



**Carver County Board of Commissioners
July 28, 2026
Work Session**

The County Board Room is open to the public

This Work Session will be broadcast live at:
<https://youtube.com/@CarverCountyMN>

Budget hearings will begin immediately after the Board Meeting and will not be Broadcast.

9:00 a.m. 1. **CONVENE**

 1.1. Pledge of allegiance

9:00 a.m. 2. **WORK SESSION**

 2.1. CDA 2027 Levy 2-10

UPCOMING MEETINGS

August 04, 2026	9:00 a.m.	Board Meeting
August 04, 2026		Budget Hearings to immediately follow the Board Meeting
August 18, 2026	9:00 a.m.	Board Meeting
August 25, 2026	9:00 a.m.	Board Work Session
September 01, 2026	9:30 a.m.	Board Meeting *time change
September 08, 2026	9:00 a.m.	*Board Meeting
September 22, 2026	9:00 a.m.	Board Work Session
October 06, 2026	9:00 a.m.	Board Meeting
October 20, 2026	9:00 a.m.	Board Meeting
October 27, 2026	9:00 a.m.	Board Work Session
November 03, 2026	9:00 a.m.	Board Meeting
November 17, 2026	9:00 a.m.	Board Meeting
November 24, 2026	9:00 a.m.	Board Work Session
December 01, 2026	9:00 a.m.	Board Meeting
December 15, 2026	9:00 a.m.	Board Meeting
January 5, 2027	9:15 a.m.	Organizational Session



Carver County Board of Commissioners
Request for Board Action

Agenda Item Name: CDA 2027 Levy
RBA Number: 2026-342
Department: Public Services - Administration
Contact: Nick Koktavy, Assistant County Administrator
Presenter: Allison Streich
Contract Name & Number:
Meeting Date: July 28, 2026
Item Type: Presentation

Strategic Initiative:

Taxpayer Value and Customer Service: Providing the best value and optimal customer service.

Background/Justification:

The Carver County Community Development Agency (CDA) provides affordable housing opportunities and fosters community and economic development in Carver County. See the attached budget narrative for more details on the CDA programs. The CDA's special benefit tax levy is distributed upon all taxable property within Carver County and is completely separate from the County's property tax levy.

In accordance with Minnesota Statute, the CDA is authorized to levy special benefit taxes subject to approval from the Carver County Board of Commissioners. At this work session, the CDA will provide information on their 2027 budget, their mission and strategic plan, information on their 2027 levy request, and an overview of the services that they provide and current initiatives. On September 1, the CDA will present the final 2027 levy for the County Board's consideration.

Action Requested:

Provide input and comments on the CDA's 2027 levy.

Fiscal Impact:

Funding:	Amount Budgeted:

Related Fiscal/FTE Comments:

The CDA is requesting a 2027 levy of \$3,959,665, which is an increase of 3.5% from 2026.

Attachments:

1. 2027 CDA narrative

Carver County Community Development Agency

CDA Board of Commissioners

Celi Haga - Chair
Sylvia Matekole - Vice Chair
Adam Teske - Secretary/Treasurer
Troy Williams - Commissioner
Gretchen Opprieht de Garcia - Commissioner

Mission Statement:

The Carver County Community Development Agency provides affordable housing opportunities and fosters Community and Economic Development in Carver County.

Vision:

To be an innovative leader in creating housing and economic opportunities to create Communities for a Lifetime in Carver County.

Values:

Commitment to Quality Results

Providing quality housing and private development assistance activities will be the hallmark of the Carver County CDA.

Quality Customer Service

As the Carver County CDA communities continue to develop, we are committed to meeting our customers' needs.

Commitment to Our Employees

To promote a challenging, fulfilling, and safe work environment that recognizes employee commitment to excellence.

Partnering

The CDA will achieve its mission through actively seeking partnerships and collaborative efforts with Carver County, its communities and with other agencies.

Integrity

In undertaking our duties, we are committed to the values of honesty, fairness, and trust.

2027 BUDGET NARRATIVE

For the 2027 budget, the Carver County Community Development Agency (CDA) is eligible for a levy of \$4,673,196, which is \$874,790 increase from the 2026 levy. The CDA is requesting a levy of \$3,959,665.11, a 3.5% increase from 2026. The impact on a \$508,000 average valued home is \$1.92 for a total of \$72.67.

Tenant Based Rental Assistance Programs and Housing

Bridges/Bridges RTC Program

MN Housing funded program to provide a housing subsidy for persons with mental illness.

Housing Trust Fund

A rental assistance program through MN Housing for High Priority Homeless households.

Permanent Supportive Housing Program

A federally funded program as part of the HEARTH Act for persons that are homeless and disabled. Due to changes in this program, the CDA will be ending its participation in July 2027.

Rental Housing Opportunities

The CDA provides and manages affordable housing opportunities for families and seniors throughout Carver County (735 units).

- Bluff Creek – Carver
- Brickyard – Chaska
- Carver Homes-Scattered Sites throughout Carver County
- Carver Oaks – Carver
- Carver Place – Carver
- Centennial – Chanhassen
- Crossings – Waconia
- Hilltop I/Hilltop II-Watertown
- Lake Grace-Chaska
- Mayer Elderly-Mayer
- Oak Grove-NYA
- Trails Edge South – Waconia
- Waybury – Chaska
- Windstone – Chaska

Project-Based Vouchers:

Of the CDA rentals, 160 units have Project Based Vouchers:

Of that total:

- 9 are designated for the unhoused population.
- 10 are designated for homeless veterans.
- 20 are designated for mainstream (between the ages of 18 and 61 and disabled).
- 4 are for partnership with Beyond New Beginnings.

- 10 are designated for homeless or at risk of homeless families within the school districts.
- 81 are our former public housing units converted under Rental Assistance Demonstration (RAD).
- 26 regular Project Based Vouchers.

Resident Services:

- Staff time to connect residents with needed services in the community. This includes presentations from outside organizations such as CAP Agency, River Valley Health Services, WeCAB and others. It also includes meeting with residents to determine needs and help complete applications and make referrals. Services include energy assistance, SNAP, mobile food shelf and others.

Community Development Programs

Community Growth Partnership Initiative was created and funded by the CDA in January 2016. The goals of the program are to increase the tax base and improve the quality of life in Carver County through three specific strategies: affordable housing development, job creation and redevelopment/community development; through direct grants to Carver County cities. These funds have leveraged over \$225M in other public and private funding.

Since its inception, the Initiative has achieved the following:

Predevelopment Grants:

- Thirty-four grants totaling \$256,680 have been awarded to help Carver County cities and townships prepare for future development.
- Grants have been awarded to the cities of Carver, Chanhassen, Chaska, Mayer, New Germany, Norwood Young America, Victoria, Waconia, Watertown, and the township of Laketown Township.
- Project examples include site specific redevelopment plans, wastewater facility plans, a downtown redevelopment plan, a parking study, housing study, zoning study, and industrial park study.

Community Development Grants:

- Thirty-three grants totaling \$2,372,549 have been awarded to assist Carver County cities and townships with jobs, housing, or redevelopment projects.
- Grants have been awarded to the cities of Carver, Chanhassen, Chaska, Cologne, Mayer, Norwood Young America, Victoria, Waconia, Waconia Township and Watertown.
- Project examples include business expansion and site improvements to facilitate housing or redevelopment and business development.

Technology Assistance Grants:

- One grant totaling \$875 has been awarded to assist Carver County cities and townships with economic development technology systems.
- The grant has been awarded to the city of Chanhassen.
- Project examples include the implementation of systems such as data-driven software for site selection, digital marketing platforms to attract industry, and platforms that provide business intelligence for local economic growth.

NextStage: The CDA continues to contract with NextStage, a nonprofit organization whose mission is to support entrepreneurs at every stage. NextStage provides new and existing business in Carver County with no cost business consultation. Planning resources include writing a business plan, refining concepts, testing

concepts feasibility, and compiling financial projects. Startup business resources include helping select appropriate business entity, licensing, compliance, accounting system support, and direct financing. Once the business is established, support includes building revenue, managing costs, securing capital, and providing access to state and local financing.

- In 2025, NextStage worked with 50 businesses throughout Carver County including providing financing/investment support of over \$830,000 with 6 financing events.
- Support in 2026 has been robust with 19 clients served through end of Q1.

Community Outreach: CDA supports and markets Chambers of Commerce, Cities and Townships, State and regional partnerships and local businesses. We continue to promote these partners by utilizing the updated Carver County CDA websites and social media including LinkedIn and Facebook. To enhance CDA visibility, mission awareness and program outreach, the CDA is conducting intense community engagement in the summer 2026 attending local events and festivals throughout the County.

Homeownership Programs:

- **Carver County Community Land Trust Program**

The CDA administers the Carver County Community Land Trust (CCCLT) Program, which provides access to home ownership opportunities for low-to-moderate income households who might not otherwise afford homes in the community. The CCCLT ensures permanent affordability by retaining ownership of the land and removing it from the real estate purchase. Homebuyers must be at or below 80% AMI, receive certification from a homebuyer education course, and be mortgage ready. Currently, there are 52 land trust homes located throughout Carver County within Chanhassen, Chaska, Cologne, Mayer, Victoria, Waconia, and Watertown. Since its inception, the land trust has served over 86 families. Additionally, 1 more home will be added through a Minnesota Housing funded Homebuyer Initiated Program. This Program allows households to purchase a home for sale on the open market in Carver County that will be added to the CCCLT. 5 of the 6 Homebuyer Initiated Program funding opportunities have closed, with the final applicant actively shopping for a home.

- **Septic/Well Replacement Loan**

The CDA partners with Carver County Environmental Services to provide Carver County homeowners with a low-interest loan and a low-income grant program for improvements to failing septic systems or wells. The CDA verifies applicants' income and property taxes for the loan and grant programs.

- **Single Family Mortgage Program**

Annually, the CDA assists in making sure Carver County residents can access the Minnesota City Participation Program (MCP) offered through Minnesota Housing. The MCP program is designed to assist first-time homebuyers obtain affordable financing to purchase a home. The MCP program continues to be well utilized as shown below.

	2025	2026 YTD
Carver County Allocation Amount	\$2,135,248	\$2,222,884
Committed Loans	20	15
Committed Amount	\$4,908,546	\$3,932,967
Down payment and closing cost assistance	\$278,500	\$194,600

Local Housing Trust Fund the Carver County Board of Commissioners created a Local Housing Trust Fund (LHTF) in December 2023 to encourage the creation and support of affordable housing for both rental housing

and owner-occupied housing to people of very low income, low income, and moderate-income. The Commissioners designated the CDA to administer the LHTF on behalf of Carver County. Levy funds are currently the predominant resource for the LHTF. The CDA dedicated \$100,000 in 2024, \$32,500 in 2025 and \$71,333 in 2026 to the LHTF. The use of some of the funds has been allocated for an expansion of the partnership with Beyond New Beginnings.

LAHA Funds: A Professional Service Agreement (PSA) for Distribution of Local Affordable Housing Aid (LAHA) was fully executed on April 30, 2025, between the County and CDA.

- 2024 funding:
 - The first round of DPA (launched in 2025) provided funding to 19 first-time buyer households to support their dream of homeownership in Carver County. Average assistance was \$49,895 (18 households received \$50K and one household received \$48K). Average HH size was 2.4 persons. Average income was \$78,342. Average purchase price was \$321,482 and average mortgage was \$263,573. 47% of homebuyers were current Carver County residents. Homes were purchased in 9 of the 11 cities.
 - The rental assistance program launched in February and closed in April 2026. The CDA expended \$163K in emergency rental assistance to assist households experiencing housing instability in Carver County. This program was administered in partnership with Bountiful Basket Food Shelf. We served 64 households, with an average household size of 3, average income of \$31,572 and an average assistance amount of \$2496.
 - The remaining 2024 amount will be used as part of the funds approved towards rehab work at the new building in New Germany, which will consist of new siding windows and exterior doors.
- 2025
 - The CDA launched the second round of first-time homebuyer DPA and the first round of first-gen DPA a few weeks ago and already have five reservations for homebuyers and 24 pre-applications being processed.
 - The multi-family CDA set aside was for the purchase and rehab of 100 State St in New Germany and 110 W 2nd St in Chaska. The multi-family non-CDA is set aside for other developers to apply for funding towards new construction. That will be combined with 2026 funds.
 - The senior rehab program will launch in fall 2026, in partnership with Rebuilding Together Minnesota. This program is designed to help low-income Carver County homeowners age 62 and older or disabled, repair vital homes systems. The intent of the Carver County Senior Home Repair Program is to help low-income senior homeowners (50% AMI or less, currently \$46,350 for a household of 1 and \$66,200 for a household of four) repair or replace critical systems within their homes and allow them to more successfully age in place. The maximum loan amount per household is \$30K and is a no-interest, deferred loan that will be forgiven at 1/10th per year if the homeowner remains in the home for 10 years. Eligible improvement examples include accessibility modifications, HVAC, electrical and plumbing systems.
- 2026
 - \$1,300,000 for Trail's Edge Senior to replace \$2,000,000 in federal earmarks that reduce the amount of tax credits the project is eligible for and added layers of compliance that will slow down the closing process and opening of the project. 10% set aside for other developers to apply for funding towards new construction. With a total of \$610,697.24 of funding between 2025 and 2026, the CDA intends to release an RFP for developers in late 2026 for this funding. The use for the remaining funds will be decided in the next month or so.

American Rescue Plan Act (ARPA)/CDA Housing Project Funds

In 2021 Carver County allocated \$5,900,000 to the CDA for various housing projects Carver County. Below is

an update on the remaining projects that have not been completed.

- Trail’s Edge Senior was awarded funding in 2025 and will break ground in late 2026.
- The allocation of \$1 million for Carver Place was funded and this opened in September 2025
- The allocation of \$1 million for Carver Oaks was funded and opened in February 2026.

CDA Housing Project Funds update

Project	Funding Amount	Status
Carver Place	\$1,000,000	Project opened in September 2025
Carver Oaks Senior	\$1,000,000	Project opened in February 2026
Trail’s Edge Senior	\$1,000,000	Project to close in late 2026

2027 Levy Funding Change

Use	2026 Approved	2027 Request
Administrative	\$243,671	\$132,944
Total	\$243,671	\$132,944

2027 Requested Budget

Revenue

Revenues		2026 Approved Budget	2027 Requested Budget	Change
Administrative (including pass-through grants and operating)		\$3,844,278	\$3,705,806	-\$138,473
Housing		\$11,907,050	\$12,204,726	\$297,676
Tax Levy		\$3,827,073	\$3,959,665	\$132,592
TOTAL		\$19,578,401	\$19,870,197	\$292,148

Expenses

Expenditures	2026 Approved Budget	2027 Requested Budget	Change
Administrative, Operating, Pass-through grant, Community Development	\$7,395,351	\$7,389,471	-\$5,528
Housing	\$11,907,050	\$12,204,726	\$297,676
Bonds	\$ 276,000	\$ 276,000	\$0
TOTAL	\$19,578,401	\$19,870,197	\$292,148