

# City of Northfield

*City Hall  
801 Washington Street  
Northfield, MN 55057  
northfieldmn.gov*



## Meeting Agenda

**Tuesday, July 7, 2026**

**6:00 PM**

**Special Meeting; Prior to Council Meeting**

## **Housing & Redevelopment Authority**

## 6:00 PM - REGULAR AGENDA CALL TO ORDER AND ROLL CALL

### APPROVAL OF AGENDA

### CONSENT AGENDA

*The proposed consent agenda is included on the Council Chamber screens. The purpose of a consent agenda is to allow for routine motions, resolutions, and ordinances, or those previously discussed with consensus made, to be passed with one motion. These are still important and necessary considerations and full background memo and materials are publicly available on the website and a copy on the table in the room. Board/Commission Members may ask questions for clarification of an item. If a Member wants to discuss an item, our rules request it be made by advance notice by noon on the Monday immediately prior to the meeting date to the Chair and Staff Liaison, or without said prior notice, during the approval of the agenda. The agenda was passed earlier including the consent agenda.*

1. [26-335](#) Consider Approval of April 21, 2026 Housing and Redevelopment Authority Meeting Minutes.

**Attachments:** [1 - 4-21-26 HRA Meeting Minutes](#)

### OPEN PUBLIC COMMENT

*Persons may take one opportunity to address the Board/Commission for two (2) minutes (not including interpreter's time) on any topic, even if on the agenda, with the condition that they may not speak on the same item later in the meeting. No notification of the Chair is required. However, speakers are asked to complete a sign up card. Persons wanting a response to a question must submit the question in writing to the recording secretary. Questions must include name and information on how to contact. You may use the back side of the comment cards available in the meeting room. Persons cannot gift their 2 minute speaking time to other members of the public.*

### BOARD MEMBER AND COMMISSIONER REPORTS

### REGULAR AGENDA

*Persons that wish to speak on a regular agenda item must provide name and address by completing & submitting a sign up card. Persons may also contact the staff liaison via the City's website no later than 12:00 noon on the day of the meeting. The Chair will call up individuals to speak, based on preregistration and cards submitted, after the staff report on an item. Please be respectful of the public's and the Commission's time. Members of the public wishing to speak must adhere to the following guidelines:*

- *Speak only once for no more than two minutes (not including interpreter's time) on the topic unless the speaker is addressed by the Commission;*
- *Identify your relationship to the topic;*
- *Have a spokesperson or two for your group to present your comments;*
- *Persons wanting a response to a question must submit the question in writing to the recording secretary, including name and how you would like to be contacted.*

2. [26-336](#) Election of Housing and Redevelopment Authority Officer of Secretary.

**Attachments:** [1 - HRA Bylaws](#)

3. [HRA Res. 2026-003](#) Consider HRA Resolution - Forgiving a Forgivable Loan to Three Rivers Community Action for the Construction and Completion of Spring Creek II Affordable Housing Development.

**Attachments:** [1 - HRA Resolution](#)  
[2 - TRCA Release of Forgivable Loan Agreement](#)  
[4 - Spring Creek II Presentation](#)

4. [HRA Res. 2026-004](#) Consider HRA Resolution Approving Consultant Service Contract with Three Rivers Community Action to continue Mobile (Manufactured) Home Rehabilitation Services and Authorizing a 2026 Budget Amendment.

**Attachments:** [1 - HRA Resolution](#)  
[2 - Consultant Service Contract](#)  
[3 - Memorandum of Understanding](#)  
[4 - MHR Northfield 2025 FINAL](#)  
[5 - MHR Northfield Q1 2026 final](#)

## STAFF UPDATES

5. [26-337](#) Staff Updates

**Attachments:** [1 - Link to City's Development Page](#)  
[2 - Housing Related Provisions Enacted During 2026 Legislative Session](#)  
[3 - Rice County Housing Cost Burden](#)

## ADJOURNMENT



Legislation Text

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**File #: 26-335, Version: 1**

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**HRA Meeting Date:** June 16, 2026

**To:** Members of the Housing and Redevelopment Authority

**From:** Lynette Peterson, City Clerk

Consider Approval of April 21, 2026 Housing and Redevelopment Authority Meeting Minutes.

**Action Requested:**

The Housing and Redevelopment Authority is asked to consider approval of the April 21, 2026 Housing and Redevelopment Authority Meeting Minutes.

**Summary Report:**

N/A

**Alternative Options:**

N/A

**Financial Impacts:**

N/A

**Tentative Timelines:**

N/A



# City of Northfield

City Hall  
801 Washington Street  
Northfield, MN 55057  
northfieldmn.gov

## Meeting Minutes - Draft Housing & Redevelopment Authority

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Tuesday, April 21, 2026

6:00 PM

Council Chambers

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### Prior to Council Meeting

#### 6:00 PM - REGULAR AGENDA CALL TO ORDER AND ROLL CALL

*Chair Sokup called the meeting to order at 6:00 p.m.*

- Present:** 6 - Chair Davin Sokup, Vice Chair Chad Beumer, Board Member Erica Zweifel, Board Member Kathleen Holmes, Board Member Jessica Peterson White and Board Member Brad Ness
- Absent:** 1 - Board Member Peter Dahlen

*Also present: Youth Representative Abby Kauffeld, Youth Representative Kay Swanson, City Attorney Chris Hood, Community Development Director Scott Wopata, Housing Coordinator Melissa Hanson, City Administrator Ben Martig, City Clerk Lynette Peterson and Police Chief Jeff Schroeper.*

#### APPROVAL OF AGENDA

**A motion was made by Board Member Ness, seconded by Board Member Holmes, to approve the agenda. The motion carried by the following vote:**

- Yes:** 6 - Chair Sokup, Vice Chair Beumer, Board Member Zweifel, Board Member Holmes, Board Member Peterson White and Board Member Ness

#### PRESENTATIONS

1. [26-196](#)

Rice County Community Land Trust Presentation

*Housing Coordinator Melissa Hanson introduced the item giving background on the Rice County Community Land Trust. Nort Johnson, Faribault Area Chamber of Commerce, presented additional information about the trust. Laura Hellie, Three Rivers Community Action.*

*Hellie and Hanson answered questions from the Board. Community Development Director Scott Wopata added additional information.*

#### CONSENT AGENDA

**A motion was made by Board Member Peterson White, seconded by Vice Chair Beumer, to approve the Consent Agenda. The motion carried by the following vote:**

**Yes:** 6 - Chair Sokup, Vice Chair Beumer, Board Member Zweifel, Board Member Holmes, Board Member Peterson White and Board Member Ness

2. [26-197](#) Consider Approval of February 17, 2026 Housing and Redevelopment Authority Meeting Minutes.

3. [26-198](#) Consider Approval of March 10, 2026 Housing and Redevelopment Authority Work Session Minutes.

**OPEN PUBLIC COMMENT**

*None.*

**BOARD MEMBER AND COMMISSIONER REPORTS**

*None.*

**REGULAR AGENDA**

4. [HRA M2026-001](#) Consider a motion affirming the proposed TIF Plan for Harvest Hills conforms to strategic housing goals for the City as outlined in the 2025-2028 Strategic Plan and Northfield 2045 Comprehensive Plan.

*Community Development Director Scott Wopata introduced the item giving background on the proposed Harvest Hills Tax Increment Financing District (TIF Plan) that is being created to facilitate a new mixed-income townhome rental housing development in Northfield.*

*Wopata answered questions from the Council.*

**A motion was made by Board Member Zweifel, seconded by Vice Chair Beumer, to affirm the proposed TIF Plan for Harvest Hills conforms to the housing goals for the City as outlined in the 2025-2028 Strategic Plan and Northfield 2045 Comprehensive Plan. The motion carried by the following vote:**

**Yes:** 6 - Chair Sokup, Vice Chair Beumer, Board Member Zweifel, Board Member Holmes, Board Member Peterson White and Board Member Ness

**STAFF UPDATES**

5. [26-199](#) Staff Updates

*Housing Coordinator Melissa Hanson presented an update on housing items.*

**ADJOURNMENT**

**A motion was made by Board Member Ness, seconded by Vice Chair Beumer, to adjourn the meeting at 6:38 p.m. The motion carried by the following vote:**

**Yes:** 6 - Chair Sokup, Vice Chair Beumer, Board Member Zweifel, Board Member Holmes, Board Member Peterson White and Board Member Ness



Legislation Text

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**File #:** 26-336, **Version:** 1

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**Housing and Redevelopment Authority Meeting Date:** July 7, 2026

**To:** Housing and Redevelopment Authority

**From:** Melissa Hanson, Housing Coordinator

Election of Housing and Redevelopment Authority Officer of Secretary.

**Action Requested:**

Consideration of Election of Housing and Redevelopment Authority Secretary.

**Summary Report:**

The Housing and Redevelopment Authority will nominate and vote in a Secretary.

Bylaws of the Northfield Housing and Redevelopment Authority are attached.

At the City Council's first meeting serving as the Housing and Redevelopment Authority (HRA) Board in 2026, the HRA followed the City Code and process related to the election of Chair and Vice Chair. The HRA has adopted Bylaws that identifies the Office of Chair and Secretary shall sign all contracts, deeds, checks and other instruments made or executed by the Authority.

Staff will give a summary introduction to the topic as outlined in the memo. Staff recommends a nomination process which is a formal proposal to the voting body in an election to fill an office or position, suggesting a particular person as the one who should be elected. It is recommended to use the following process of taking nominations from the floor (per Roberts Rules of Order option):

1. Chair announces that "we will take nominations for the position of Secretary from members of the floor."
  - a. Any member may then call out, for example "I nominate (fill in name)," without needing to be recognized by the chair. No seconds are necessary. The Chair then announces, "(Fill in name) is nominated."
  - b. When it appears that everyone who wishes to make a nomination, the Chair says, "Are there any further nominations? [Pause.] If not, [pause] nominations are closed."
  - c. Individuals who were nominated could choose to remove themselves from consideration of appointment. They should state "I respectfully decline my nomination."
  - d. If only one candidate has been nominated for an office, the Chair simply declares the nominee elected.
  - e. If there is more than one candidate a written ballot process will be conducted with the one receiving majority approval. Staff will have paper and pencils available at the meeting for the ballot

vote. The election becomes final when the Chair announces the result of the candidate is present and does not decline or is absent but has previously consented to serve. Otherwise, it becomes final when an absent candidate is notified and does not immediately decline.

The board does not currently have any formal process of rotation of officers. However, as noted earlier the Chair position is limited to three terms total.

The Secretary would take office immediately after election is completed as there are no special provisions for a later date to take office.

**Alternative Options:**

None recommended.

**Financial Impacts:**

N/A

**Tentative Timelines:**

N/A

BYLAWS OF THE NORTHFIELD  
HOUSING AND REDEVELOPMENT AUTHORITY

ARTICLE – THE AUTHORITY

Section 1. Name of Authority The name of the Authority shall be the “Northfield Housing and Redevelopment Authority” (which may sometimes be referred to as the “HRA” or the “Authority”, and its governing body shall be called the Board of Commissioners (the “Board”). The Board shall be the body responsible for the general governance of the Authority and shall conduct its official business at meetings thereof.

Section 2. Purpose of Authority. The Authority’s purpose is defined in Sections 469.001 – 469.047 of Minnesota State Statutes related to housing, redevelopment and planning activities.

Section 3. Membership. The Northfield Housing and Redevelopment Authority shall consist of five commissioners, who shall be residents of the City of Northfield as per Statute 469.003, Subdivision 5, with one seat allowed to reside outside the City limits but within the greater Northfield School District. Each Commissioner shall be appointed by the Mayor, with approval of the Northfield City Council. Those initially appointed shall be appointed for terms of one, two, three, four and five years, respectively. Thereafter, all Commissioners shall be appointed for five-year terms. Each vacancy in an unexpired term shall be filled for the remainder of the term for which the original appointment was made. Any member of the City Council may be appointed and may serve as a Commissioner of the Authority. The term of a City Councilor as Commissioner shall coincide with their term of office as a Council Member.

Section 4. Office of Authority. The offices of the Authority shall be the Northfield City Hall.

ARTICLE II – OFFICERS

Section 1. Officers. The officers of the Authority shall be a Chair, Vice-Chair, and a Secretary. All officers shall be members of the Board and shall be elected annually.

Section 2. Chair. The Chair shall preside at all meetings of the Board. Except as otherwise authorized by resolution of the Board, the Chair and the Secretary shall sign all contracts, deeds, checks and other instruments made or executed by the Authority. At each meeting the Chair shall submit such recommendations and information as he/she may consider proper concerning the business, affairs, and policies of the Authority.

Section 3. Vice-Chair. The Vice-Chair shall perform the duties of the Chair in the absence or incapacity of the Chair; and in case of the resignation or death of the

Chair, the Vice-Chair shall perform such duties as are imposed on the Chair until such time as the Board shall select a new Chair.

Section 4. Secretary. The Secretary, or designee, shall keep minutes of all meetings of the Board and shall maintain all records of the Authority. The Secretary shall also have such additional duties and responsibilities as the Board may from time to time and by resolution prescribe.

Section 5. Additional Duties. The officers of the Authority shall perform such other duties and functions as may from time to time be required by the Board or the by laws or rules and regulations of the Authority.

Section 6. Vacancies. Should the office of Chair, Vice-Chair or Secretary, become vacant, the Board shall elect a successor at the next regular meeting, or at a special meeting called for such purpose, and such election shall be for the unexpired term of said officer.

Section 7. Additional Personnel. The Board may from time to time employ such personnel as it deems necessary to exercise its powers, duties, and functions. The selection and compensation of such personnel shall be determined by the Board.

### ARTICLE III – MEETINGS

Section 1. Regular Meetings. The Board may hold regular meetings according to a meeting schedule, if any, adopted or revised from time to time by majority vote of the Board.

Section 2. Special Meetings. Special meetings of the Board may be called by the Chair or any two (2) members of the Board for the purpose of transacting any business designated in the call. The call for a special meeting may be delivered at any time prior to the time of the proposed meeting to each member of the Board or may be mailed to the business or home address of each member of the Board at least two (2) days prior to the date of such special meeting. At such special meeting no business shall be considered other than as designated in the call, but if at least four (4) members of the Board are present at a special meeting, any and all business may be transacted at such meeting. Notice of any special meeting shall be posted and/or published as may be required by law.

Section 3. Quorum. The powers of the Authority shall be vested in the Board. Three (3) Commissioners shall constitute a quorum for the purpose of conducting the business and exercising the powers of the Authority and for all other purposes, but a smaller number may adjourn from time to time until a quorum is obtained. When a quorum is in attendance, action may be taken by the Board upon a vote of majority of the Commissioners present.

Section 4. Adoption of Resolutions. Resolutions of the Board shall be deemed adopted if approved by not less than a simple majority of all Commissioners present, unless a different requirement for adoption is prescribed by law. Resolutions may not need to be read aloud prior to vote taken thereon and may be executed after passage. All resolutions shall be written or transcribed and shall be retained in the journal of the proceedings maintained by the Secretary.

Section 5. Rules of Order. The meetings of the Board shall be governed by the most recent edition of Robert's Rules of Order.

#### ARTICLE IV – MISCELLANEOUS

Section 1. Amendments to Bylaws. The bylaws of the Authority shall be amended only by resolution approved by at least three (3) of the members of the Board.

Section 2. Fiscal Year. The fiscal year of the Authority shall coincide with the fiscal year of the City of Northfield.

Approved :  
February 2019



Legislation Text

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**File #:** HRA Res. 2026-003, **Version:** 1

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**Housing and Redevelopment Authority Meeting Date:** July 7, 2026

**To:** Members of the Housing and Redevelopment Authority

**From:** Melissa Hanson, Housing Coordinator

Consider HRA Resolution - Forgiving a Forgivable Loan to Three Rivers Community Action for the Construction and Completion of Spring Creek II Affordable Housing Development.

**Action Requested:**

The HRA is being asked to approve the attached resolution to formally acknowledge the completion of Spring Creek II and authorize forgiveness of the Three Rivers Community Action (TRCA) Forgivable Loan Agreement dated June 20, 2022.

**Summary Report:**

On April 26, 2022, the HRA approved a three-year, Five Hundred and Two Thousand Seven Hundred Forty-Seven and 00/100 Dollars (\$502,747.00) forgivable loan to Three Rivers Community Action (TRCA) to help cover the funding gap for the construction of Spring Creek II.

The loan terms, memorialized in the Three Rivers Forgivable Loan Agreement executed June 20, 2022, established that the loan would be forgiven if TRCA and the developer successfully completed construction of the thirty-two (32) units of affordable housing within three years and met all required reporting and project-use obligations.

The loan was approved via HRA Resolution 2022-002. (Attachment #3)

**Project Background:**

TRCA has developed the Spring Creek II Townhomes as an expansion of the 2013 Spring Creek project. The development delivers 32 new affordable rental units to the City of Northfield and follows several years of coordination among TRCA, the HRA, and the City to secure Low-Income Housing Tax Credits (LIHTCs), establish a Tax Increment Financing (TIF) district, and prepare the site for construction.

The HRA contributed 4.5 acres of land (Southbridge 2<sup>nd</sup> Addition) and approved the forgivable loan to help address a significant funding gap due to rising construction costs. TRCA closed on the property in 2022 and subsequently conveyed it to the developer according to the terms of the Project.

**Completion and Compliance:**

TRCA has fulfilled all obligations required under the Forgivable Loan Agreement:

- Construction of the thirty-two (32) affordable housing units at Spring Creek II has been completed within the required three-year term.
- TRCA has submitted required reporting and documentation confirming that the loan funds were used

solely for eligible project purposes.

- The project is operating as intended and remains in compliance with the required affordable housing use restrictions.

**City Plans & Policies Relevance:**

The completion of Spring Creek II and the associated loan forgiveness advance key goals established in both the Comprehensive Plan and Strategic Plan. The Northfield 2045 Comprehensive Plan calls for safe, stable housing in a variety of types and affordability levels to support residents and the local workforce and prioritizes expanding affordable housing options in walkable areas with access to daily needs. Similarly, the 2025-2028 Strategic Plan identifies Increasing Housing Availability as a core priority, with targets for adding multifamily units and expanding affordability for cost-burdened households. The development of 32 affordable units through Spring Creek II directly supports these adopted objectives and strengthens the City’s long-term housing strategy.

Laura Helle, Housing and Homeownership Director at TRCA, will provide an update on the completed project. (Attachment #4)

**Alternative Options:**

No alternative options are recommended. The loan forgiveness is contractually required upon satisfaction of the stated conditions, all of which have been met.

**Financial Impacts:**

There is no additional fiscal impact on the HRA. Funds were disbursed in 2022 as a one-time contribution to the project. Loan forgiveness confirms compliance but does not alter the HRA’s financial position.

**Tentative Timelines:**

N/A

CITY OF NORTHFIELD, MN  
HOUSING AND REDEVELOPMENT AUTHORITY RESOLUTION 2026-XXX  
FORGIVING A FORGIVABLE LOAN PROVIDED TO THREE RIVERS COMMUNITY ACTION  
FOR THE SPRING CREEK II AFFORDABLE HOUSING DEVELOPMENT

- WHEREAS, pursuant to Minn. Stat. § 469.001, the Authority was created and exists in significant part to provide a sufficient supply of adequate, safe, and sanitary dwellings and to remedy the shortage of housing for low- and moderate-income residents of the City of Northfield (the “City”); and
- WHEREAS, there exists a shortage of adequate, safe, and sanitary affordable housing; and
- WHEREAS, Three Rivers Community Action, Inc. (“TRCA”) is a nonprofit corporation with the goal of supporting the basic needs of low- and moderate-income families in the city and surrounding area; and
- WHEREAS, the Northfield Housing and Redevelopment Authority (“HRA”) approved Resolution No. 2022-002 authorizing a forgivable loan in the amount of \$502,747 to TRCA to assist with the development of Spring Creek II, a 32-unit income-restricted affordable housing development in the City of Northfield; and
- WHEREAS, the HRA and TRCA entered into a Forgivable Loan Agreement dated June 20, 2022, which provided that the loan would be forgiven upon satisfaction of certain conditions related to the completion and operation of the project; and
- WHEREAS, Spring Creek II was developed utilizing Low-Income Housing Tax Credits and other financing sources to provide long-term affordable housing opportunities for Northfield residents; and
- WHEREAS, TRCA has completed the project, submitted all required documentation, including a Sources and Uses Report, obtained Certificates of Occupancy, and satisfied all requirements set forth in the Forgivable Loan Agreement; and
- WHEREAS, the HRA recognizes the successful completion of Spring Creek II as a significant community investment that expands the supply of quality affordable housing and reflects a strong partnership between the HRA and TRCA.

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners of the Northfield Housing and Redevelopment Authority that:

1. The Board finds that Three Rivers Community Action has satisfied all conditions required under the Forgivable Loan Agreement dated June 20, 2022.
2. The forgivable loan in the original principal amount of Five Hundred Two Thousand Seven Hundred Forty-Seven Dollars (\$502,747) is hereby forgiven in full.
3. The HRA expresses its appreciation to Three Rivers Community Action and its development partners for their efforts in delivering Spring Creek II and increasing the availability of affordable housing within the community.

PASSED by the Board of Commissioners of the Northfield Housing and Redevelopment Authority on this 7 day of July, 2026.

\_\_\_\_\_  
Davin Sokup, Chair

\_\_\_\_\_  
Secretary

VOTE:   \_\_\_ ZWEIFEL   \_\_\_ BEUMER   \_\_\_ DAHLEN \_\_\_ HOLMES  
          \_\_\_ NESS    \_\_\_ PETERSON WHITE \_\_\_ SOKUP

**TERMINATION, WAIVER AND RELEASE OF FORGIVABLE LOAN AGREEMENT  
NORTHFIELD HOUSING AND REDEVELOPMENT AUTHORITY**

This Termination, Waiver and Release of Forgivable Loan Agreement is made by the Northfield Housing and Redevelopment Authority, a/k/a Housing and Redevelopment Authority of the City of Northfield, Minnesota (hereinafter “Authority”).

WHEREAS, that a certain Forgivable Loan Agreement (hereinafter the “Agreement”) was executed on June 20, 2022, by and between the Authority and Three Rivers Community Action, Inc., a nonprofit corporation organized under the laws of the State of Minnesota (hereinafter “Recipient”), by which monies were loaned to said Recipient in the form of a forgivable loan to assist Recipient’s construction of an approximately 32-unit affordable, multifamily rental housing development, and related amenities and improvements (hereinafter the “Project”) on certain real property situated in the City of Northfield, County of Rice, State of Minnesota, and legally described in Exhibit A; and

WHEREAS, pursuant to the Agreement, the Recipient executed a Promissory Note of even date therewith, in the amount of Five Hundred and Two Thousand Seven Hundred Forty-Seven and 00/100 Dollars (\$502,747.00) (hereinafter the “Loan Amount”); and

WHEREAS, the Agreement stated that the Loan Amount would be forgiven if the following conditions were met:

- a. Developer completes the Project by on the Property within three (3) years from the date of this Agreement or June 20, 2025, whichever comes first.
- b. Recipient prepares and provides the Authority the Report as described above in paragraph 4.b. documenting all eligible expenditures rendered for the completion of the Project by Recipient and that the same have all been made for the purposes authorized in this Agreement, and that Recipient provides any such additional documentation that the Authority may reasonably require to adequately verify expenditures of Loan Funds have been made for an authorized purpose.
- c. From completion of the Project until three (3) years from the date of this Agreement, the Property and the Project are used continuously and exclusively for the purposes authorized herein.
- d. Recipient does not transfer title to the Property to any entity other than to Spring Creek II Townhomes LP for three (3) years from the date of this Agreement without the written consent of the Authority.
- e. Recipient does not default or breach any of the promises, terms and conditions stated in this Agreement or the Promissory Note of even date herewith; and

WHEREAS, in addition to the above conditions, the Recipient was required to submit a Sources and Uses Report that itemizes the use of loan funds for the Project to the Authority, prior to the release of terms and conditions of the Agreement and the issuance of Certificates of Occupancy for the completed Project; and

WHEREAS, the Recipient has submitted a Sources and Uses Report, which is attached hereto as Exhibit B, and Certificates of Occupancy have been issued by the City of Northfield, which are attached hereto as Exhibit C.

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners of the Northfield Housing and Redevelopment Authority that:

1. The Recipient has satisfied all required conditions for loan forgiveness pursuant to and in full satisfaction of the Agreement.
2. Based on the foregoing, the Agreement is hereby terminated, and the Recipient's obligation to repay the loan pursuant to said Agreement and Promissory Note of even date therewith is hereby forgiven, waived and released in its entirety.

Dated and issued this \_\_\_\_ day of \_\_\_\_\_, 2026.

**Northfield Housing and Redevelopment  
Authority, a/k/a Housing and Redevelopment  
Authority of the City of Northfield, Minnesota**

By: \_\_\_\_\_  
Davin Sokup, Its Chair

By: \_\_\_\_\_  
\_\_\_\_\_, Its \_\_\_\_\_



**EXHIBIT A**

**Legal Description of Property**

Lot 1, Block 1, and Lot 1, Block 2, Spring Creek Townhomes Second Addition, Rice County, Minnesota.

**EXHIBIT B**

**Sources and Uses Report**

*[Remainder of page left intentionally blank]*

## SpringCreek II FINAL Consolidated Sources and Uses

		<b>Sources</b>		<b>Uses</b>	
<b>LIHTC Project -</b>	First mortgage	2,308,000		Construction	13,021,140
Spring Creek II Townhomes LP	TIF-supported mortgage	260,000		Professional fees	579,731
	LIHTC equity	5,239,171		Developer fee	590,000
	EDHC loan	6,822,000		Syndicator fee	30,000
	Rebates	358,986		Financing fees	847,320
	Investment Income on Bond	131,525		Operating Reserve	213,126
	Sponsor loan (HRA funded)	50,000			
	HRA funds for post-completion costs	16,776			
	Three Rivers developer fee loan	94,859			
		<b>15,281,317</b>			<b>15,281,317</b>
<b>Site Work Project -</b>	County funds	325,000		Construction	760,971
Three Rivers Community Action	HRA funds	435,971			
		<b>760,971</b>			<b>760,971</b>
		<b>16,042,288</b>			<b>16,042,288</b>
	<b>Total HRA funds</b>	<b>502,747</b>			

**EXHIBIT C**

**Certificates of Occupancy**

*[Remainder of page left intentionally blank]*



January 2, 2024

Owner:  
Spring Creek II Townhomes LP  
2321 Millstream Lane  
Northfield, MN 55057

Project:  
Spring Creek II  
Building E  
2220, 2222, 2224, 2226, 2228, 2230, 2232 Millstream Lane  
Northfield, MN 55057

#### CERTIFICATE OF OCCUPANCY

This document serves as a Certificate of Occupancy for Building E at the Spring Creek II development, see address above. A final inspection has been performed and the building meets the minimum requirements for occupancy in accordance with the 2020 MN Building Code. The Building is Type VB Construction, R-2 Occupancy and is equipped with an NFPA 13R sprinkler system.

**Mike Morehouse**

**Mike Morehouse**

**BO732009**

Mike Morehouse  
Digitally signed by Mike Morehouse  
Date: 2024.01.02 13:43:40 -06'00'



January 2, 2024

Owner:  
Spring Creek II Townhomes LP  
2321 Millstream Lane  
Northfield, MN 55057

Addresses:  
Spring Creek II  
Building A  
2321, 2323, 2325, 2327, 2329, 2331, 2333 Millstream Lane  
Northfield, MN 55057  
Parcel ID 2207328001

#### CERTIFICATE OF OCCUPANCY

This document serves as Certificate of Occupancy for Building A at the Spring Creek II development, see addresses above. A final inspection has been performed and the building meets the minimum requirements for occupancy in accordance with the 2020 MN Building Code. The Building is Type VB Construction, R-2 Occupancy and is equipped with an NFPA 13R sprinkler system.

**Mike Morehouse**  
**Building Official**  
**BO732009**

**Mike Morehouse**  
Digitally signed by Mike Morehouse  
Date: 2024.01.02 13:39:32 -06'00'

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January 2, 2024

Owner:  
Spring Creek II Townhomes LP  
2321 Millstream Lane  
Northfield, MN 55057

Addresses:  
Spring Creek II  
Building B  
2300, 2302, 2304, 2306, 2308, 2310 Millstream Lane  
Northfield, MN 55057  
Parcel ID 2207328002

#### CERTIFICATE OF OCCUPANCY

This document serves as Certificate of Occupancy for Building B at the Spring Creek II development, see address above. A final inspection has been performed and the building meets the minimum requirements for occupancy in accordance with the 2020 MN Building Code. The Building is Type VB Construction, R-2 Occupancy and is equipped with an NFPA 13R sprinkler system.

**Mike Morehouse**  
**Building Official**  
**BO732009**

Mike Morehouse  
Digitally signed by Mike Morehouse  
Date: 2024.01.02 13:40:39 -06'00'



January 2, 2024

Owner:  
Spring Creek II Townhomes LP  
2321 Millstream Lane  
Northfield, MN 55057

Project:  
Spring Creek II  
Building C  
2320, 2322, 2324, 2326, 2328, 2330 Millstream Lane  
Northfield, MN 55057  
Parcel ID 2207328002

#### CERTIFICATE OF OCCUPANCY

This document serves as a Certificate of Occupancy for Building C at the Spring Creek II development, see addresses above. A final inspection has been performed and the building meets the minimum requirements for occupancy in accordance with the 2020 MN Building Code. The Building is Type VB Construction, R-2 Occupancy and is equipped with an NFPA 13R sprinkler system.

**Mike Morehouse**  
**Building Official**  
**BO732009**

Mike Morehouse  
Digitally signed by Mike Morehouse  
Date: 2024.01.02 13:41:32 -06'00'



January 2, 2024

Owner:  
Spring Creek II Townhomes LP  
2321 Millstream Lane  
Northfield, MN 55057

Project:  
Spring Creek II  
Building D  
2200, 2202, 2204, 2206, 2208, 2210 Millstream Lane  
Northfield, MN 55057  
Parcel ID 2207328002

#### CERTIFICATE OF OCCUPANCY

This document serves as Certificate of Occupancy for Building D at the Spring Creek II development, see address above. A final inspection has been performed and the building meets the minimum requirements for occupancy in accordance with the 2020 MN Building Code. The Building is Type VB Construction, R-2 Occupancy and is equipped with an NFPA 13R sprinkler system.

**Mike Morehouse**  
**Building Official**  
**BO732009**

Mike Morehouse  
Digitally signed by Mike Morehouse  
Date: 2024.01.02 13:42:40 -06'00'

A faint watermark of the City of Northfield, Minnesota logo is visible behind the signature text.



January 2, 2024

Owner:  
Spring Creek II Townhomes LP  
2321 Millstream Lane  
Northfield, MN 55057

Addresses:  
Spring Creek II  
Building A  
2321, 2323, 2325, 2327, 2329, 2331, 2333 Millstream Lane  
Northfield, MN 55057  
Parcel ID 2207328001

#### CERTIFICATE OF OCCUPANCY

This document serves as Certificate of Occupancy for Building A at the Spring Creek II development, see addresses above. A final inspection has been performed and the building meets the minimum requirements for occupancy in accordance with the 2020 MN Building Code. The Building is Type VB Construction, R-2 Occupancy and is equipped with an NFPA 13R sprinkler system.

**Mike Morehouse**  
**Building Official**  
**BO732009**

**Mike Morehouse**  
Digitally signed by Mike Morehouse  
Date: 2024.01.02 13:39:32 -06'00'



January 2, 2024

Owner:  
Spring Creek II Townhomes LP  
2321 Millstream Lane  
Northfield, MN 55057

Addresses:  
Spring Creek II  
Building B  
2300, 2302, 2304, 2306, 2308, 2310 Millstream Lane  
Northfield, MN 55057  
Parcel ID 2207328002

#### CERTIFICATE OF OCCUPANCY

This document serves as Certificate of Occupancy for Building B at the Spring Creek II development, see address above. A final inspection has been performed and the building meets the minimum requirements for occupancy in accordance with the 2020 MN Building Code. The Building is Type VB Construction, R-2 Occupancy and is equipped with an NFPA 13R sprinkler system.

**Mike Morehouse**  
**Building Official**  
**BO732009**

Mike Morehouse  
Digitally signed by Mike Morehouse  
Date: 2024.01.02 13:40:39 -06'00'



January 2, 2024

Owner:  
Spring Creek II Townhomes LP  
2321 Millstream Lane  
Northfield, MN 55057

Project:  
Spring Creek II  
Building C  
2320, 2322, 2324, 2326, 2328, 2330 Millstream Lane  
Northfield, MN 55057  
Parcel ID 2207328002

#### CERTIFICATE OF OCCUPANCY

This document serves as a Certificate of Occupancy for Building C at the Spring Creek II development, see addresses above. A final inspection has been performed and the building meets the minimum requirements for occupancy in accordance with the 2020 MN Building Code. The Building is Type VB Construction, R-2 Occupancy and is equipped with an NFPA 13R sprinkler system.

**Mike Morehouse**  
**Building Official**  
**BO732009**

Mike Morehouse  
Digitally signed by Mike Morehouse  
Date: 2024.01.02 13:41:32 -06'00'



January 2, 2024

Owner:  
Spring Creek II Townhomes LP  
2321 Millstream Lane  
Northfield, MN 55057

Project:  
Spring Creek II  
Building D  
2200, 2202, 2204, 2206, 2208, 2210 Millstream Lane  
Northfield, MN 55057  
Parcel ID 2207328002

### CERTIFICATE OF OCCUPANCY

This document serves as Certificate of Occupancy for Building D at the Spring Creek II development, see address above. A final inspection has been performed and the building meets the minimum requirements for occupancy in accordance with the 2020 MN Building Code. The Building is Type VB Construction, R-2 Occupancy and is equipped with an NFPA 13R sprinkler system.

**Mike Morehouse**  
**Building Official**  
**BO732009**

Mike Morehouse  
Digitally signed by Mike Morehouse  
Date: 2024.01.02 13:42:40 -06'00'





January 2, 2024

Owner:  
Spring Creek II Townhomes LP  
2321 Millstream Lane  
Northfield, MN 55057

Project:  
Spring Creek II  
Building E  
2220, 2222, 2224, 2226, 2228, 2230, 2232 Millstream Lane  
Northfield, MN 55057

#### CERTIFICATE OF OCCUPANCY

This document serves as a Certificate of Occupancy for Building E at the Spring Creek II development, see address above. A final inspection has been performed and the building meets the minimum requirements for occupancy in accordance with the 2020 MN Building Code. The Building is Type VB Construction, R-2 Occupancy and is equipped with an NFPA 13R sprinkler system.

**Mike Morehouse**

**Mike Morehouse**

**BO732009**

Mike Morehouse  
Digitally signed by Mike Morehouse  
Date: 2024.01.02 13:43:40 -06'00'

**ThreeRivers**  
COMMUNITY ACTION



*People-focused, community-driven*



THE CITY OF  
**NORTHFIELD**  
**MINNESOTA**



**A housing partnership that works!**

# Partners since 1998

1998

**Northern Oaks Townhomes**



2004-2005

**Maple Hills** neighborhood



2013

**Spring Creek Townhomes**

2017

**North & South Oaks Apartments**



2023

**Spring Creek II Townhomes**

# Spring Creek II



## Property snapshot

2 buildings  
32 townhome units  
2-, 3-, and 4-bedrooms  
Attached garages

## Demographic snapshot

110 people  
67 children under 18 61%  
22 single parent households 68%  
5 households with disabled resident(s) 15%

# Human Impact of Housing

One family went from living in their car to living at Spring Creek II. Mom said “My kids can’t stop ringing the doorbell. They are so excited. We’ve never had a doorbell before.”

When your neighborhood is two-thirds children, making friends can happen quickly.

Research shows that affordable housing can improve health incomes by freeing up resources for nutritious food and health care costs, reducing stress, eliminating environmental hazards (ie mold), and reducing exposure to infectious diseases. Source: [Impacts of Affordable Housing on Health](#)

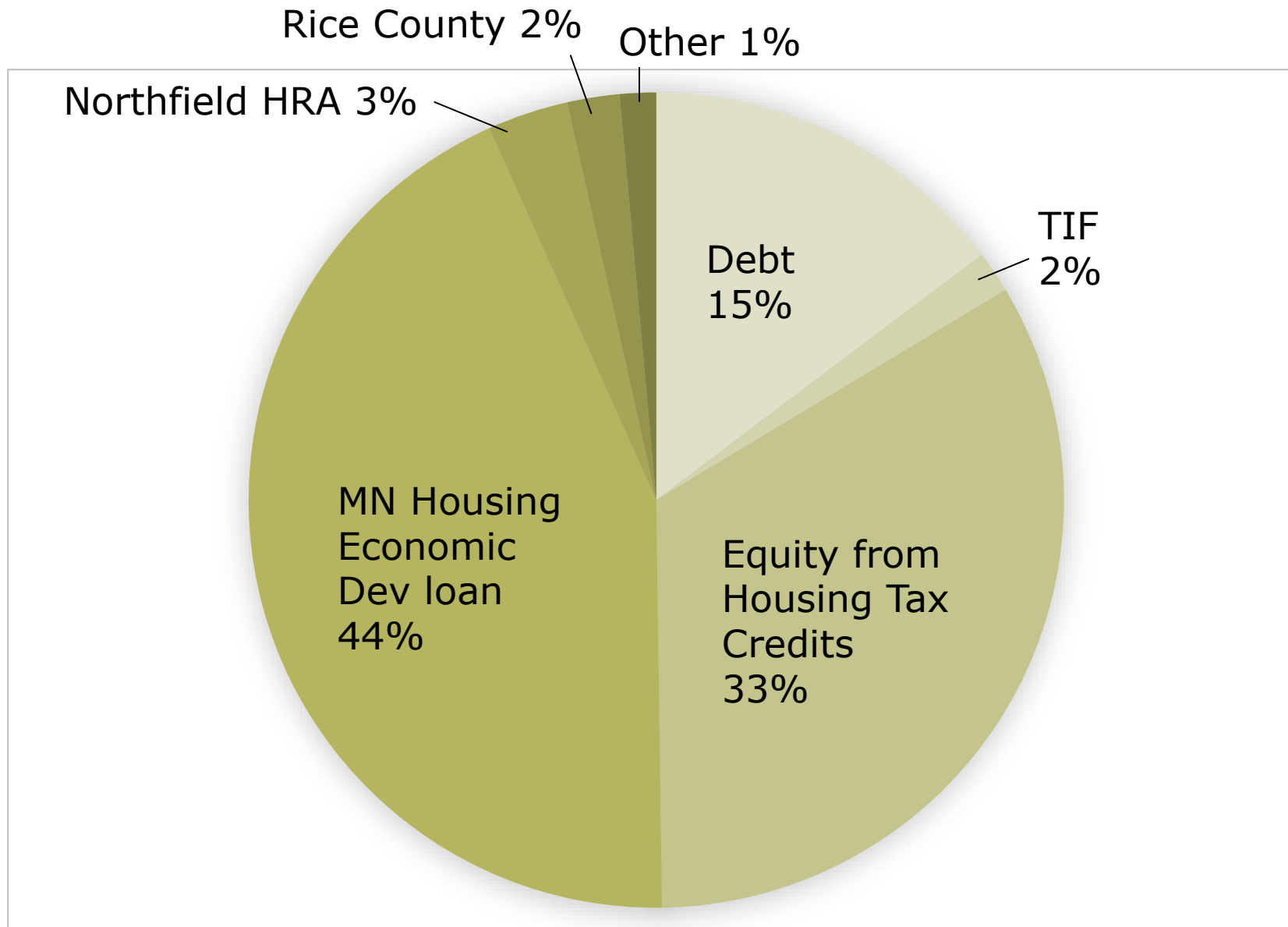


Please note, this is not a family that lives in Spring Creek II. This family lives in Three Rivers housing in SE Minnesota.. Photo used with permission.

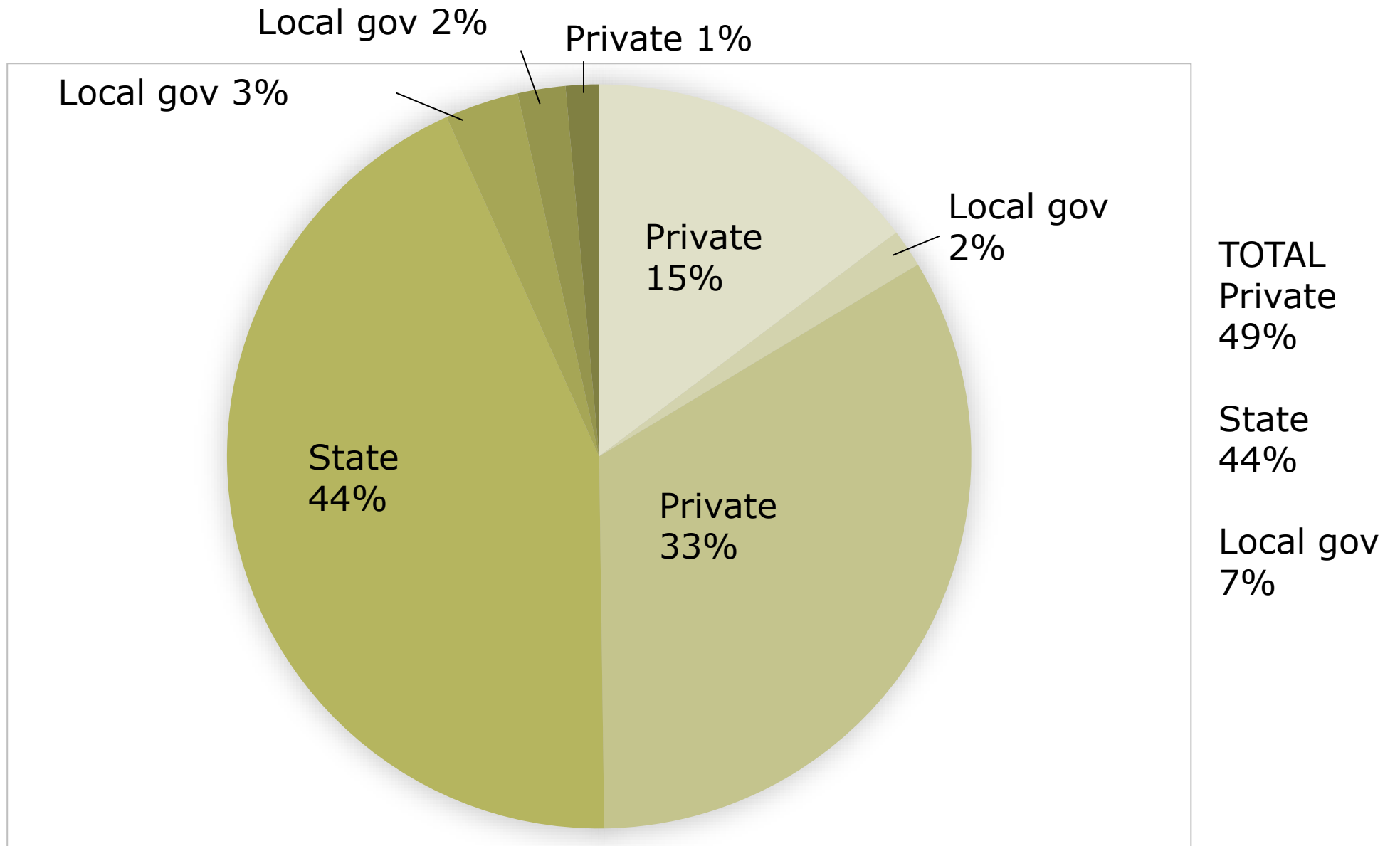
# Spring Creek II Townhomes Timeline

- 2013 Spring Creek opens, Spring Creek II concept is already established
- 2014 Predevelopment: “get the land, make a plan”
- 2015 Explore funding models
- 2016 First concept plans drawn
- 2017 Partners conversations
- 2018 Community Meetings, Rice County Housing Study
- 2019 Application to Minnesota Housing in June, awarded funding in December
- 2020 Closing process
- 2021 Closing process
- 2022 Deal closes; Construction starts
- 2023 Residents move in, visits by Lt. Governor & Housing Commissioner

# Spring Creek II Funding



# Spring Creek II Funding



# What to Expect with Housing Development

- 5- to 7-year project life cycle
- 80% of the project work is invisible to the community
- Expect the unexpected



# Lessons Learned



**FOCUS ON  
COMMUNITY  
NEEDS**



**WORK WITH  
TRUSTED  
PARTNERS**



**BE READY  
TO PIVOT**



**CELEBRATE  
YOUR WINS**



Legislation Text

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**File #:** HRA Res. 2026-004, **Version:** 1

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**Housing and Redevelopment Authority Meeting Date:** July 7, 2026

**To:** Members of the Housing and Redevelopment Authority

**From:** Melissa Hanson, Housing Coordinator

Consider HRA Resolution Approving Consultant Service Contract with Three Rivers Community Action to continue Mobile (Manufactured) Home Rehabilitation Services and Authorizing a 2026 Budget Amendment.

**Action Requested:**

Staff recommends the HRA pass a motion approving Resolution Consultant Service Contract with Three Rivers Community Action to continue Mobile (Manufactured) Home Rehabilitation Services and Authorizing a 2026 Budget Amendment.

**Summary Report:**

The Mobile (Manufactured) Home Rehabilitation Program provides critical repair, health and safety, weatherization, and accessibility improvements to residents of Northfield's two manufactured home communities.

In the summer of 2024, the City of Northfield Building Department conducted exterior assessments of the homes in the Viking Terrace and Riverside communities. The last time the Building Department conducted exterior assessments was summer 2013. Based on those assessments, the HRA allocated a one-time infusion of \$50,000 to assist homeowners with necessary repairs, prioritizing households that had received an Order to Correct from the City.

To quickly launch the program, the HRA entered into a Memorandum of Understanding (MOU) with HCI in October 2024. In February 2025, the HRA was notified that HCI had undergone organizational restructuring and that the Mobile (Manufactured) Home Repair program, along with the Mobile Home Coordinator position, had transitioned to Three Rivers Community Action (TRCA). The HRA subsequently entered into an MOU with TRCA in March 2025 to ensure continuity of services.

Since that time, the program has operated under TRCA's administration. TRCA has leveraged its technical expertise, contractor network, and complementary energy assistance and weatherization programs to efficiently deliver repair services to eligible households. Demand for assistance remains strong, and available program funds are nearing depletion thus calling for this new funding to ensure continuity of this important program.

The proposed contract formalizes the partnership between the HRA and TRCA and provides funding to continue these services through December 31, 2027. Funding will support program administration, including staffing costs for a Program Coordinator, Field Technician, and Administrative Support, as well as direct rehabilitation expenses such as contractor labor, repair materials, and related project costs.

Continued investment in mobile (manufactured) home rehabilitation helps preserve one of Northfield’s most affordable housing options, improves housing quality and safety, and supports the long-term stability of residents and neighborhoods.

The attached resolution authorizes the approval of the Consultant Service Contract with TRCA and approves a budget amendment to authorize \$25,000 from HRA Fund 295 for 2026 and also directs staff to include the remaining funds in the budget for 2027.

Under the agreement, TRCA will:

1. Core Rehabilitation Services
  - Conduct in-person assessments to identify repair and safety needs.
  - Coordinate repairs using licensed contractors, TRCA staff, and volunteers.
  - Obtain required permits.
  - Maintain a roster of qualified contractors and volunteers.
  - Track and report assessment, repair, and outcome data.
2. Energy Efficiency and Weatherization Referrals
  - Connect eligible residents to the Energy Squad, Home Energy Squad Plus, Xcel Energy programs, and TRCA’s Weatherization and Energy Assistance Program.
  - Document and report all referrals quarterly.
3. Collaboration and Advisory Support
  - Collaborate with HRA and City staff.
  - Provide advisory input on issues affecting manufactured home communities.

**City Plans & Policies Relevance:**

The TRCA partnership directly advances the following Strategic Plan priorities:

Strategic Priority 2: Increase Housing Availability

- Supports preservation of Naturally Occurring Affordable Housing (NOAH) in manufactured home communities.
- Advances the initiative to implement housing stabilization programs, reducing displacement and maintaining affordability.
- Reinforces the City’s goal to maintain and improve housing quality across all neighborhoods.

Strategic Priority 4: Enhance Service Delivery

- Strengthens the City’s role as a responsive, resident-focused service provider by delivering targeted support to households with the greatest need.
- Improves data collection, reporting, and service coordination across departments.

Strategic Priority 2: Achieve Infrastructure Sustainability

- Promotes energy efficiency, weatherization, and safety upgrades aligned with the City’s climate and resilience goals.
- Helps reduce long-term utility and maintenance costs for vulnerable households.

The partnership advances several Comprehensive Plan goals:

Housing & Neighborhood Stability

- Supports safe, healthy, and stable housing, a core housing objective in the Plan.
- Reinforces reinvestment in Northfield’s existing neighborhoods, consistent with STEP “Strengthen” areas where manufactured home communities are located.

Equity & Access

- Addresses needs in two of the City’s most income-restricted communities.
- Improves access to City services, energy assistance, and housing resources for populations often underrepresented in traditional programs.

Sustainability & Energy Efficiency

- Aligns with Climate Action Plan priorities of:
  - Weatherization
  - Energy efficiency
  - Reduction of energy burdens on low-income households

Preservation of Existing Affordable Housing

- Manufactured homes represent some of the most affordable unsubsidized housing in Northfield.
- Rehabilitation prevents loss of units, displacement of households, and deterioration of community conditions.

Historically, the HRA administered a Manufactured Home Rehabilitation Program utilizing Community Development Block Grant (CDBG) funding. The allocated funds through CDBG for the program has been depleted and is no longer available for this purpose. In addition, federal program requirements increased the administrative complexity of delivering timely repairs, often delaying assistance to residents.

The continued partnership with TRCA provides a more flexible and efficient approach to addressing repair needs in Northfield’s manufactured home communities while leveraging TRCA’s expertise, contractor network, and existing housing programs.

**Alternative Options:**

The HRA could choose not to continue manufactured home rehabilitation services or provide funding at a different level.

**Financial Impacts:**

Funding for this contract will come from HRA’s reserve fund balance. The HRA reserve fund balance is approximately \$1,446,965. The agreement is structured for 18 months. The HRA would provide the first half of funds July 2026 and the second half of funds March 2027 after the HRA has received the annual report from TRCA for 2026.

**Tentative Timelines:**

- July 7, 2026 - HRA approves TRCA contract
- July 2026 - First \$25,000 of funds to TRCA
- July 2026 - 2027 Budget process begins
- March 2027 - TRCA to provide 2026 annual report prior to release of remaining funds
- March 2027 - Second \$25,000 of funds to TRCA
- June 2027 - 2028 Budget process begins

CITY OF NORTHFIELD, MN  
HOUSING AND REDEVELOPMENT AUTHORITY

RESOLUTION 2026-XXX

APPROVING A CONTRACT WITH THREE RIVERS COMMUNITY ACTION FOR MOBILE  
(MANUFACTURED) HOME REHABILITATION SERVICES AND AUTHORIZING A 2026  
BUDGET AMENDMENT

- WHEREAS, pursuant to Minnesota Statute 469.001, the City of Northfield Housing and Redevelopment Authority (“HRA”) was created and exists in part to provide a sufficient supply of adequate, safe, and sanitary dwellings and to remedy the shortage of housing for low- and moderate-income residents of the City of Northfield (the “City”);
- WHEREAS, the HRA has identified the preservation of safe, healthy, and affordable housing within Northfield’s manufactured home communities as an important housing priority; and
- WHEREAS, Three Rivers Community Action (“TRCA”) has successfully administered mobile (manufactured) home rehabilitation services serving residents of Riverside and Viking Terrace Manufactured Home Communities; and
- WHEREAS, TRCA has proposed continuing these services through a Mobile (Manufactured) Home Rehabilitation Program that includes resident assessments, coordination of repairs, contractor and volunteer engagement, referrals to energy-efficiency programs, and ongoing collaboration with the HRA regarding manufactured housing needs within the community; and
- WHEREAS, the proposed Service Contract provides for TRCA to administer the Mobile (Manufactured) Home Rehabilitation Program from July 1, 2026 through December 31, 2027; and
- WHEREAS, the total contract amount is Fifty Thousand Dollars (\$50,000), with half provided in 2026 and half in 2027; and
- WHEREAS, sufficient funding is available through the HRA reserve fund balance to support the continuation of these services; and
- WHEREAS, a budget amendment is necessary to appropriate funding for the contract.

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissions of the HRA that:

1. The HRA hereby approves the Service Contract between the Northfield Housing and Redevelopment Authority and Three Rivers Community Action for Mobile (Manufactured) Home Rehabilitation Program services for the period of July 1, 2026 through December 31, 2027.
2. The HRA expresses its support for housing preservation and supports and approves the transfer of funds consistent with the purposes outlined in Minnesota Statutes Chapter 469 by authorizing a budget amendment to the HRA Fund 295 Account 295-5220-43309 for this additional \$25,000 expenditure in 2026.

PASSED by the Housing and Redevelopment Authority of the City of Northfield on this 7 day of July, 2026.

ATTEST

\_\_\_\_\_  
HRA Chair

\_\_\_\_\_  
HRA Secretary

VOTE: \_\_\_ ZWEIFEL \_\_\_ BEUMER \_\_\_ DAHLEN \_\_\_ HOLMES

\_\_\_ NESS \_\_\_ PETERSON WHITE \_\_\_ SOKUP

## CONSULTANT SERVICE CONTRACT

This Contract (the “Contract”) is made this \_\_\_ day of \_\_\_\_\_, 20\_\_\_, by and between the CITY OF NORTHFIELD HOUSING & REDEVELOPMENT AUTHORITY, a Minnesota municipal corporation, 801 Washington Street, Northfield, MN 55057 (“HRA”), and Three Rivers Community Action, Inc., a nonprofit corporation under the laws of the State of Minnesota, 1414 Northstar Drive, Zumbrota, MN 55992 (“TRCA”); (collectively the “PARTIES”).

WHEREAS, HRA requires certain services in conjunction with the HRA’s Manufactured Home Rehabilitation Program (the “Project”); and

WHEREAS, TRCA agrees to furnish the various services required by HRA.

NOW, THEREFORE, in consideration of the mutual covenants and promises contained herein, the Parties agree as follows:

### SECTION I – CONSULTANT'S SERVICES AND RESPONSIBILITIES

- A. **Scope of Services.** TRCA agrees to perform various Project services as detailed in Exhibit 1, Scope of Services, attached hereto and incorporated herein by reference (the “services”).
- B. **Changes to Scope of Services/Additional Services.** Upon mutual agreement of the PARTIES hereto pursuant to Section VI, Paragraph K of this Contract, a change to the scope of services detailed in Exhibit 1, attached hereto, may be authorized. In the event that such a change to the scope of services detailed in Exhibit 1 requires additional services by TRCA, TRCA shall give written notice to HRA of any additional services prior to furnishing such additional services, and shall reach agreement with the HRA on any additional compensation that will be required for such additional services prior to furnishing such additional services.
- C. **Standard of Care.** Services provided by TRCA or its subcontractors under this Contract will be conducted in a manner consistent with that level of care and skill ordinarily exercised by members of TRCA’s profession or industry.
- D. **Reporting.**
  - 1. TRCA shall maintain complete and accurate records of the manufactured homes and families assisted, including time and expense involved in the performance of services identified in the Scope of Services.
  - 2. TRCA shall submit quarterly written reports to the HRA (“Quarterly Reports”). Each Quarterly Report shall include:

- i. A summary of Program goals, activities, and accomplishments during the quarter.
- ii. Data metrics including:
  - number of assessments performed
  - number and type of repairs coordinated
  - hours spent by TRCA Mobile Home Rehab staff in Northfield
  - contractors used and capacity updates
  - number of residents referred to energy-efficiency programs
  - project timelines and outcomes
- iii. Planned initiatives for the upcoming quarter.
- iv. Summary of expenditures and use of HRA funds.

**E. Insurance.**

1. TRCA agrees to maintain, at TRCA's expense, statutory worker's compensation coverage.
2. TRCA agrees to procure and maintain, at TRCA's expense, commercial general liability (CGL) insurance coverage insuring TRCA against claims for bodily injury, death or property damage arising out of TRCA's general business activities (including automobile use), including the minimum coverages and limits of liability specified below, or as specified in the applicable insurance certificate(s), or as required by law, whichever is greater.
  - i. The liability insurance policy shall provide coverage for each occurrence in the minimum amount of \$1,000,000.
  - ii. The liability insurance policy shall name the City of Northfield and the HRA as additional insureds for the services provided under this Contract and shall provide that TRCA's coverage shall be primary and the noncontributory in the event of a loss. If there is an additional cost to providing additional insured coverage the cost will be billed to the City.
  - iii. The liability insurance policy shall provide a minimum aggregate of \$2,000,000.
3. True, accurate and current certificates of insurance, showing evidence of the required insurance coverages, are hereby provided to HRA by TRCA and are attached hereto and incorporated herein by reference as Exhibit 2.
4. HRA reserves the right to immediately terminate this Contract if TRCA is not in compliance with the insurance requirements contained herein and retains all rights to pursue any legal remedies against TRCA.

**SECTION II – HRA'S RESPONSIBILITIES**

- A. HRA shall promptly compensate TRCA in accordance with Section III of this Contract.
- B. HRA shall provide access to any and all previously acquired information relevant to the scope of services detailed in Exhibit 1 in its custody to TRCA for its use, at TRCA's

request.

- C. The HRA's Housing Coordinator shall serve as the liaison person to act as HRA's representative with respect to services to be rendered under this Contract. Said representative shall have the authority to transmit instructions, receive instructions, receive information, interpret and define HRA's policies with respect to the Project and TRCA's services. Such person shall be the primary contact person between HRA and TRCA with respect to the services performed by TRCA under this Contract. HRA reserves the right to substitute the authorized contact person at any time and shall notify TRCA thereof.

### SECTION III – CONSIDERATION

- A. **Fees.** HRA will compensate TRCA as detailed in Exhibit 3, Compensation, which is attached hereto and incorporated herein by reference, for TRCA's performance of services under this Contract.
- B. **Suspension for Nonpayment.** Except for a good faith dispute, if HRA fails to make any payment due TRCA for services performed to the satisfaction of the HRA's Housing Coordinator as detailed in Exhibit 3, CONSULTANT, without waiving any claim or right against the HRA and without incurring liability whatsoever to the HRA, may suspend services due under this Contract until TRCA has been paid in full all amounts due for services, expenses and charges.

### SECTION IV – TERM AND TERMINATION

- A. **Term.** This Contract shall commence July 1, 2026 and expire December 31, 2027.
- B. **Default.** If TRCA fails to satisfy any of the provisions of this Contract, or so fails to perform and/or administer the services detailed in Exhibit 1 pursuant to the requirements of Section I of this Contract, in such a manner as to endanger the performance of this Contract or the services provided hereunder, this shall constitute default. Unless TRCA's default is excused by HRA, HRA may, upon written notice, immediately cancel this Contract or exercise any other rights or remedies available to HRA under this Contract or law. In the event of TRCA's default, TRCA shall be liable to HRA for any and all costs, disbursements, attorneys and consultant fees reasonably incurred by HRA in enforcing this Contract.
- C. **Suspension of Services / Work.** If any services/work performed by TRCA are abandoned or suspended in whole or in part by HRA, TRCA shall be paid for any services/work performed to the satisfaction of the HRA's Housing Coordinator prior to TRCA's receipt of written notice from HRA of such abandonment or suspension, but in no event shall the total of HRA's payments to TRCA under this Contract be required to exceed a percentage of the total contract price (calculated by either the Contract price or the maximum price set forth in Exhibit 3, attached hereto) equivalent to the percentage of the scope of services in Exhibit 1 completed by TRCA to the satisfaction of the HRA's

Housing Coordinator, as determined by HRA.

## SECTION V – INDEMNIFICATION

- A. TRCA shall indemnify, protect, save, and hold harmless HRA, and its respective officials, directors, employees, and agents, from and against any claims, liability, damages, costs, judgments, or expenses, including reasonable attorney’s fees, to the extent attributable to or caused by the negligent or otherwise wrongful acts or omissions, including breach of a specific contractual duty, of TRCA or TRCA's subcontractors, agents, employees, members, vendors, or delegates with respect to this Contract, the Project, or the services. TRCA shall defend HRA against the foregoing, or litigation in connection with the foregoing, at TRCA’s expense, with counsel reasonably acceptable to HRA, except that for professional liability claims, TRCA shall have no upfront duty to defend HRA, but shall reimburse defense costs to HRA to the same extent of TRCA’s indemnity obligation herein. HRA, at its expense, shall have the right to participate in the defense of any claims or litigation and shall have the right to approve any settlement, which approval shall not be unreasonably withheld, conditioned, or delayed. The indemnification provisions of this Section shall not apply to damages or other losses proximately caused by or resulting from the negligence or willful misconduct of HRA. All indemnification obligations shall survive termination, expiration or cancellation of this Contract. TRCA agrees, that in order to protect itself and HRA under the indemnity provisions set forth above, TRCA will at all times during the term of this Contract keep in force policies of insurances required in Section I of this Contract. Nothing in this Contract shall be construed to waive any immunities, defenses, or limitations to which HRA is entitled under Minn. Stat. Chapter 466 or otherwise.
- B. Nothing contained in this Contract shall create a contractual relationship with or a cause of action in favor of a third party against HRA or TRCA. TRCA’s services under this Contract are being performed solely for HRA’s benefit, and no other entity shall have any claim against TRCA because of this Contract or the performance or nonperformance of services by TRCA provided hereunder.

## SECTION VI – GENERAL TERMS

- A. **Voluntary and Knowing Action.** The PARTIES, by executing this Contract, state that they have carefully read this Contract and understand fully the contents hereof; that in executing this Contract they voluntarily accept all terms described in this Contract without duress, coercion, undue influence, or otherwise, and that they intend to be legally bound hereby.
- B. **Authorized Signatories.** The PARTIES each represent and warrant to the other that; (1) the persons signing this Contract are authorized signatories for the entities represented, and (2) no further approvals, actions or ratifications are needed for the full enforceability of this Contract against it. Each PARTY indemnifies and holds the other harmless against any breach of the foregoing representation and warranty.

- C. **Notices.** All notices and other communications required or permitted under this Contract shall be in writing, and hand delivered or sent by registered or certified mail, postage prepaid, or by overnight delivery service and shall be effective upon receipt at the following addresses or as either PARTY shall have notified the other PARTY. The PARTIES' representatives for notification for all purposes are:

**CITY:**

Scott Wopata  
Community Development Director  
801 Washington Street  
Northfield, MN 55057  
Scott.Wopata@NorthfieldMN.gov

**CONSULTANT:**

Jenny Larson  
Executive Director  
1414 Northstar Drive  
Zumbrota, MN 55992  
jlarson@ThreeRiversCap.org

- D. **Dispute Resolution.** HRA and TRCA agree to negotiate all disputes between them in good faith for a period of Thirty (30) days from the date of notice of dispute prior to proceeding to formal dispute resolution or exercising their rights under law.
- E. **Electronic/Digital Data.** Because of the potential instability of electronic/digital data and susceptibility to unauthorized changes, copies of documents that may be relied upon by HRA are limited to printed copies (also known as hard copies) that are signed or sealed by TRCA. Except for electronic/digital data, which is specifically identified as a Project deliverable by this Contract, or except as otherwise explicitly provided in this Contract, all electronic/digital data developed by TRCA as part of the Project is acknowledged to be an internal working document for TRCA's purposes solely and any such information provided to HRA shall be on an "as is" basis strictly for the convenience of HRA without any warranties of any kind. In the event of any conflict between a hard copy document and the electronic/digital data, the hard copy document governs. The electronic/digital data shall be prepared in the current software in use by TRCA and is not warranted to be compatible with other systems or software.
- F. **Independent Contractor Status.** TRCA, at all times and for all purposes hereunder, shall be an independent contractor and is not an employee of HRA for any purpose. No statement contained in this Contract shall be construed so as to find TRCA to be an employee of HRA, and TRCA shall not be entitled to any of the rights, privileges, or benefits of employees of HRA, including but not limited to, workers' compensation, health/death benefits, and indemnification for third-party personal injury/property damage claims. TRCA acknowledges that no withholding or deduction for State or Federal income taxes, FICA, FUTA, or otherwise, will be made from the payments due

TRCA under this Contract, and that it is TRCA's sole obligation to comply with the applicable provisions of all Federal and State tax laws. TRCA shall at all times be free to exercise initiative, judgment and discretion as to how to best perform or provide services identified herein. TRCA is responsible for hiring sufficient workers to perform the services/work required by this Contract, withholding their taxes, and paying all other employment tax obligations on their behalf.

- G. **Subcontracting.** TRCA may retain a subcontractor to perform services contemplated under this Contract if TRCA is unable to perform such services directly. Prior written approval of HRA shall not be required in such instances. TRCA shall be responsible for the performance of all subcontractors and ensuring that all subcontracted services comply with the terms and requirements of this Contract. As required by Minn. Stat. § 471.425, TRCA must pay all subcontractors, less any retainage, within Ten (10) calendar days of TRCA's receipt of payment from HRA for undisputed services provided by the subcontractor(s) and must pay interest at the rate of one and one half percent per month or any part of a month to the subcontractor(s) on any undisputed amount not paid on time to the subcontractor(s).
- H. **Assignment.** This Contract may not be assigned by either PARTY without the written consent of the other PARTY.
- I. **Modifications/Amendment.** Any alterations, variations, modifications, amendments or waivers of the provisions of this Contract shall only be valid when they have been reduced to writing, and signed by authorized representative of HRA and TRCA.
- J. **Records—Availability and Retention.** Pursuant to Minn. Stat. § 16C.05, subd. 5, TRCA agrees that HRA, the State Auditor, or any of their duly authorized representatives at any time during normal business hours and as often as they may reasonably deem necessary, shall have access to and the right to examine, audit, excerpt, and transcribe any books, documents, papers, records, etc., which are pertinent to the accounting practices and procedures of TRCA and involve transactions relating to this Contract. TRCA agrees to maintain these records for a period of six years from the date of termination of this Contract.
- K. **Force Majeure.** The PARTIES shall each be excused from performance under this Contract while and to the extent that either of them are unable to perform, for any cause beyond its reasonable control. Such causes shall include, but not be restricted to fire, storm, flood, earthquake, explosion, war, total or partial failure of transportation or delivery facilities, pandemic, raw materials or supplies, interruption of utilities or power, and any act of government or military authority. In the event either PARTY is rendered unable wholly or in part by force majeure to carry out its obligations under this Contract then the PARTY affected by force majeure shall give written notice with explanation to the other PARTY immediately.
- L. **Compliance with Laws.** TRCA shall abide by all Federal, State and local laws, statutes, ordinances, rules and regulations now in effect or hereinafter adopted pertaining to this

Contract or to the facilities, programs and staff for which TRCA is responsible.

- M. **Covenant Against Contingent Fee.** TRCA warrants that it has not employed or retained any company or person, other than a bona fide employee working solely for TRCA to solicit or secure this Contract, and that it has not paid or agreed to pay any company or person, other than a bona fide employee, any fee, commission, percentage, brokerage fee, gift or any other consideration, contingent upon or resulting from award or making of this Contract.
- N. **Covenant Against Vendor Interest.** TRCA warrants that it is not employed by any vendor of equipment or service provider that could result in a commission, percentage, brokerage, or contingent fee as a result of TRCA's association with HRA.
- O. **Non-Discrimination.** The provisions of any applicable law or ordinance relating to civil rights and discrimination shall be considered part of this Contract as if fully set forth herein.
- P. **Interest by HRA or City Officials.** No elected official, officer, or employee of HRA or City of Northfield shall during their tenure or employment and for one year thereafter, have any interest, direct or indirect, in this Contract or the proceeds thereof.
- Q. **Work Product.** All materials such as reports, exhibits, models, graphics, computer files, maps, charts, and supporting documentation produced under services/work authorized by this Contract (“Materials”) may be used for HRA purposes unless disclosure of the information is proprietary or trademarked.
- R. **Governing Law.** This Contract shall be deemed to have been made and accepted in Rice County, Minnesota, and the laws of the State of Minnesota shall govern any interpretations or constructions of the Contract without regard to its choice of law or conflict of laws principles.
- S. **Data Practices.** The PARTIES acknowledge that this Contract is subject to the requirements of Minnesota’s Government Data Practices Act (“Act”), Minnesota Statutes, Section 13.01 *et seq.* TRCA agrees to abide by the applicable provisions of the Act, HIPAA requirements, and all other applicable state or federal rules, regulations or orders pertaining to data privacy or confidentiality. TRCA understands that all of the data created, collected, received, stored, used, maintained or disseminated by TRCA in performing those services, work, and functions that the HRA would perform is subject to the requirements of the Act, and TRCA must comply with those requirements as if it were a government entity. This does not create a duty on the part of TRCA to provide the public with access to public data if the public data is otherwise available from HRA, except as required by the terms of this Contract.
- T. **No Waiver.** Any PARTY’s failure in any one or more instances to insist upon strict performance of any of the terms and conditions of this Contract or to exercise any right herein conferred shall not be construed as a waiver or relinquishment of that right or of

that PARTY's right to assert or rely upon the terms and conditions of this Contract. Any express waiver of a term of this Contract shall not be binding and effective unless made in writing and properly executed by the waiving PARTY.

- U. **Data Disclosure.** Under Minn. Stat. § 270C.65, Subd. 3, and other applicable law, TRCA consents to disclosure of its social security number, federal employer tax identification number, and/or Minnesota tax identification number, already provided to HRA, to federal and state agencies and state personnel involved in the payment of HRA obligations. These identification numbers may be used in the enforcement of federal and state laws, which could result in action requiring TRCA to file state tax returns, pay delinquent state tax liabilities, if any, or pay other HRA liabilities.
- V. **Patented Devices, Materials and Processes.** If this Contract requires, or TRCA desires, the use of any design, device, material or process covered by letters, patent or copyright, trademark or trade name, TRCA shall provide for such use by suitable legal agreement with the patentee or owner. If no such agreement is made as noted, TRCA shall indemnify and hold harmless HRA from any and all claims for infringement by reason of the use of any such patented designed, device, material or process, or any trademark or trade name or copyright in connection with the services agreed to be performed under the Contract by TRCA, and shall indemnify and defend HRA for any costs, liability, expenses and attorney's fees that result from any such infringement.
- W. **Mechanic's Liens.** TRCA hereby covenants and agrees that TRCA will not permit or allow any mechanic's or material man's liens to be placed on HRA's interest in HRA property that is the subject of the Project during the term hereof. Notwithstanding the previous sentence, however, in the event any such lien shall be so placed on HRA's interest, TRCA shall take all steps necessary to see that it is removed within Thirty (30) days of its being filed; provided, however, that TRCA may contest any such lien provided TRCA first posts a surety bond, in favor of and insuring HRA, in an amount equal to 125% of the amount of any such lien.
- X. **Severability.** The invalidity or unenforceability of any provision of this Contract shall not affect the validity or enforceability of any other provision. Any invalid or unenforceable provision shall be deemed severed from this Contract to the extent of its invalidity or unenforceability, and this Contract shall be construed and enforced as if the Contract did not contain that particular provision to the extent of its invalidity or unenforceability.
- Y. **Entire Contract.** These terms and conditions constitute the entire agreement between the PARTIES regarding the subject matter hereof. All discussions and negotiations are deemed merged in this Contract.
- Z. **Headings and Captions.** Headings and captions contained in this Contract are for convenience only and are not intended to alter any of the provisions of this Contract and shall not be used for the interpretation of the validity of the Contract or any provision hereof.

- AA. **Survivability.** All covenants, indemnities, guarantees, releases, liability, representations and warranties by any PARTY or PARTIES, and any undischarged obligations of HRA and TRCA arising prior to the expiration of this Contract (whether by completion or earlier termination), shall survive such expiration.
- BB. **Execution.** This Contract may be executed simultaneously in two or more counterparts that, when taken together, shall be deemed an original and constitute one and the same document. The signature of any PARTY to the counterpart shall be deemed a signature to the Contract, and may be appended to, any other counterpart. Facsimile and email transmissions of executed signature pages shall be deemed as originals and sufficient to bind the executing PARTY.

*Remainder of page intentionally left blank.*

**SECTION VII –SIGNATURES**

IN WITNESS WHEREOF, the PARTIES have hereunto executed this document the day and year first above written.

**CONSULTANT:**

Three Rivers Community Action “TRCA”

By: \_\_\_\_\_

(Signature)

Title: Executive Director

Print Name: Jenny Larsen

Date: \_\_\_\_\_

**CITY OF NORTHFIELD HRA:**

By: \_\_\_\_\_

(Signature)

Davin Sokup, Its Chair

Date: \_\_\_\_\_

By: \_\_\_\_\_

(Signature)

\_\_\_\_\_, Its Secretary

Date: \_\_\_\_\_

## EXHIBIT 1

### SCOPE OF SERVICES

Three Rivers Community Action (TRCA) shall perform the following services as its contractual obligation to the Northfield Housing and Redevelopment Authority:

TRCA agrees to operate and support a Mobile (Manufactured) Home Rehabilitation Program ("Program") serving both Riverside and Viking Terrace Manufactured Home communities in the City of Northfield. HRA funding under this Agreement is provided specifically to support Mobile Home Rehabilitation staffing, including Coordinator, Field Tech, and Administrative Assistant, for actual hours spent directly serving Northfield residents. Funds may also be spent to hire contractors and purchase supplies for mobile home repairs.

TRCA shall provide all labor, supervision, materials, equipment, and administrative support necessary to operate the Program. Responsibilities shall include, but are not limited to:

#### **1. Core Mobile Home Rehabilitation Functions**

- i. Conduct in-person assessments with mobile home residents to identify repair, health/safety, weatherization, and accessibility needs.
- ii. Assist residents in coordinating repairs with qualified, licensed, and insured contractors, TRCA staff, and/or skilled volunteers.
- iii. Ensure that all work performed through the Program complies with applicable building codes and permitting requirements. TRCA shall coordinate with the Building Department to obtain any permits by law. Permit fees for Program-related work performed under this Agreement shall be waived by the City of Northfield.
- iv. Build and maintain an active roster of contractors and volunteers capable of completing mobile home rehabilitation work.
- v. Track program data including: number of assessments, identified needs, resources applied, timelines for completion, outcomes achieved, and per-home costs.
- vi. Submit all such data to the HRA as part of required reporting.

#### **2. Refer to Energy Efficiency Partners**

TRCA shall actively promote, and refer eligible residents to Energy Squad, Home Energy Squad Plus, and other Xcel Energy-related efficiency programs and Weatherization and Energy Assistance Program (EAP) at TRCA. Referrals shall be documented and reported quarterly.

#### **3. Collaboration and Advisory Role**

TRCA shall work cooperatively with the HRA and City staff and shall serve in an advisory capacity regarding issues affecting Northfield's manufactured home communities.

**EXHIBIT 2**

**CERTIFICATES OF REQUIRED INSURANCE COVERAGES**

*[Certificates of Insurance attached hereto]*



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
04/07/2026

**THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.**

**IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).**

<b>PRODUCER</b> NPIA, INC. - NONPROFITS' INSURANCE AGENCY 21034 HERON WAY STE 107 LAKEVILLE, MN 55044-8093	CONTACT NAME: MIKE STEVENS
	PHONE (A/C, No, Ext): (952) 469-5963 FAX (A/C, No): 952-469-4553
	E-MAIL ADDRESS: MSTEVENS@NPIAINC.COM
	INSURER(S) AFFORDING COVERAGE
	INSURER A: Nonprofit Insurance Trust
	INSURER B:
	INSURER C:
	INSURER D:
	INSURER E:
	INSURER F:

<b>INSURED</b> Three Rivers Community Action, Inc. 1414 Northstar Dr Zumbrota, MN 55992-1091
---

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

**THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.**

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> <input type="checkbox"/> GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:			PL0304-26	06/01/2026	06/01/2027	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$1,000,000 MED EXP (Any one person) \$5,000 PERSONAL & ADV INJURY \$1,000,000 GENERAL AGGREGATE \$3,000,000 PRODUCTS - COMP/OP AGG \$3,000,000 TENANT PROPERTY DAMAGE \$10,000
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS <input type="checkbox"/>			PL0304-26	06/01/2026	06/01/2027	COMBINED SINGLE LIMIT (Ea accident) \$1,000,000 BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)
A	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$0			PL0304-26	06/01/2026	06/01/2027	EACH OCCURRENCE \$3,000,000 AGGREGATE \$3,000,000
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below Y/N <input type="checkbox"/> N	N/A		WC0304-26	01/01/2026	01/01/2027	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$1,000,000 E.L. DISEASE - EA EMPLOYEE \$1,000,000 E.L. DISEASE - POLICY LIMIT \$1,000,000
A	FIDELITY/EMPLOYEE DISHONESTY			PL0304-26	06/01/2026	06/01/2027	\$500,000
A	PROFESSIONAL LIABILITY			PL0304-26	06/01/2026	06/01/2027	\$1,000,000 per occurrence/\$3,000,000 aggregate
A	CYBER LIABILITY						

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
Certificate holder is listed as additional insured with respects to their interest in:1651 Jefferson Parkway, Northfield, MN  
Certificate Holder is named as an additional insured per NIT-ADD2A

<b>CERTIFICATE HOLDER</b> City of Northfield 801 WASHINGTON ST NORTHFIELD, MN 55057-2565	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. 
---	---

**EXHIBIT 3**

**COMPENSATION**

Subject to the limitations set forth in this Exhibit, HRA will compensate TRCA a flat fee of Fifty Thousand Dollars (\$50,000) for Program services provided from July 1, 2026 to December 31, 2027, payable Twenty Five Thousand Dollars (\$25,000) in July 2026 and Twenty Five Thousand Dollars (\$25,000) in March 2027 after providing the HRA with an annual program update. TRCA shall make reasonable efforts to leverage and maximize the use of these funds in order to assist as many units as practicable during the term of this Contract.

# Memorandum of Understanding Between the HRA and TRCA

March 2025

The Memorandum of Understanding (MOU) is made and entered into on this 17th day of March 2025 by and between the Housing & Redevelopment Authority of Northfield (hereinafter referred to as the "HRA") and Three Rivers Community Action (hereinafter referred to as "TRCA") for the purposes set forth herein.

## Section I. Mission

The mission of the HRA is "To be a partner in providing a sufficient supply of affordable, adequate, safe and sanitary dwellings in Northfield. Our goal is to create a community with housing opportunities available along the entire housing spectrum: from renters to homeownership, first-time homeowners, to senior living, workforce housing and empty-nesters. We strive to create affordable housing opportunities and strengthen our neighborhoods utilizing: Sustainability, Innovation, Partnerships, Community Input."

The mission of TRCA is to work with community partners to address basic human needs of people in their service area, thereby improving the quality of life of the individual, family and community.

Together, the Parties enter into this MOU with the mutual mission of strengthening our neighborhoods through partnerships, maintaining a healthy and safe community that includes support and resources for families that are low-income and living in older mobile homes.

## Section II. Purpose and Scope

The purpose of this MOU is to establish a general framework for cooperation and collaboration between the HRA and TRCA. This MOU is non-binding. This MOU is intended to assist in defining the relationship between the Parties in order to ensure that the goals of each are accomplished in a mutually supportive way that promotes healthy, safe and stable housing for the families in Northfield. Broadly, the collaboration between the HRA and TRCA: TRCA will provide eligible households living in Riverside or Viking Terrace manufactured home parks financial resources for repairs of prioritized deficiencies.

The Northfield Building Department completed external physical assessments of homes August 2024. The Building Department sent letters to homeowners to correct/repair identified deficiencies. Exhibit A is a sample Order to Correct.

**TRCA's Responsibilities.** TRCA will use its best effort to triage repairs and prioritize items identified by the Building Department as needing repair. TRCA agrees to:

1. Utilize the Building Department's Notice Correct as way to identify eligible families and determine a scope of work.
2. Prioritize homeowners who have not accessed manufactured home repair funds through the HRA or HCI in the past 36 months. If a family has recently received aid for repairs, HRA and TRCA will work together to determine next steps on a case-by-case basis.
3. Use TRCA's existing mechanisms to identify low-income households.
4. Help homeowners find qualified contractors/handyman to perform the work.
5. Pay for the repair work.

6. Submit paid invoices to the HRA for reimbursement.

**HRA Responsibilities.** The HRA will use its best efforts to collaborate and communicate with TRCA. The HRA agrees to:

1. Provide reimbursement to TRCA for eligible manufactured home repairs within 3 weeks of receiving a paid invoice for completed work.
2. Work with TRCA and other local partners to identify funding and additional resources for items needing repair but are not identified in the Building Department's Notice to Correct.

**Section IV. Terms of Understanding**


The term of this MOU is for a period of 2 years (or until funding for program has been depleted) from the effective date of this agreement and may be extended upon written mutual agreement. It shall be reviewed at least annually to ensure that it is fulfilling its purpose and to make any necessary revisions. As of March 1, 2025 there are approximately \$41,154 available in funds for repairs.

Either organization may terminate this MOU upon ninety (90) days written notice without penalties or liabilities.

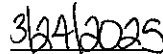
**Authorization**

The signing of this MOU is not a formal undertaking. It implies that the signatories will strive to reach, to the best of their ability, the objectives stated in the MOU. On behalf of the organization I represent, I wish to sign this MOU and contribute to its further development.

City of Northfield- Housing and Redevelopment Authority



Melissa Hanson, Housing Coordinator

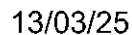


Date

Three Rivers Community Action



Jenny Larson, Executive Director



Date



# Mobile Home Rehabilitation Program Northfield Year Report Year 2025\*

April 24 to December 31, 2025

\*Less than a 12-month year

## Why Mobile Homes?

- Community's most affordable housing
- Homes never built for longevity; higher maintenance costs for low-income households
- Some service providers' insurance prevents them from working mobile homes (e.g. plumbers, electricians)
- Mobile homeowners are vulnerable to predatory service providers

## How Does Rehab Help?

- Improve fire safety
- Improve air quality
- Improve comfort of the home and usefulness of all rooms
- Improve access for mobility-limited people
- Reduce energy use and utility bills
- Prevent disasters (e.g. frozen pipes)
- Preserve equity in the home
- Connections to community resources

# Mobile Home Rehab Program

**Mission: Improve safety, health, housing stability, and energy efficiency for mobile home households**

Mobile Home Rehab Staff:

- Speak Spanish
- Leverage trust and relationships in mobile home communities
- Assess needs in each home for safety, health, accessibility and energy efficiency
- Develop a scope-of-work for each home
- Schedule reputable contractors and secure contractor volume discounts
- Pay for approx. 50% of repair costs
- For some projects, staff completes repairs
- Ensure projects are properly permitted with local government
- Refer households to community resources as needed

The program addresses barriers of **COST, KNOWLEDGE, CULTURE, LOGISTICS, and LANGUAGE** for mobile homeowners.

# Mobile Home Rehab Program

**Mission: Improve safety, health, housing stability, and energy efficiency for mobile home households**

Mobile Home Rehab Staff:

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- For some projects, staff completes repairs
- Ensure projects are properly permitted with local government
- Refer households to community resources as needed



New in 2025

The program addresses barriers of **COST, KNOWLEDGE, CULTURE, LOGISTICS, and LANGUAGE** for mobile homeowners.

# Program Activity in Northfield

<b><u>Activity</u></b>	<b>Year 2025</b>
Household inquiries	13
Energy kits distributed	2
Value of energy kits	\$102
In-person home assessment	9
Value of assessments completed	\$3,150
Homes with identified needs	11
Homes served	11
Services completed	19
Value of repairs completed	\$14,050
Hours volunteer labor	2
Value of all services provided to participants	\$17,985



**"Community Action: Helping People. Changing Lives"**

Questions? Contact: [jgonzalez@threeriverscap.org](mailto:jgonzalez@threeriverscap.org)

April 24 to December 31, 2025  
\*Less than a 12-month year

# Delivering Value on Investment

<b><u>Value vs actual cost</u></b>	<b><u>Year 2025</u></b>
Value of work completed	\$14,050
Actual cost of work completed	\$10,750
Savings captured through in kind and partnerships	\$3,300

<b><u>Funds spent</u></b>	<b><u>Year 2025</u></b>
Actual cost of work completed	\$10,750
Participants/homeowners	\$4,500
Mobile Home Rehab funds	\$6,250



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April 24 to December 31, 2025  
\*Less than a 12-month year

# Project Pipeline

	<b>Inquiries</b>	<b>Intakes</b>	<b>In progress</b>	<b>Services completed</b>	<b>Homes Served</b>
Year 2025	13	11	06	19	11



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April 24 to December 31, 2025  
\*Less than a 12-month year

# Return on Investment

<b><u>For participants</u></b>	<b><u>Year 2025</u></b>
Value of all services provided to participants	\$17,985
Funds invested by participants/homeowners	\$4,500
Return on investment	\$4 return per \$1

<b><u>For Northfield</u></b>	<b><u>Year 2025</u></b>
Value of all services provided to participants	\$17,985
Funds invested	\$30,276
Return on investment	\$ 0.60 return per \$1



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April 24 to December 31, 2025  
\*Less than a 12-month year



**Mobile Home  
Rehabilitation Program  
Northfield Quarterly Report  
Q1 (Jan-Feb-March) 2026**

## Why Mobile Homes?

- Community's most affordable housing
- Homes never built for longevity; higher maintenance costs for low-income households
- Some service providers' insurance prevents them from working mobile homes (e.g. plumbers, electricians)
- Mobile homeowners are vulnerable to predatory service providers

## How Does Rehab Help?

- Improve fire safety
- Improve air quality
- Improve comfort of the home and usefulness of all rooms
- Improve access for mobility-limited people
- Reduce energy use and utility bills
- Prevent disasters (e.g. frozen pipes)
- Preserve equity in the home
- Connections to community resources

# Mobile Home Rehab Program

**Mission: Improve safety, health, housing stability, and energy efficiency for mobile home households**

Mobile Home Rehab Staff:

- Speak Spanish
- Leverage trust and relationships in mobile home communities
- Assess needs in each home for safety, health, accessibility and energy efficiency
- Develop a scope-of-work for each home
- Schedule reputable contractors and secure contractor volume discounts
- Pay for approx. 50% of repair costs
- For some projects, staff completes repairs
- Ensure projects are properly permitted with local government
- Refer households to community resources as needed

The program addresses barriers of **COST, KNOWLEDGE, CULTURE, LOGISTICS, and LANGUAGE** for mobile homeowners.

# Program Activity in Northfield

<b><u>Activity</u></b>	<b>Q 1</b>	<b>Year-to-date</b>
Household inquiries	3	3
In-person home assessment	9	9
Value of assessments completed	\$2,300	\$2,300
Homes with identified needs	3	3
Homes served	14	14
Services Completed	26	26
Value of repairs completed	\$12,800	\$12,800
Value of all services provided to participants	\$15,783	\$15,783



**"Community Action: Helping People. Changing Lives"**

Questions? Contact: [jgonzalez@threeriverscap.org](mailto:jgonzalez@threeriverscap.org)

January 1 to March 31, 2026  
 YTD January to March 31, 2026<sup>74</sup>

# Referral Activity

<b>Activity</b>	<b>Q1 only</b>	<b>Year-to-date</b>
Households referred to EHEAT / EAP application assistance provided	1	1
Estimated impact on EAP participant	\$683	\$683
Households referred to Weatherization	1	1
Other referrals	1	1
Total referrals	3	3
Total estimated impact	\$683	\$683



**"Community Action: Helping People. Changing Lives"**

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January 1 to March 31, 2026  
YTD January to March 31, 2026<sup>75</sup>

# Delivering Value on Investment

<b><u>Value vs actual cost</u></b>	<b><u>Q1 only</u></b>	<b><u>Year-to-date*</u></b>
Market Value of work completed	\$12,800	\$12,800
Actual cost of work completed	\$8,800	\$8,800
Savings captured through in kind and partnerships	\$4,000	\$4,000

<b><u>Funds spent</u></b>	<b><u>Q1 only</u></b>	<b><u>Year-to-date*</u></b>
Actual cost of work completed	\$8,800	\$8,800
Participants/homeowners	\$2,455	\$2,455
Mobile Home Rehab funds	\$6,345	\$6,345



**"Community Action: Helping People. Changing Lives"**

Questions? Contact: [jgonzalez@threeriverscap.org](mailto:jgonzalez@threeriverscap.org)

January 1 to March 31, 2026  
 YTD January to March 31, 2026 <sup>76</sup>

# Project Pipeline

	<b>Inquiries</b>	<b>Intakes</b>	<b>In progress</b>	<b>Services completed</b>	<b>Homes Served</b>
Last month	1	1	5	16	4
Last quarter	3	3	5	26	14
Year-to-date*	3	3	5	26	14



**"Community Action: Helping People. Changing Lives"**

Questions? Contact: [jgonzalez@threeriverscap.org](mailto:jgonzalez@threeriverscap.org)

January 1 to March 31, 2026  
 YTD January to March 31, 2027?

# Return on Investment

<b><u>For participants</u></b>	<b><u>Q1 only</u></b>	<b><u>Year-to-date*</u></b>
Value of all services provided to participants	\$15,783	\$15,783
Funds invested by participants/homeowners	\$2,455	\$2,455
Return on investment	\$6.43 return per \$1	\$6.43 return per \$1

<b><u>For Northfield</u></b>	<b><u>Q1 only</u></b>	<b><u>Year-to-date*</u></b>
Value of all services provided to participants	\$15,783	\$15,783
Funds invested	\$10,327	\$10,327
Return on investment	\$1.52 return per \$1	\$1.52 return per \$1



**"Community Action: Helping People. Changing Lives"**

Questions? Contact: [jgonzalez@threeriverscap.org](mailto:jgonzalez@threeriverscap.org)

January 1 to March 31, 2026  
YTD January to March 31, 2027<sup>8</sup>



Legislation Text

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**File #: 26-337, Version: 1**

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**Housing and Redevelopment Authority Meeting Date:** July 7, 2026

**To:** Members of the Housing & Redevelopment Authority (HRA)

**From:** Melissa Hanson, Housing Coordinator  
Scott Wopata, Community Development Director

Staff Updates

**Action Requested:**

No action requested. There are several outstanding items related to Community Development and the HRA. A summary update on each item is provided below. Staff will also provide a verbal update during the meeting, and the Board may discuss any item individually as desired.

**Summary Report:**

City Redevelopment Projects, EDA, HRA, Planning Applications & Related Updates

See hyperlink in the attachment of this agenda item.

- Viking Terrace Cleanup update

Staff have met with the management of Viking Terrace to discuss site-specific needs and ensure alignment with this year's cleanup approach. Viking Terrace expressed satisfaction with their current cleanup efforts and indicated interest in potential City financial support to help offset associated costs that are passed on to their residents. Viking Terrace held their spring cleanup on Friday, May 22 & Saturday, May 23.

- Development updates

The Harvest Hills preliminary plat for 71 units of housing has been approved. Final plat and TIF agreement will be presented to Council in July for approval.

Heritage Lofts includes 138 units of housing and is working through final reviews under an approved 2023 TIF agreement.

The Archer Project has started through the Site Plan Review process. Certificate of Appropriateness has been approved. A height variance has been approved by the Zoning Board of Appeals and a conditional use permit has been approved by the Planning Commission. It is anticipated that the developer will apply for TIF.

Cedar Meadows has a signed development agreement and put shovel to dirt in preparation for building. Cedar Meadows is a proposed residential development located directly east of the Northfield Hospital. A development agreement for Phase I is now in place. Phase I includes a mix of 45 market rate single

family homes and townhomes, as well as a 45-unit, age restricted (55+) senior cooperative called Gracewin. Gracewin is still in the Pre-Application Review phase.

- Property Updates  
2330 Elianna Drive - The property has been relisted at \$290,000.

The most comparable recent sale is 2414 Elianna Drive, which was listed for sale at \$290,000 and sold for \$285,000. Staff remains in regular communication with the listing agent to monitor activity and market feedback.

308 Cherry Street - Staff is preparing an application to the Minnesota Housing Finance Agency's Impact Fund to support development of a homeownership opportunity on the HRA-owned Cherry Street lot. The application is due July 9, 2026, with award announcements anticipated in November 2026. Pending a successful award, construction could commence shortly thereafter or begin as late as spring 2027. A related item authorizing submission of the application is included on the City Council consent agenda immediately following this HRA meeting.

706/716 2<sup>nd</sup> St - Trees have been trimmed and sick trees removed.

- Other Updates  
On May 5, HRA and Building Department staff along with staff from Three Rivers Community Action (TRCA) participated in a community meeting hosted by management that included burgers and hot dogs. Staff shared information on the permit process for repairs on their manufacture homes and other resources available for community residents.

Omnibus Housing Budget and Policy Bill (Chapter 100 of the 2026 Minnesota Session Laws. Highlights of Housing Related Provisions Enacted During 2026 Legislative Session. Attachment 2. Also of note, Chapter 82, the "Homeowners Association Bill of Rights," passed. The new legislation includes broad consumer protections and limits on homeowners association practices, along with a provision affecting local development approvals.

City Staff is participating in Rice County Public Health's Community Health Improvement Plan (CHIP) Housing Work Group. The Rice County CHIP recognizes that all people in Rice County live in housing that is affordable to them, healthy, safe, stable and suitable for the household needs. They are in the Action Planning phase to develop plans for addressing the selected priorities. The May 13, 2026 meeting focused on Housing Cost Burden in Rice County.

The funding for HRA's single family rehabilitation loans and manufactured home repairs through the Community Development Block Grant (CDBG) have been depleted. Since 2020, the HRA has processed 38 applications, approved 25 homes and has deployed \$263,117 in our community. Staff is exploring leaning into TRCA to administer the Down Payment Assistance Program from the Local Housing Trust Fund (LHTF). TRCA has specialized and dedicated staff who's only job is to administer down payment assistance programs through various sources. The funds will be restricted for use in the LHTF boundary.

In March 2025, the HRA entered into a Memorandum of Understanding (MOU) to provide certain manufactured home repairs. The MOU was for \$50,000 and \$4,447 remain. TRCA continues to develop a more robust mobile (manufactured) home repair program and weatherization program. More information is in this packet.

For FY 2025, there is approximately \$15,000 available through CDBG for Down Payment Assistance (DPA) Loans. An additional \$52,516 for FY 2026 will be available after July 1, 2026.

**Alternative Options:**

N/A

**Financial Impacts:**

N/A

**Tentative Timelines:**

N/A

## Housing Related Provisions Enacted During 2026 Legislative Session



There were not many budget or policy committees that worked well together over the biennium, but Housing was the exception. Chair Igo, Chair Howard, and Chair Port worked very well together and were able to move forward where there was agreement and ended up passing the most consequential of all the supplemental budget bills passed in 2026. Between new debt service authorization of HIB's, using money from the Tyler Settlement, and repurposing interest funds at MHFA the bill was able to allocate a meaningful amount of new spending on housing programs.

### Omnibus Housing Budget and Policy Bill (Chapter 100 of the 2026 Minnesota Session Laws)

#### 1. Housing Appropriations (Article 1)

This section adjusts previously allocated funds and appropriates \$25,000,000 for fiscal year 2027 from the aggregated investment earnings of the housing development fund. This is repurposing money collected by MHFA via interest and being used towards housing priorities.

##### Allocation Breakdown:

- **Workforce Housing Development:** \$14,275,000
- **Supportive Housing Program:** \$4,000,000 (with updated language extending grant timelines for federal Continuum of Care recipients through 2027).
- **Manufactured Home Park Infrastructure:** \$4,000,000 for grants and loans.
- **Family Homeless Prevention & Assistance Program (FHPAP):** \$2,000,000 allocated directly from earnings, plus an additional general fund appropriation from unused tax-forfeited land settlement funds (Tyler Settlement)
  - Note there is an additional \$38 million for FHPAP that was funded via the omnibus tax bill, which is highlighted below
- **Tenant Education & Legal Advice:** \$425,000 for a statewide renter hotline.
- **Homeownership Education:** \$150,000 for counseling and training.

##### New Pilot Program:

- **Minnesota Nice HomeShare Pilot Program:** \$150,000 is granted to St. Louis County to administer a program assisting seniors (ages 55+) in Lake, St. Louis, and Washington counties. It matches home-owning seniors with spare rooms to adults needing affordable housing, handling background checks, references, and rent processing.

#### 2. Housing Infrastructure Bonds (Article 2)

- **Additional Bond Authorization:** Authorizes the MHFA to issue up to **\$100,000,000** in additional housing infrastructure bonds.

- **Debt Service Transfers:** Schedules annual general fund debt service transfers to the housing infrastructure bond account every July 15 from 2028 through 2049 to cover these new series.

### 3. Housing Policy and Administrative Changes (Article 3)

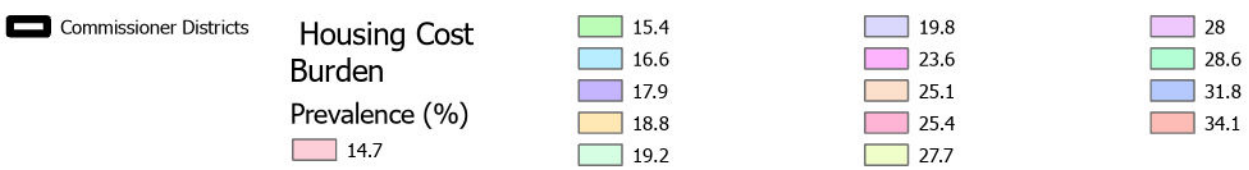
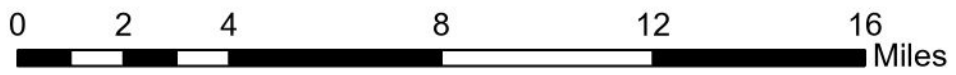
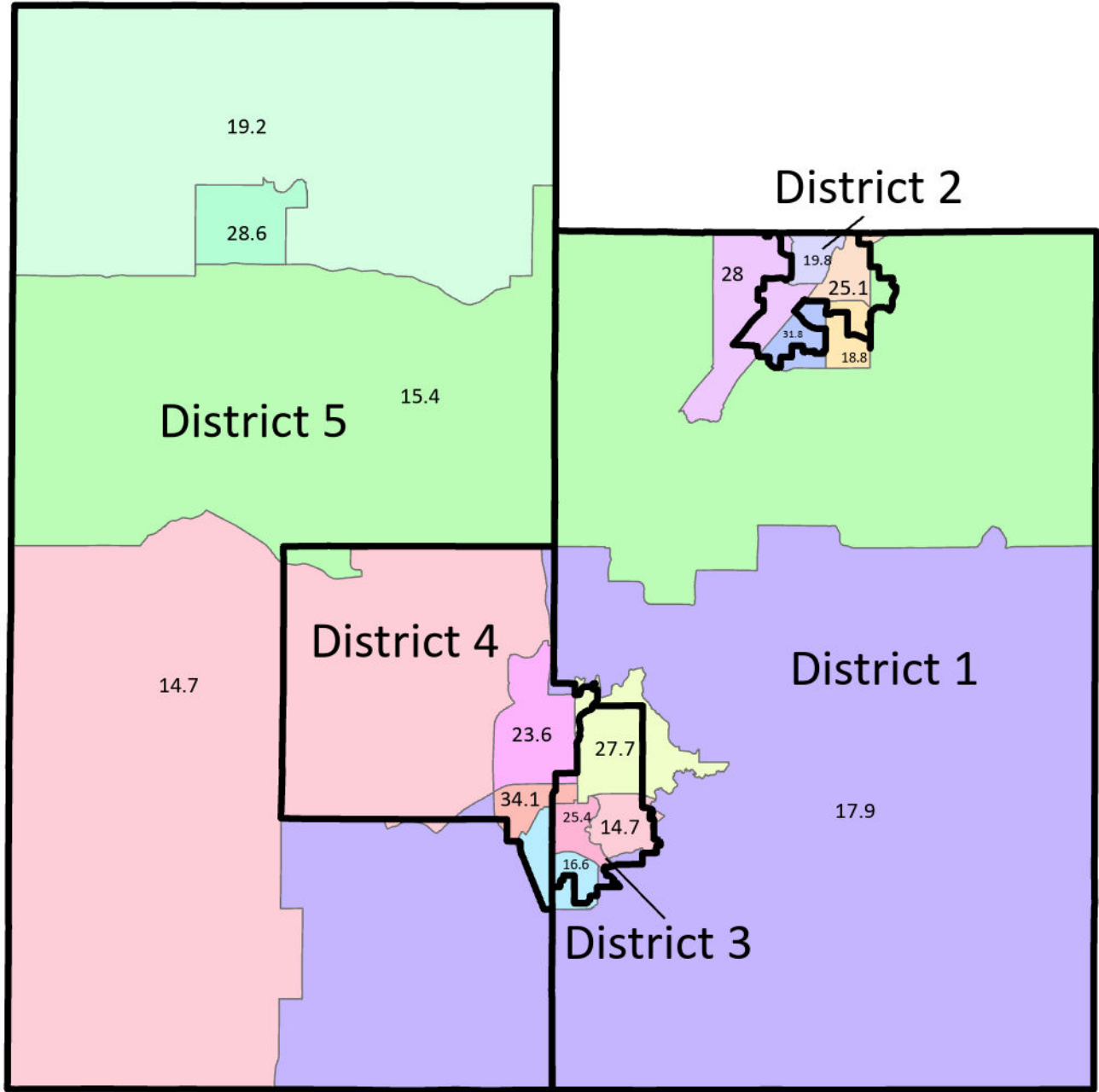
- **Expanded Investment Authority:** Allows qualifying local housing and redevelopment authorities to invest in certain SEC-registered, investment-grade fixed-income companies that support local multifamily housing development.
- **Interactive Technology for Meetings:** Updates the agency's ability to conduct meetings remotely via "interactive technology," provided the public can hear all discussions, at least one official is at the physical meeting location, and votes are conducted by roll call. Meetings must be live-streamed and archived on a website.
- **Lived-Experience Engagement Exemption:** Income earned by individuals providing feedback or serving as community proposal reviewers ("lived-experience engagement") will *not* count against their eligibility or recertification for state public assistance programs (such as childcare assistance, SNAP/food support, General Assistance, and MFIP).
- **Increased Oversight and Reporting:** Imposes strict annual reporting requirements on MHFA operating costs due by February 15 each year. The report must clearly separate the costs of administering state-funded programs from other agency activities and provide a breakdown of staff positions and investment earnings.
- **Legislative Access:** Requires the MHFA to report by February 15, 2027, on how it will provide legislative fiscal staff with remote access to the agency's accounting subsystem.

### Omnibus Capital Investment Bill

- A bonding bill came together on the final day of session with a bonding spreadsheet posted around 3:30 pm on the final day of the Legislative session
- There were two bills, a general fund bill and a general obligation bonds bill with a combined overall cost of \$1.2 billion
- The main focus of the bill was wastewater projects with roughly 1/3 of the total spending on local wastewater and drinking water projects
- The bill included **\$17.5 million for the Publicly Owned Housing Program**

### Omnibus Tax Bill

- Appropriates \$38,000,000 from the general fund to the Minnesota Housing Finance Agency for the family homeless prevention and assistance program. The section allows grants to be awarded to existing and former program grantees and Indian Tribes. The agency may redistribute unused money among grantees and must use all available methods of payment. The appropriation must be spent by December 31, 2026.



April 24, 2026



# Housing Cost Burden