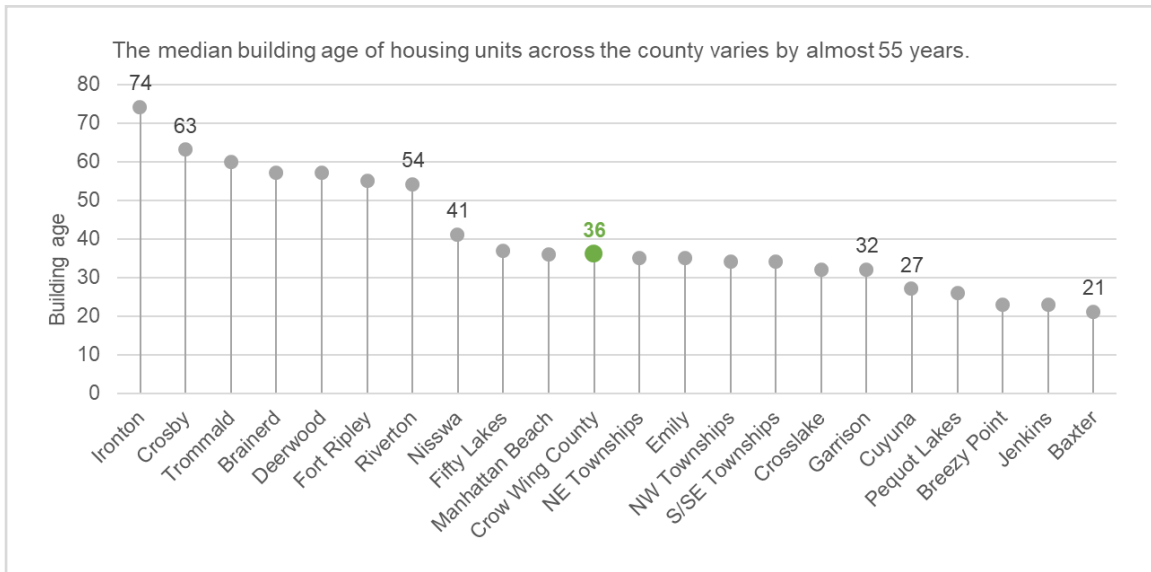
Regarding the size and configuration of homes in the county, about 35% of all homes in Crow Wing County include three bedrooms, 30% include two bedrooms, and 16% provide four bedrooms. These configurations are logical given the median household size of 2.38 people.



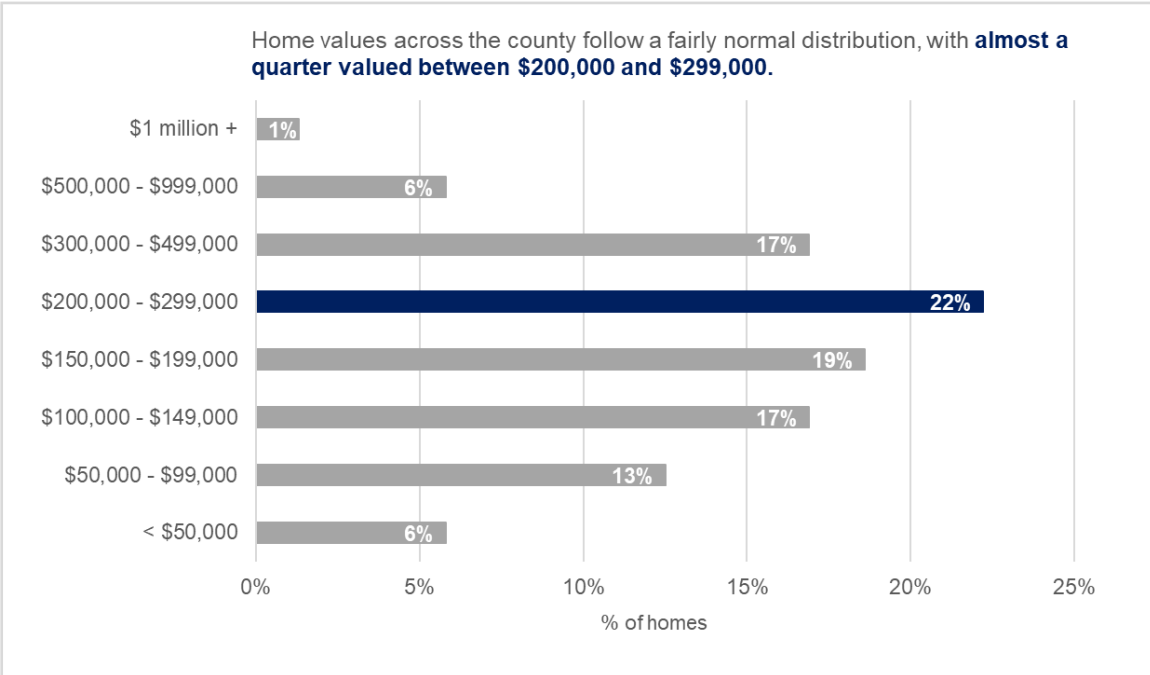
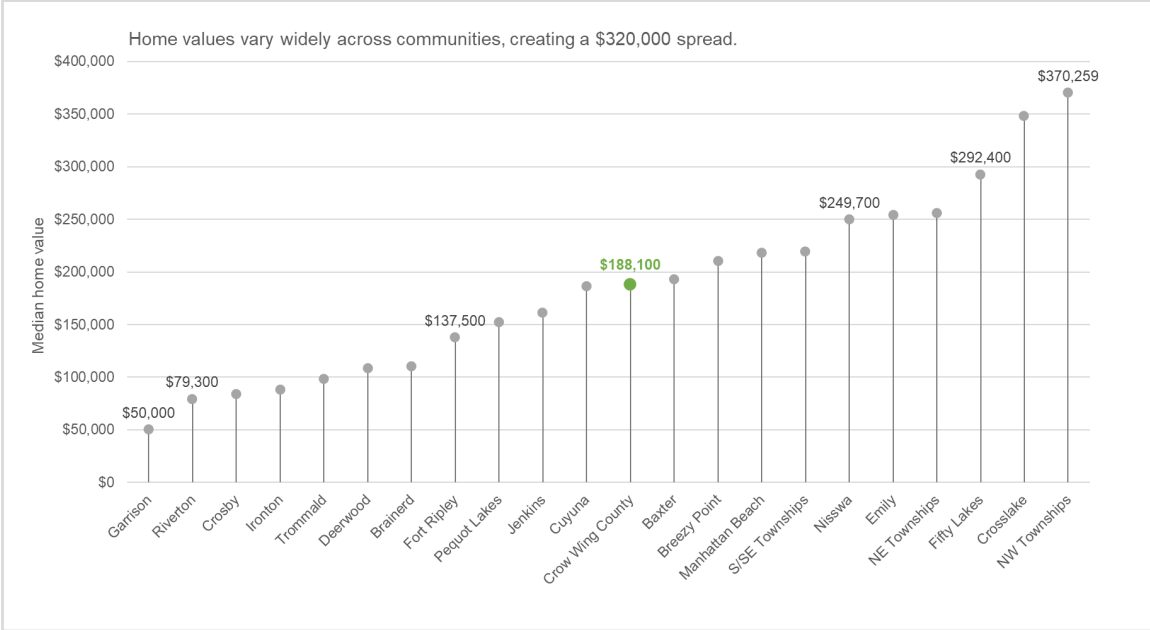
Housing stock in Crow Wing County is aging significantly, with only 3.4% of units built in 2010 or later. The median year built of units in the county is 1983 and one-third of all housing units were constructed prior to 1970. Aging homes can create a burden to homeowners and potential homebuyers due to the high cost of rehab. Old homes in disrepair inflate the supply of homes, especially in the lower price ranges, because even though they are affordable, they may not be suitable depending on their condition.



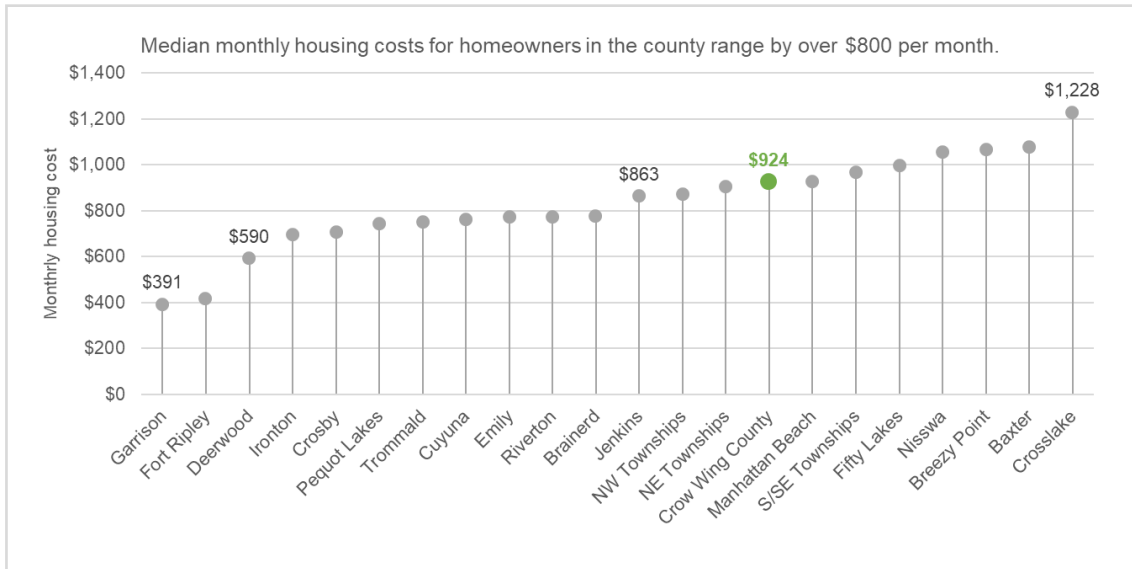
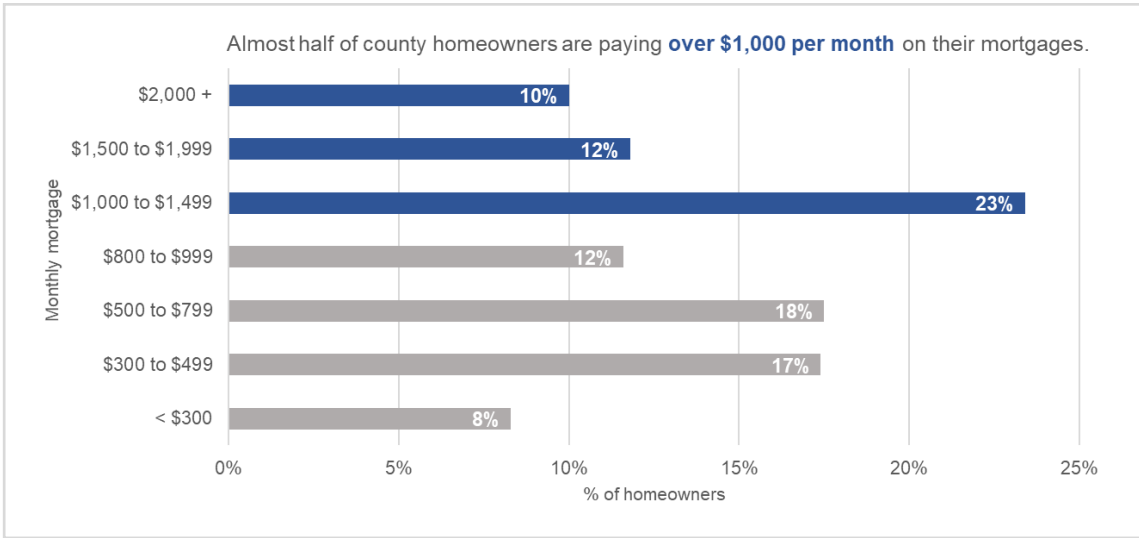
By community, median home ages cover a broad range, extending from a median year built of 1945 in Ironton, to a median of 1998 in Baxter. Further, the communities of Ironton, Crosby, Brainerd, Deerwood, Fort Ripley, and Riverton support a general housing inventory that is considerably older than the remaining Crow Wing County areas and the county as a whole.



The median home value in Crow Wing County is currently \$188,100. In Crow Wing County, the largest portion (36%) of homes are valued between \$100,000 and \$199,999 in value, followed by the \$200,000 to \$299,999 value range (22%). Mirroring income spreads discussed in the Income Trends section of this report, median home values cover a very wide range, extending from only \$50,000 in Garrison, to \$370,259 in the Northwest Townships.



Among Crow Wing County owner-occupied households, the median housing cost is \$924 per month. Over half of owner-occupied households are paying less than \$1,500 per month on housing, with 29% paying between \$500 and \$999 per month and 23% paying between \$1,000 and \$1,499 monthly. Across communities, monthly housing costs range by over \$800 with a low of \$391 in Garrison to a high of \$1,228 in Crosslake.

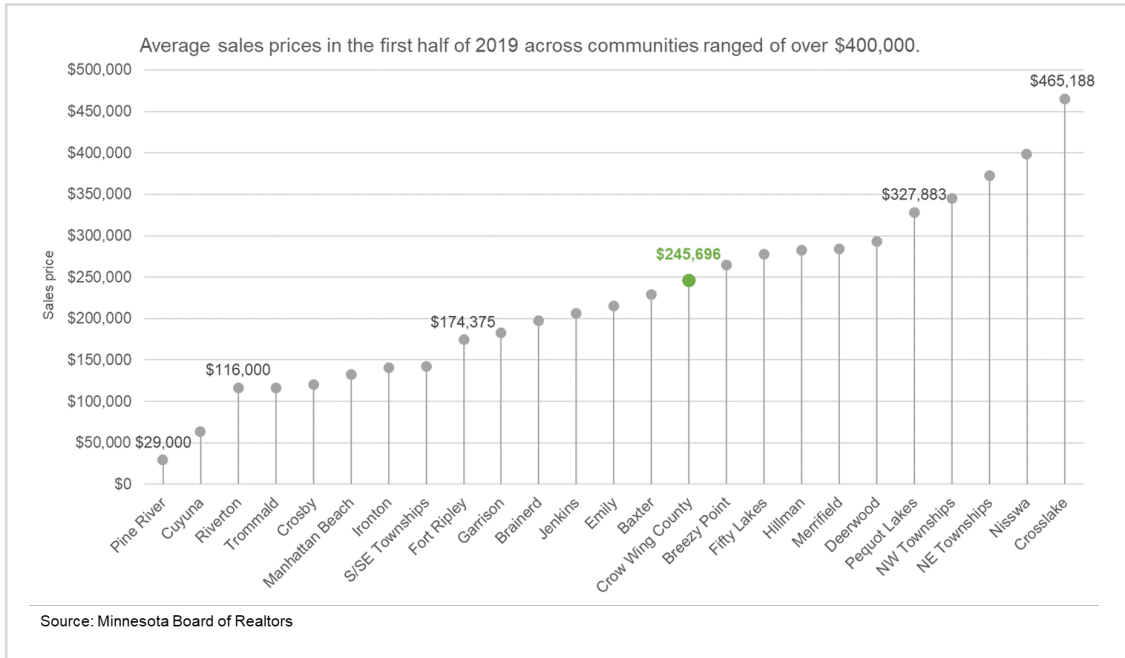


Single-Family Home Sales

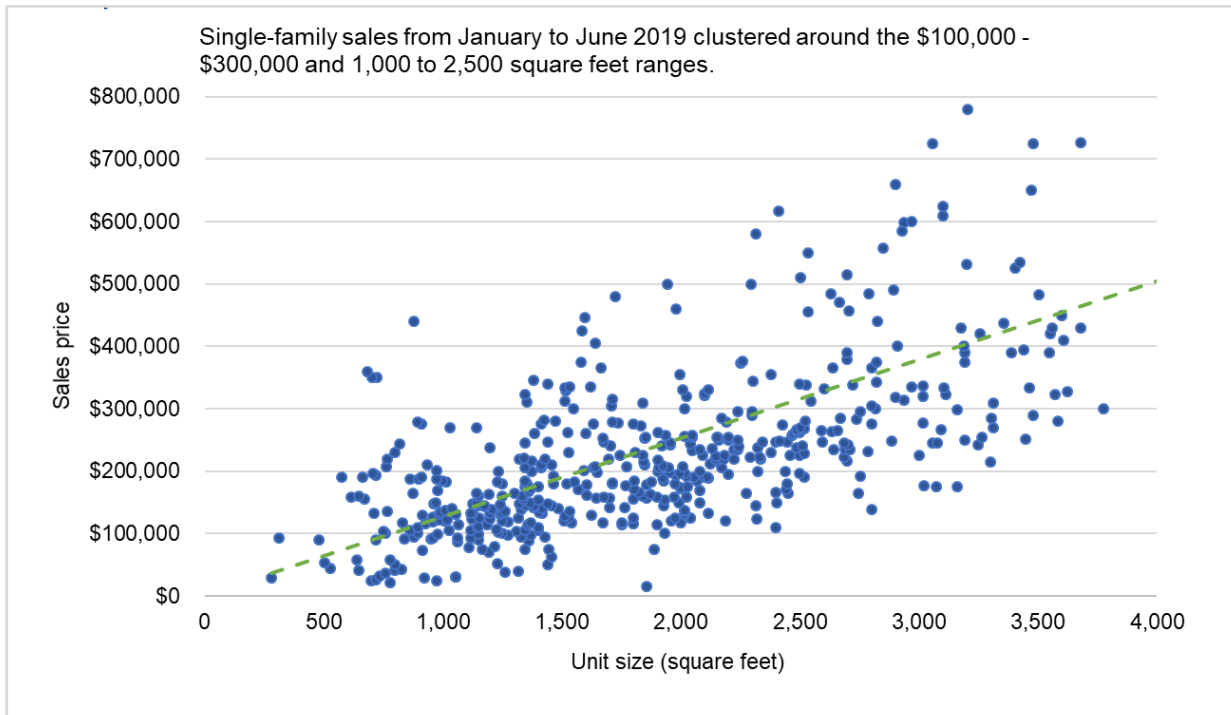
In the first half of 2019, 518 existing single-family homes were sold in Crow Wing County. Brainerd was the most active community by a wide margin with 197 sales, followed by Baxter with 49 sales and Breezy Point with 43 sales.

Among all sales, the average price for a single-family home was \$245,696 with an average size of 1,940 square feet. This yields a value ratio of about \$130 per square foot. The average home also included 3.0 bedrooms and 2.0 bathrooms and was built in 1979.

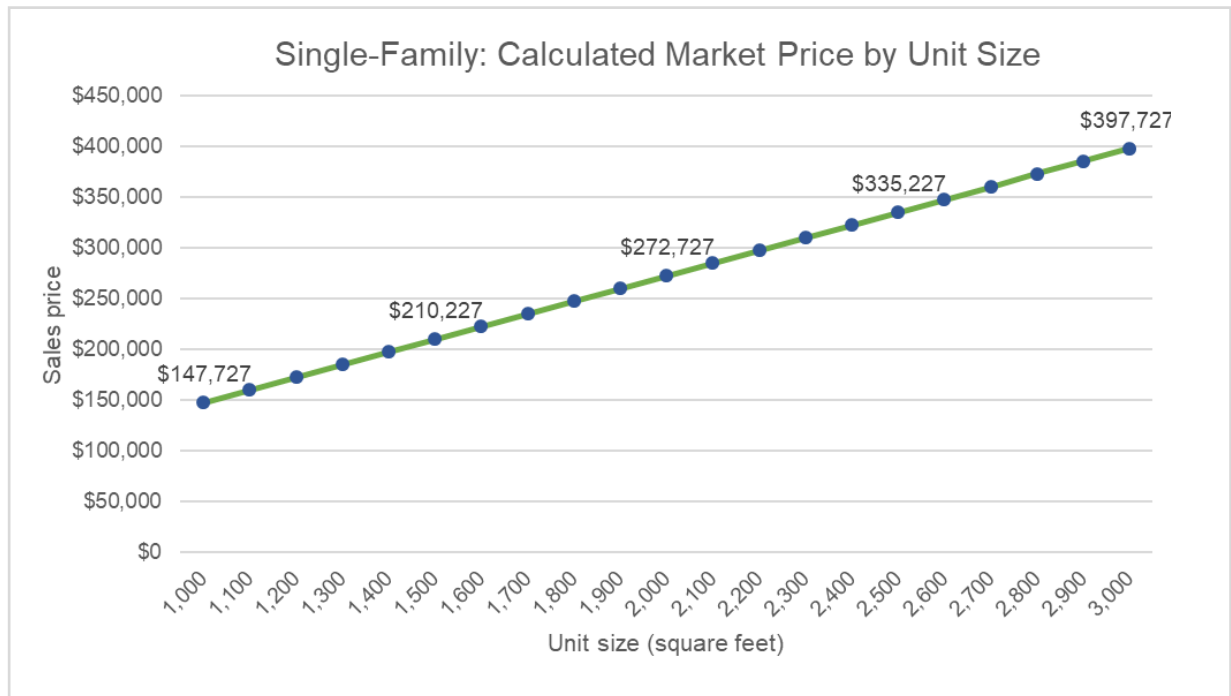
By community, average sale prices range from a low of only \$29,000 in Pine River, to a high of \$465,188 in Crosslake.



The next chart provides a graphic delineation of all 518 single-family sales recorded in Crow Wing County over the first six months of 2019. As can be seen in the chart, there is a strong concentration of sales activity at prices between \$100,000 and \$300,000 for homes containing between 1,000 and 2,500 square feet.

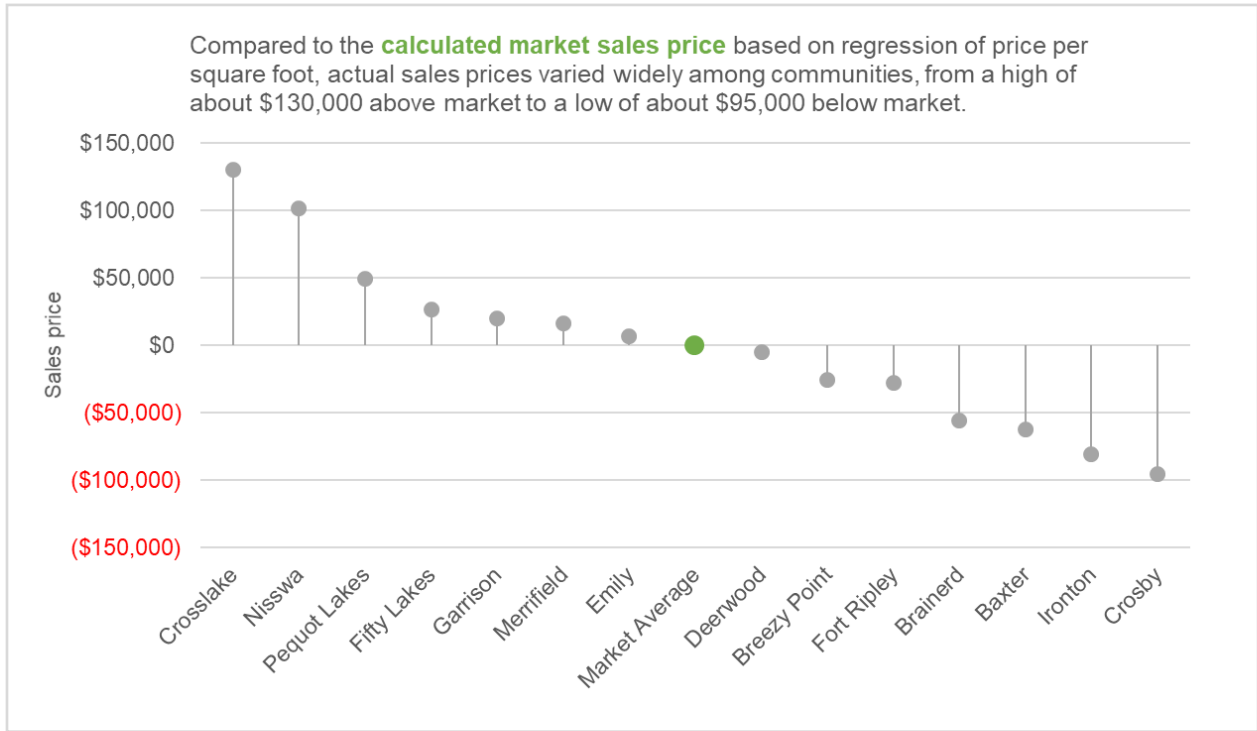


Straight-line regression analysis reveals that market or average single-family home prices in Crow Wing County extend from \$147,727 for a 1,000 square-foot home to \$347,727 for a home with 2,600 square feet.



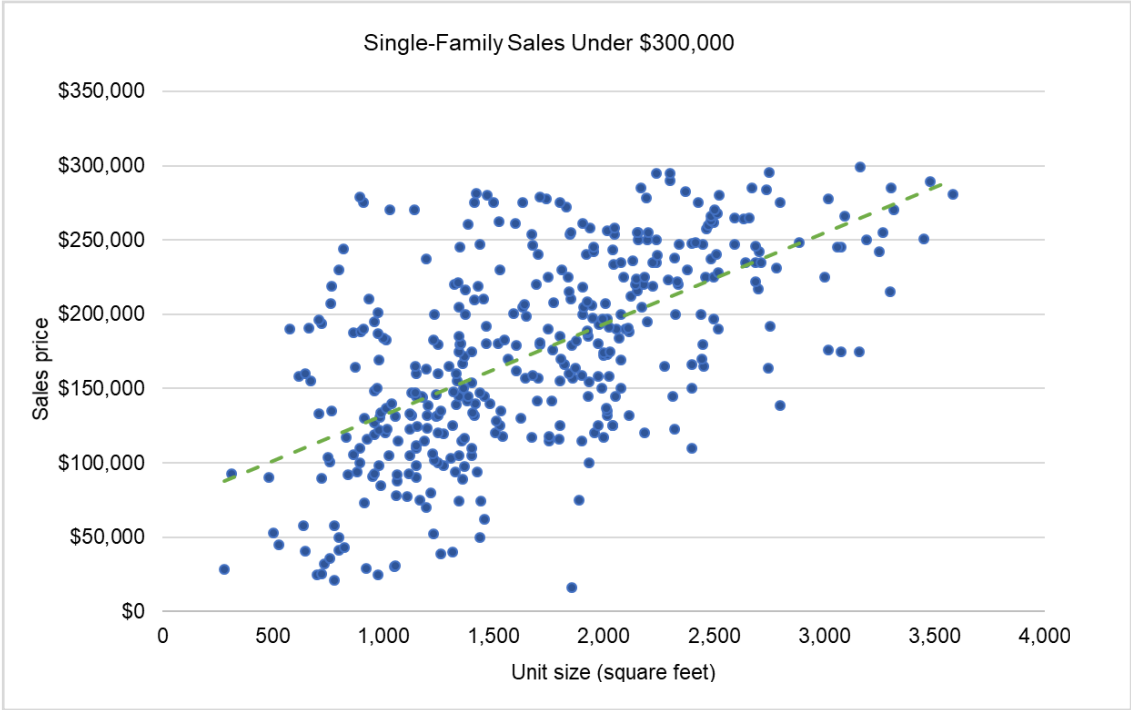
Examining each community in Crow Wing County (excluding those which recorded only one or two single-family sales) by comparing their average sales price to the “market” at a corresponding square footage can determine each area’s variance from the overall market average. This analysis gives an additional perspective on the range of housing options and price points throughout the county.

Crosslake has the strongest variance at about \$130,000 over the county average with an average sales price of \$465,188. Nisswa is next with an average sales price at about \$101,000 over that of the county. On the under-market side, Ironton’s average sale price is \$80,388 under that of the county, and Crosby’s is \$95,113 less.

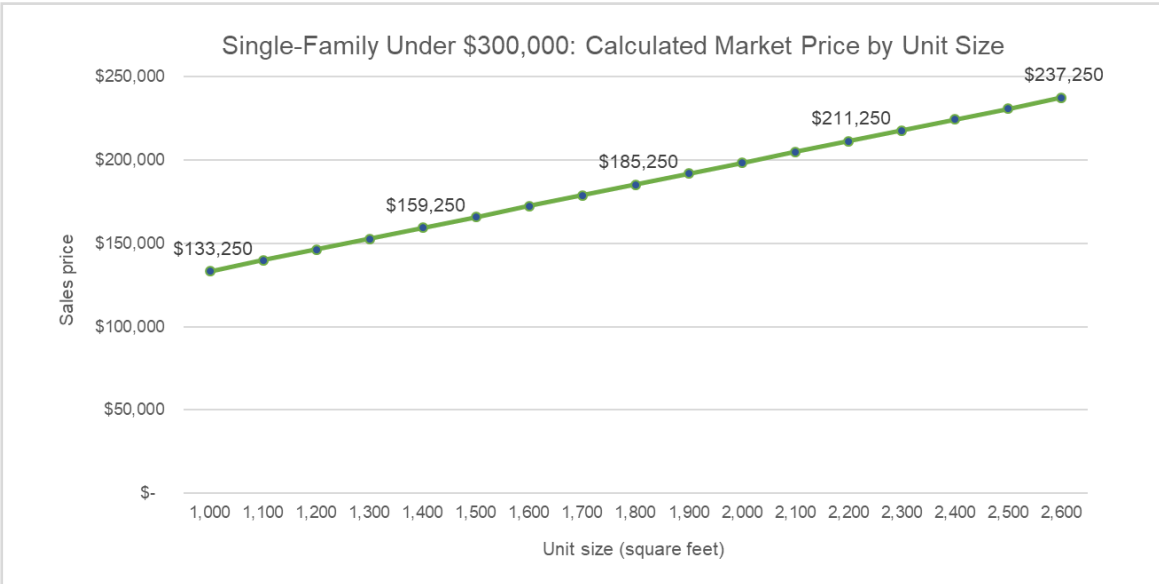


Workforce Housing Sector

In order to gain the clearest understanding of the single-family housing market in Crow Wing County as it relates to workforce housing, the team narrowed the scope of the analysis to include only those single-family home sales at prices below \$300,000, which accounted for 397 sales in the county. This narrowed scope removes the bulk of waterfront homes from the equation and it will allow for a stronger comparison among municipalities.



Straight-line regression analysis shows that among single-family sales under \$300,000 in Crow Wing County, market prices extend from \$133,250 for a 1,000 square-foot home, up to \$237,250 for a home with 2,600 square feet of living space.



As was the case for the overall single-family market, the team compared each community's average sales price to the market at a corresponding square footage. In this analysis, Crosslake occupies the highest position in the market, followed by Breezy Point and Fifty Lakes. Conversely, the lowest price positions are held by Crosby, Ironton, and Garrison.

Townhome & Condominium Ownership Sector

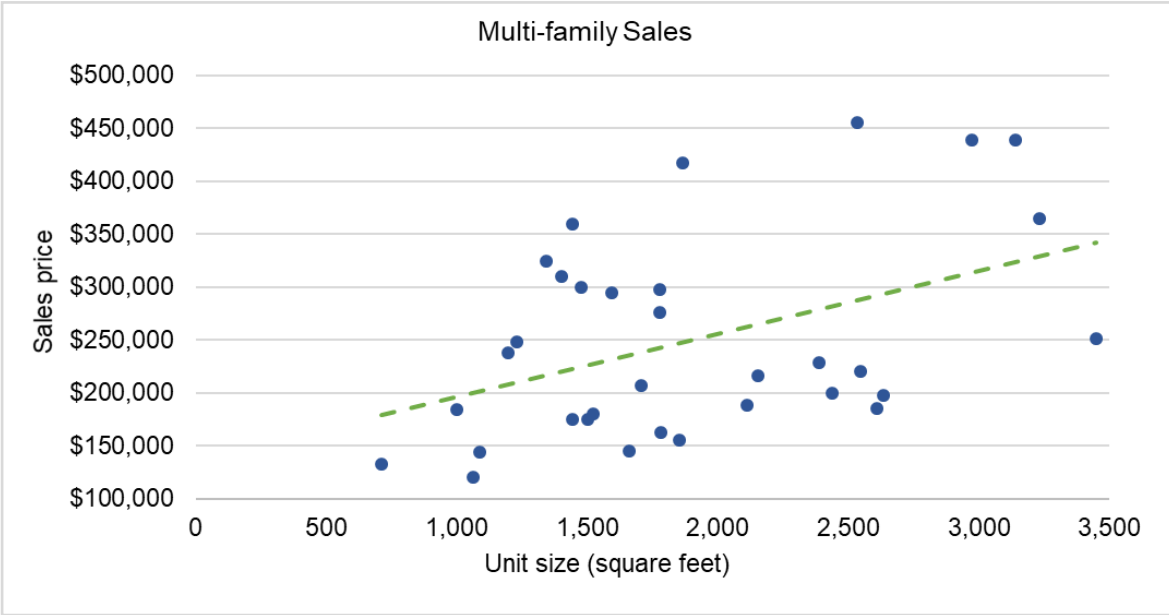
Within Crow Wing County, the existing stock of multi-family homes (including both townhome and condominium product) is somewhat modest, especially when compared to single-family homes.

During the first six months of 2019, a total of 33 multifamily homes were sold in Crow Wing County. These sales yielded an average sales price of \$249,353 for a home of 1,898 square feet. This combination equates to about \$131 per square foot. Additionally, the average unit included 2.7 bedrooms, 2.2 bathrooms, and was constructed in 1998.

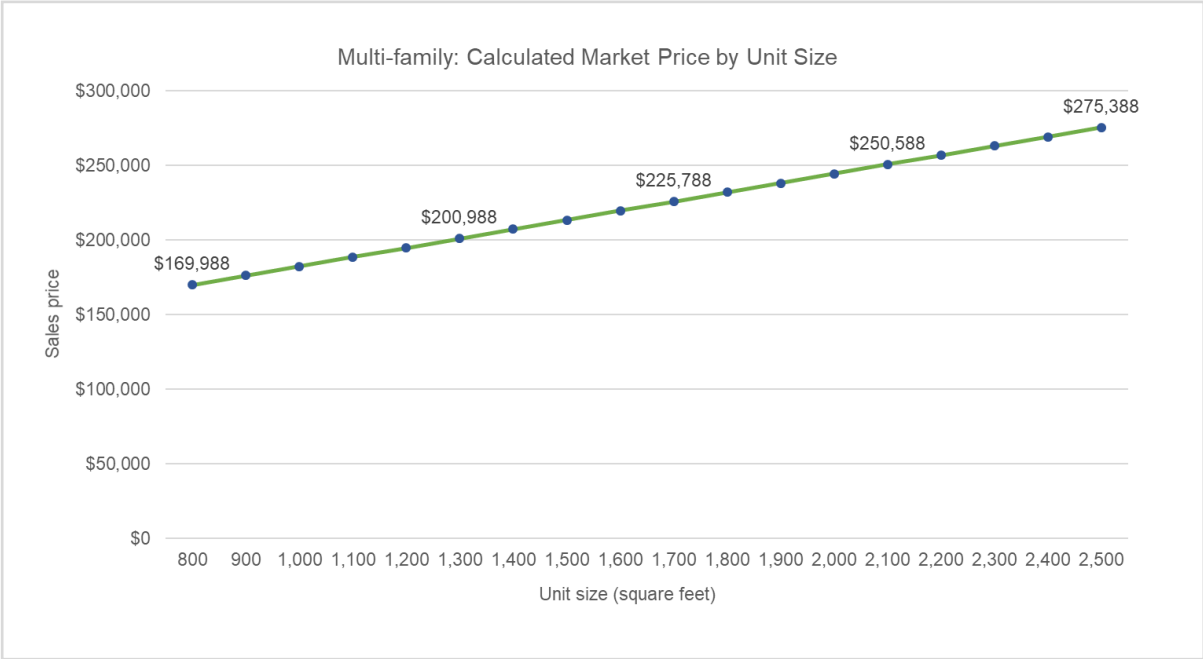
By community, the highest-priced townhomes and condos were found in Crosslake, in which 10 sales carried an average price of \$330,757. The lowest average price was found in Breezy Point at \$184,833.

| Average Multi-family Sales | | | | | | | | |
|----------------------------|-------|------------------|----------------|----------|-----------|------------------|------------|------------|
| Community | Sales | Ave. Sales Price | Days on Market | Bedrooms | Bathrooms | Unit Size (sqft) | Price/Sqft | Year Built |
| Breezy Point | 3 | \$ 184,833 | 94 | 2 | 1.3 | 969 | \$ 191 | 1967 |
| Brainerd | 9 | \$ 204,365 | 42 | 2.4 | 1.9 | 1,741 | \$ 117 | 2003 |
| Baxter | 5 | \$ 207,480 | 54 | 3.6 | 3 | 2,378 | \$ 87 | 2000 |
| Nisswa | 6 | \$ 248,317 | 10 | 3 | 2.8 | 2,369 | \$ 105 | 2001 |
| Crosslake | 10 | \$ 330,757 | 109 | 2.5 | 2.1 | 1,797 | \$ 184 | 2000 |
| Total/Average | 33 | \$ 235,150 | 62 | 2.7 | 2.2 | 1,851 | \$ 137 | 1994 |

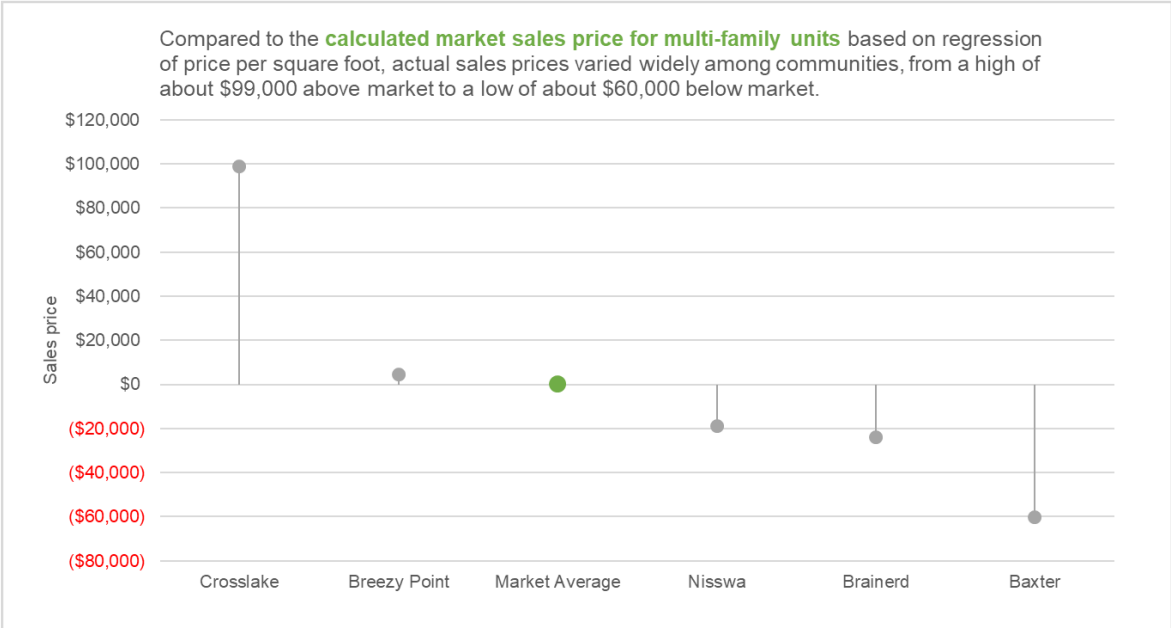
When all 33 multi-family sales are depicted graphically by unit size and price, sales are somewhat scattered with a modest concentration at prices between \$150,000 and \$300,000.



As indicated by straight-line regression analysis, market prices among recent multifamily sales in Crow Wing County span from \$169,988 for a unit with 800 square feet, up to \$269,188 for a 2,400 square-foot home.

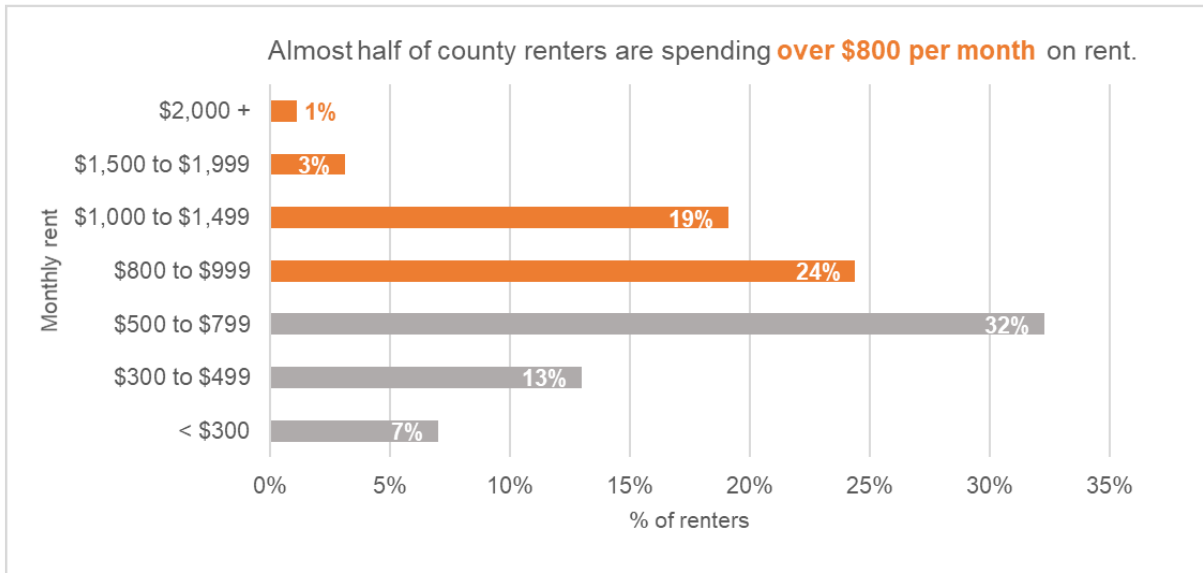


Comparing the average community sales price to the county market at a similar square footage reveals that the high end of the sector is found in Crosslake, where the average multifamily sale was \$98,955 over the market. Conversely, the average sale in Baxter was \$60,344 under the market.

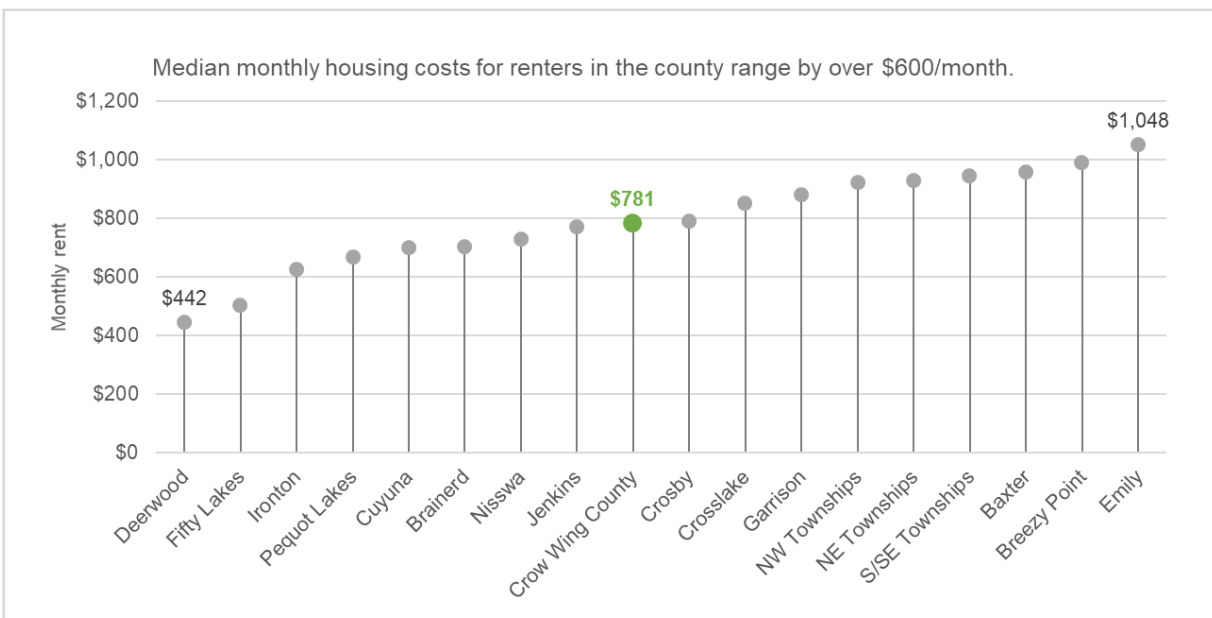


Rental Apartment Sector

In Crow Wing County, the median rent is currently \$781 per month, with 57% of renting households paying between \$500 and \$999 per month and 19% of renters paying between \$1,000 and \$1,499 monthly.



Median rents across communities cover a broad spectrum, extending from lows of \$442 in Deerwood, \$500 in Fifty Lakes, and \$623 per month in Ironton, to highs of \$957 in Baxter, \$988 in Breezy Point, and \$1,048 in Emily.

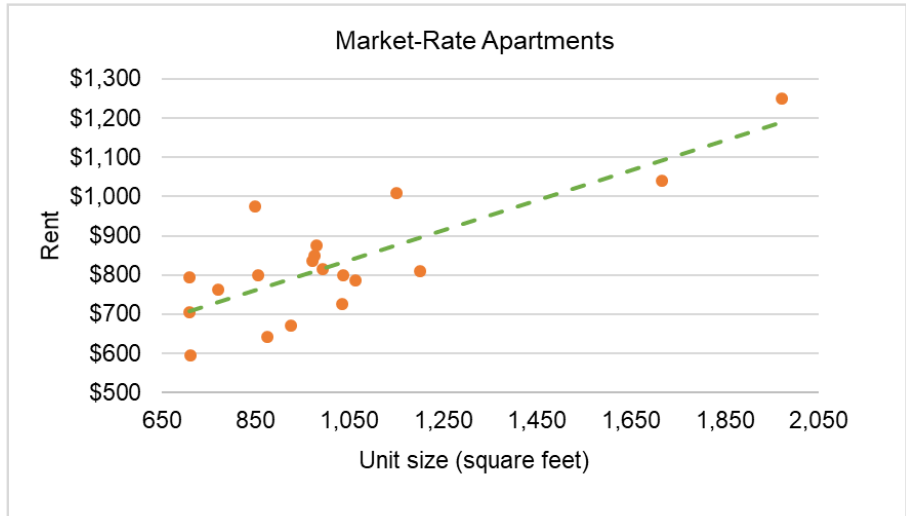


Market-Rate Rental Apartment Sector

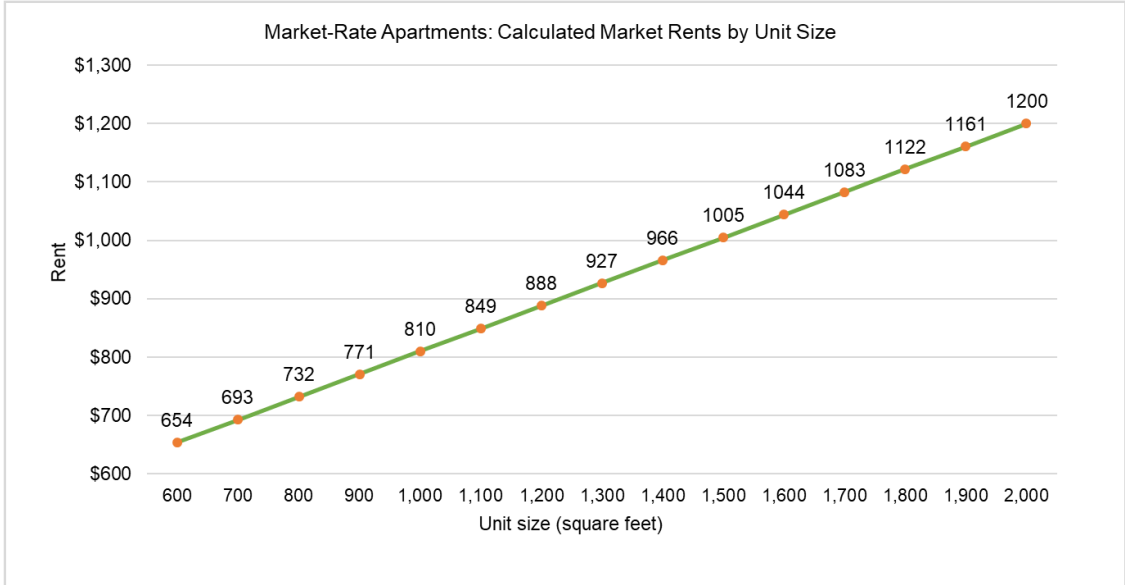
Within Crow Wing County, 19 market-rate apartment communities were identified that offer no income or age restrictions. In total, these properties include a total of 942 units, or an average of 50 per community.

Among all market-rate apartment properties, the average unit rents for \$815 per month, and includes an apartment with 1,012 square feet of living area, equating to \$0.81 per square foot.

When each of the market rate property's average monthly rent and unit size are charted in a graphic format, there is a modest concentration of properties at rents between \$700 and \$900 per month, at average unit sizes between 850 and 1,050 square feet.



Straight-line regression analysis reveals that market rents in Crow Wing County extend from \$654 at 600 square feet up to \$1,200 per month for a unit with 2,000 square feet.



Comparing the average monthly rent for each apartment property to the market at a corresponding square footage allows for an analysis of each property's relative rent/value position relative to the market and to other properties.

The highest rent/value position is occupied by the Pine Grove Estates in Baxter at \$223 over the market. This 175-unit development is also the newest property in Crow Wing County.

Conversely, the lowest rent/value spots include the Colonywood Apartments and The Pines Apartments, both in Brainerd. These properties are both among the oldest that were surveyed. Additionally, among those properties positioned under the market, the average year of development is 1997, while the average construction year of the over-market developments is 2007.

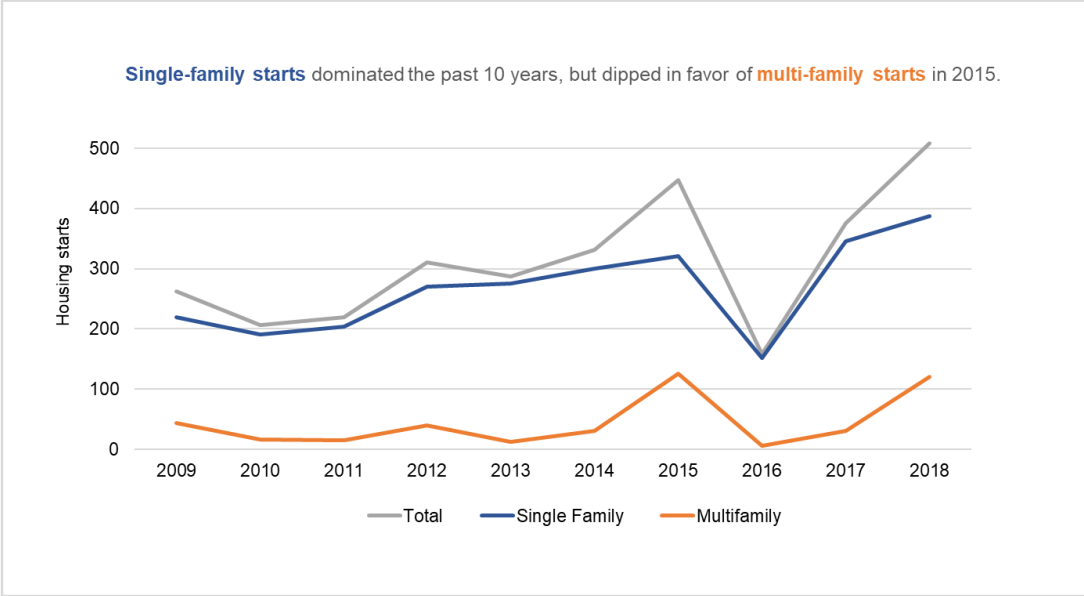


Source: The Windward Group, Inc.

Housing Factors

Housing Supply and Demand

Housing construction starts, defined as the number of residential building permits issued, are a measure of supply of housing units in a given area over a certain time period. Over the past 10 years, a total of 2,717 housing starts have been recorded in Crow Wing County. Given that some of these starts are multi-family buildings with more than one unit, the total units started from 2009 – 2018 was 3,107. This total makes for an average of 311 new units added per year, with a low of 158 in 2016 and high of 509 in 2018.

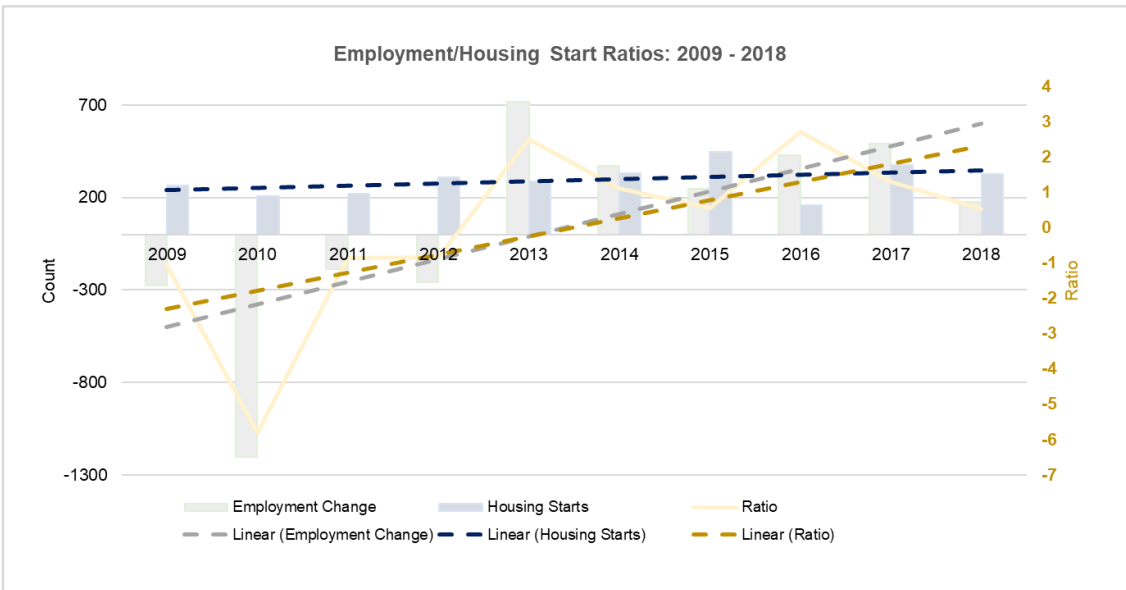
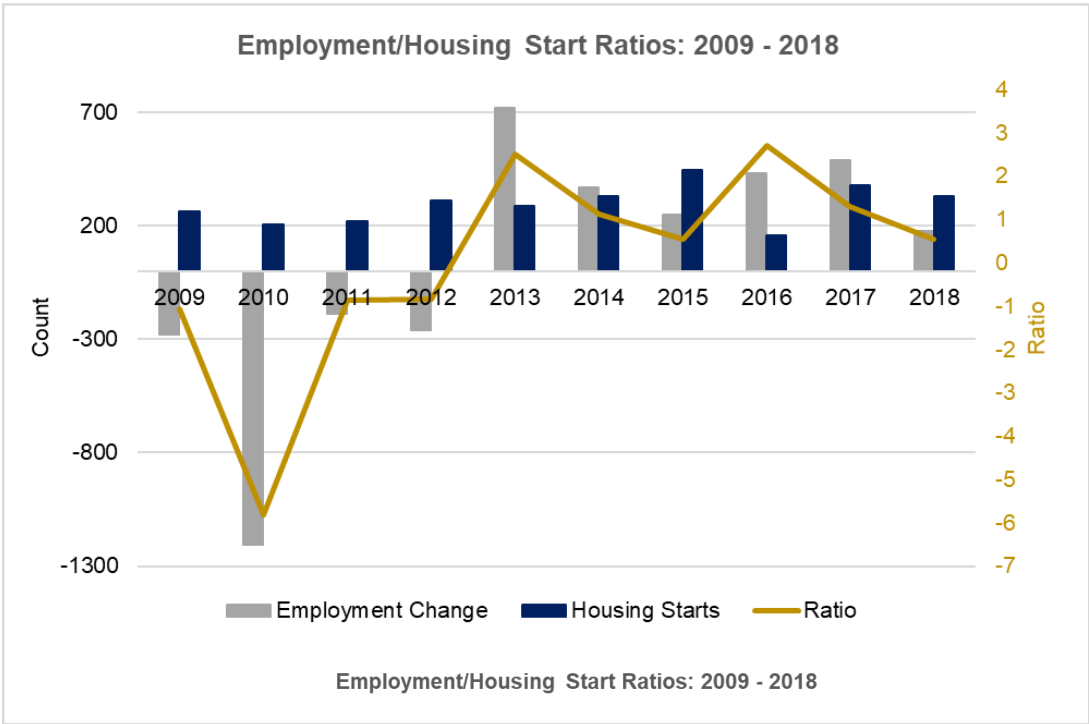


As employment growth is a significant contributor to new residential housing demand, examining the relationship between job additions (or losses) and new housing starts provides insight into possible oversupply or under-supply conditions. Specifically, in an area in which job additions are significantly outpacing housing additions, there is typically significant under-supply. Conversely, in situations in which housing additions are exceeding job increases, there is typically an over-supply.

To identify over- and under-supply and to compare these situations across communities, the team used an employment-to-housing start ratio, which is calculated by dividing the change in employment by the number of housing starts in a given year. A value greater than 1.0 indicates under-supply and a value less than 1.0 indicates oversupply. A negative ratio number indicates a loss in jobs that year.

In a typical metropolitan area, the employment-to-housing start ratio generally falls between 1.50 and 2.50. In other words, it usually takes about two new jobs to support the addition of one additional housing unit. However, in more resort-oriented, second-home areas, the ratio is often quite a bit lower as a sizable percentage of new home development is geared towards residents who do not work locally.

As it relates to Crow Wing County, the analysis found that since 2013, the employment ratio has varied from a low of 0.54 in 2018 to a high of 2.72 in 2016 and has averaged 1.45 over that period. However, since 2016 the employment-to-permit ratio has declined from 2.72 to 0.54 resulting in a market that can be described as moderately oversupplied, as slightly declining employment additions have been met with slightly increasing construction activity, especially in the single-family sector.



Based on recent employment growth and residential construction trends, the team estimates that organic housing demand in Crow Wing County will average 320 new units yearly over the next 15 years for a total of 4,800 new units. This number does not include future demand for additional seasonal vacation homes. In a typical market and economy, single family options would account for the bulk of demand at 253 homes annually, with rental apartment demand predicted at 60 units per year and town-home/condominiums at seven units per year.

However, with the understanding that multi-family living nationwide is trending upward and given contractors' challenges to build a single-family home that is priced for the average worker, this projection should be adjusted. A possible split of the 320 housing units predicted per year over the next 15 years will vary among type, but it is expected that fewer single-family homes and more multi-family, town-home, and condominium units will be needed. Single-family homes will still account for the bulk of the units but may come in closer to 225 single-family units, 75 apartment rentals, and 20 town-home/condominiums per year.

The first table below shows what the breakdown of future demand might be if the proportion of single-family to multi-family continues as it has in recent history. The second table shows future demand accounting for a shift in trends and affordability toward more multi-unit options.

| Year | Total Demand | Single-family | Multi-family | |
|--------------|--------------|---------------|--------------|------------|
| | | | For rent | For sale |
| 2018 - 2023 | 1,650 | 1,315 | 300 | 35 |
| 2023 - 2028 | 1,600 | 1,265 | 300 | 35 |
| 2028 - 2033 | 1,550 | 1,220 | 300 | 30 |
| Total | 4,800 | 3,800 | 900 | 100 |

Source: The Windward Group, Inc.

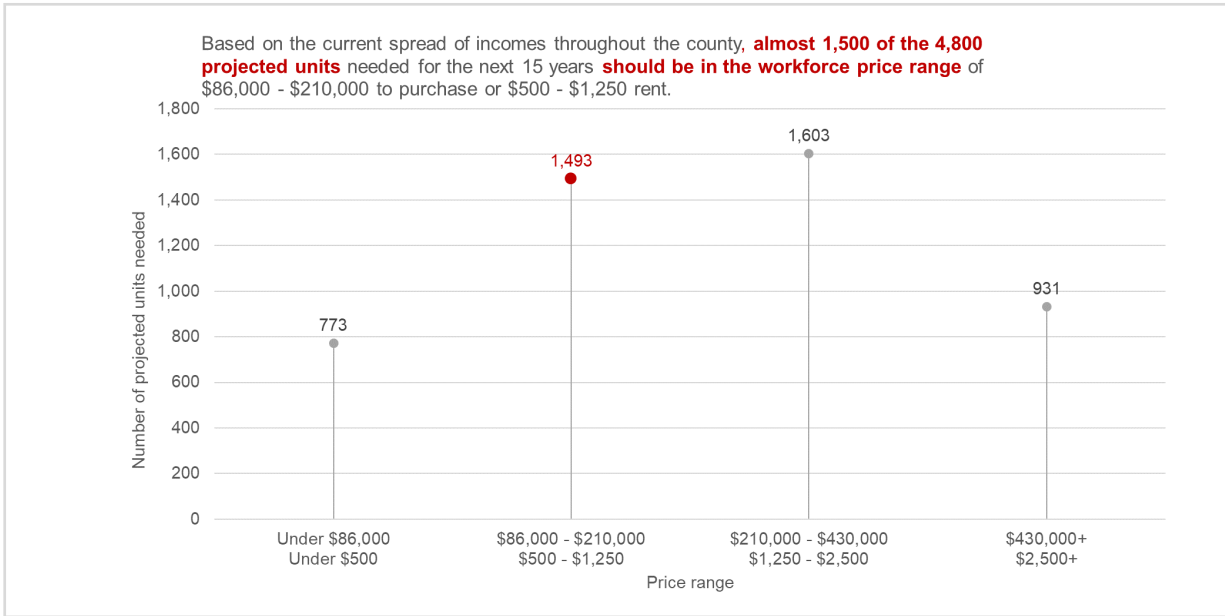
| Year | Total Demand | Single-family | Multi-family | |
|--------------|--------------|---------------|--------------|------------|
| | | | For rent | For sale |
| 2018 - 2023 | 1,650 | 1,165 | 385 | 100 |
| 2023 - 2028 | 1,600 | 1,125 | 375 | 100 |
| 2028 - 2033 | 1,550 | 1,085 | 365 | 100 |
| Total | 4,800 | 3,375 | 1,125 | 300 |

Source: Redevelopment Resources

Affordability at various income ranges should be considered when projecting future housing needs. Based on the current spread of incomes across the county, it is projected that almost 1,500 of the 4,800 future units should be affordable to middle-income residents, that is the workforce price-range, with purchase prices between \$86,000 and \$210,000 or rents between \$500 and \$1,250 per month.

| | Under \$86,000 Under \$500 | \$86,000 - \$110,000 \$500 - \$625 | \$110,000 - \$150,000 \$625 - \$875 | \$150,000 - \$210,000 \$875 - \$1,250 | \$210,000 - 320,000 \$1,250 - \$1,875 |
|-----------------|-------------------------------|---------------------------------------|--|--|--|
| % of population | 16.1% | 5.9% | 10.6% | 14.6% | 20.3% |
| 2018 - 2023 | 266 | 97 | 175 | 241 | 335 |
| 2023 - 2028 | 258 | 94 | 170 | 234 | 325 |
| 2028 - 2033 | 250 | 91 | 164 | 226 | 315 |
| Total | 773 | 283 | 509 | 701 | 974 |

| | \$320,000 - \$430,000 \$1,875 - \$2,500 | \$430,000 - \$640,000 \$2,500 - \$3,750 | \$640,000 - \$860,000 \$3,750 - \$5,000 | \$860,000+ \$5,000+ |
|-----------------|--|--|--|------------------------|
| % of population | 13.1% | 12.5% | 3.4% | 3.5% |
| 2018 - 2023 | 216 | 206 | 56 | 58 |
| 2023 - 2028 | 210 | 200 | 54 | 56 |
| 2028 - 2033 | 203 | 194 | 53 | 54 |
| Total | 629 | 600 | 163 | 168 |



Another way to assess what levels of housing will be needed in the future is to look at workforce growth in specific industries, given those industry wages. The top industries in Crow Wing County with highest projected job growth over the ten-year period from 2016-2026 include Education and Health Services; Trade, Transportation & Utilities; Leisure & Hospitality; Professional and Business Services; and Construction. Although Manufacturing is listed in the top five employment sectors of the county, it is not projected to add new jobs to the magnitude of the industries listed above. Each of the above industries currently pays annual average wages in the range this study identifies as middle income, with the exception of Construction, which falls slightly above. These employees would live in what this study identifies as workforce housing.

Data from the Minnesota Department of Employment and Economic Development noted these data projections are based on key economic assumptions related to Gross Domestic Product (GDP), Productivity, Labor Force Participation Rate and Unemployment, which were all conservative compared to current data on the economy. For example, GDP was projected to grow at 2.0% but in the past three years has actually grown at a faster rate.

In Crow Wing County, between 2020 and 2030, the labor force is projected to grow at 0.8% while the population is projected to grow at 3.2%. This is due to increases in population of retirees or those not in the labor force. The growing population of retirees supports the significant increase in job growth in Health Services occupations.

The tables below indicate the projected employment growth in these industries and the corresponding projected housing needs.

| Top Industries of Employment | Total Employment 2016 | Percent Change 2006-2016 | Average Annual Wages | Percent Change 2006-2016 | Total Employment Projected 2026 | Projected Employment Change 2016-2026 |
|--------------------------------------|-----------------------|--------------------------|----------------------|--------------------------|---------------------------------|---------------------------------------|
| Total, All Industries | 29,029 | 0.1% | \$38,064 | 28.4% | 31,409 | 8.2% |
| Education and Health Services | 8,051 | 11.9% | \$43,576 | 29.1% | 8,921 | 10.8% |
| Trade, Transportation, and Utilities | 6,093 | -7.0% | \$31,408 | 26.9% | 6,495 | 6.6% |
| Leisure and Hospitality | 4,035 | -1.8% | \$16,848 | 37.3% | 4,233 | 4.9% |
| Professional and Business Services | 2,063 | 15.6% | \$42,588 | 19.0% | 2,247 | 8.9% |
| Construction | 1,858 | -16.0% | \$53,924 | 31.3% | 2,038 | 9.7% |

Source: DEED Quarterly Census of Employment and Wages 2006-2016

| Projected Workforce Housing Needs | Projected Employment Growth 2016-2026 | Average Annual Wages | Corresponding Affordable Housing Cost |
|--|--|-----------------------------|--|
| Education and Health Services | 870 | \$43,576 | \$150,000 - \$210,000 \$875 - \$1,250 |
| Trade, Transportation, and Utilities | 402 | \$31,408 | \$110,000 - \$150,000 \$625 - \$875 |
| Leisure and Hospitality | 198 | \$16,848 | < \$86,000 < \$500 |
| Professional and Business Services | 184 | \$42,588 | \$150,000 - \$210,000 \$875 - \$1,250 |
| Construction | 180 | \$53,924 | \$210,000 - \$320,000 \$1,250 - \$1,875 |
| Total workforce-range additions: | 1,654 | | |

Additionally, given that 40% of the 8,776 existing middle-income residents are currently cost-burdened, an additional 3,510 units are needed in the workforce price range to accommodate these residents. These additional units do not necessarily need to be new construction, but could be existing units that are made more affordable through programs or policies detailed in the recommendations of this report.

Cost of Construction

Local contractors indicated that building a new home that is affordable to a middle-income buyer would require the home to be under 2,000 square feet with modest finishes and it would still end up at a sales prices between \$170,000 and \$260,000. The affordability range determined for the middle-income population in this report tops at \$210,000.

Looking at what it might cost to construct a new single-family home, an almost \$90,000 gap exists between that cost and the high end of the range a middle-income buyer can afford. In reality, the gap would be even higher as the cost breakdown below does not include commissions, marketing, or profit for the builder.

Cost to Build a New Single-Family Home

| 2,800 sq. ft. | |
|-------------------|-------------------|
| Lot | \$ 60,000 |
| Site Work | \$ 16,000 |
| Foundation | \$ 26,000 |
| Framing | \$ 41,000 |
| Exterior Finishes | \$ 33,000 |
| Major Systems | \$ 33,000 |
| Interior Finishes | \$ 68,000 |
| Landscaping | \$ 6,000 |
| Driveway | \$ 5,000 |
| Porch/Patio/Deck | \$ 3,000 |
| Cleanup | \$ 3,000 |
| Contingency | \$ 4,000 |
| Total | \$ 298,000 |

Source: National Association of Home Builders 2017

According to an article in www.minnpost.com from May 2019, the median sales price of a new home in the U.S. has climbed steadily since 2011. The median new home costs more than twice as much as it did in 1970 (accounting for inflation). This is attributable to cost increases across the board including building materials and supplies, wages, land, and increased costs from regulations.

Like many industries, construction is in the midst of a labor shortage and firms are having trouble finding as many workers as they'd like to hire. But the shortage is a little more complicated in the building trades than in other corners of the economy. Many young workers left the industry for other jobs during the recession when construction slowed across the economy. In 2018, builders' biggest concern was the rising cost of materials, according to a National Association of Homebuilders annual survey. In 2019, it was labor.

Residential lots in 2011 were going for around \$35,000. Today, they are going for \$60,000 to \$80,000, tacking on an additional \$25,000 to \$45,000 to the cost of a house now versus just a few years ago.

A study by Housing First Minnesota found that Minnesota’s regulations add more cost to construction than in Wisconsin or Illinois.

“We literally found you could build an identical house, with an identical builder, identical trade partners, the material being purchased by a national builder who builds nationwide ... you can build the same house in Hudson, Wisconsin for \$47,000 less than in (Lake Elmo),” just across the river, said David Siegel, Housing First Minnesota’s executive director.

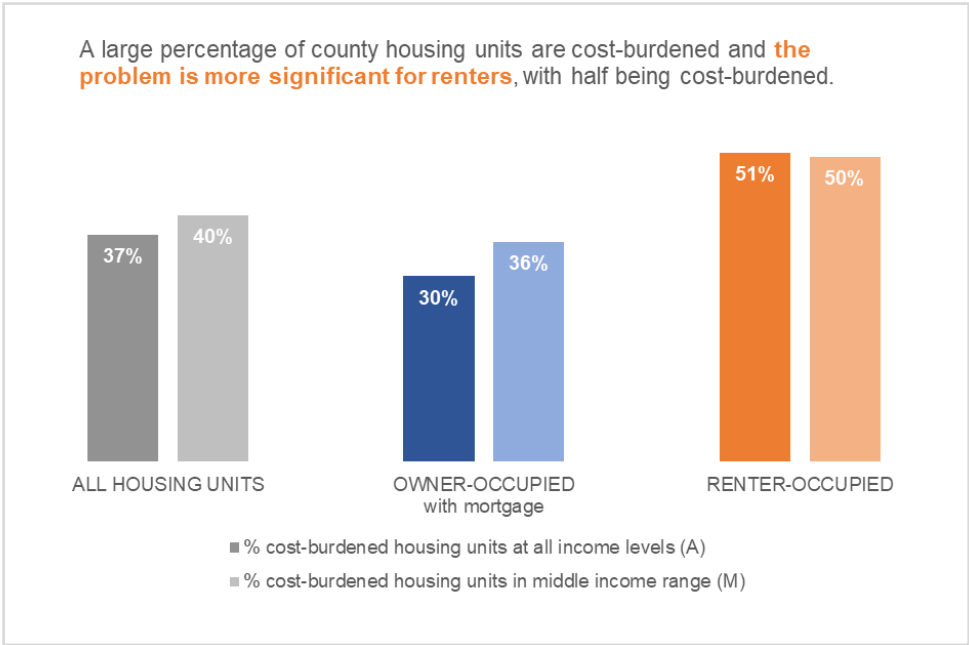
The need for incentives to support workforce housing is apparent by the gap between what homebuyers making between \$20,000 and \$50,000 can afford and what the home costs to construct.

Affordability

Affordability of a household’s housing is defined by the Minnesota Housing Finance Agency and by the U.S. Department of Housing and Urban Development (HUD) as the household spending no more than 30% of its income on housing costs. Those spending more than 30% of income on housing are considered “cost-burdened” and those spending more than 50% of income on housing are considered “severely cost-burdened.”

Getting more granular, if a household is contributing between 30% and 35% of their income towards housing costs, it is typically a manageable, though not ideal, situation. As the amount devoted to housing moves into the 35% to 40% range, the situation becomes rather significant, and if the amount of income spent on housing exceeds 40%, major economic trade-offs become necessary for the household.

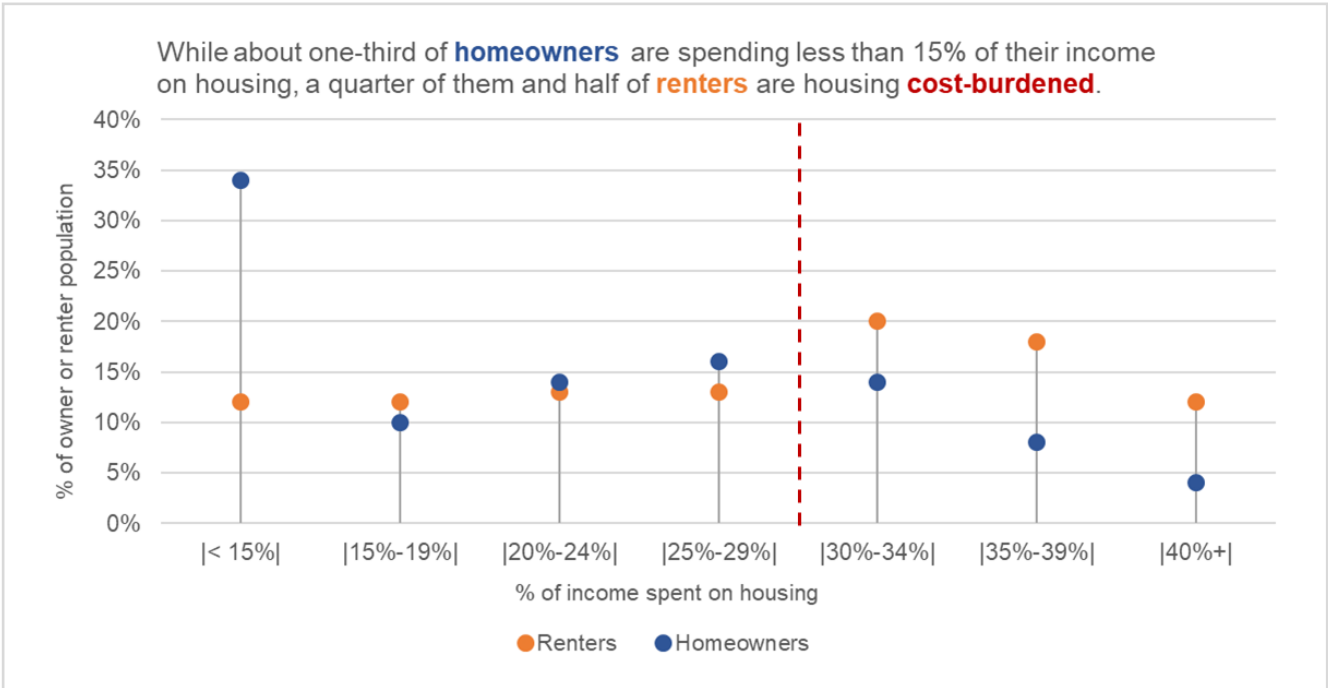
In Crow Wing County, 51% (2,846) of renter-occupied units and 30% (3,390) of owner-occupied units with a mortgage are currently housing cost-burdened. Of middle-income households, 36% (2,159) of renter-occupied units and 50% (1,379) of owner-occupied units with a mortgage are cost-burdened.



Renters

County-Wide

Data extrapolation reveals that an estimated 20% of rental households are spending 30% to 35% of their income on rent, 18% are spending between 35% and 40%, and 12% are spending 40.0% or more of available income on housing. Therefore, an estimated 1,103 households are spending 35% to 40% of income on housing and 676 households devoting at least 40% of their income towards rent.

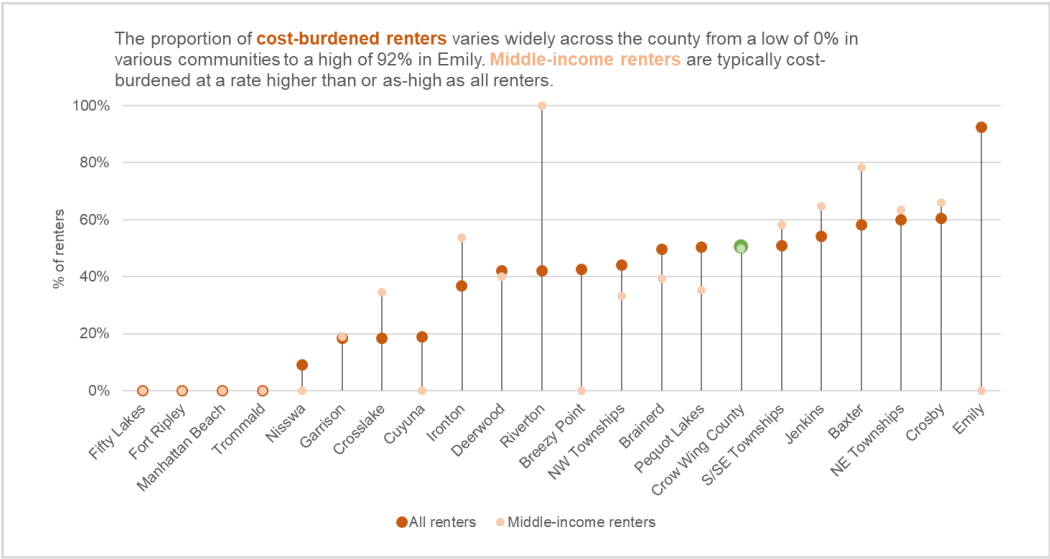


By Community

By community, the highest number of cost-burdened renters are found in Brainerd (1,403) and Baxter (586). The highest proportion of cost-burdened renters are found in Emily (92%), Crosby (60%), and the NE Townships (60%).

Middle-Income

Renters in the middle-income range represent 10% (2,768) of County households. Within this group, almost half (1,379) are currently cost-burdened. The bulk of these households are located in Brainerd and Baxter with 532 and 420 households, respectively.



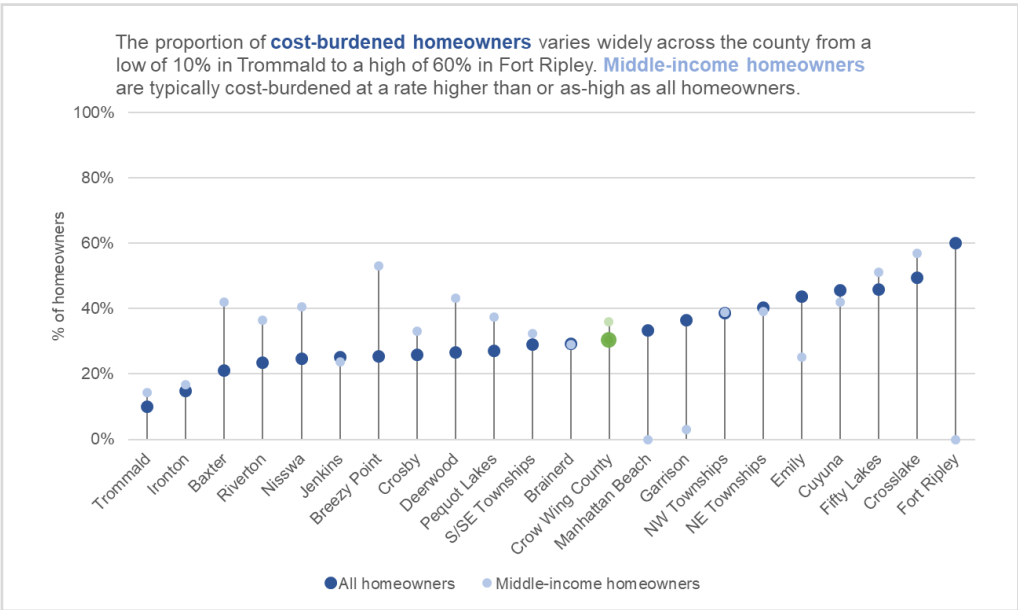
Homeowners

By Community

By community, the highest number of cost-burdened homeowners are found in the South/Southeast Townships (945), the Northeast Townships (579), Brainerd (528), and Baxter (300). The highest proportion of cost-burdened homeowners are in Fort Ripley (60%), Crosslake (49%), Fifty Lakes (45%), and Cuyuna (45%).

Middle-Income

Homeowners in the middle-income range represent 22% (6,008) of county households. Within this group, 36% (2,159) are currently cost-burdened. The bulk of these households are located in the South/Southeast (490) and North/Northeast (323) Townships as well as in Brainerd (351) and Baxter (254).



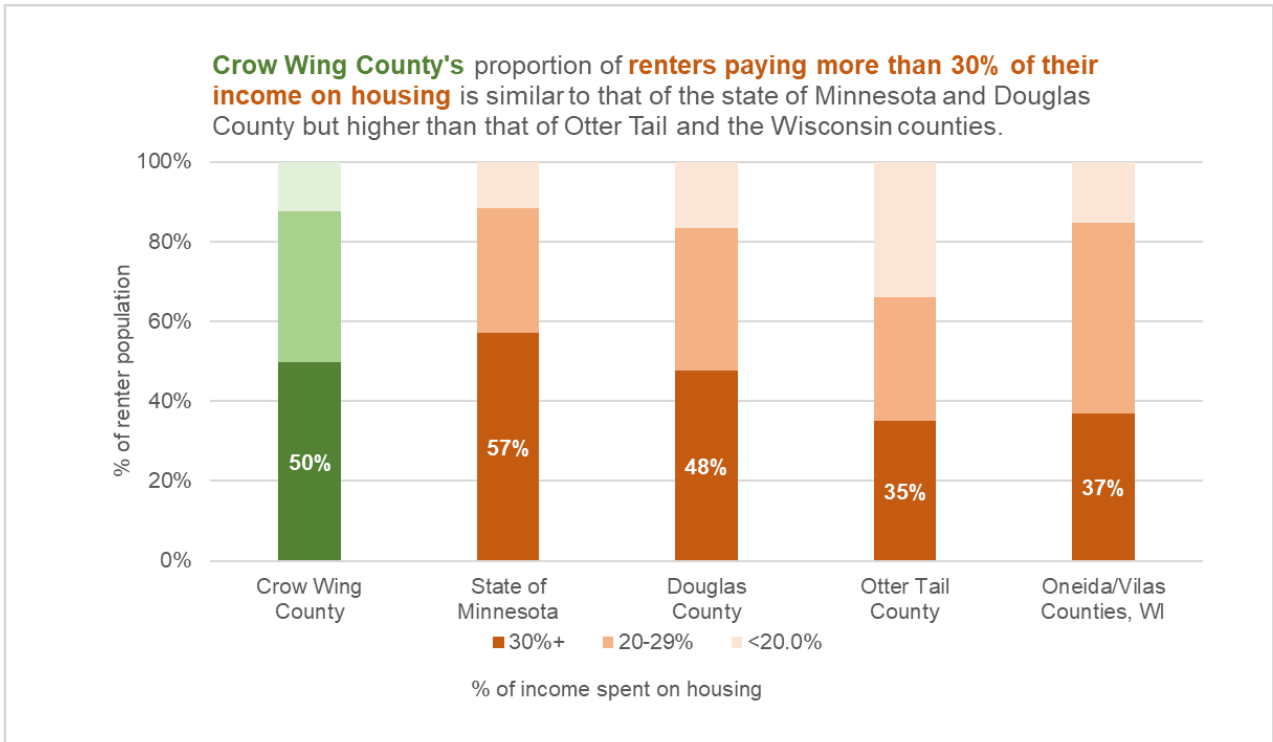
Benchmarks

Taking renters and homeowners together, there are presently 3,538 middle-income, cost-burdened households in Crow Wing County. This group represents almost 13% of all households in the county and about 40% of households in the middle-income range.

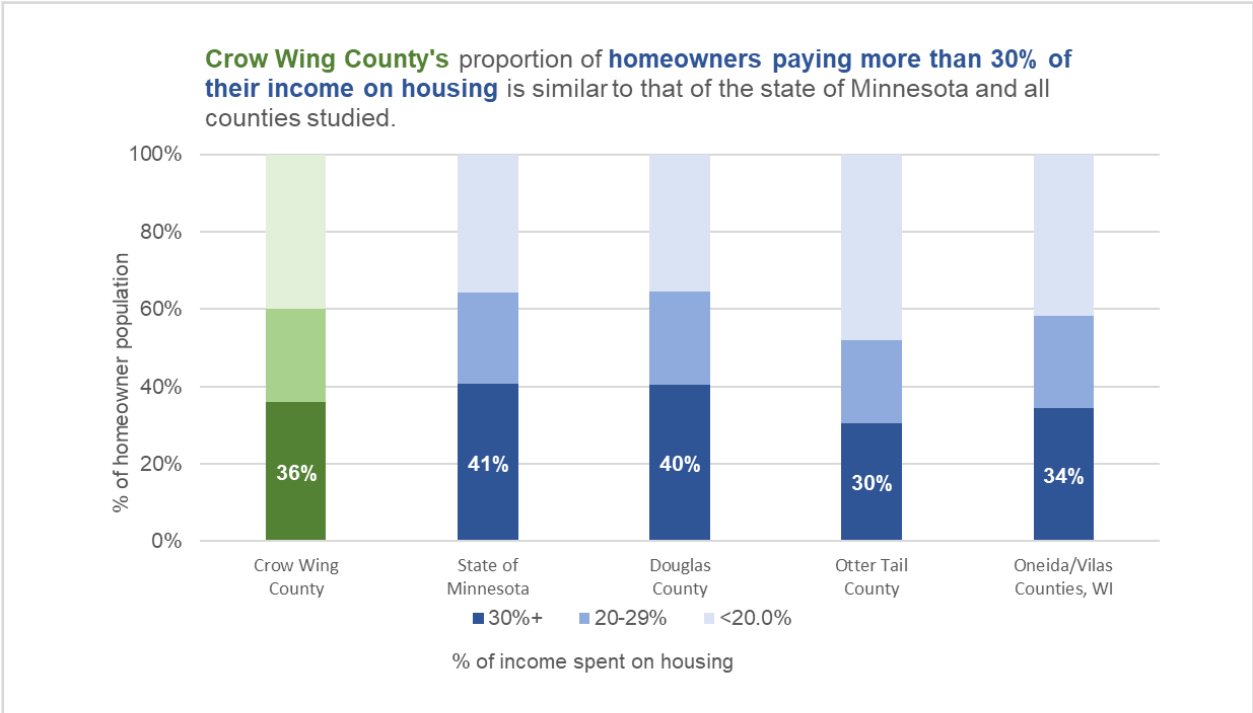
For comparative purposes, the study looked at several other areas to evaluate Crow Wing County's affordability position against similar locations. Specifically, Douglas and Otter Tail Counties in Minnesota, and the Oneida/Vilas County area in Wisconsin were examined. The latter is similar to Crow Wing County in that it exists largely as a second home and resort community and largely serves Milwaukee, Madison, and Chicago. The entire state of Minnesota is also included as a reference point.

Looking first at the rental sector, about 50% of middle-income households in Crow Wing County are paying 30% or more of their income for housing. This compares closely with Douglas County at about 48%. However, it is well above Otter Tail County at 36% and Oneida/Vilas at 37%.

When compared to the state of Minnesota, Crow Wing County's percentage of cost-burdened middle-income households is significantly lower.



Owner-occupied households which are middle-income and cost-burdened are more consistent across the comparison counties. The lowest percentage is found in Otter Tail County with 30% of households falling in this category and the highest is the State of Minnesota as a whole at 41%. Crow Wing County falls close to the middle at 36%.



Affordability Index

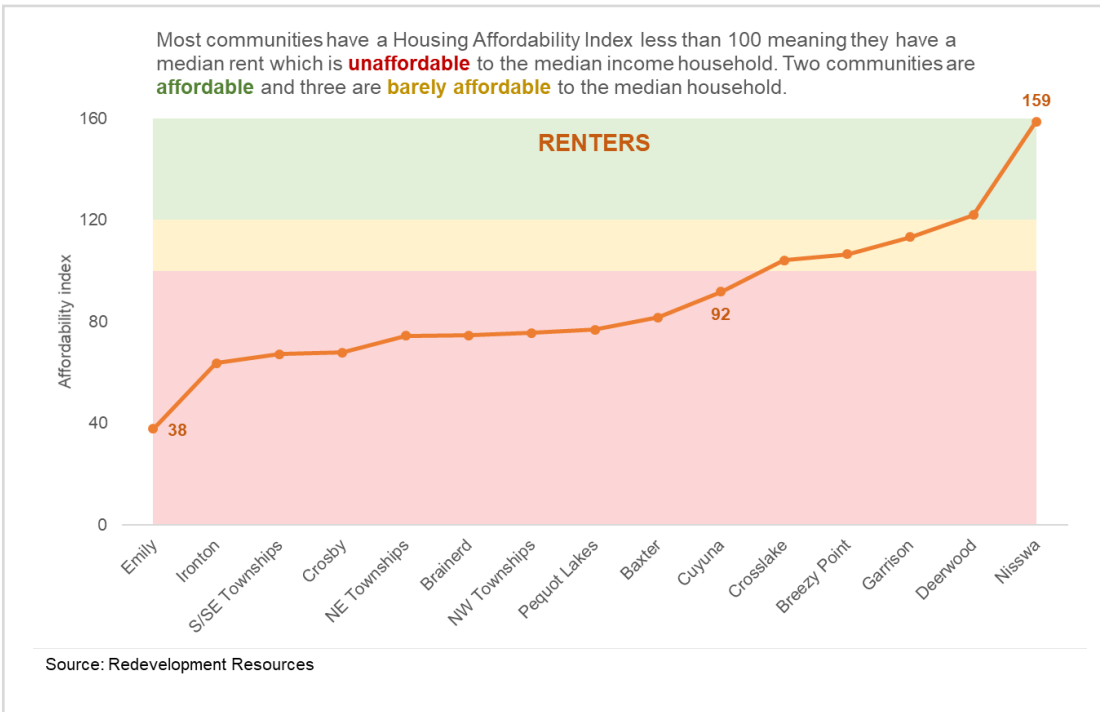
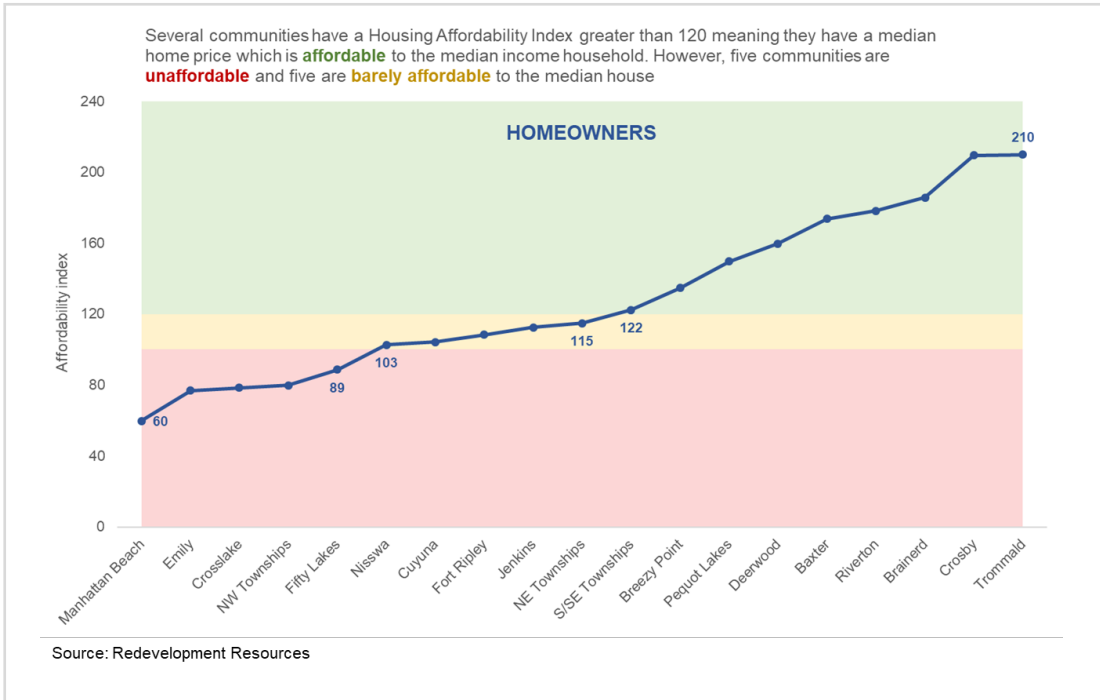
Another way to measure affordability is using an affordability index. The NATIONAL ASSOCIATION OF REALTORS® created an index to measure whether a typical household can afford a typical home in a given geographical area. The index is calculated as a ratio of the actual median household income in that area to the income that would be needed to afford the median-priced home.

For Crow Wing County, the team calculated the affordability index for homeowners and renters of each community.

Housing costs for the owner market include the median monthly mortgage and taxes. Mortgages were calculated using a 3.85% interest rate, 30-year amortization, and 90% loan-to-value ratio. Cost for the rental market was the median rent. For this calculation, the team set the affordability level at 25% of household income to allow room for insurance and utilities.

The median household income for each community was then divided by the median cost of housing in each market and multiplied by 100 to create the index. An index value below 100 means the median income in that community is not enough to afford the median-priced home. An index value between 100 and 120 indicates the median home is barely affordable to the median household, and a value greater than 120 indicates the market is affordable.

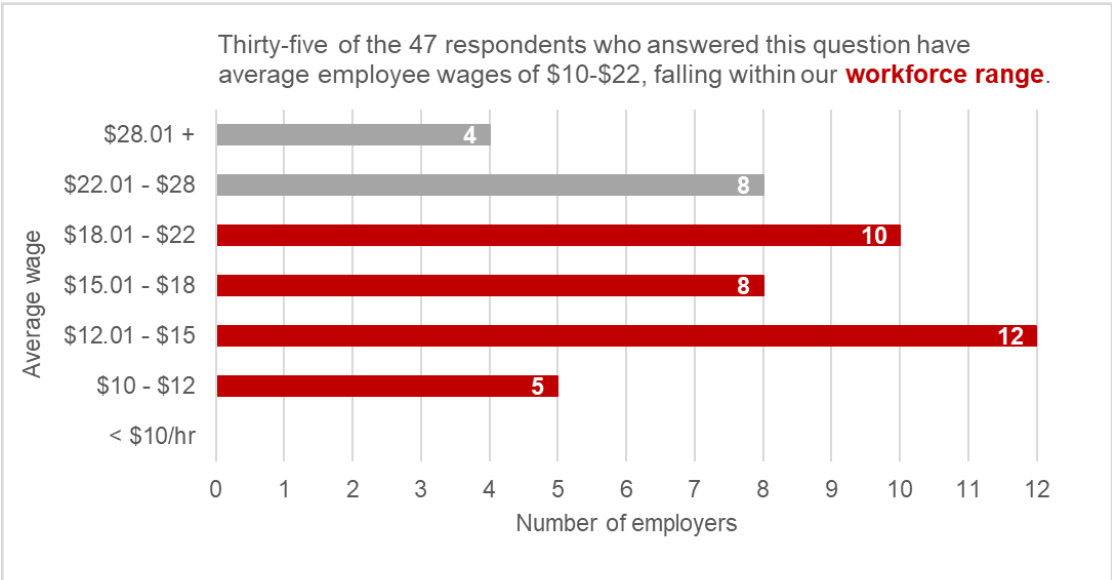
The result is that a large portion of both owner and rental markets fall in the unaffordable or barely affordable category, indicating that median household income is not enough to afford the median-priced home or rent.



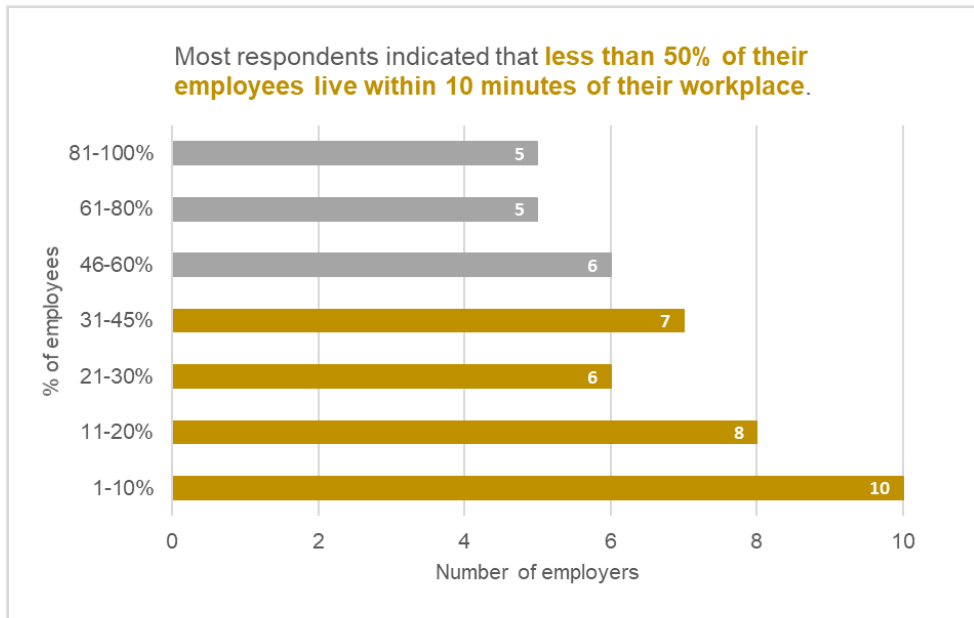
Local Employer Feedback

An electronic survey was sent out to local employers consisting of nine questions. Fifty-five employers responded by January 3, 2020.

Eleven of the employers who responded have 100 or more employees; seven employers have 51-100 employees, seven have 21-100 employees, five have 11-20 employees, 10 have 6-10 employees, and 14 employers responding have between one and five employees. Thirty-five of the respondents reported their average wages fall between \$10-22 per hour, 12 reported their average wages were greater than \$22 per hour and eight skipped this question.



Most of the respondents (31 out of 47 who answered this question) indicated that less than 50% of their employees live within 10 minutes of their workplace and 21 out of 48 indicated they have trouble attracting or retaining employees due to a lack of housing options.



Those who responded “yes” to the question regarding housing’s role in recruiting and retaining employees were given an opportunity to provide more detail. The themes of the comments were:

- There is no rental housing in our part of the county.
- There is no housing affordable to our employees in our part of the county.
- There is no housing for the middle class (\$100,000 - \$200,000 home prices).
- There is not enough low-income housing for lower-wage employees.
- Housing in the area is generally expensive.
- Some employees are traveling long distances to work because they cannot find housing closer.
- Quality applicants tend to live farther away (15-30 minutes).
- Wages are too low for employees to live closer.

When asked if they are currently doing anything as an employer to assist employees with housing, six responded “Yes” and 41 responded “No.” Comments regarding employer assistance ranged from providing housing to employees directly to connecting them with local realtors and lenders, to assisting with household budgeting. One respondent indicated health insurance is a higher priority for their employees, so they have not been able to provide any monetary assistance for housing.

The final question of the survey asked if the employers have long-term plans to assist employees with housing needs. Three responded “Yes”, and indicated their plans include providing more housing directly to employees and even building their own apartment building.

Some employers are already providing assistance to employees for housing and others seem interested in doing the same, so the county has an opportunity to work directly with employers and to connect employers with each other to work toward making housing more affordable for employees at all wage ranges.

Interview Takeaways

Interviews were conducted in person and via phone with stakeholders located throughout Crow Wing County. Conversations with developers, contractors, realtors, employers, resort owners, landlords, municipal leaders (staff and elected officials), school district leadership, and higher education provided valuable insight into the current housing situation for residents at all income levels.

One resort owner who provides dormitory space for some of his employees stated multi-family housing would be very helpful. He'd like to hire more year-round residents, families, and would need housing to support that. This employer employs over 550 people during the busy season. It seems as if the busy season is stretching out longer and longer on both ends, which is great for the local economy and would indicate a need for more year-round workforce housing.

Another property owner stated the systems and laws are not conducive to supporting renovations of existing homes by landlords. The landlord is required to use state-licensed contractors, which are in short supply. According to this property owner, who has invested in homes and renovated them for lease, the biggest need is for existing homes which have been renovated or repaired. Supporting use of existing housing stock is a critical need and important service Crow Wing County HRA could undertake.

Downtown Brainerd and other "downtowns" throughout the county have focused on renovating upper level apartments and have seen solid success in doing so. Encouraging more mixed-use developments in downtowns county-wide would support using existing infrastructure, facilitate downtown vibrancy, and provide rental units at appealing rent levels for all income ranges.

Homes in the \$150,000 - \$250,000 price range that are livable (not needing complete overhauls to be acceptable) are in very short supply. Housing for entry-level workers (either apartment or single-family homes) are where the need is greatest according to many of the people interviewed. Two residential realtors reported education for potential homebuyers is also critical. There are many myths about how much money is needed for a down payment, what kind of credit score is needed, and what kind of financing support is available to first-time homebuyers.

According to an interviewee, young professionals are hard to retain in the area due to housing availability, lack of things to do, and walkability. Some of those are more difficult to solve than others, but if there were living options in walkable settings, the market would naturally provide more things for them to do. Because many students who study in the area don't have their own transportation, connectivity is important. Central Lakes College conducted a study two years ago and found 47% of students surveyed were "housing insecure" and 48% of students surveyed were "food insecure." This base of potential employees is important to the workforce and should be a focus for creating a more secure housing situation.

One housing contractor reported the demand is extremely high for single-family homes in the \$170,000 - \$260,000 price range. Sixty percent of their homes are sold to empty nesters, age 55 and over. This contractor stated he could build more homes more quickly if the contracting workforce was in better supply. There is a shortage of contractors available to work on building new homes.

Contractors interviewed agreed it is cost-prohibitive to construct a home in the price range of \$170,000-\$260,000 on regularly priced lots in new subdivisions that aren't already equipped with public infrastructure. It would be helpful to them if municipalities had zoning in place for smaller lots and smaller homes.

A property management company has its own challenges finding and housing employees. Employees are paid in the \$12-\$17 per hour range. This employer provides units to employees when not otherwise rented for the season. Employers who have cleaning staff, maintenance staff, accounting staff, recreational programmers, food service workers, and bartenders, have a difficult time finding decent, safe housing for their employees.

Resident Survey

A survey of Crow Wing County residents was conducted via an online survey service in the late summer and fall of 2019. There were 697 responses, and although the responses are not perfectly balanced according to the proportion of residents living in single-family vs. multi-family units, there is still interesting information which can be gleaned from the survey responses.

A key takeaway from the survey as indicated by questions three and five below is that many respondents, including those who currently live in a single-family home, believe the county needs more affordable/workforce apartments. In question three, 151 respondents indicated they would consider renting quality affordable apartments if available. In question five, 194 respondents indicated they feel affordable/workforce apartments are most needed in their area. Given that only 35 respondents currently live in a rental apartment, these responses show a demand for quality and affordable multi-family apartments beyond those currently living in them.

When asked if respondents were happy with their current housing, 532 respondents were very happy or happy with their current housing, while 70 were either unhappy or very unhappy. Ninety respondents were neither happy nor unhappy and five did not answer.

However, when asked if they feel current housing options in their area are acceptable, 60% (422) of respondents answered “No.”

Of total respondents, 169 fell into the workforce target income range of earning \$20,000-\$50,000, while 36 made less than \$20,000 and 453 reported earning more than \$50,000 and 39 chose not to respond to this question.

| | | |
|---|---|--|
| 1 | In what type of home do you currently live? | Single Family Home 612 Townhome/Condo 17 Rental Apartment..... 35 Mobile Home/RV 18 Other 11 No Response..... 4 |
| 2 | If quality and affordable new for-sale housing were available, would you consider purchasing it? | Yes 367 No..... 310 Unanswered 20 |
| 3 | If quality and affordable new apartments were available in your area, would you consider renting there? | Yes 151 No..... 527 Unanswered 19 |
| 4 | Do you feel that the current housing options in your area are acceptable? | Yes 256 No..... 422 Unanswered 19 |
| 5 | What type of new housing do you feel is most needed in your area? | Single Family Homes 275 Townhome/Condo 73 Affordable/Workforce Apts. 194 Active Senior Housing..... 82 Elderly Housing 34 Luxury Apartments 9 Unanswered 28 |
| 6 | Have you recently resisted moving because suitable and affordable housing was not available? | Yes 251 No..... 434 Unanswered 12 |
| 7 | In which city do you currently live? | Baxter..... 97 Brainerd 216 Breezy Point 35 Crosby..... 99 Crosslake 58 Cuyuna..... 2 Deerwood 18 Emily 4 Fifty Lakes..... 7 Fort Ripley..... 11 Garrison 5 Ironton..... 5 Jenkins..... 11 Manhattan Beach 0 Nisswa 24 Pequot Lakes..... 63 Riverton..... 0 Trommald..... 1 Other 33 Unanswered 8 |

Summary of Key Observations

Economic and Demographic Conclusions

1. The median age of Crow Wing County residents is 44 years. However, there is a wide range among communities with median ages extending from a low of 30 years in Jenkins to a high of 64 years in Emily.
2. Over the next 15 years from 2018-2033, the county is expected to add 2,976 new households, averaging 198 additions per year.
3. Crow Wing County's population is expected to increase by 7,484 persons over the next 15 years, or by an average of 480 persons annually.
4. Crow Wing County residents aged 75 and over have the lowest median income of all age groups at \$30,629 and residents in the 65-74 age group have the third lowest median income at \$48,214. These numbers, paired with unique lifestyle needs of aging populations, indicate that persons in the eldest age groups may need special focus for analyzing housing needs.
5. Once the economy started to recover from the recession, employment growth took off with an average of 360 new jobs added per year but slowed significantly in 2019 with only 178 new jobs – less than half the average of the past five years.
6. It is very likely that over the next five to 10 years, annual employment additions in Crow Wing County will remain consistent but modest, averaging 300 to 350 per year resulting in 4,500 to 5,250 new jobs by 2033.
7. Almost half of jobs (47%) are within the Healthcare and Tourism/Lodging industries, which is consistent with the majority of the largest five employers.

Housing Landscape

1. The communities of Ironton, Crosby, Brainerd, Deerwood, Fort Ripley, and Riverton support a housing inventory that is considerably older than the remaining Crow Wing County areas and the county as a whole.
2. Over 96% of homes in the county were built before 2010. This marked slowdown in construction is a direct result of the recession but could leave the county in a precarious position for meeting the needs of today's homebuyer.
3. Fifty seven percent of renting households pay between \$500 and \$999 per month and 19% of renters paying between \$1,000 and \$1,499 monthly.
4. Within Crow Wing County, 19 market-rate apartment communities (a total of 942 units) were identified that offer no income or age restrictions.

Housing Factors

1. Single-family options will account for the bulk of demand at 253 homes annually, with rental apartment demand forecasted at 60 units per year and townhome/condominiums at seven units per year.
2. In Crow Wing County, 54% of all renter households and 30% of all homeowners are currently housing cost-burdened. Of middle-income households, 36% of renters and 50% of owners are cost-burdened.
3. Data analysis reveals that 20% of rental households are spending 30% to 35% of their income on rent, 18% are spending between 35% and 40%, and 12% are spending 40.0% or more of available income on housing.
4. The highest number of cost-burdened renters are in Brainerd (1,403) and Baxter (586) and the highest number of cost-burdened homeowners are in the South/Southeast Townships (945), the Northeast Townships (579), Brainerd (528), and Baxter (300).

Key Takeaways

1. Statistically, Crow Wing County currently has a slight oversupply of housing units relative to employment, especially in the single-family market. This occurs when the number of jobs created doesn't keep up with new housing starts. However, given that almost 40% of the county's residents are paying too much for housing, and given the feedback received from employers regarding the lack of housing that is affordable to their workforce, there is a clear undersupply or mismatch of housing in the workforce affordability range.
2. Based on an analysis of the county's economy, demographics, and potential employment growth, the team projects a need for approximately 4,800 new housing units over the next 15 years. This number does not include future demand for additional seasonal vacation homes. Approximately 70% of that demand will be for single-family homes and 30% will be for multi-unit options. This is a shift from the current split of approximately 80% single-family units to match shifting housing trends and the need for more moderately-priced options.
3. Of the 4,800 projected units, 1,493 of them should be affordable to the workforce range, which means \$86,000 - \$210,000 for purchase of a home or \$500 - \$1,250 per month of rent. This means almost 100 new workforce units should be constructed each year.
4. Given that the county is home to approximately 8,776 middle-income households and 40% of those are cost-burdened, an additional 3,510 workforce units would need to be added or converted to accommodate those residents.
5. Developer and contractor feedback indicate infeasibility of constructing workforce-affordable housing, given construction costs. Without incentives or support, these units are not going to be constructed.

Recommendations

The housing landscape in Crow Wing County is diverse and has some challenges but they are not extreme or unsolvable. Communities across the county have differing needs for housing based on residents' income and age, employment and availability of housing.

Communities across the country are dealing with housing shortages primarily due to changes in the development of new housing through the recession from the past decade.

Recommendations have been developed to meet current and future needs of residents, potential residents and employers hoping to grow. Lack of access to housing shouldn't be a barrier to employers' ability to recruit workforce.

Additionally, residents who are cost-burdened by paying more than 30% of their income for housing should have better options for affordable housing. Communities need comprehensive, integrated housing strategies to improve housing affordability.

Strategies must connect opportunities for employment and new business creation with land-use decisions. They must also consider making a variety of dwellings available to meet the needs of diverse groups of residents.

According to the National League of Cities 2019 report, "Homeward Bound, the Road to Affordable Housing", city leaders must explore key questions, including:

1. What are my city's local housing goals and does the comprehensive plan reflect those goals?
2. What are the economic conditions of my city's local housing market?
3. What are the regulatory conditions of the local housing market for development and redevelopment (zoning, permitting, fees)?
4. What policy tools and options are available to cities in my state to address these conditions to improve quality and affordability?
5. What is the local political environment for decision making on housing?
6. Do residents understand the trade-offs in land-use decisions that come from a restricted housing supply on matters like taxes, job growth, investment attraction?
7. How do city leaders confront and pushback against NIMBYism (The "Not in my backyard" phenomenon where residents don't want affordable housing in their neighborhoods) in housing decisions?
8. How can good decisions that increase housing quality across a range of housing choices be accomplished for the benefit of existing residents without the collateral damage of displacement?

City leaders should work to create opportunity for affordable workforce housing development within their communities. Crow Wing County HRA can serve as facilitator to host conversations with municipal leaders to discuss these questions and possible solutions.

Recommendations will be presented in three categories: Policies & Regulations; Programs & Incentives; and Types of Housing.

Top Priority Recommendations

Recommendations for ways Crow Wing County HRA could support meeting these housing construction goals include the following:

1. Identify opportunity sites.

Identify on a map, properties available and well-suited for workforce single-family and multi-family development. Work to either acquire and hold land for development or be prepared to support acquisition by private developers.

2. Create or enhance a Down Payment Assistance Program.

Work with employers to create a Down-Payment Assistance Program geared toward year-round workforce to boost homeownership. This program could be in partnership with employers where they contribute a percentage of the down payment with each first-time homeowner employee. Employees would need to work for the employer and live in the house for a predetermined period of time in order to have the assistance be a grant. If an employee moved or changed jobs prior to the set period of time, the down payment amount would need to be paid back.

3. Assist with rehabbing older homes.

Supplement a program to provide financial assistance for rehabbing older homes. As a first step, municipalities may conduct an assessment to determine which homes are in most need of repair and target assistance to these property owners. Then, provide financial incentives to homeowners who undertake large remodeling projects. Financial incentives could include a grant up to \$5,000 and a rebate of 50% of building permit fees.

4. Amend Tax Forfeited Property Land policy.

Consider a temporary amendment to Tax Forfeited Property Land to encourage development. Offer available real estate to contractors and developers at steep discount or \$0 to spur redevelopment or development of tax forfeited property. Market the program aggressively.

5. Use the Housing Trust Fund to incent new construction.

Use the Housing Trust Fund for low/no interest gap financing for contractors to construct workforce single-family housing units and multi-family units.

6. Host developers onsite to build interest.

Host a familiarization tour for housing developers to allow them to understand the housing market, opportunity sites, and HRA assistance in Crow Wing County.

Policies & Regulations

1. Encourage municipalities to expedite permitting and development approval processes for housing. This will show contractors and developers that communities across Crow Wing County are welcoming and desirous of new residential developments. Streamlined processes reduce development and redevelopment time and cost, which contributes to reducing uncertainty for developers and contractors.

2. Allow for a variety of housing types and options through flexible and less-restrictive zoning, including allowing multi-family in more zoning districts, reducing minimum lot sizes, and reducing prevalence of single-family-only zoning. Housing comes in all shapes and sizes. To construct housing more people can afford, creativity is sparking new and innovative solutions. Accessory dwelling units, du/tri/fourplexes, courtyard apartments, townhomes, multiplex, pocket neighborhoods, mixed use, Container Home Villages, dorms, and unique tiny homes are all seeing an uptick in construction.

3. Encourage Universal Design (UD) in new construction and renovations. Universal Design principles benefit all users regardless of ability, so homes with UD aspects can be used and reused more easily over time, reducing the need for costly retrofits when someone ages or becomes ill or injured. It also increases choice for those with disabilities, making their options potentially more affordable. UD can be encouraged through policies, such as requiring UD elements in projects receiving public funding, or through direct funding like grants and loans for UD upgrades.

4. Explore premier resort tax or special lodging tax to fund housing for seasonal workers. Wisconsin Dells used this tactic effectively to pay for the construction of a dormitory for seasonal workers. Work with state legislature/local representatives to discuss a premier resort/lodging tax specifically to be used for construction of housing for seasonal workers.

5. Grant density bonuses for small footprint developments. Such a density bonus provides an increase in allowed dwelling units per acre (DU/A), Floor Area Ratio (FAR) or height, which generally means that more housing units can be built on a given site. Density bonuses create incentives for developers to provide public amenities in exchange for greater density level than allowed under existing zoning. The developer may build public amenities or, in some instances, low-income or workforce housing.

Programs & Incentives

- 1. Provide assistance with retrofitting homes for safety/accessibility.** Funding or technical assistance programs for adding ramps, grab-bars, walk-in showers, etc., will help seniors stay independent longer wherever they live.
- 2. Work with employers to create a Down-Payment Assistance Program geared toward year-round workforce to boost homeownership.** This program could be in partnership with employers where they contribute a percentage of the down payment with each first-time homeowner employee. Employees would need to work for the employer and live in the house for a predetermined period of time in order to have the assistance be a grant. If an employee moved or changed jobs prior to the set period of time, the down payment amount would need to be paid back.
- 3. Supplement a program to provide financial assistance for rehabbing older homes.** This program would prevent sprawl by infusing investment in existing homes and could potentially be a more affordable option for new home-buyers and existing homeowners than new construction.
- 4. Explore a variety of services to meet needs of various stages of aging, for example, transportation or home assistance.** Ensuring these needs are met could reduce demand strain on senior housing. Needs of aging adults can be understood by assessing (Instrumental) Activities of Daily Living (IADL and ADLs).
- 5. Work with employers to facilitate exploring a program for roommate & host family pairing.** This program would be focused on seasonal worker housing needs and should be employer-driven. It provides a shorter-term solution to helping seasonal workers find somewhere to live until more permanent solutions, such as a dorm, can be implemented.
- 6. Encourage large seasonal employers to provide housing for employees.** Housing options could come in the form of shared homes, dorms, campgrounds, or roommate/home share pairing services.
- 7. Facilitate zoning and approvals for Container Home Village with high quality exterior design standards.** Homes made from shipping containers provide small residential spaces that are affordable to construct. These dwellings could be used by seasonal or year-round residents.
- 8. Assist small businesses with pooling together ideas and resources to increase housing options for seasonal workers.** Create a task force of shop and restaurant owners, landlords, and larger employers like resort operators to implement a spectrum of solutions in partnership which benefit all businesses who rely on seasonal workers.
- 9. Host workshops for communities to plan where housing should go which is affordable for the workforce, including seasonal workers and seniors on a fixed income.** Workshops like these encourage a community approach to understanding and solving issues of affordability and seasonal worker housing shortages. Conducting the meeting in an open forum allows for citizen input up front. Developers, realtors, and property owners participating in the process earn credibility and acceptance from citizens.
- 10. Consider temporary amendment to Tax Forfeited Property Land to encourage development by dropping acquisition price to 10% of market value (or even \$0) plus costs.** To encourage development of tax forfeited properties, Crow Wing County HRA should consider selling land to builders at significantly steeper discounts or outright granting land to builders to construct affordable residential units.
- 11. Utilize Housing Trust Fund for gap financing for homeowners and developers to construct affordable housing.** Provide grants and loans for the construction, rehabilitation, and accessibility modification of affordable housing for low- to moderate-income individuals and families.
- 12. Utilize Housing Trust Fund for gap financing or grants for homeowners and developers to rehabilitate existing housing, income qualifying.** Provide low or no interest, deferred loan or grants based on financial need. Deferred loan repayable or forgiven after primary mortgage is satisfied.
- 13. Utilize Housing Trust Fund for low-interest loans or forgivable loans to landlords for rental housing rehabilitation for affordable units.** These loans would be available to landlords who will offer their units at an affordable rate, as determined in a developer agreement with the County. Property owner investment should be required and they should maintain income qualifications for a significant period of time.
- 14. Utilize Housing Trust Fund for low/no interest gap financing for the construction of multi-family units.** Provide low- or no-interest deferred loans to multi-family developers to construct affordable units. Deferred loans would be repayable or forgiven after primary mortgage is satisfied.
- 15. Incent developers who provide a mix of housing price points within their development to appeal to all income ranges.** Offer incentives and encourage developers to create mixed-income developments. Without instituting inclusionary zoning policies, negotiate housing affordability with those developing the housing.
- 16. Host a familiarization tour for housing developers to allow them to understand the market and its opportunities.** Invite housing developers from across the state to a one-day event in Crow Wing County. Meet to discuss this housing study, incentives, and the county's opportunities. Then take them on a bus tour of the county including target sites.

Types of Housing

1. **Accessory Dwelling Unit:** Creating a second small dwelling on the same grounds as (or attached to) a single-family house, such as: a converted garage, an apartment over the garage, a tiny house (on a foundation) in the backyard, or a basement apartment.
2. **Pocket Neighborhoods:** Clustered groups of small neighboring houses or apartments gathered around a shared open space — a garden courtyard, a pedestrian street, a series of joined backyards, or a reclaimed alley — all of which have a clear sense of territory and shared stewardship.
3. **Home-sharing:** Home sharing is a concept in which seniors rent extra space in their homes to a tenant who can help with house upkeep, errands, etc. In exchange for work around the house, the tenant’s rent is typically lower than market rate. Both parties benefit from companionship and teamwork. Agencies exist which can assist with matching renters with homeowners, including screening and background checks. Home sharing can also be among pairs or groups of seniors who can share the cost of in-home care and maintenance.
4. **Multi-generational Multi-Family Housing:** Apartment or condo buildings which are marketed toward and provide amenities for people of various age ranges, from children to seniors, can provide benefits to all, including shared responsibilities and companionship.
5. **Co-op Housing:** Co-ops offer a different type of ownership structure that could be a more affordable option than traditional home ownership. An added benefit for seniors is companionship and pooled maintenance.
6. **Retirement Communities/Senior-Appropriate Housing on or Near Colleges:** Developers may be able to negotiate purchasing or leasing land at a lower cost if locating on public college or university land. Locating on or near institutions of higher education, such as Central Lakes College provides an opportunity for residents to easily participate in educational, cultural, and social events. It can also provide easy access to services like transportation and healthcare, which often locate near colleges and universities.
7. **Campgrounds with Cabins for Seasonal Workers:** Cabins would be privately-owned options for seasonal workers. The County could play a key role in facilitating the construction of such units by engaging the public and ensuring zoning and permitting processes in the municipalities can accommodate them.
8. **Dormitory-Type Housing:** Large seasonal employers such as resorts could develop their own boarding-house, or student housing-like residences with assistance from the County and municipalities. This housing could be developed in partnership with Central Lakes College so students can use them in fall, winter, and spring and seasonal workers can stay in summer.
9. **Container Home or Tiny Home Villages:** This type of development would be privately owned but publicly facilitated for public engagement and zoning and permitting.

1.a. Identify properties for housing development.

Create a county-wide map of developable properties, which would include large parcels for multi-unit development and single-unit in-fill sites.

Complete in next 6-12 months

CWC HRA

Staff and HRA time

Examples & Resources

Workforce

Families

Season

Aging

X

X

X

X

1.b. Work to acquire or support acquisition of properties.

Work to either acquire and hold land identified in Priority 1 in a land bank for development, or be prepared to support acquisition of those properties by private contractors/developers.

CWC HRA

Cost of acquisition will be negotiated for each property.

X

X

X

X

2. Create new or enhance existing down payment assistance program.

Ensure any existing down payment assistance programs are well-funded and utilized. Consider developing a program with employers in which they provide a portion of the funding, while the HRA manages and administers the program.

Complete in 12 months

CWC HRA
Major employers

CWC HRA could contribute \$5,000 for 10 loans or grants, which would be matched by the private sector at \$50,000.

X

X

3.a. Provide financial assistance for rehabbing old homes.

Provide financial incentives to homeowners who undertake large remodeling projects. Financial incentives could include a grant up to \$5,000 and a rebate of 50% of building permit fees.

Develop and make program available within 9 months.

CWC HRA

\$5,000 per home plus permit fee rebates

Coon Rapids, MN
<https://www.coonrapidsmn.gov/547/Home-for-Generations-II>

X

X

X

3.b. Identify residential properties most in need of rehab to target marketing and implementation of rehab assistance program.

To use a rehab program most efficiently, municipalities can conduct an assessment of home conditions and target marketing of the County program toward properties most in need of updates in order to contribute suitably to the housing stock.

Ongoing

Municipalities

Staff and partner time

X

X

X

4. Consider a temporary amendment to Tax Forfeited Property policies.

Consider a temporary amendment to Tax Forfeited Property policies to encourage development and redevelopment by dropping acquisition prices to 10% of market value (or even \$0) plus costs.

Immediate

HRA

Staff and HRA time

X

X

5. Use Housing Trust Fund to provide gap financing to developers to build single- and multi-family housing.

Provide low- or no-interest gap financing to contractors who cannot fully fund single- or multi-family home construction by traditional bank funding only.



When funding is available



CWC HRA



\$300,000 +

Examples & Resources

City of Milwaukee
<https://city.milwaukee.gov/commoncouncil/HTF#XeQYx-hKJD4>

Workforce

Families

Season

Aging

X

X

X

6. Host developers onsite to build interest and knowledge of opportunities in the county.

Host a familiarization tour for housing developers from across the state to allow them to understand the housing market, opportunity sites, and HRA assistance in Crow Wing County. This would be a one-day event where you will meet to discuss the housing study, incentives, and the county's opportunities. Then, take them on a bus tour of the county, highlighting target sites.

Annually

CWC HRA


\$1,200 - \$2,500




X




X

X

X

| |  |  |  | Examples & Resources | Workforce | Families | Seasonal | Aging |
|--|--|---|---|---|-----------|----------|----------|-------|
| <p>1. Encourage municipalities to expedite permitting and development approval processes for housing.</p> <p>Expediting these processes keeps pre-development time and costs lower for developers and reduces developer uncertainty and risk.</p> | 3 months to implement | All municipalities | Staff time | | X | X | X | X |
| <p>2. Allow for a variety of housing types and options through flexible, less-restrictive zoning.</p> <p>Create less-restrictive zoning across the county, including allowing multi-family units in more zoning districts, reducing minimum lot sizes, and reducing prevalence of single-family-only zoning. Allow for more flexible housing options, such as accessory dwelling units, du/tri/fourplexes, courtyard apartments, townhomes, multiplexes, pocket neighborhoods, mixed use, container home villages, student housing, and tiny homes.</p> | 3 months to implement | All municipalities | Staff time | | X | X | X | X |
| <p>3. Encourage Universal Design (UD) in new construction and renovations.</p> <p>Universal Design (UD) is a concept in which buildings and spaces are designed in an accessible way, but goes beyond the typical ADA compliance requirements to benefit all users, regardless of ability. Homes with UD aspects can be used and re-used more easily over time, reducing the need for costly retrofits when someone ages or becomes ill or injured. It also increases choice for those with disabilities, making their options potentially more affordable. UD can be encouraged through policies, such as requiring UD elements in projects receiving public funding, or through direct funding like grants and loans for UD upgrades.</p> | Immediate | All municipalities | Staff time | AARP Certified Aging in Place Specialist certified contractors. | X | X | X | X |
| <p>4. Explore premier resort tax or special lodging tax to fund housing for seasonal workers.</p> <p>Work with state legislature and local representatives to discuss lodging tax for construction of housing for seasonal workers.</p> | Within 12 months | County or individual municipalities | Staff time | Hiawatha Residence project, Wisconsin Dells, WI | | | X | |
| <p>5. Grant density bonuses for small-footprint developments.</p> <p>Small-footprint developments are those which use land efficiently by fitting units into smaller spaces. These opportunities do not always comply with existing zoning, so granting density bonuses can help incent this type of development.</p> | Within 12 months | All municipalities | Staff time | | X | | | |

| |  |  |  | Examples & Resources | Workforce | Families | Season | Aging |
|---|--|---|---|---|-----------|----------|--------|-------|
| <p>1. Provide assistance with retrofitting homes for safety and accessibility.</p> <p>The assistance could be provided by either an existing or new home rehab program. The program would provide funding or technical assistance for adding ramps, grab-bars, walk-in showers, and other safety features to help seniors stay independent longer wherever they live. The program could also assist with adding technology that helps maintain independence by providing remote monitoring, healthcare, and connectedness.</p> | As funds are available | CWC HRA; Crow Wing County Services | Starting at \$75,000 | Caring Transitions Telecare | | | | X |
| <p>2. Explore providing a variety of services to meet the needs of various stages of aging.</p> <p>Aging residents may need help with services beyond housing, which can impact the overall cost of housing. For example, ability to access transportation and home assistance impact where a senior can live. Ensuring these needs are met could reduce demand strain on senior housing.</p> | Within 1 year | Crow Wing County Services for Older Adults, Seniors and Disabled Adults | | | | | | X |
| <p>3. Explore a program for roommate & host family pairing.</p> <p>Such a program would be a short-term solution to providing housing options to seasonal workers and should be employer driven.</p> | | Private resorts, with assistance from CWC HRA | Funded by private sector | Park City, UT homestayfinder.com | | | X | |
| <p>4. Encourage large seasonal employers to provide housing for employees.</p> <p>Dorms, camp grounds, and roommate/homeshare pairing services could all provide more affordable, flexible housing options for seasonal workers.</p> | As soon as possible | Private resorts, with assistance from CWC HRA | Funded by private sector | | | | X | |
| <p>5. Facilitate zoning and approvals for a Container Home Village with high-quality exterior design standards.</p> <p>Homes made from shipping containers and traditional tiny homes both provide small residential spaces which are affordable to construct. These homes could be used seasonally or year-round. These villages would be privately funded, but publicly facilitated through zoning changes and approvals.</p> | When requested | Municipalities, as needed | Municipal staff time | https://www.youtube.com/watch?v=XtfzvStTXII | | | X | X |

| |  |  |  | Examples & Resources | Workforce | Families | Seasonal | Aging |
|--|--|---|---|----------------------|-----------|----------|----------|-------|
| <p>6. Assist small businesses with pooling together ideas and resources to increase housing options for seasonal workers.</p> <p>Create a task force of resort owners and operators and small businesses to implement a spectrum of solutions in partnership.</p> | When requested | Resort owners; Could be hosted by CWC HRA | \$150 | | | | X | |
| <p>7. Host workshops for communities to plan where housing should go.</p> <p>Discussions should include places ideal for housing which is affordable for the workforce, seasonal workers, and seniors on a fixed income. Workshops like these encourage a community approach to understanding and solving issues of affordability and seasonal worker housing shortages. An open forum allows for citizen input up-front.</p> | Ongoing annually beginning in late 2020. | CWC HRA | \$250 per workshop | | X | X | X | |
| <p>8. Use Housing Trust Fund for low- or no-interest loans to landlords for affordable rental housing rehabilitation.</p> <p>Property owners who use the program would be required to invest in part of the project. Recipients should maintain affordability to a determined income qualification for a significant period of time.</p> | As funds become available | CWC HRA | \$250,000+ | | | X | X | |
| <p>9. Incent developers who provide a mix of housing price-points within their development.</p> <p>Offer incentives and encourage developers to create mixed-income developments. Without instituting inclusionary zoning policies, negotiate housing affordability with those developing the housing.</p> | 9-12 months | Municipalities, Crow Wing County, & CWC HRA | | | X | X | X | |



Examples & Resources

Workforce

Families

Season

Aging

1. Accessory dwelling

Also known as "granny flats", accessory dwelling units are additional units on single family lot. Units can be attached to or detached from the main building and are often found above a garage or in a basement with a dedicated entrance.

X

X

X

2. Pocket neighborhoods

Clustered groups of small, neighboring houses or apartments gathered around a shared open space - a garden courtyard, a pedestrian street, a series of joined backyards, or a reclaimed alley - all of which have a clear sense of territory and shared stewardship.

X

X

X

3. Homesharing

Homesharing is a concept in which seniors rent extra space in their homes to a tenant who can help with house upkeep and errands. In exchange for work around the house, the tenant's rent is typically lower than market rate. Both parties benefit from companionship and teamwork. Agencies exist which can assist with matching renters with homeowners, including screening and background checks. A homesharing arrangement can also be among pairs or groups of seniors who can share the cost of in-home care and maintenance.

Homeshare.org
<https://www.seniorhomeshares.com/>

X

X

X

4. Multi-generational multifamily housing

This type of housing focuses on the needs of both seniors and young families, often creating an ecosystem of care and support among residents.

X

X

5. Co-op housing

Co-ops offer a different type of ownership structure that could be a more affordable option than traditional home ownership. An added benefit for seniors is companionship and pooled maintenance.

X

X

X



Examples & Resources

Workforce

Families

Seasonal

Aging

6. Locate retirement communities and senior-appropriate housing on or near colleges and universities.

Developers and municipalities may be able to negotiate purchasing or leasing land at a lower cost if locating on public college or university land. Locating on or near institutions of higher education provide an opportunity for residents to easily participate in educational, cultural, and social events. It can also provide easy access to services like transportation and healthcare, which often locate nearby.

Georgia Tech
Notre Dame

X

7. Campgrounds with cabins for seasonal workers.

Well-built, attractive cabins on or near resort property could provide an affordable, flexible housing choice for seasonal workers.

8. Dorms for seasonal workers

Develop in partnership with Central Lakes College so students can use these facilities in fall, winter, and spring and seasonal workers can use them in the summer.

Landmark Resort
Birch Creek Music
Performance Center

X

9. Container Home and Tiny Home Villages

Homes made from shipping containers and traditional tiny homes both provide small residential spaces which are affordable to construct. These homes could be used seasonally or year-round. These villages would be privately funded, but publicly facilitated through zoning changes and approvals.

X

X



CITY COUNCIL MEETING

AGENDA ITEM

Section 6, Item B.

| | | |
|--|---|--|
| Prepared By: <i>Allie Polsfuss, City Administrator</i> | Meeting Date: <i>7/6/2026</i> | Item Name: <i>Cannabis Retail Application</i> |
|--|---|--|

BACKGROUND

The City has received a Cannabis Retail Registration Application from Mary Jane Consulting, LLC for a proposed cannabis retail business to be located at 30375 Alpine Drive, Breezy Point, MN. The property is owned by Whitebirch, Inc.

The City adopted regulations governing cannabis businesses consistent with Minnesota law. Under the City's ordinance (see attachment A) applicants are required to submit a complete registration application, applicable fees, documentation from the Minnesota Office of Cannabis Management, proof of insurance, and any required land use approvals.

OVERVIEW

Staff has reviewed the application materials (attachment B) and determined that the applicant has submitted the required documentation, including:

- Completed City Cannabis Retail Registration Application.
- Registration fee.
- Documentation from the Minnesota Office of Cannabis Management.
- Certificate of Liability Insurance.
- Lease agreement for the proposed retail location.
- Approved Conditional Use Permit and payment of fee ([Planning Commission meeting on 6/9/2026](#))

Staff has confirmed:

- This license does not exceed the City's maximum number of registered cannabis retail businesses (1)
- The application meets the requirements of this ordinance

Following approval of the City Council, the applicant must obtain all required approvals from the Minnesota Office of Cannabis Management.

The Planning Commission held a public hearing to consider the Conditional Use Permit Application. After holding public comment, the commission approved the CUP with the following conditions:

- Applicant shall obtain Building Permit for exterior and interior remodel.
- Cannabis Retail Licensee
- All signage to comply with 153.061
- All lighting to face onward.
- Consolidate parcels 10171090 & 10171091.

Additionally, the Commission made the following findings:

- The use is an appropriate conditional use in Commercial Zone and meets the requirements of ordinance (including minimum buffer requirements, zoning and land use, hours of operation, and advertising.)
- The use with conditions conforms to the comprehensive land use plan
- The use with conditions would not be injurious to public health, safety, welfare, decency, order, comfort, convenience, appearance or prosperity of City
- Retail cannabis sales is a conditional use in the commercial zone.



CITY COUNCIL MEETING

AGENDA ITEM

Section 6, Item B.

It is important to note, that per state statute, a city cannot prohibit the establishment or operation of a cannabis business if it is otherwise allowed under state law. The City can have reasonable time, place, and manner restrictions, but these restrictions cannot prohibit a retail business.

STAFF RECOMMENDATION

Staff recommends approval of the Cannabis Retail Registration Application.

SUPPORTING DOCUMENTS

Attachment A- City Ordinance

Attachment B- Retail Application

ORDINANCE NO. 24-03

**AN ORDINANCE OF THE
CITY TO REGULATE CANNABIS BUSINESS**

**CITY OF BREEZY POINT
COUNTY OF CROW WING
STATE OF MINNESOTA**

The City Council of Breezy Point does ordain as follows:

Section 1 – Amendment. Title XI, “Business Regulations,” of the City Code is amended by adding the following Chapter 116:

Chapter 116 – Cannabis Businesses

Administration

Section 116.01 Administration.

- (A) Findings and Purpose.** The City Council makes the following legislative findings:
The purpose of this ordinance is to implement the provisions of Minnesota Statutes, chapter 342, which authorizes the City Council to protect the public health, safety, welfare of City of Breezy Point residents by regulating cannabis businesses within the legal boundaries of the City. The City Council finds and concludes that the proposed provisions are appropriate and lawful land use regulations for the City, that the proposed amendments will promote the community's interest in reasonable stability in zoning for now and in the future, and that the proposed provisions are in the public interest and for the public good.
- (B) Authority and Jurisdiction.** The City Council has authority to adopt this ordinance pursuant to: (a) Minn. Stat. § 342.13(c), regarding the authority of a local unit of government to adopt reasonable restrictions of the time, place, and manner of the operation of a cannabis business provided that such restrictions do not prohibit the establishment or operation of cannabis businesses; (b) Minn. Stat. § 342.22, regarding the local registration and enforcement requirements of state-licensed cannabis retail businesses and lower-potency hemp edible retail businesses; (c) Minn. Stat. § 152.0263, subd. 5, regarding the use of cannabis in public places; and (d) Minn. Stat. § 462.357, regarding the authority of a local authority to adopt zoning ordinances. Ordinance shall be applicable within the legal boundaries of the City.

(C) Severability. If any section, clause, provision, or portion of this ordinance is adjudged unconstitutional or invalid by a court of competent jurisdiction, the remainder of this ordinance shall not be affected thereby.

(D) Enforcement. The City Council is responsible for the administration and enforcement of this ordinance. Any violation of the provisions of this ordinance or failure to comply with any of its requirements constitutes a misdemeanor and is punishable as defined by law. Violations of this ordinance can occur regardless of whether a permit is required for a regulated activity listed in this ordinance.

(E) Definitions.

- (1) Unless otherwise noted in this section, words and phrases contained in Minn. Stat. 342.01 and the rules promulgated pursuant to any of these acts, shall have the same meanings in this ordinance.
- (2) **Cannabis Cultivation:** A cannabis business licensed to grow cannabis plants within the approved amount of space from seed or immature plant to mature plant, harvest cannabis flower from mature plant, package and label immature plants and seedlings and cannabis flower for sale to other cannabis businesses, transport cannabis flower to a cannabis manufacturer located on the same premises, and perform other actions approved by the office.
- (3) **Cannabis Retail Businesses:** A retail location and the retail location(s) of a mezzobusiness with a retail operations endorsement, microbusinesses with a retail operations endorsement, medical combination businesses operating a retail location, and lower-potency hemp edible retailers.
- (4) **Cannabis Retailer:** Any person, partnership, firm, corporation, or association, foreign or domestic, selling cannabis product to a consumer and not for the purpose of resale in any form.
- (5) **Daycare:** A location licensed with the Minnesota Department of Human Services to provide the care of a child in a residence outside the child's own home for gain or otherwise, on a regular basis, for any part of a 24-hour day.
- (6) **Lower-potency Hemp Edible:** As defined under Minn. Stat. § 342.01, subd. 50.
- (7) **Office of Cannabis Management:** Minnesota Office of Cannabis Management, referred to as "OCM" in this ordinance.
- (8) **Place of Public Accommodation:** A business, accommodation, refreshment, entertainment, recreation, or transportation facility of any kind, whether licensed or not, whose goods, services, facilities, privileges, advantages or accommodations are extended, offered, sold, or otherwise made available to the public.
- (9) **Preliminary License Approval:** OCM pre-approval for a cannabis business license for applicants who qualify under Minn. Stat. § 342.17.
- (10) **Public Place:** A public park or trail, public street or sidewalk; any enclosed, indoor area used by the general public, including, but not limited to, restaurants;

bars; any other food or liquor establishment; hospitals; nursing homes; auditoriums; arenas; gyms; meeting rooms; common areas of rental apartment buildings, and other places of public accommodation.

- (11) Residential Treatment Facility: As defined under Minn. Stat. § 245.462, subd. 23.
- (12) Retail Registration: An approved registration issued by the City to a state licensed cannabis retail business.
- (13) School: A public school as defined under Minn. Stat. § 120A.05 or a nonpublic school that must meet the reporting requirements under Minn. Stat. § 120A.24.
- (14) State License: An approved license issued by the State of Minnesota’s Office of Cannabis Management to a cannabis retail business.

Registration

Section 116.02 Registration of Cannabis Businesses

(A) Consent to registering of Cannabis Businesses. No individual or entity may operate a state-licensed cannabis retail business within the City without first registering with the City. Any state-licensed cannabis retail business that sells to a customer or patient without valid retail registration shall incur a civil penalty of up to \$2,000 for each violation.

(B) Compliance Checks Prior to Retail Registration. Prior to issuance of a cannabis retail business registration, the City shall conduct a preliminary compliance check to ensure compliance with local ordinances. Pursuant to Minn. Stat. ch. 342, within 30 days of receiving a copy of a state license application from OCM, the City shall certify on a form provided by OCM whether a proposed cannabis retail business complies with local zoning ordinances and, if applicable, whether the proposed business complies with the state fire code and building code.

(C) Registration and Application Procedure.

(1) **Fees.** The City shall not charge an application fee. A registration fee, as established in the City’s fee schedule, shall be charged to applicants depending on the type of retail business license applied for. An initial retail registration fee shall not exceed \$500 or half the amount of an initial state license fee under Minn. Stat. § 342.11, whichever is less. The initial registration fee shall include the initial retail registration fee and the first annual renewal fee. Any renewal retail registration fee imposed by the City shall be charged at the time of the second renewal and each subsequent renewal thereafter. A renewal retail registration fee shall not exceed \$1,000 or half the amount of a renewal state license fee under Minn. Stat. § 342.11, whichever is less. A medical combination business operating an adult-use retail location may only be charged a single registration fee, not to exceed the

lesser of a single retail registration fee, defined under this section, of the adult-use retail business.

(2) **Application Submittal.** The City shall issue a retail registration to a state-licensed cannabis retail business that adheres to the requirements of Minn. Stat. § 342.22.

- a. An applicant for a retail registration shall fill out an application form, as provided by the City. Said form shall include, but is not limited to:
 - i. Full name of the property owner and applicant;
 - ii. Address, email address, and telephone number of the applicant;
 - iii. The address and parcel ID for the property which the retail registration is sought;
 - iv. Certification that the applicant complies with the requirements of local ordinances established pursuant to Minn. Stat. § 342.13.
- b. The applicant shall include with the form:
 - i. the registration fee as required in Section 2.3.1;
 - ii. a copy of a valid state license or written notice of OCM license preapproval;
- c. Once an application is considered complete, the City Clerk shall inform the applicant as such, process the application fees, and forward the application to the Council for approval or denial.
- d. The application fee shall be non-refundable once processed.

(3) **Application Approval.**

- a. A state-licensed cannabis retail business application shall not be approved if the cannabis retail business would exceed the maximum number of registered cannabis retail businesses permitted under 116.07.
- b. A state-licensed cannabis retail business application shall not be approved or renewed if the applicant is unable to meet the requirements of this ordinance.
- c. A state-licensed cannabis retail business application that meets the requirements of this ordinance shall be approved.

Section 116.03 Annual Compliance Checks.

The City shall complete at minimum one compliance check per calendar year of every cannabis business to assess if the business meets age verification requirements, as required under Minn. Stat. § 342.22, subd. 4(b) and Minn. Stat. § 342.24 and this ordinance.

The City shall conduct at minimum one unannounced age verification compliance check at least once per calendar year.

Age verification compliance checks shall involve persons at least 17 years of age but under the age of 21 who, with the prior written consent of a parent or guardian if the

person is under the age of 18, attempt to purchase adult-use cannabis flower, adult-use cannabis products, lower-potency hemp edibles, or hemp-derived consumer products under the direct supervision of a law enforcement officer or an employee of the local unit of government.

Any failures under this section must be reported to the Office of Cannabis Management.

Section 116.04 Location Change.

A state-licensed cannabis retail business shall be required to submit a new application for registration under Section 2.3.2 if it seeks to move to a new location still within the legal boundaries of the City.

or

If a state-licensed cannabis retail business seeks to move to a new location still within the legal boundaries of the City, it shall notify the City of the proposed location change and submit necessary information to meet all the criteria in this paragraph.

Section 116.05 Renewal of Registration.

(A) State-Licensed Retail. The City shall renew an annual registration of a state-licensed cannabis retail business at the same time OCM renews the cannabis retail business' license. A state-licensed cannabis retail business shall apply to renew registration on a form established by the City.

(B) No Transfer. A cannabis retail registration issued under this ordinance shall not be transferred.

(C) Renewal Fees. The City may charge a renewal fee for the registration starting at the second renewal, as established in the City's fee schedule.

(D) Renewal Application. The application for renewal of a retail registration shall include but is not limited to items required under Section 2.3.2 of this Ordinance.

Section 116.06 Suspension of registration

(A) When Suspension is Warranted. The City may suspend a cannabis retail business's registration if it violates the ordinance of the City or poses an immediate threat to the health or safety of the public. The City shall immediately notify the cannabis retail business in writing the grounds for the suspension.

(B) Notification to OCM. The City shall immediately notify the OCM in writing the grounds for the suspension. OCM will provide the City and cannabis business retailer a response to the complaint within seven calendar days and perform any necessary inspections within 30 calendar days.

(C) Length of Suspension. The suspension of a cannabis retail business registration may be for up to 30 calendar days, unless OCM suspends the license for a longer period. The business may not make sales to customers if their registration is suspended. The City may reinstate a registration if it determines that the violations have been

resolved. The City shall reinstate a registration if OCM determines that the violation(s) have been resolved.

(D) Civil Penalties. Subject to Minn. Stat. 342.22, subd. 5(e) the City may impose a civil penalty, as specified in the City’s Fee Schedule, for registration violations, not to exceed \$2,000.

Section 116.07 Limiting of Registrations

The City shall limit the number of cannabis retail businesses to one.

Requirements for Cannabis Businesses

Section 116.08 Minimum Buffer Requirements

The City shall prohibit the operation of a cannabis business within 1,000 feet of a school. The City shall prohibit the operation of a cannabis business within 500 feet of a day care. The City shall prohibit the operation of a cannabis business within 500 feet of a residential treatment facility.

The City shall prohibit the operation of a cannabis business within 500 feet of an attraction within a public park that is regularly used by minors, including a playground or athletic field.

The City shall prohibit the operation of a cannabis retail business within 0 feet of another cannabis retail business.

Pursuant to Minn. Stat. § 462.357 subd. 1e, nothing in Section 3.1 shall prohibit an active cannabis business or a cannabis business seeking registration from continuing operation at the same site if a school/daycare/residential treatment facility/attraction within a public park that is regularly used by minors moves within the minimum buffer zone.

Section 116.09 Zoning and Land Use

(A) Cannabis Retail. Cannabis businesses licensed or endorsed for cannabis retail are permitted as a (CUP) Conditional Use Permit in the following zoning districts:

- C – Commercial

Section 116.10 Hours of Operation

Cannabis businesses are limited to retail sale of cannabis, cannabis flower, cannabis products, lower-potency hemp edibles, or hemp-derived consumer products between the hours of 10:00 A.M. and 9:00 P.M. (The city can prohibit sales between 8-10 a.m. and between 9 p.m. to 2 a.m., seven days a week.)

Section 116.11 Advertising

Cannabis businesses are permitted to erect up to two fixed signs on the exterior of the building or property of the business, unless otherwise limited by the City's sign ordinances.

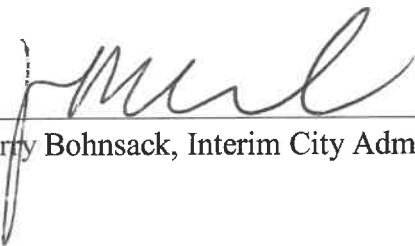
Section 2 – Effective Date. This ordinance amendment shall be in full force and effect from and after passage and publication according to state law.

Adopted by the City Council this 2nd day of December, 2024.

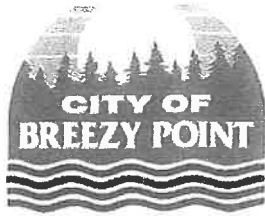


Angel Zierden, Mayor

ATTEST:



Jerry Bohnsack, Interim City Administrator



Cannabis Retail Application

| SECTION 1: APPLICANT INFORMATION | |
|--------------------------------------|----------------------------|
| Full Legal Name of Applicant: | Mary Jane Consulting, LLC |
| Applicant Address: | 855 Rice Street, Suite 100 |
| City, State Zip: | St. Paul, MN 55117 |
| Email Address: | kirsten@libbylawoffice.com |
| Telephone Number | 651-470-5644 |

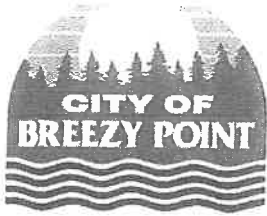
| SECTION 2: PROPERTY OWNER INFORMATION | |
|---|-------------------------------|
| Full Legal Name of Property Owner: | Whitebirch, Inc. |
| Applicant Address: | 9252 Breezy Point Drv |
| City, State Zip: | Breezy Point, MN 56472 |
| Email Address: | dspizzo@breezypointresort.com |
| Telephone Number: | 218-562-7180 |

| SECTION 3: RETAIL LOCATION INFORMATION | |
|--|--|
| Business Address: | 30375 Alpine Drive, Breezy Point, MN 56472 |
| Applicant Address: | 855 Rice Street, Suite 100 |
| City, State Zip: | St. Paul, MN 55117 |
| Parcel ID Number: | 10171090 and 1017091 |
| | |

SECTION 4: REQUIRED MATERIALS

Please include the following with your application:

| | |
|--|---|
| <input checked="" type="checkbox"/> Payment of required registration fee (\$500.00) | <input checked="" type="checkbox"/> Copy of State of Minnesota cannabis retail license or Written notice of pre approval from the Office of Cannabis Management |
| <input checked="" type="checkbox"/> Completed Conditional Use Permit Application (see attachment) and payment of permit fee (\$350.00) <i>separate check</i> | <input checked="" type="checkbox"/> Certificate of Liability Insurance |
| <input checked="" type="checkbox"/> Copy of lease agreement, if business location is not owned by applicant | |



Cannabis Retail Application

SECTION 5: ZONING REGULATIONS

By checking the below, I hereby certify the following:

| | |
|--|--|
| <input checked="" type="checkbox"/> The business address of the proposed retail location complies with the buffer requirements per Ordinance 24.03 Section 116.08 | <input checked="" type="checkbox"/> The business address of the proposed retail location is zoned commercial. |
| <input checked="" type="checkbox"/> I understand a Cannabis business license are permitted as a CUP (Conditional Use Permit) which are approved by the Planning Commission/Board of Adjustment | <input checked="" type="checkbox"/> I understand the hours of operation limitations per Ordinance 24.03 Section 116.08 |
| <input checked="" type="checkbox"/> The applicant is current on all property tax and assessment at the retail location | |

SECTION 6: ACKNOWLEDGEMENTS

- The application fee is non-refundable once processed.
- I have received a copy of Ordinance 24.03 and will comply with regulations of the ordinance.
- Submission of a complete application does not guarantee approval.
- Applications are reviewed by the City Clerk and City Council has final approval or denial.
- All information provided in this application is true and accurate.

Applicant Signature: Kristen J. Libby

Date: May 13, 2026

← Back ↩ ↶ ↷ ✉ ☆ 📁 🗑️ 🛡️ ... ↑ ↓ ✕

Inbox

Sent

Drafts

Trash

Spam

Folders

...

Congratulations on receiving a preliminary license approval for MICRO-A25-000441

Inbox

Note

- Schedule and undergo site inspection
- Pay license fee after site inspection
- Engage with local governments for zoning and permit approvals
- Register for retail sales if license type involves retail
- Await local government zoning compliance certification
- Submit final application materials to OCM here

Summarized by Yahoo Scout

Was this message summary helpful?



ocm_noreply@accela.com

To: me · Fri, May 30, 2025 at 2:28 PM



Dear Kirsten J Libby,

We are pleased to inform you that you have received preliminary license approval. Please note that you have 18 months to obtain a cannabis business license upon receiving this notification.

Please be aware this notice does not convey license approval. Your application is moving forward, but you are not yet authorized to conduct any of the activities for any license type. To continue the process and receive your license, you must first complete the following steps:

- 1. Engage with local governments.** Begin discussions with your local government early to understand and meet all local requirements, including zoning, any necessary conditional use permits, and retail registration (if applicable). You must secure a physical location that complies with local zoning ordinances and update your application documents showing you are compliant with all local requirements. You are strongly encouraged to do this at the earliest stage possible before you invest in any location.
- 2. Submit final documents.** Preliminarily approved applicants will submit final application materials to OCM when they can demonstrate compliance with all applicable rules. The materials include details about the site location, final operational documentation, and documentation of any ownership changes, and are referred to as final plans of record. Links to complete online fillable forms that will make up your final plans of record are at: <https://mn.gov/ocm/businesses/licensing/final-plan-of-record.jsp>.
- 3. Once you have completed and submitted the online forms, you will receive PDFs of your final plans of record via email that must be uploaded to the Office of Cannabis Management (OCM) through Accela.** OCM will forward your application to the local government indicated on your application.
- 4. Local government zoning compliance certification.** Local governments have 30 days to certify that your application complies with zoning and land use ordinances. Important: be sure to engage early with your local government so that you understand their timelines and process for local zoning compliance certification. OCM recommends that preliminarily approved applicants wait until all the required items for local approval have



Section 6, ItemB.

been met with their local government before they submit their site registration. Additionally, be sure to remain in close communication with the local government to ensure that they are prepared to review the application. Please review the guidance for local governments regarding zoning compliance certification located here: <https://mn.gov/ocm/local-governments/localgovs.jsp> for awareness on what local governments will be required to complete for this stage.

- 5. **Site inspection.** After receiving local zoning compliance certification, OCM will schedule a pre-opening site inspection to verify that your physical location complies with all applicable laws and rules.
- 6. **Pay license fee.** Upon a successful site inspection, you will be able to pay the required license fee through Accela. Once payment is received, OCM will issue your cannabis business license with the appropriate endorsements.
- 7. **Retail registration (only for license types engaging in retail direct to consumers).** If your license involves retail sales, you must obtain a local retail registration from your local government after you have received your cannabis business license. The approval process for this is determined by the local government.

The licensing guidebook detailing the above steps is available on the OCM licensing webpage; please review the information carefully. The guidebook contains important information about how to successfully complete the licensing process and also includes several suggestions about working on securing local approvals for zoning compliance and local retail registration. You should also review Minnesota Statutes Chapter 342 for more information about statutory requirements.

OCM does not provide legal or business advice. To the extent that you feel you may need such services, you are encouraged to seek those out independently. Starting any business, including a cannabis business, carries risk, and you should never invest more than you are willing to lose.

Visit mn.gov/ocm for more information and resources. If you have questions related to your application, please contact the Licensing Division at ocm.licensing@state.mn.us. When contacting the licensing email, please include your application number at the beginning of the email subject line followed by the topic (example: Application Number – Background Check).

Again, congratulations on reaching this milestone in your ongoing efforts to secure a cannabis business license.

MN Office of Cannabis Management

Cannabis.info@state.mn.us

Expand previously seen (2) ↓

Kirsten Libby
To: kirsten@libbylawoffice.com · Thu, Jun 19, 2025 at 3:04 PM ▾



Show trimmed content ▾

SUBLEASE AGREEMENT

1. **THE PARTIES.** This Sublease Agreement ("Agreement") is entered into on May 13, 2026, by and between:

Tenant: **Great White Companies MN LLC**, a Minnesota limited liability company with a mailing address of 31956 County Road 3, Merrifield, MN 56465, who agrees to sublet to:

Subtenant: **Mary Jane Consulting, LLC**, with a mailing address of 855 Rice Street, St. Paul, MN 55117. The Subtenant agrees to pay rent to the Tenant in exchange for occupying the property.

2. **PROPERTY.** 30375 Alpine Drive, Breezy Point, MN 56472

3. **LEASE PERIOD.**

Start Date: July 1, 2026
End Date: June 30, 2031

The Subtenant is permitted to occupy the property on the start date and must vacate and return possession by midnight on the end date.

4. **RENT.** The Subtenant agrees to pay the following:

Monthly Rent: \$5,000
Due Date: 1st day of each month
Payment Instructions: Any reasonable means.

5. **BUILD OUT.** Prior to Subtenant's occupancy, Landlord and Tenant shall undertake improvements to the Premises. Specifically, Landlord and Tenant shall improve the premises such that premises shall adhere to the Quality Assurance Standard Operating Procedures, the Quality Assurance for Retail Operations, the Inventory Control Standard Operating Procedures, Storage, and Diversion Prevention Standard Operating Procedures, the Site, Security, and Operations Plan, the Floor Plan, and all other components of the Official Plan of Record as submitted by Subtenant to the Minnesota Office of Cannabis Management.

6. **UTILITIES & SERVICES & TAXES.** All utilities and services that are currently provided to the property shall be paid by the Tenant. Tenant shall also pay for all taxes of any kind.

7. **LANDLORD'S CONSENT.** The Tenant has consent from the landlord to sublet the property.

8. **SUBLETTING. No Subletting Allowed.** Subtenant is not allowed to sublet the property unless written consent is granted by Tenant and Landlord.
9. **LIABILITY.** Subtenant agrees to surrender and deliver to Tenant the property, including all furniture, appliances, and decorations within the property, in the same condition as they were at the beginning of the lease period, with reasonable wear and tear excepted. Subtenant is liable to the Tenant for any damages occurring to the property. All actions conducted by any guests of the Subtenant are the responsibility and liability of the Subtenant.
10. **MASTER LEASE.** This Agreement must follow and is subject to the original lease agreement between Tenant and Landlord, a copy of which has been attached and is hereby referred to and incorporated as if it were set out here at length (“Master Lease”). Subtenant agrees to assume all of the obligations and responsibilities of Tenant under the Master Lease for the duration of the Agreement. All disclosures and statements required by the state and listed in the Master Lease are made part of this Agreement and, when attached, will be considered disclosed to the Subtenant in accordance with state and local laws.
11. **DISPUTES.** If a dispute arises during or after the term of this Agreement between the Tenant and Subtenant, they agree to negotiate amongst themselves before any litigation, arbitration, or mediation.
12. **WRITTEN AGREEMENT.** This Agreement constitutes the sole agreement between the Tenant and Subtenant with no additions, deletions, or modifications that may be accomplished without the written consent of both parties as to this property. Any oral representations made at the time of executing this lease are not legally valid and, therefore, are not binding upon either party.
13. **GOVERNING LAW.** This Agreement is bound to the laws in the jurisdiction where the property is located.
14. **SEVERABILITY.** If any term, covenant, condition, or provision of this Agreement is held by a court of competent jurisdiction to be invalid, void, or unenforceable, the remainder of the provisions will remain in full force and effect and in no way be affected, impaired, or invalidated.
15. **ENTIRE AGREEMENT.** This Agreement contains the entire agreement of all parties on these matters, superseding any previous agreement between them.

IN WITNESS WHEREOF, the Parties execute this Agreement as of the Effective Date as set forth above:

Great White Companies MN LLC

By: /s/ Buck McAlpin

Buck McAlpin, Chair of the Board
of Great White Companies MN LLC

Mary Jane Consulting, LLC

By: Kirsten J. Libby
Kirsten J. Libby, Managing Member
Mary Jane Consulting, LLC

Libby Law Office, P.A.

Attorneys at Law

Kirsten J. Libby, Esq. kirsten@libbylawoffice.com
Christopher J. Heinze, Esq. chris@libbylawoffice.com
Annie Showers, Esq. annie@libbylawoffice.com
Samir Grover, Esq. samir@libbylawoffice.com

855 Rice Street, Suite 100
St. Paul, MN 55117

Office (651) 487-1208
Fax (651) 487-0662

Joe Thompson, joe@libbylawoffice.com
Roger Korby, roger@libbylawoffice.com

21060 Olinda Trail N
Scandia, MN 55073

May 13, 2026

City of Breezy Point
8319 County Road 11
Breezy Point, MN 56472

Re: *Cannabis Retail Application and Conditional Use Application – Mary Jane Consulting, LLC*

To Whom It May Concern:

Our firm has been retained by Mary Jane Consulting, LLC. Please direct any and all questions regarding the contents of the enclosed application materials to our firm. We also are working in a collaborative relationship with the landowner listed in the Conditional Use Application.

Enclosed you will find a complete Cannabis Retail Application and a Conditional Use Application with its corresponding fee.

An important consideration when reviewing the Conditional Use Application is that the property located at 30375 Alpine Drive, Breezy Point, MN 56472 constitutes a legal non-conforming use under the Breezy Point ordinance. Because the proposed use – commercial – remains consistent with the scope of the originally approved use. The City, in accordance with its ordinance, will apply 153.007. The Conditional Use Application meets those standards.

Please do not hesitate to contact our office should you have any questions or need any additional documentation.

Thank you for your review.

Sincerely,

LIBBY LAW OFFICE, P.A.

/s/ Annie M. Showers
Annie M. Showers

c: Client

Encls.



CITY COUNCIL MEETING

AGENDA ITEM

| | | |
|--|---|---|
| <p>Prepared By: Joe Zierden, Public Works Director Allie Polsfuss, City Administrator</p> | <p>Meeting Date: 7/6/2026</p> | <p>Item Name: Developer's Agreement</p> |
|--|---|---|

BACKGROUND

At its April 30, 2026, meeting, the City Council approved the final plat for the Eagle View Storage re-subdivision. As part of the development, the developer will be installing sanitary sewer infrastructure to serve the property. The City has the opportunity to participate in the project by funding the incremental cost of upsizing the sewer main from the developer's proposed size to an 8-inch public sewer main.

OVERVIEW

The draft developer's agreement (attachment A) formalizes the responsibilities of both the City and developer.

The agreement requires the developer to construct the public sewer improvements to City standards, while the City agrees to reimburse the developer \$64,164 for the additional cost associated with upsizing the sanitary sewer main from the developer's proposed size to an 8-inch public main, which the City requested. The City's reimbursement is contingent upon final inspection, approval, and acceptance of the improvements. Once accepted, the 8-inch sewer main and associated manholes become City-owned infrastructure.

In addition, the agreement requires the developer to:

- Provide financial security guaranteeing completion of the sewer improvements.
- Maintain stormwater infiltration facilities installed as part of the project.
- Reimburse the City for costs incurred if enforcement of the agreement becomes necessary due to developer default

Participation in this agreement provides some long-term benefits including:

- Expands public infrastructure at a reduced public cost.
 - The developer constructs the public sewer improvements, while the City pays only the incremental cost associated with upsizing the sewer main for future public benefit.
- Provides capacity for future development.
 - The larger 8-inch sewer main creates additional capacity to serve future properties in the area, avoiding the need for costly reconstruction when additional development occurs.
- Avoids higher future construction costs.
 - Installing the larger main during this project is significantly more economical than replacing an undersized sewer after development is built.

Joe Langel, the City's legal counsel, has reviewed the proposed agreement.

FISCAL IMPACT

The budget impact for this development is \$64,164, which is proposed to be expended from the sewer capital fund.

STAFF RECOMMENDATION

Approve the Developer's Agreement as presented.

**CITY OF BREEZY POINT
DEVELOPMENT AGREEMENT
EAGLE VIEW STORAGE**

This Agreement is entered into this _____ day of _____, 2026, by and between the City of Breezy Point, a Minnesota municipal corporation, and Whitebirch, Inc., a Minnesota corporation (Developer).

1. Subject Property. Developer is the fee owner of real property recently platted as Eagle View Storage, Crow Wing County, Minnesota (Subject Property).
2. Conditions of Approval. Development of the Subject Property is subject to satisfaction of the following conditions:
 - a. Execution of Agreement. Developer enters into this Agreement.
 - b. Marketable Title. Developer retains title to the Subject Property through completion of the development.
 - c. Proof of Authority. Developer provides proof that its governing board authorized Developer’s execution of this Agreement. This proof of authority may be satisfied by providing the City with a certified copy of the minutes of the governing board.
 - d. Site Plan. Developer’s site plans be completed by Developer and reviewed and approved by the City.
3. Plans. The term “Plans” as used in this Agreement means the Site Plans prepared by Developer, reviewed by the City Council. The Plans shall not be attached to this Agreement but are in the City’s files.
4. Municipal Improvements. Upon execution of this Agreement, approval of the Site Plans, and payment of the required escrows, Developer shall install sanitary sewer improvements (Municipal Improvements). Due to upsizing to an 8-inch sanitary sewer main with manholes at the City’s request, the City shall pay Developer \$64,164.00 towards the cost of the sanitary sewer improvements (City Payment). The City’s engineer may inspect the work during construction in the engineer’s discretion and must approve the completed work. The City Payment shall occur upon final approval of the sanitary sewer improvements and acceptance by the City. Upon acceptance and payment, the 8-inch sanitary sewer main and related manholes shall become City property without any further documentation by the parties.

5. Private Improvements. The private improvements the Developer will construct or install are as follows:
 - a. Sanitary sewer from the main line into the subdivision lots of the Subject Property.
 - i. Service stubs are to be installed for all lots capable of being served by the proposed sanitary sewer main..
 - ii. Tracer wire shall be installed on the proposed 8-inch sanitary sewer main and all associated sewer services in accordance with applicable Minnesota Rural Water Association specifications and City requirements.
 - iii. All sanitary sewer mains and services shall be pressure tested in accordance with current CEAM standards. The Developer shall provide advance notice to the City and/or the City’s consulting engineer, Widseth, to allow observation of all required testing procedures. Following installation, the Developer shall clean and televise all sanitary sewer lines and shall provide the City with copies of all televising videos and written inspection reports prior to final acceptance of the improvements.
 - b. Water service.
 - c. Storm drainage facilities in conformance with the approved Site Plans.
 - i. Any infiltration basins located within public right-of-way or easement areas shall be subject to review and approval by the City.
 - ii. Developer is responsible for ongoing inspection, maintenance, repair, and replacement of all infiltration basins constructed pursuant to the Plans, including those located within easement or right-of-way areas. Developer’s responsibility under this subparagraph shall survive termination of this Agreement. This agreement does not apply to future improvements to Wildwood Court.
 - d. Lot grading.
6. Pavement Replacement. The Developer shall require its contractor to submit to the City proposed pavement patching mix designs and pavement section details for all repairs or replacement within City streets for review and approval prior to construction. All pavement replacement work shall conform to existing conditions..

7. Ingress and Egress. The Developer shall ensure that reasonable ingress and egress are maintained on all affected City streets throughout the construction period. The Developer shall provide, implement, and maintain all necessary traffic control measures in accordance with applicable standards and requirements to protect public safety and minimize disruption to adjacent property owners and the traveling public.
8. Development Security. Developer shall, within 15 days following the execution of this Agreement, provide the City with either a cash escrow or irrevocable letter of credit acceptable to the City in the amount equal to the of the cost of any off-site and on-site sewer as estimated by the Contractor and approved by staff.
9. Developer Defaults. If the Developer defaults in the performance of one or more of the Developer's obligations under this Agreement, and (i) the City gives the Developer 30 days' written notice of the default, and (ii) the Developer fails to cure the default within said 30 days, then the City may pursue any and all remedies available at law or in equity including, but not limited to, the following:
 - a. The City may commence an action in Crow Wing County District Court to pursue any remedy available to the City at law or in equity including, but not limited to, injunctive relief;
 - b. The City may refuse to grant building permits for improvements to be constructed on the Subject Property until the Developer has cured all its defaults; and
 - c. The City may draw upon all or any portion of the financial guaranty the Developer has provided to the City and (i) use all or any portion of the proceeds from the financial guaranty to reimburse the City pursuant to subsection (a) above; (ii) use all or any portion of the proceeds from the financial guaranty to satisfy any judgment the City obtains against the Developer pursuant to subsection (b) above; and (iii) hold all or any portion of the proceeds for a reasonable time for the future application as described in subsections (i) and (ii) of this paragraph.
10. Miscellaneous Provisions.
 - a. Invalidity of Any Section. If any portion, section, subsection, sentence, clause, paragraph or phrase of this Agreement is for any reason invalid, such decision shall not affect the validity of the remaining portion of this Agreement.
 - b. Written Amendments Only. The action or inaction of the City or the Developer shall not constitute a waiver or amendment to the provisions of this Agreement. To be binding, amendments or waivers shall be in writing,

signed by the parties, and approved by a resolution of the City Council. The City's or the Developer's failure to promptly take legal action to enforce this Agreement shall not be a waiver or release.

- c. Compliance with Laws and Regulations. The Developer represents to the City that the Site Plan complies with all City, County, State, and Federal laws and regulations, including but not limited to subdivision ordinances, zoning ordinances and environmental regulations. If the City determines that the Site Plan does not comply, the City may, at its option, refuse to allow any construction or development work on the Subject Property until the Developer does comply. Upon the City's demand Developer shall cease work until there is compliance.
- d. Construction, Hours and Entrance Signs. The City restricts construction and delivery hours to Monday through Friday 7:00 a.m. to 7:00 p.m. and on weekends.
- e. Construction Site Maintenance. The Developer shall adhere to all of the City ordinances relating to, but not limited to, dumping of garbage, site development, construction debris, open burning, etc. The City reserves the right to withhold permits, inspections, or certificates of occupancy to correct violations relating to construction site maintenance.
- f. Cost. It is understood and agreed that the cost of the Required Private Improvements are the sole responsibility of the Developer, including interest, engineering and legal fees related thereto.
- g. Reimbursement to the City. The Developer agrees to reimburse the City for all costs incurred by the City in defense or enforcement of this Agreement, or any portion thereof, including court costs and reasonable engineering and attorney's fees.
- h. Notices. Required notices shall be in writing, and shall be either hand delivered to the Parties, its employees or agents, or mailed to them by certified or registered mail at the following address:

To Developer:
David Spizzo
Whitebirch, Inc.
9252 Breezy Point Dr.
Breezy Point, MN 56472

To The City:
Allie Polsfuss

City Administrator
City of Breezy Point
8319 County Road 11
Breezy Point, MN 56472

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draft

City of Breezy Point

Cash, Cash Equivalents & Investments | As of May 31, 2026

TOTAL ALL FUNDS Section 7, Item B.

\$6,909,410

| Institution | Type | Description | Market Value (\$) | Maturity Date | 30-Day |
|-------------------------------------|--------------|-----------------------------------|-------------------|---------------|--------|
| Pine River Checking | Cash | | \$600,178.68 | — | — |
| Financial Northeastern (FNC) | Money Market | Dreyfus Treasury | \$13,751.03 | — | 3.49% |
| | CD | Western Alliance Bank | \$245,004.90 | 10/30/2026 | 4.04% |
| | CD | Milestone Bank | \$244,823.60 | 04/30/2027 | 3.94% |
| | CD | Austin Telco Fed Cr | \$195,049.40 | 02/28/2028 | 3.80% |
| | CD | First National Bank America East | \$243,194.35 | 04/30/2029 | 3.84% |
| PMA 4M Fund | Money Market | | \$1,593,567.26 | — | 3.61% |
| Multi-Bank Securities (MBS) | Money Market | Federated Hermes Govt Reserves | \$141,053.15 | — | 2.67% |
| | CD | Connectone Bank | \$0.00 | 05/28/2026 | 0.70% |
| | CD | Goldman Sachs Bk USA | \$149,316.00 | 02/10/2028 | 3.80% |
| | CD | City Nat'l Bank | \$149,491.50 | 02/14/2028 | 3.84% |
| | CD | First Guaranty Bank Hammond | \$241,792.95 | 11/14/2030 | 4.04% |
| Northland Securities | Money Market | Federated Hermes Trus Trsy II | \$121,839.85 | — | 2.78% |
| | CD | Barclay's Bank Del Retail | \$241,413.20 | 02/23/2027 | 1.98% |
| | CD | Popular Bank NY | \$244,879.95 | 04/30/2027 | 3.94% |
| | CD | Austin Telco Fed Cr | \$243,811.75 | 02/28/2028 | 3.80% |
| | CD | Morgan Stanley Bank | \$244,786.85 | 04/30/2029 | 4.05% |
| | CD | UBS Bank USA | \$243,625.55 | 04/30/2030 | 4.02% |
| | CD | Sallie Mae Bank | \$241,065.30 | 01/22/2031 | 3.85% |
| Wells Fargo | Money Market | AllSpring Government Money Market | \$79,608.21 | — | 3.19% |
| | CD | Enerbank USA | \$216,669.84 | 09/25/2026 | 0.66% |
| | CD | Beal Bank USA | \$241,364.20 | 02/17/2027 | 1.88% |
| | CD | Toyota Finl Savings Bk | \$244,465.90 | 05/01/2028 | 3.98% |
| | CD | Morgan Stanley PVT Bk | \$244,784.40 | 04/30/2029 | 4.06% |
| | CD | American Express Nat'l Bk | \$243,983.25 | 04/30/2030 | 4.06% |
| | CD | Celtic Bank | \$239,889.30 | 02/27/2031 | 3.78% |

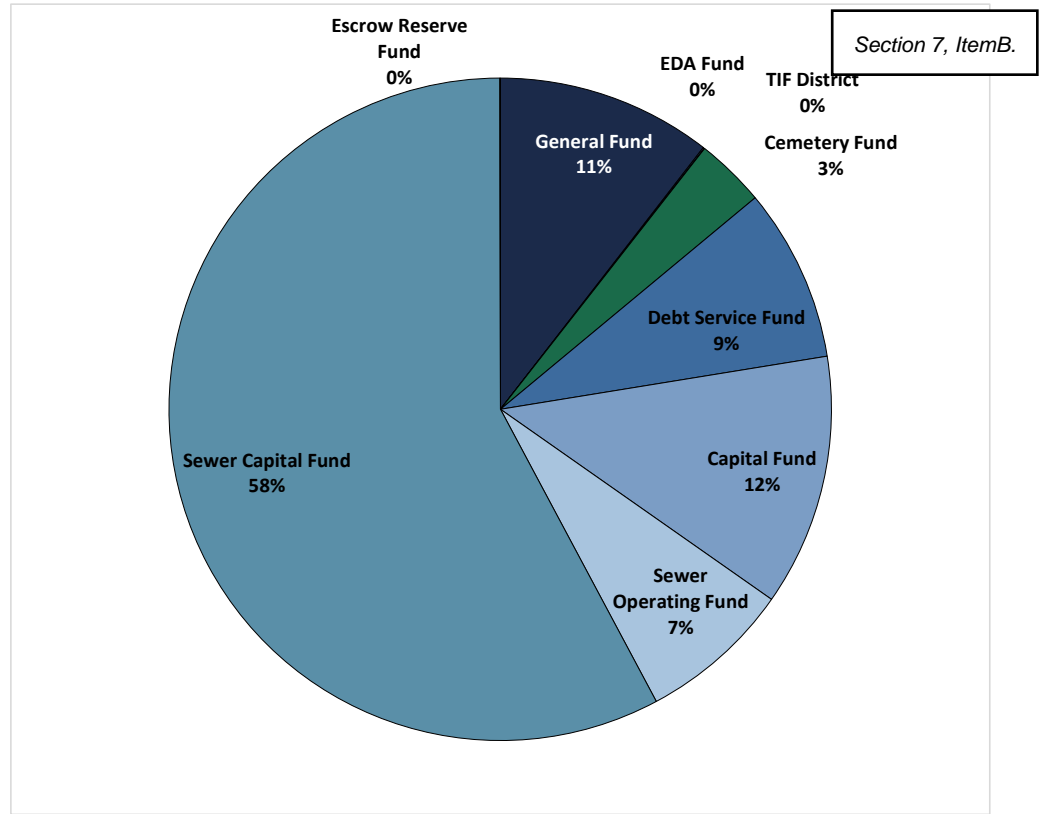
TOTAL ALL FUNDS

\$6,909,410.37

City of Breezy Point

Fund Balances | As of February 28, 2026

| Fund Name | Balance (\$) | % of Total |
|----------------------|-----------------------|----------------|
| General Fund | \$721,487.49 | 10.49% |
| EDA Fund | \$4,862.86 | 0.07% |
| TIF District | \$298.50 | 0.00% |
| Cemetery Fund | \$233,252.80 | 3.39% |
| Debt Service Fund | \$582,582.40 | 8.47% |
| Capital Fund | \$845,032.86 | 12.29% |
| Sewer Operating Fund | \$513,514.74 | 7.47% |
| Sewer Capital Fund | \$3,972,161.49 | 57.78% |
| Escrow Reserve Fund | \$1,584.40 | 0.02% |
| TOTAL | \$6,874,777.54 | 100.00% |



* Differences in fund balances compared to Cash, Cash Equivalents & Investments chart are due to issued checks that are outstanding and deposits in transit.

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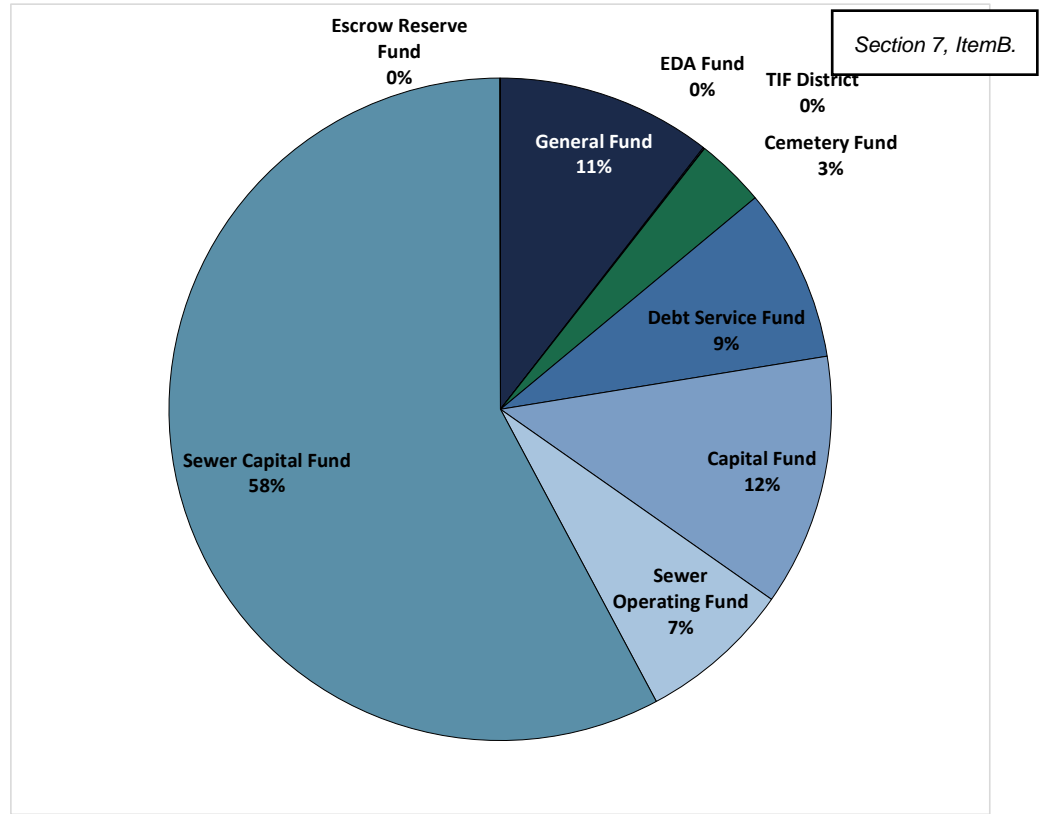
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