



Brainerd, Crosby & Crow Wing HRA

Eric Charpentier | Executive Director

Brainerd & Crow Wing County HRAs



Eric Charpentier - Executive Director
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"Providing affordable housing and redevelopment opportunities to strengthen our neighborhoods and community."

Community at a Glance



- Crow Wing County is a micropolitan area with roughly 68,000 residents with Brainerd and Baxter as the large population centers and retail centers
- Economy traditionally driven by tourism but has diversified
- Increased Housing Pressure Post-Pandemic (ability to work where you play)
- Aging Housing Stock



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Workforce Housing Study



- Study showed an aging housing stock where only 3.4% of housing units were built in 2010 or later, roughly half of the housing units were built prior to 1980
- Estimated that the County needs 1,500 -1,700 workforce housing units to be built over the next 15 years (pre-pandemic estimate)
- Overall the County is estimated to need 4,800 housing units across the spectrum in that time period
- Study defined the need for a focus on housing rehabilitation as well as housing development



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Local Housing Trust Fund



Serving our community for over 50 years!

- Created and Funded (Local Levy Dollars!) in 2020
- Levied \$2.2 Million through 2024
- 3 Main Loan Programs - Down Payment Assistance, Housing Rehab, New Development
- Total Loans Funded to Date - \$1,389,591
- 1st Loan Paid off in 2024 (Owner Occupied Rehab)



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Rehabilitation Loans



**Rehab Revolution:
Transforming
Communities One
Project at a Time!**



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Leveraging Funding & Expertise



- Brainerd HRA works together with the Crosby HRA and Crow Wing County HRA through shared services agreements and provides staffing support
- This helps to promote a shared vision for housing County wide
- SAHA Funding (County allocation) pledged to the Housing Trust Fund for 2023 and 2024
- Trust fund leverages state funding along with local levy dollars for our programs
- 2023 SAHA funding has been pledged for a mixed-use market rate redevelopment project (as allowed by MN Statute 462A.39)



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Thank you!



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