



Carver County Community Development Agency

Board of Commissioners Packet

January 18, 2024

5:00 p.m. - Regular Meeting

CDA Office, 705 N. Walnut Street, Chaska





CARVER COUNTY CDA BOARD OF COMMISSIONERS

Agenda

Meeting Date: January 18, 2024

5:00 pm

CDA Boardroom, Chaska, MN

1. Executive Director to Convene Meeting and Call To Order and Roll Call

2. Audience

Anyone wishing to address the CDA Board on an item not on the agenda, or an item on the consent agenda, may notify Ellie Logelin (elliel@carvercda.org or 952-448-7715) and instructions will be given to participate during the meeting or provide written comments. Verbal comments are limited to five minutes.

3. Nomination and Election of Chair for 2024

4. Nomination and Election of Vice Chair 2024

5. Nomination and Election of Secretary/Treasurer for 2024

6. Oath of Office

7. Approval of Agenda and Meeting Minutes

A. Approval of Meeting Minutes – December 21, 2023 Regular Meeting

8. Consent Agenda

A. Approval of January 2024 Dashboard

B. Approval of Write-Off of Past Tenant Balances for December 2023

C. Approval of Record of Disbursements – December 2023

9. Regular Agenda

A. Approval of the Updated Community Growth Partnership Initiative Guidelines

B. Approval of Military Leave Pay

10. Information

A. Open Meeting Law Training

B. John Fahey, Carver County Commissioner

C. Nick, Koltavy, Assistant County Administrator Carver County

C. Adjournment

For More Information, call 952-448-7715

Carver County CDA Board meeting agendas are available online at:
<https://www.carvercda.org/about-ccda/board-of-commissioners/>

Next Meeting:

CDA Board of Commissioners Regular Meeting

February 15, 2024 at 5:00 pm

Carver County CDA Boardroom, 705 N Walnut St Chaska, MN 55318



Board of Commissioners

Meeting Minutes

Meeting Date: December 21, 2023

4:00 pm

CDA Boardroom, Chaska, MN

Board Chair Carlson called the meeting to order at 4:00 p.m.

COMMISSIONER ROLL CALL:

| | | Present | Absent |
|---------------------|------------------|-------------------------------------|-------------------------------------|
| Chair | Sarah Carlson | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Vice Chair | Molly Koivumaki | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Secretary/Treasurer | Darrel Sudheimer | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Commissioner | Adam Teske | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Commissioner | Greg Anderson | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

CDA Staff in attendance:

| | |
|--------------------------------|------------------|
| Executive Director | Julie Frick |
| Deputy Director | Allison Streich |
| Director, Finance | Karen Reed |
| Director, Housing | Shanika Bumphurs |
| Director, Economic Development | Chuck Swanson |
| Office Administrator | Ellie Logelin |
| Human Resources | Janette Meyer |
| Maintenance Manager | Chris Rotell |

Others in attendance:

Owen Ritter – Brickyard Resident

AUDIENCE

Owen Ritter addressed the Board. Owen expressed concerns regarding the property manager at the Brickyard. Carver County CDA's Director of Housing, Shanika Bumphurs, extended an invitation to meet with Owen to have the opportunity to express any concerns and provide clarity – Owen accepted.

Owen Ritter left the meeting at 4:21 p.m.

APPROVAL OF AGENDA AND MEETING MINUTES

23-60 Approval of Agenda and Meeting Minutes

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners, that the agenda for the December 21, 2023, Regular CDA Board meeting be approved as written.

BE IT FURTHER RESOLVED by the Carver County Community Development Agency Board of Commissioners that the minutes for the November 16, 2023, Regular meeting be approved as written.

Motion: Anderson

Second: Teske

Ayes: 4

Nays: 0

Absent: 1

Abstain: 0

| | Yes | No | Absent | Abstain |
|-----------|-------------------------------------|--------------------------|-------------------------------------|--------------------------|
| Carlson | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Koivumaki | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

| | | | | |
|-----------|-------------------------------------|--------------------------|--------------------------|--------------------------|
| Sudheimer | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Teske | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Anderson | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

CONSENT AGENDA

23-61 Approval of the December 2023 Dashboard

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners, that the December 2023 Dashboard is approved as written.

23-62 Approval of Write-Off of Past Tenant Balances for November 2023

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners, that the Write-Off of Past Tenant Balances for November 2023 is approved as written.

23-63 Approval of Record of Disbursements – November 2023

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners, that the November 2023 Record of Disbursements is approved as written.

Motion: Sudheimer

Second: Anderson

Ayes: 4 Nays: 0 Absent: 1 Abstain: 0

| | Yes | No | Absent | Abstain |
|-----------|-------------------------------------|--------------------------|-------------------------------------|--------------------------|
| Carlson | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Koivumaki | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Sudheimer | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Teske | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Anderson | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

REGULAR AGENDA

EXECUTIVE DIRECTOR PERFORMANCE REVIEW – CLOSED MEETING

Closure of the December 2023 Board Meeting

Motion to close the meeting at 4:21 p.m.

Motion: Sudheimer

Second: Anderson

Ayes: 4 Nays: 0 Absent: 1 Abstain: 0

| | Yes | No | Absent | Abstain |
|-----------|-------------------------------------|--------------------------|-------------------------------------|--------------------------|
| Carlson | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Koivumaki | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Sudheimer | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Teske | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Anderson | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

The CDA Board meeting closed at 4:21 p.m.

Opening of the December 2023 Board Meeting

Motion: To open the meeting at 4:42 and approve a 3% increase for Executive Director.

Motion: Sudheimer

Second: Anderson

Ayes: 4

Nays: 0

Absent: 1

Abstain: 0

| | Yes | No | Absent | Abstain |
|-----------|-------------------------------------|--------------------------|-------------------------------------|--------------------------|
| Carlson | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Koivumaki | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Sudheimer | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Teske | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Anderson | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

The CDA Board meeting opened at 4:42 p.m.

INFORMATION

The Director of Human Resources, Janette Meyer, extended a “thank you” to the Board on behalf of Carver County CDA staff for the approval of additional benefits to the Employee Handbook.

The Director of Community and Economic Development, Chuck Swanson, provided an update on Sub-Surface Loans, tax reductions for Land Trust properties, and the Choose Carver County website.

The Director of Housing, Shanika Bumphurs, shared that the housing team at Carver County CDA is working towards implementing new changes that are effective starting in 2024.

A “thank you” was extended to Deputy Director, Allison Streich, from Board Chair Carlson for speaking with Carver County on the Local Housing Trust Fund.

ADJOURNMENT

23-64 Adjournment

BE IT RESOLVED that the Carver County Community Development Agency Board of Commissioners hereby adjourns until Thursday, January 18, 2024.

Motion: Anderson

Second: Teske

Ayes: 4

Nays: 0

Absent: 1

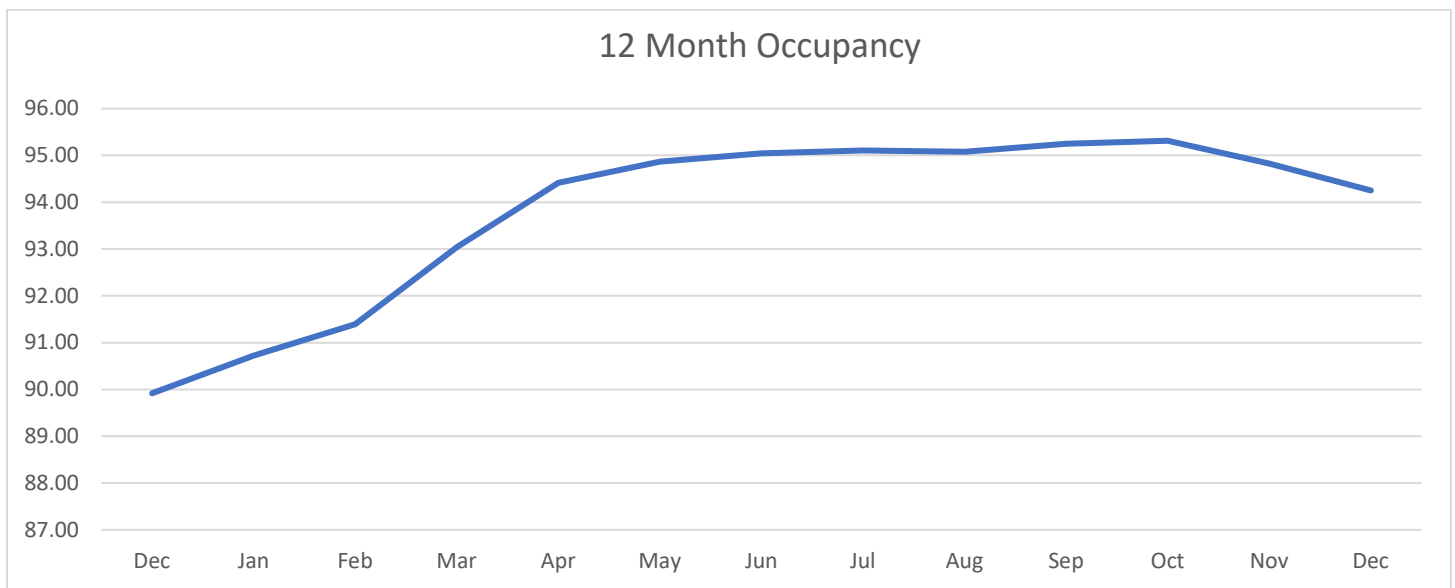
Abstain: 0

| | Yes | No | Absent | Abstain |
|-----------|-------------------------------------|--------------------------|-------------------------------------|--------------------------|
| Carlson | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Koivumaki | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Sudheimer | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Teske | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Anderson | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

The CDA Board meeting adjourned at 4:56 p.m.

HOUSING UPDATES

| HOUSING OCCUPANCY | | | |
|--------------------------|------------------|---------------|--------------|
| | Workforce | Senior | Total |
| # Units | 395 | 339 | 734 |
| # Leased | 379 | 322 | 701 |
| Occupancy Rate | 96% | 95% | 95% |



The 12 Month Occupancy Report includes 14 vacant units at Hilltop/Mayer, that will not be leased until they are rehabbed

2024 Capital Improvements in Process

| Property | Improvement Project | Status and Tentative Schedule |
|-----------------|---|---|
| Brickyard | <ol style="list-style-type: none"> Brick and Concrete repairs around entire building. Hallway Lighting Replacement | <ol style="list-style-type: none"> Out for bid on 1/26, with bids due back 2/15. This will be an in-house project. Project to be completed in February 2024. |
| Centennial | <ol style="list-style-type: none"> Fire Alarm Panels | <ol style="list-style-type: none"> To be completed by February 2024. |
| Hilltop/Mayer | <ol style="list-style-type: none"> Property Transition and Rehab Common Area Painting and Flooring Replacement. Gutter Project Attic Insulation | <ol style="list-style-type: none"> All units expected to be completed by February 2024. Work to start in March of 2024. Working on adding gutters to both properties. Working on proposals for the project. |

| | | |
|------------|------------------------|----------------------------------|
| Lake Grace | 1. Parking Lot Repairs | 1. Project being pushed to 2024. |
|------------|------------------------|----------------------------------|

Staffing News:

- We have 1-Property Manager Position, 1-Maintenance Technician Position, 1-Caretaker Position available.

Miscellaneous News:

- January 22, 2024, is the go live date for Yardi Maintenance IQ.
- Jessica B., Ryan H., and Ben H., working on Boiler License Certification.

| SPECIAL PROGRAMS | | | |
|-------------------------|-------------------|-------------------------------|-------------------------|
| Program | Grant Term | # Units Under Contract | % Under Contract |
| Bridges | 7/1/23-6/30/25 | 13 | 100% |
| Bridges RTC | 7/1/23-6/30/25 | 2 | 100% |
| Housing Trust Fund | 10/1/23-9/30/25 | 15 | 94% |
| CoC PSH | 8/1/23-7/31/24 | 14 | 93% |

Resident Services

Presentations (2023)

| Agency | Property | Number of Residents |
|------------------------------|--------------|---------------------|
| SW Transit | Waybury | 9 |
| | Centennial | 17 |
| River Valley Health Services | Waybury | 12 |
| WeCAB | Waybury | 7 |
| | Centennial | 19 |
| CAP Agency | Waybury | 15 |
| | Centennial | 3 |
| | Oak Grove | 10 |
| | Crossings | 14 |
| | Trial's Edge | 7 |
| Medicare Update | Waybury | 13 |
| | Centennial | 7 |
| | Oak Grove | 3 |
| | Crossings | 21 |

2023 YTD:

| # of appointments | # of residents/clients | Mobile food shelf participants | Energy Assistance Program Application assistance |
|-------------------|------------------------|--------------------------------|--|
| 32 | 41 | Waybury-26 Centennial-3 | 31 new |

| | | | |
|--|--|--|--|
| | | Crossings-4 Brickyard-4 Trail's Edge-5 | |
|--|--|--|--|

CDA SERVICES BY COMMUNITY

The table below lists the main CDA services and number of participants or units for each Carver County Community. Numbers are year to date (or are noted accordingly).

| | Metro HRA Housing Choice Vouchers | CDA Affordable Rental Units | CDA Subsidized Rental Units | CDA Rental Assistance Participants | Septic Loans and Grants | Community Growth Partnership Initiative (awards since 2016) plus outstanding Business Loan Funds | Entrepreneur Support Program (Thru Q4 2021) | Land Trust Units | Housing Rehab (single family and multifamily rental) | Commercial and Mixed-Use Rehab |
|-------------|-----------------------------------|-----------------------------|-----------------------------|------------------------------------|-------------------------|--|---|------------------|--|--------------------------------|
| Carver | 17 | 9 | 9 | 6 | | 3 | 3 | | | |
| Chanhassen | 45 | 59 | 20 | 2 | | 5 | 3 | | | |
| Chaska | 145 | 183 | 174 | 24 | | 3 | 9 | 27 | 2 | |
| Cologne | | | 3 | 2 | | 1 | 5 | 1 | | |
| Hamburg | | | | | | | | | | |
| Mayer | | | 10 | | | | | 1 | | |
| New Germany | | | | 1 | | 4 | | | | |
| NYA | 3 | 47 | 10 | 1 | | 3 | 5 | | 3 | 7 |
| Victoria | | 3 | 3 | | | 4 | 4 | 1 | | |
| Waconia | 13 | 119 | 51 | 7 | | 2 | 4 | 9 | | |
| Watertown | 2 | | 34 | | | 4 | 2 | 1 | 7 | 9 |
| Townships | | | | | 17 | 1 | | | | |
| Other | | | | | | | 1 | | | |
| TOTAL | 225 | 420 | 314 | 43 | 17 | 30 | 36 | 40 | 12 | 16 |

FINANCE

| FINANCE | | | | |
|------------|--------------|-----------------------------|-----------------------------|----------|
| | | December 2023 YTD Actual | December 2023 YTD Budget | Variance |
| CDA | Revenue | 15,459,856 | 14,906,818 | 553,038 |
| | Expenses | 10,533,942 | 10,941,270 | 407,328 |
| | Cash Balance | 7,545,018 | | |
| | | | | |

| | | December 2023 YTD Actual | December 2023 YTD Budget | Variance |
|-------------------|--------------|-----------------------------|-----------------------------|----------|
| Properties | Revenue | 7,929,981 | 7,719,152 | 210,829 |
| | Expenses | 5,115,519 | 5,135,890 | 20,371 |
| | Cash Balance | 2,881,033 | | |

Revenue Recapture collected through December

Note-Write-off amounts and collected amounts may not be from the same year.

| Property: | Written off: | Collected: | Notes: |
|---------------|------------------|-----------------|--------|
| Lake Grace | \$10,496 | \$836 | |
| Carver Homes | \$22,428 | \$16,709 | |
| Bluff Creek | \$ 2,663 | | |
| Oak Grove | | | |
| Hilltop | \$22,189 | | |
| Centennial | \$1,289 | | |
| Crossings | \$7,724 | | |
| Waybury | \$2,985 | | |
| Windstone | \$53,285 | \$3,585 | |
| Total: | \$123,059 | \$21,130 | |

Other Finance updates

Consolidated YTD revenues for the CDA through December were \$15,459,856 and expenses were \$10,533,942. **Net Operating Income was \$4,925,914, 24% over budget.** YTD Revenues for the properties were \$7,929,981 and expenses were \$5,115,519. **Net Operating Income was \$2,814,462, 9% over budget.**

COMMUNITY & ECONOMIC DEVELOPMENT

COMMUNITY LAND TRUST (CCCLT)

| | |
|------------------------|----|
| Total Units | 42 |
| Total resales YTD | 0 |
| # of families helped | 73 |
| Waiting list | 5 |
| Acquisition this month | 0 |

Notes:

Vacant Lot at 413 Franklin Ave NE, Watertown, Grant Funds awarded 2023

Chaska Yards (Ernst/Ess Project) Construction/Rehab phase. Start fall 2023, complete fall 2024.

Redevelopment Signed, and First Amendment. Working with Attorney, County and City on replotting new property lines

Anticipating closing on property before January 31st, 2024

BUSINESS DEVELOPMENT - NEXTSTAGE

| | Q1 2023 | Q2 2023 | Q3 2023 | Q4 2023 | Total 2023 |
|--------------------------------------|-----------|---------|-----------|-----------|------------|
| Total Carver County Clients Assisted | 15 | 12 | 12 | 10 | 49 |
| # of Financing Events | 3 | 0 | 2 | 1 | 6 |
| Total Financing/Investment | \$111,000 | 0 | \$375,000 | \$275,000 | \$761,000 |
| New Business Starts | 0 | 0 | 0 | 0 | 0 |
| Business Expansions | 0 | 0 | 2 | 0 | 2 |
| New FT Jobs | 0 | 0 | 2 | 2 | 4 |
| New PT Jobs | 0 | 0 | 3 | 1 | 4 |

MINNESOTA CITIES PARTICIPATION PROGRAM (MCPP) –

2023 allocation is \$1,943,009 (increase of 9.4% from 2022). Numbers through November, 2023 (Not received Dec yet)

| | # Committed loans | Total \$ | % of allocated funds |
|---------------------------|-------------------|--------------|----------------------|
| First Mortgage Loans | 21 | \$4,959,702 | 255% |
| Additional Start-up loans | 7 | \$2,288,084 | N/A |
| Step up loans | 18 | \$5,395,501 | N/A |
| Down payment assistance | | \$362,350 | N/A |
| TOTALS | 46 | \$12,643,287 | N/A |

COMMUNITY GROWTH PARTNERSHIP INITIATIVE (CGPI)

Open Grants:

| Year | Grant | City | Project | Budget |
|------|-------------------|------------------|-------------------------------|----------|
| 2020 | Comm. Development | CDA – Carver | 103 Unit Senior Workforce Hsg | \$85,000 |
| 2020 | Comm. Development | CDA – Chaska | Ernst House Rehab | \$85,000 |
| 2021 | Comm. Development | CDA – Chaska | Ernst House Rehab | \$92,500 |
| 2022 | Pre Development | Mayer | Old Firehall | \$7,500 |
| 2023 | Pre Development | Laketown | Sewer Feasibility | \$7,500 |
| 2023 | Pre Development | Norwood Young Am | Housing Study | \$7,500 |
| 2023 | Pre Development | Chanhassen | Downtown Guideline | \$7,500 |
| 2023 | Pre Development | Waconia | Waterford Assoc. | \$7,500 |
| 2023 | Comm. Development | Mayer | Old Firehall | \$90,000 |
| 2023 | Comm. Development | Waconia Township | Sovereign Estates | \$90,000 |
| 2023 | Pre Development | Mayer | Creamery Bldg | \$7,500 |

SEPTIC / WELL LOAN PROGRAM (SSTS)

| | 2025 new assessments | Underway (anticipated 2025 assessment) | 2024 Paid Off | Total active assessments |
|--------------|----------------------|--|---------------|--------------------------|
| Applications | 2 | 11 | 0 | 60 |

ECONOMIC DEVELOPMENT (social media)

FACEBOOK choosecarvercounty

| | Q1 2023 | Q2 2023 | Q3 2023 | Q4 2023 | Total 2023 |
|--------------------------|---------|---------|---------|---------|------------|
| Facebook Reach | 94 | 3,982 | 1,091 | 10,700 | 15,867 |
| Facebook Visits | 87 | 422 | 341 | 404 | 1,254 |
| Facebook Page new likes | 2 | 31 | 13 | 9 | 55 |
| Total Facebook Likes | | | | 139 | |
| Total Facebook Followers | | | | 192 | |

- Note: Q4 utilized first Facebook ad promoting new website therefore significantly increasing Facebook reach

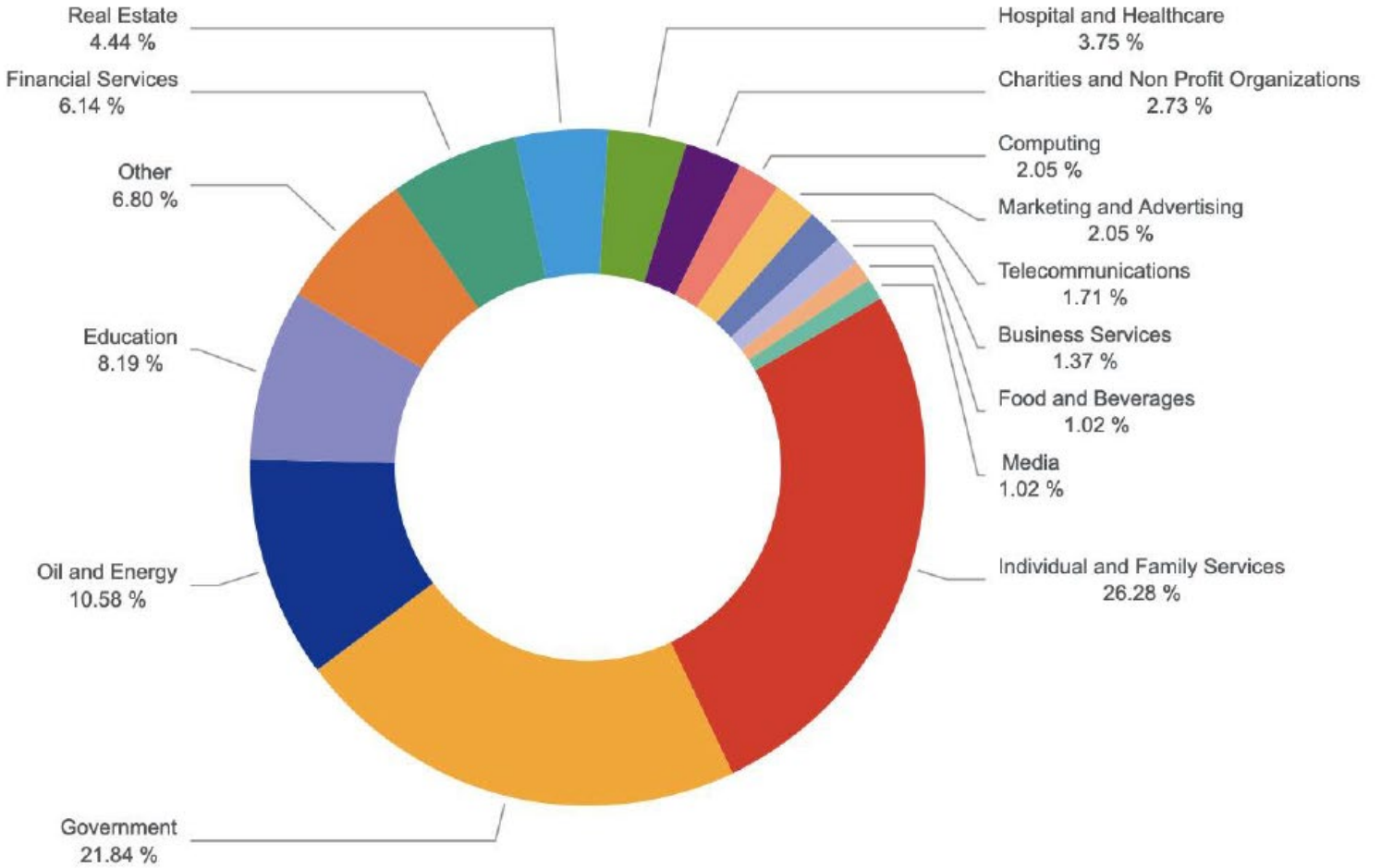
CHOOSECARVERCOUNTY.COM

| | Q1 2023 VCC | Q2 2023 VCC | Q3 2023 VCC | Q4 2023 CCC | Total 2023 |
|--|-------------|-------------|-------------|-------------|------------|
|--|-------------|-------------|-------------|-------------|------------|

| | | | | | |
|--------------------|----------------------------|----------------------------|---------------------------|-------------------------|--|
| Page Views | 826 | 941 | 1,200 | 2,467 | |
| Average Engagement | 1m 03s | 57s | 51s | | |
| Top 3 Pages | Home, Events, Things To Do | Home, Events, Things to Do | Events,Home, Things To Do | Home, Events, Work Here | |

CHOOSECARVERCOUNTY.COM OFFICIALLY WENT LIVE OCTOBER 2ND, 2023!

Lead Forensics

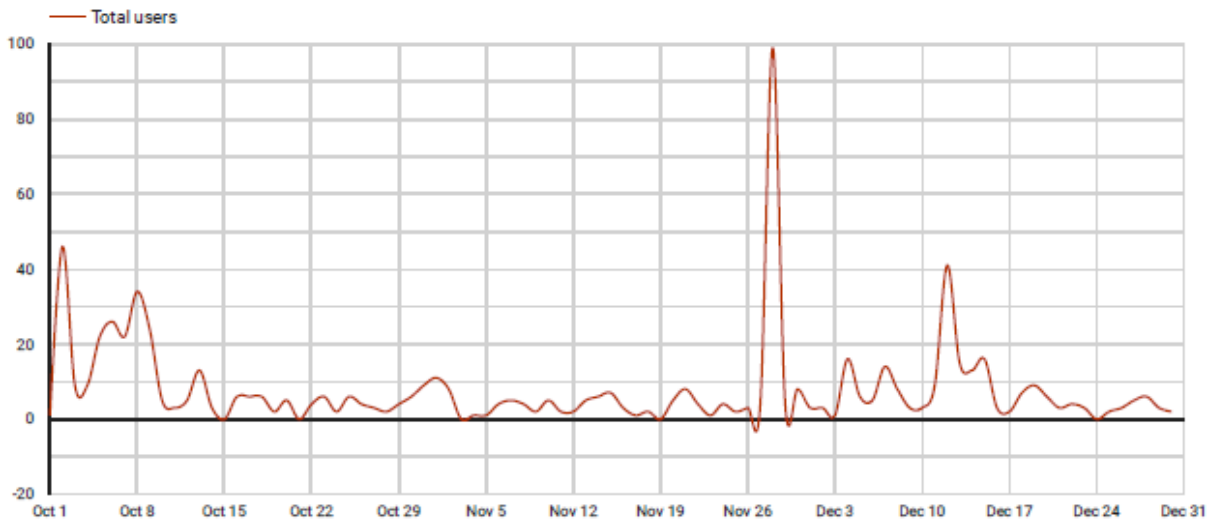




Google Analytics Audience Overview

Oct 1, 2023 - Dec 31, 2023

Your audience at a glance!



Total users
543

New users
534

Sessions
878

Sessions per user
1.62

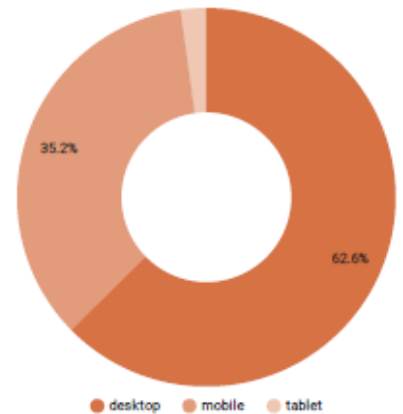
Engagement rate
47.15%

Views
2,467

Engaged sessions
414



What device are people using?



| Device category | Total users |
|-----------------|-------------|
| 1. desktop | 340 |
| 2. mobile | 191 |
| 3. tablet | 12 |

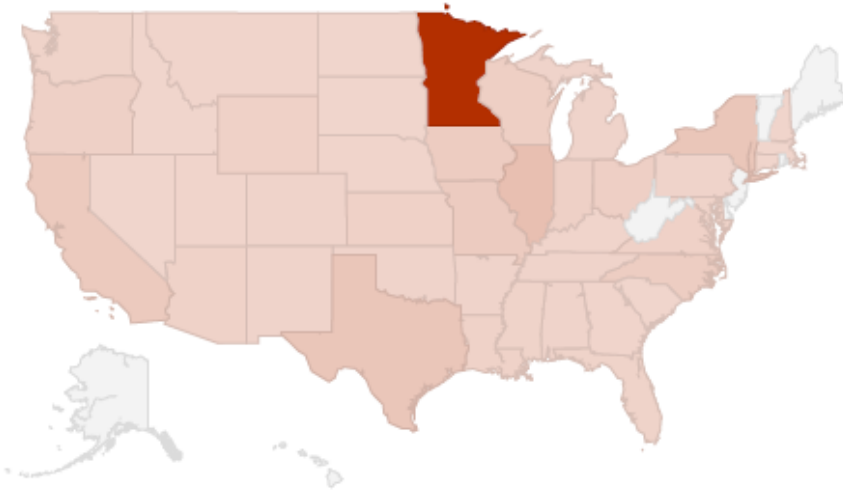
| Country | Total users |
|-------------------|-------------|
| 1. United States | 409 |
| 2. Ireland | 11 |
| 3. United Kingdom | 7 |
| 4. India | 5 |
| 5. Mexico | 4 |
| 6. Sweden | 4 |
| 7. Germany | 2 |
| 8. New Zealand | 2 |
| 9. Canada | 1 |
| 10. France | 1 |



Google Analytics Audience Overview

Let's learn a bit more about your users!

USA Audience

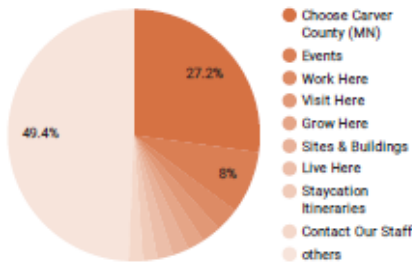


1 210

Higher Traffic - States (globally)

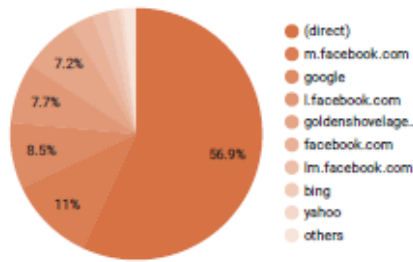
| Region | Total users |
|-------------------|-------------|
| 1. Minnesota | 210 |
| 2. Illinois | 29 |
| 3. New York | 20 |
| 4. Texas | 20 |
| 5. California | 15 |
| 6. Missouri | 13 |
| 7. Iowa | 12 |
| 8. North Carolina | 11 |
| 9. Wisconsin | 9 |
| 10. Ohio | 8 |

Higher Traffic - Pages



| Page title | Total users | Views |
|------------------------------|-------------|-------|
| 1. Choose Carver County (MN) | 362 | 670 |
| 2. Events | 42 | 198 |
| 3. Work Here | 40 | 76 |
| 4. Visit Here | 40 | 61 |
| 5. Grow Here | 34 | 53 |
| 6. Contact Our Staff | 33 | 44 |
| 7. Live Here | 32 | 50 |
| 8. Staycation Itineraries | 30 | 45 |
| 9. Site Selection | 23 | 40 |
| 10. Outdoor Adventures | 21 | 34 |

Acquisition Sources

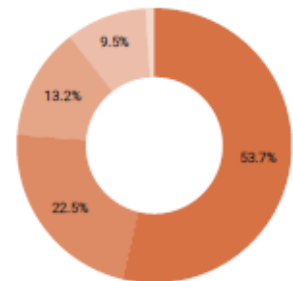


| First user source | Total users |
|------------------------|-------------|
| 1. (direct) | 309 |
| 2. m.facebook.com | 60 |
| 3. google | 46 |
| 4. l.facebook.com | 42 |
| 5. goldenshovelage.com | 39 |
| 6. facebook.com | 16 |
| 7. lm.facebook.com | 11 |
| 8. bing | 8 |
| 9. yahoo | 3 |
| 10. baldu | 2 |

Higher Traffic - Cities (globally)

| City | Total users |
|----------------|-------------|
| 1. Minneapolis | 46 |
| 2. Chaska | 33 |
| 3. Chicago | 24 |
| 4. New York | 17 |
| 5. Victoria | 13 |
| 6. Saint Paul | 9 |
| 7. Forest City | 7 |
| 8. Owatonna | 7 |
| 9. Cheyenne | 6 |
| 10. Minnetonka | 6 |

Traffic Type



| Session default c... | Total users |
|----------------------|-------------|
| 1. Direct | 305 |
| 2. Organic Social | 128 |
| 3. Organic Search | 75 |
| 4. Referral | 54 |

ADMINISTRATIVE/OTHER ITEMS OF INTEREST

Staff will be presenting to the County Board on February 6 for an update on the ARPA funds related to Carver Place, Carver Oaks and Trail's Edge Senior.



Board of Commissioners

Request for Board Action

Meeting date: January 18, 2024,

Agenda number: 8B

DEPARTMENT: Housing

FILE TYPE: Regular Consent

TITLE: Approval of Write-Off of Past Tenant Balances for December 2023

PURPOSE/ ACTION REQUESTED: Approve write-off of Past Tenant Balances

SUMMARY: The Carver County CDA's policy is to write off past tenant balances that have been submitted to MN Revenue Recapture and was approved by the CDA Board. When a past tenant moves out with a balance, the tenant has 10 business days to contact the CDA to either pay the balance in full or set up a repayment agreement. If the past tenant does not contact the CDA, the balance due is submitted to MN Revenue recapture. The CDA will "write-off" the past balance in Yardi once it has been submitted to MN Revenue Recapture. Any former resident that has been submitted to MN Revenue Recapture due to that past balance will remain there until such time as that balance is paid or the six-year statute of limitations has passed.

RECOMMENDATION: Staff recommend approval of the write-off of past tenant balances.

EXPLANATION OF FISCAL/ FTE IMPACTS:

None Current budget Other Amendment requested New FTE(s) requested

RESOLUTION:

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners that the Past Tenant balance for December 2023 is hereby approved to be written off.

PREVIOUS BOARD ACTION

N/A

ATTACHMENTS

Past tenant balances

BOARD GOALS

Focused Housing Programs Collaboration Development/Redevelopment
 Financial Sustainability Operational Effectiveness

PUBLIC ENGAGEMENT LEVEL

Inform and Listen Discuss Involve N/A

CONTACT

Department Head: Shanika Bumphurs, Director of Property Management

Author: Shanika Bumphurs, Director of Property Management

Tenant Unpaid Charges

Status = Past

| Property | Unit | Tenant Status | Charge Type | Current Owed | Amount Paid |
|-----------------------------|-------------|----------------------|--------------------|---------------------|--------------------|
| Crossing Resident 1 | | | | | |
| | 313 | Past | DAMAGE | \$4,943.56 | \$0.00 |
| | 313 | Past | RENT | \$252.36 | \$937.64 |
| Total For Resident 1 | | | | \$5,195.92 | \$937.64 |
| Total | | | | \$5,195.92 | \$937.64 |



Board of Commissioners

Request for Board Action

Meeting date: January 18, 2024

Agenda number: 8C

DEPARTMENT: Finance

FILE TYPE: Regular - Consent

TITLE: Approval of Record of Disbursements - December 2023

PURPOSE/ ACTION REQUESTED: Approve Record of Disbursements for December 2023

SUMMARY: In December 2023, the Carver County Community Development Agency (CDA) had \$1,901,457.08 in disbursements and \$163,618,68 in payroll expenses.

Attachment A provides the breakdown of disbursements. Additional detail is available from the Finance Department.

RECOMMENDATION: Staff recommends approval of the Record of Disbursements for December, 2023.

EXPLANATION OF FISCAL/ FTE IMPACTS:

None Current budget Other Amendment requested New FTE(s) requested

RESOLUTION:

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners, that the December 2023 Record of Disbursements is approved as written.

PREVIOUS BOARD ACTION

N/A

ATTACHMENTS

Attachment A: Record of Disbursements - December 2023

BOARD GOALS

Focused Housing Programs Collaboration Development/Redevelopment

Financial Sustainability Operational Effectiveness

PUBLIC ENGAGEMENT LEVEL

Inform and Listen Discuss Involve N/A

CONTACT

Department Head: Karen Reed, Director of Finance

Author: Karen Reed, Director of Finance

**Carver County CDA
Record of Disbursements
For the Month of December 2023**

| | Date | Amount | Total |
|--|----------|----------------|-----------------------|
| Carver Homes | 12/06/23 | \$4,131.85 | |
| | 12/13/23 | \$7,627.00 | |
| | 12/20/23 | \$16,063.19 | |
| | 12/27/23 | \$22,370.80 | |
| | | \$50,192.84 | |
| CDA | 12/06/23 | \$566,857.06 | (1) |
| | 12/13/23 | \$92,797.97 | |
| | 12/20/23 | \$423,104.91 | (2) |
| | 12/27/23 | \$121,840.04 | |
| | | \$1,204,599.98 | |
| Properties | 12/06/23 | \$42,259.16 | |
| | 12/13/23 | \$36,340.39 | |
| | 12/20/23 | \$245,005.93 | (3) |
| | 12/27/23 | \$323,058.78 | (4) |
| | | \$646,664.26 | |
| Total December 2023 Disbursements | | | \$1,901,457.08 |
| December 2023 Payroll | 12/06/23 | \$78,889.47 | |
| | 12/20/23 | \$84,729.21 | |
| | | \$163,618.68 | |

Disbursement detail is available in the Finance Office

- (1) **Project One Construction - progress billing - rehab for Hilltop/Mayer \$416,000
US Bank - levy payments - Brickyard, Centennial Hill, Lake Grace, Oak Grove - \$108,000**
- (2) **Project One Construction - progress billing - rehab for Hilltop/Mayer \$245,000
City of Watertown - CGPI grant - Watertown Warehouses - \$90,000
HART - pension funds - 3 payrolls - \$51,000**
- (3) **Minnesota Exteriors - Centennial Hill roof work - \$172,000**
- (4) **Clear interfund account to CDA - \$235,000**



Board of Commissioners

Request for Board Action

Meeting date: January 18th, 2024

Agenda number: 9A

DEPARTMENT: Community & Economic Development

FILE TYPE: Regular

TITLE: Approval of the Updated Community Growth Partnership Initiative (CGPI) guidelines

PURPOSE/ ACTION REQUESTED: Approve updated CGPI guidelines

SUMMARY: The CGPI program was established in 2016 to assist Cities with redevelopment goals and promote the development of affordable housing. Over time the guidelines have been changed and updated as Cities or staff have recommended to align with operations or current needs of applicants. In June 2023 CDA staff held a open round table with all Cities and Townships invited. The goal was to see what, if any, changes needed to be made for the next funding application. The Applicants recommendation was in to increase the Predevelopment grants from \$7,500 maximum to \$10,000 per applicant. Secondly, the applicants no longer wished to score the applications themselves, but instead have a combination of CDA staff and independent 3rd parties complete the application scoring. Finally, the applicants wanted the CDA staff to re-evaluate the maximum points per scoring criteria to see if any changes needed to be made. As part of the approved 2024 CDA budget, the CGPI program is increasing the amount available from \$400,000 to \$415,000 annually.

RECOMMENDATION: Staff recommend approval of updated Community Growth Partnership Initiative guidelines.

EXPLANATION OF FISCAL/ FTE IMPACTS:

None Current budget Other Amendment requested New FTE(s) requested

RESOLUTION:

BE IT RESOLVED by the Carver County Community Development Agency Board of Commissioners, that the suggested revisions be implemented for the Community Growth Partnership Initiative guidelines.

PREVIOUS BOARD ACTION

NA

ATTACHMENTS

2024 CGPI POLICY AND PROCEDURES GUIDE

BOARD GOALS

Focused Housing Programs Collaboration Development/Redevelopment
 Financial Sustainability Operational Effectiveness

PUBLIC ENGAGEMENT LEVEL

Inform and Listen Discuss Involve N/A

CONTACT

Department Head: Chuck Swanson, Director of Community & Economic Development

Author: Chuck Swanson, Director of Community & Economic Development

CARVER COUNTY COMMUNITY DEVELOPMENT AGENCY



**COMMUNITY GROWTH PARTNERSHIP
INITIATIVE**

POLICY AND PROCEDURES GUIDE

2024

I. PROGRAM PURPOSE

The Community Growth Partnership Initiative Program (CGPI) was created and funded by the Carver County Community Development Agency (CDA) in January of 2016. The goals of the CGPI Program are to increase the tax base and improve the quality of life in Carver County through three specific strategies:

Affordable Housing: The program is intended to promote the development of affordable workforce and supportive housing. The need for affordable housing continues to grow in Carver County and opportunities for affordable housing development are becoming increasingly difficult. Affordable housing provides benefits beyond the housing itself, such as assisting area workers and providing housing for our future workforce.

Community Development: The CGPI is intended to assist cities in the area of job creation and community development as Carver County cities and townships continue to work towards creating “Communities for a Lifetime.”

Redevelopment: The program is intended to assist with cities’ implementation of Redevelopment Plan goals. Blighted and under-utilized areas do not maximize their potential economic value, can negatively impact the livability of a community, and can be expensive to remedy.

II. DEFINITIONS

Activity – Those components that will be completed as part of the Project. Activities do not in and of themselves comprise the Project for which Redevelopment Project grant funds are requested.

Housing Affordability – “Affordable” is defined as: (a) rental – available to households at or below 50% of the area median income; (b) owner – available to households at or below 80% of the area median income.

Living Wage Jobs – Employment that pays \$17 per hour or more in wages.

Project – The development component for which Redevelopment grant funds are requested.

Infill Development – Residential or non-residential development that occurs on vacant sites scattered throughout more intensely developed areas of municipalities. These sites may have been undeveloped due to size, configuration, or access to other more easily developable land.

Redevelopment Plan – as defined by Minnesota Statutes 469.002 Subd. 16:
"Redevelopment plan" means a plan approved by the governing body, or by an agency designated by the governing body for the purpose of approving such plans or authorized by law to do so, of each city/township in which any of a redevelopment project is to be carried out, which plan provides an outline for the development or redevelopment of the

area and is sufficiently complete (1) to indicate its relationship to definite local objectives as to appropriate land uses; and (2) to indicate general land uses and general standards of development or redevelopment.

The Redevelopment Plan will identify a redevelopment area, activities to be undertaken within the area, as well as city/township objectives, land use requirements, and development or redevelopment standards. The city/township's comprehensive plan or other city/township-wide planning documents do not qualify as Redevelopment Plans under the CGPI Program unless the area is specifically identified and documented in detail in the plan.

III. GENERAL PROGRAM INFORMATION

A. Funding Available: Up to a maximum of \$415,000 is available for grants provided under the CGPI Program during 2024. The CDA will reserve up to ten percent (10 %) for Pre Development grants. The maximum Pre-development grant amount is \$10,000. The remaining funds will be available for Community Development grants, with a maximum individual award of \$100,000.

The maximum CGPI Program grant amount is \$100,000.

B. Eligible Applicants: Any city or township in Carver County.

C. Types of Grants: The CGPI Program funds two types of grants:

- Pre-Development
- Community Development

D. Eligible Activities: Only those activities specifically listed below will be funded, per the type of grant.

1. **Pre-development** grant funding is restricted to activities directly related to a current or future project, including but not limited to:

| | |
|----------------------------------|-----------------------------------|
| Market Analysis | Concept Design |
| Site Design | Zoning Studies |
| Small Area Plans | TIF/Abatement Analysis |
| Engineering Studies | Stormwater Management Plans |
| Soil Testing | Blight Analysis |
| Certified Shovel Ready Documents | Environmental Studies/Assessments |

Pre-development grants may also be used to fund activities that are required to establish a Redevelopment Plan. As such, the Redevelopment Plan is not required to be in place to be eligible for a Pre-development grant.

2. **Community Development** grant funding is restricted to the Eligible Activities, defined below, necessary to prepare for the development.

Grant funding is restricted to the following activities:

1. Property acquisition (see “Other Requirements” below for additional stipulations)
2. Relocation payments to occupants of property acquired with program funds.
3. Clearance and demolition expenses related to site assemblage for redevelopment and consistent with the Redevelopment Plan.
4. Historic preservation (rehabilitation of properties with national or local significance in order to preserve that significance).
5. Necessary public improvements including, but not limited to, public parking structures, sewer and water, utilities, sidewalks, lighting, streetscape, street reconstruction, and stormwater.
6. Corrections to soil conditions with extraordinary remediation expenses.
7. Rehabilitation/expansion/new construction of a facility that is linked to job creation of living wage jobs or affordable housing units.

E. Ineligible Activities: Grant funds cannot be used toward the following activities:

1. Public facilities such as city halls, city parks, city water treatment facilities, etc.
2. Costs not included in the application, including those incurred prior to the award date.
3. House moving.
4. Administration expenses.

IV. PREDEVELOPMENT GRANTS

The application must meet the following threshold criteria to be scored:

1. Submittal of completed application form labeled “CGPI Predevelopment Application.”
2. The application must be approved by the respective city/township council via resolution that includes the Required Resolution Provisions (sample resolution is attached to application).
3. The city/township must be supportive of affordable housing and the CDA’s mission, as demonstrated by the city/township’s adoption of the Required Resolution Provisions (attached) and the city/township’s history of supporting affordable housing developments.
4. There must be a minimum leverage rate of 1 to 1 (\$1 of other funds for every \$1 of Pre-development grant). Applicants may use non-public funds as a match.

The completed application form must be submitted according to “Section VI – Grant Application Instructions.”

V. **COMMUNITY DEVELOPMENT GRANTS**

The application must first meet the threshold criteria to be considered for funding:

1. The proposed project must be identified in the Redevelopment Plan (if it is a redevelopment project).
2. The application must be approved by the respective city/township council by resolution that includes the Required Resolution Provisions (sample resolution is attached to application).
3. Applicants (Cities/Townships) must demonstrate a minimum leverage rate of 2 to 1 (\$2 of other funds for every \$1 of Community Development grant). Applicants may use non-public funds as a match.
4. Demonstration of the project’s public purpose and financial need that other funding sources cannot fill.
5. Proof of commitment to Project by property owner must be included. This may be satisfied by a letter of support or copy of the purchase agreement. If the property is owned by the city/township submitting the application, a letter of commitment from the purchaser may be included in lieu of a purchase agreement, but a purchase agreement is strongly recommended.
6. The city/township must be supportive of affordable housing and the CDA’s mission. The adopted resolution must contain the following required provision: *The city/township is supportive of affordable housing and of the CDA’s mission, to improve the lives of Carver County residents through affordable housing and community development.*
7. The completed application form must be submitted according to “Section VI – Grant Application Instructions.”
8. The proposed project must meet the eligibility criteria listed below.

1. **Leverage and Financial Need:** Applications should include other funding sources committed to the project. Examples include TIF/Abatement, DEED, Metropolitan Council, or other public and private resources. Evidence of funding commitments must be submitted with the application. The project should also show a financial need and demonstrate that other funding sources are not sufficient.
[15 Points Maximum]
2. **Readiness to Proceed:** The applicant should be ready to proceed with the identified project upon funding award (e.g. city entitlements, site control secured, financing commitments in place). A project is deemed ready to proceed if funds will be completely spent within the 18-month grant period. If funds cannot or will not be spent, project is not ready to proceed.
[10 Points Maximum]
3. **Housing Affordability:** To receive points for Housing Affordability, the project must be either a Tax Credit Development or receiving some other type of funding that requires income and/or rent restrictions (affordability compliance) with a federal, state, or local agency. If the project is a rental project, the owner must be willing to accept Tenant Based Rental Assistance (Housing Choice Voucher/other tenant based rental assistance). Compliance reporting required by the federal, state, or local agency will also need to be submitted to the CDA annually.
[25 Points Maximum]
4. **Economic Benefit:** The project should have a defined impact on the local economy. This impact is measurable through growth in property taxes and new/retained Living Wage Jobs.
[25 Points Maximum]
5. **Environmental Improvement:** Projects that will clean up, prevent, and protect from environmental hazards are encouraged. Applicants should work with state and local agencies and professional consultants to identify the optimum remedy and create sustainable redevelopment.
[10 Points Maximum]
6. **Removal of Blight:** Points will be awarded to projects that demolish or clean up blighted properties and/or properties with obsolete structures beyond their useful life.
[15 Points Maximum]

Other Requirements

Property Acquisition and Relocation

Property acquisition may be undertaken by a public, private or non-profit entity as part of a redevelopment project. In all instances, the CDA will provide grant funds to the city/township as grantee, which in turn, can provide those funds to another acquiring entity if necessary. The corresponding grant agreement will specify conditions whereby the acquiring entity will have no recourse to the CDA in matters related to the acquisition of real property.

If federal funds are used in whole or in part for a project, including property acquisition, clearance and/or construction, all provisions of 49 CFR 24.101 (the Uniform Relocation Act or URA) must be followed. With all funding sources, the cost of property acquisition must be based on a determination of fair market value as derived from an independent appraisal and/or county assessed value. If the final acquisition price exceeds the appraised value, the grant funds requested must be less than this value with the additional cost being paid by other funds.

Minnesota Statutes 117.50 et. seq. and related case law also requires that in all acquisitions undertaken by an acquiring entity without federal participation, the authority must provide relocation assistance as a cost of acquisition. Additionally, the Minnesota Supreme Court held that an authority may be responsible for certain relocation costs when the property is acquired by a private developer if the activities of the authority and the developer are so intertwined to produce a joint acquisition of the project.

Financial Need

As noted previously, leverage of other funding sources is required for a CGPI grant. In addition to identifying leverage, the applicant shall also explain how they have exhausted other resources.

Fair Housing

The Fair Housing Act prohibits discrimination in all housing related transactions based on race, color, religion, national origin, sex, familial status and disability. Projects shall comply with all federal laws, executive orders, and implementing rules and regulations. Projects shall also comply with Minnesota law and local city/township ordinances.

Reimbursement

The Community Development grant program works on a reimbursement basis. In order to be reimbursed, documentation must be submitted showing the criteria has been met. For example, if scoring is received in growth or retention of Living Wage Jobs, documentation must be submitted to support the number listed in the application.

The CDA will also consider whether an Applicant successfully used any previously awarded CGPI funds. In its comments to the CDA Board, staff will include the Applicant's past use of CGPI funds (if any), whether the Applicant utilized all awarded funds, if the 18-month time frame was met, and if funds were returned to the CDA.

VI. GRANT APPLICATION INSTRUCTIONS

Application Instructions: It is the applicant's responsibility to be aware of the submission requirements needed to prepare a completed application in accordance with this guide. The application consists of program applications and all required attachments. Applications may be submitted via email to chucks@carvercda.org, or delivered or mailed to the Carver County CDA; Attention: Chuck; 705 North Walnut Street Chaska, MN 55318 on or before application due date.

Pre-development grants are accepted on a pipeline basis. Pre-development grants must be received three (3) weeks in advance of the next regularly scheduled Board of Commission meeting. If applications are not received three (3) weeks prior, they will be placed on the following meeting's agenda. Community Development grants are accepted up to twice per year if the funds are not expended in the first round.

Applications determined by the CDA to be incomplete will not be accepted and will be returned to the applicant. No Community Development applications, attachments or documentation will be accepted after the application due date unless requested by the CDA. The CDA retains the right to refuse the application in whole or in part for any reason. Contact Chuck Swanson, (952) 556-2778 or chucks@carvercda.org, if you have questions. Applicants are encouraged to discuss their project prior to submission.

Cities and townships who turn in an application before the deadline will receive an email confirmation receipt of received application. If you do not receive a confirmation receipt within 24 hours please notify the CDA.

- **Applications available January 22nd, 2024**
- **Applications due to CDA March 4th, 2024, before 4:00pm**
- **Review/Scoring Committee evaluation period March 4th, 2024 – March 15th, 2024**
- **Tentative approval by CDA Board March 21st, 2024**

VII. PROPERTY ACQUISITION REQUIREMENTS

Property acquisition may be undertaken by a public, private or non-profit entity as part of a redevelopment project. In all instances, the CDA will provide the Community Growth Partnership Initiative Project grant to the city/township as grantee, which in turn, will provide those funds to another acquiring entity if necessary. The corresponding grant agreement will specify conditions whereby the acquiring entity will have no recourse to the CDA in matters related to the acquisition of real property.

If federal funds are used in whole or in part for a project, including property acquisition, clearance and/or construction, all provisions of 49 CFR 24.101 (the Uniform Relocation Act or URA) must be followed. With all funding sources, the cost of property acquisition must be based on a determination of fair market value as derived from an independent appraisal and/or county assessed value. If the final acquisition price exceeds the

appraised value, the Community Growth Partnership Initiative Program grant must be less than this value with the additional cost being paid by public or private matching funds.

Minnesota Statutes 117.50 et. seq. and related case law also require that in all acquisitions undertaken by an acquiring entity without federal participation, the authority must provide relocation assistance as a cost of acquisition. Additionally, the Minnesota Supreme Court held in *In Re Wren*, 699 N.W.2d 758 (Minn. 2005) that an authority may be responsible for certain relocation costs when property is acquired by a private developer if the activities of the authority and the developer are so intertwined to produce a joint acquisition of the project.

VIII. SELECTION

Applications will be reviewed by up to two (2) CDA staff, and up to three (3) individuals qualified by the CDA with no direct affiliation with any potential applicants. Applications meeting the eligibility criteria will be scored, ranked and a recommendation will be submitted to the CDA Board of Commissioners for consideration for approval. If the proposal is selected and approved by the CDA Board of Commissioners, the CDA will enter into a grant agreement with the city/township.

IX. GRANT AGREEMENT

CDA staff will work with the city/township and enter into a Grant Agreement. This agreement will detail the terms and conditions of the grant and allow for the release of funds to the city/township. The Grant Agreement will require funds to be spent within **18 months** of the date of the agreement. Waivers and extensions to any provision in the agreement requested by the grantee may be considered on a case-by-case basis depending on the merits of the request. Grant recipients may request one 12-month extension to be reviewed for administrative approval for those projects that are making substantial progress towards completion. *Projects that are not underway within 18 months from the award date are not eligible for an extension.*

Grants will be paid on a reimbursement basis. Grantees will be required to submit semi-annual progress reports to the CDA. Reports will consist of the progress of the project and will be due each May 31st and November 30th during the grant term.



Board of Commissioners

Request for Board Action

Meeting date: January 18, 2024

Agenda number: 9B

DEPARTMENT: Human Resources

FILE TYPE: Regular - Agenda

TITLE: Approval of Military Leave Pay

PURPOSE/ ACTION REQUESTED: Approve updated Military Leave Policy

SUMMARY: Request to update our Military Leave Policy under the Leave of Absence Policy to change from unpaid leave to (15) days of paid leave in a calendar year to participate in a reserve training program or active duty.

RECOMMENDATION: Recommend that the CDA Board of Commissioners approve the resolution updating the Military Leave Policy in the Carver County CDA Employee Handbook.

EXPLANATION OF FISCAL/ FTE IMPACTS:

None Current budget Other Amendment requested New FTE(s) requested

RESOLUTION:

BE IT RESOLVED, by the Carver County Community Development Agency Board of Commissioners, that after review and consideration, the Military Leave Policy will be approved as written and added to the Carver County CDA Employee Handbook.

PREVIOUS BOARD ACTION

Resolution 19-39 Approving updated personnel policies

ATTACHMENTS

Draft of proposed change to Military Leave Policy

BOARD GOALS

Focused Housing Programs Collaboration Development/Redevelopment

Financial Sustainability Operational Effectiveness

PUBLIC ENGAGEMENT LEVEL

Inform and Listen Discuss Involve N/A

CONTACT

Department Head: Janette Meyer, Human Resources & Operations Manager

Author: Janette Meyer, Human Resources & Operations Manager

- MILITARY LEAVE:** Employees who are members of any reserve component of the armed forces shall be granted leave of absence with pay not to exceed fifteen (15) days in one (1) year for time engaged in activities (such as training periods) which are necessary to their participation in a reserve program. Employees who are called to active duty, including civil air patrol, will receive a leave of absence without pay and re-employment rights as provided by the laws of the State of Minnesota and the United States. Employees may use accumulated PTO during a military leave of absence but are not required to do so. Employees will be reinstated to the fullest extent required by law. If the employer reapplies for work within the time required by law, the employee will also be eligible for the same benefits to which he/she would have been entitled had there been no interruption of employment. An employee whose military leave is thirty (30) days or less is entitled to continue health benefits at the normal employee rate. An employee on a longer military leave is entitled to continue health benefits for up to twenty-four (24) months at a cost of no more than 102% the total (employer and employee) cost of the benefit.