



**Cloquet Economic Development Authority
MEETING AGENDA**

Wednesday November 5, 2025

8:00AM

101 14th Street Cloquet, MN 55720

ACTION TAKEN

1. Call Meeting to Order _____

2. Announcements, Adjustments, Correspondence, and Other Comments _____

3. Public Comments? _____

Please give your name, and address. Visitors may share concerns on any issue which is not already on the agenda. The Chair reserves the right to limit an individual's presentation if it becomes redundant, repetitive, irrelevant, or overly argumentative. All comments will be taken under advisement by the Commission. No action will be taken at this time. Public Comments will be limited to 10 minutes per topic or 30 minutes total. The Commission may request an item be placed on a future agenda for further discussion as part of the regular meeting.

4. Approval EDA meeting minutes _____

a. October 1, 2025

5. Monthly Financials _____

a. September 2025

6. Action Items:

a. Approve Contractor for Redevelopment of 106 7th Street into new single-family housing; and

Set a public hearing of the Cloquet EDA for December 3rd on the sale of EDA Property for housing redevelopment

b. Public-Private Partnership Project: Release Request for Proposals –14th Street Site (Port)

7. EDA Informational Updates _____

8. Adjourn _____



**CLOQUET ECONOMIC DEVELOPMENT
AUTHORITY**

101 14th St., Cloquet, MN 55720
October 1, 2025

MINUTES OF THE CLOQUET EDA MEETING

EDA Commissioners Present: Dave Manderfeld, Mark Lanigan, Aaron Peterson, Lara Wilkinson, Jenny Blatchford (virtually via Microsoft Teams)

Ex-Officio Staff/Staff Members/Others Present: Holly Hansen, Tim Peterson, Katie Bloom (City of Cloquet); Kelly Zink (Chamber), David Schafroth (County); Kory Deadrick, Andy French, Brett Loeb (Edward Jones), Glenn Plante (BP Builders), Darlene Carlson (Brenny Dahl Block); Lindsey Brown, Jake Dalbec, Kaitlyn Woolard (Stantec), Josh Bergstad (ARDC Regional Planning)

EDA Commissioners / Ex-Officio / Staff Absent:

Sue Ryan, Lyz Jaakola (EDA Commissioners); Ryan Pervananze (Carlton County)

1. CALL TO ORDER

The meeting was conducted at Cloquet City Hall and the meeting was called to order at 8:02 a.m.

2. ANNOUNCEMENTS, ADJUSTMENTS, CORRESPONDENCE AND OTHER

President Dave Manderfeld announced that Jenna Leger, Plant Manager for USG Interiors is taking a position closer to family and May Boyer has been named the new Plant Manager.

3. PUBLIC COMMENTS

None.

4. APPROVAL EDA MEETING MINUTES

President Manderfeld asked for any corrections, additions, or deletions to the September 3, 2025, Cloquet EDA Meeting Minutes. Hearing none, he asked for a motion.

Motion: Commissioner Lanigan moved, and Commissioner Peterson seconded, that the EDA approve the September 3, 2025, Cloquet EDA Meeting Minutes. (Motion passed 5-0).

5. APPROVAL OF MONTHLY FINANCIALS: AUGUST 2025

Ms. Hansen reviewed the August financials with the board. President Manderfeld asked for motions to approve.

Motion: Commissioner Peterson moved, and Commissioner Lanigan seconded, that the EDA approve the August Financials. (Motion passed 5-0).

6. ACTION ITEMS:

A) Discussion - Lot 9, Block 5 Cloquet Business Park

Ms. Hansen provided an overview of the proposed Edward Jones office building in the Cloquet Business Park and official request for the purchase of Lot 9, Block 5. Ms. Hansen explained the proposed office building would be 3,600 square feet in size plus required parking the purpose of which is to combine area Edward Jones offices into one

facility. Proposed LLC ownership members Kory Deadrick, Andy French, and Brett Loeb (Edward Jones) were present and spoke individually to the EDA sharing interests and history in the property. Area builder Glenn Plante from BP Builders was also present to answer any construction phasing questions. After listening to Brett Loeb share his family history in Cloquet and former involvement decades ago with the CDIC who worked to create a business park in the city, President Manderfeld also shared his history being part of the CDIC as well and welcomed the development project interests.

B) Overview - Brenny Dahl Block Plant Site Redevelopment Study (Federal EPA Brownfields funding to ARDC) Stantec Consulting Team: Lindsey Brown, Jake Dalbec, Kaitlyn Woolard and Josh Bergstad (ARDC Regional Planning)

Lindsey Brown provided an overview of the project in partnership with ARDC (the grant recipient) involving EPA Brownfield Investigation Funding. Josh Bergstad then expanded with the Coalition Group formed for this project and the various municipalities involved, including Cloquet. Then Kaitlyn Woolard introduced herself and her role with the project in designing reuse planning concepts for the site and lastly Jake Dalbec introduced himself stating his role in Phase II and various site investigations conducted on the property. Each consultant reviewed their work tasks for the project, Ms. Brown outlining the scope of the project and funding associated with those task elements. Mr. Dalbec reviewed the findings of the Phase I, Phase II, and Regulated Materials Survey. He then overviewed the Response Action Plan and associated considerations. Ms. Woolard then provided the results of the market assessment and reuse planning options for the site based on market research and its environmental constraints. She also noted the surrounding site utility and access dynamics. She reviewed Development Plans A and B, both excellent viable gameplans for the future offering different benefits to the city with various mixtures of land uses commercial and residential in nature. Ms. Brown reviewed the funding strategies to implement the project including various state and federal clean-up and redevelopment programs to be utilized and leveraged. Lastly, Ms. Carlson spoke stating she appreciated the project planning assistance and looks forward to future collaboration to get the site into redevelopment in the city as this site was well used during its industrial era. President Manderfeld thanked Ms. Carlson for being a community anchor and looks forward to future collaboration on redevelopment.

C) Review & Release RFP for Contractor Redevelopment of 106 7th Street into single-family ownership housing

Ms. Hansen reviewed the draft Request for Proposals (RFP) for Contractors for the Redevelopment of 106 7th Street into new single-family ownership housing.

Motion: Commissioner Wilkinson moved, and Commissioner Peterson seconded, that the EDA approve and release the RFP for Contractor Redevelopment of 106 7th Street into single-family ownership housing (Motion passed 5-0).



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7. INFORMATIONAL UPDATES:

Chamber

Kelly Zink provided noted the upcoming Craft, Art & Vendor Fair will be held October 10-11 in Otter Creek Event Center and Nemadji Hall, Chamber Leadership Program and Chamber Chat will be at the Buffalo House.

County

David Scrafroth reported that the Carlton County EDA is back to regularly meeting on the third Monday of the month at 2pm and recently met to approve a \$250,000 loan for LFD Holdings for construction on Lot 9 in the Cloquet Business Park. They are also working to approve a loan for a USDA project which is a processing facility. In the near future the County will host a bonding tour of the County Transfer Station which is in need of \$15 million in facility upgrades.

City

- A groundbreaking was held for the **Cloquet Area Fire District project**. Photo credits Pine Knot News.
- **The Cloquet Childcare Steering Committee held a workshop** on September 15th to set goals for the next year.
- Parking lot striping is complete in the city's municipal lot to support Solem Lofts.
- Bid packages have gone out for the **Holy Smokes** grant project.
- During September the Cloquet Partnership **toured Gitigaaning, "The Place of the Gardens"** on the FDL Reservation.
- A ribbon cutting and open house has been scheduled for **Woods and Water Family Dental** on October 31st from 3 – 5 p.m. See construction progress photos.
- **Solem Lofts** expects to open in January 2026, and the municipal parking lot will be striped September 17th.
- **Collins Roofing and Tractor Supply** buildings are making progress.
- The Essentia expansion project is underway on South Hwy 33
- **Reminder to commercial realtors in your networks**, listing lease space and buildings for sale on Facebook or Craigslist are not able to be transferred into Northland Connection. Brokers should use their company websites which can be actively "scraped" for listings.

Adjourn

President Manderfeld adjourned the meeting at 9:05 a.m.

Respectfully submitted,

Holly Hansen, Community Development Director



Community Development Department
101 14th ST • Cloquet MN 55720
Phone: 218-879-2507 • Fax: 218-879-6555

To: City of Cloquet Economic Development Authority (EDA)
From: Holly Hansen, Community Development Director
Date: October 29, 2025

ITEM DESCRIPTION: EDA Review of Monthly Financial Statements (September 2025)

EDA Requested Action

The EDA is asked to approve the September 2025 EDA financials.

Monthly Review

Attached the EDA members will find the September 2025 cash balances and loans for economic development.

CASH BALANCES

The summary of September 2025 financials **which currently total \$758,675.36** are:

- **Fund 201 (LDO-Loan)/ Fund 201 (LDO-Project/Loan)** there is a slight increase in the fund balance due to loan repayments. There is one loan deferral in this fund: C&C Holdings (first loan payment due December 24, 2025) and one short term housing loan with interest only payments for 18 months for Boss Builders (through January 1, 2026).
- **Fund 202 (Fed CDBG)** there is a decrease in the fund balance due to project eligible legal and surveying fees related to blight projects under pursuit.
- **Fund 203 (ED)** there is a slight increase in fund balance due to loan repayments. FB&T offered a construction deferral to JBB Group (Collins Roofing), as a loan participation, payments will be dispursed by FB&T once construction is complete.
- **Fund 206 (Revolved Phase 3 SCDP loan repayments)** there no change in fund balance. Project funds are allocated to CCHS and Holy Smokes will will close in October.
- **Fund 207 (Housing Trust Fund)** there is no change in fund balance.

LOAN STATUS

The total outstanding loan balance for City funds is \$1,530,314.18 (7 business loans) with monthly repayments of \$9,001.85 with one loan deferral and one interest only short term housing loan. The building formerly owned by the City and sold to a developer in 2012 located at 1111



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Cloquet Avenue has sold, however the City's loan payment will continue under original ownership until the term is complete in 2027 per the original terms of that deal.

Policy Objectives

As a standalone EDA, the monthly financial statements must be reviewed and approved by the EDA.

Financial Impacts

None at this time.

Staff Recommendation

Staff recommends that the EDA move to approve the September 2025 EDA financial statements.

Supporting Documentation

- September 2025 Cash Balances; September 2025 Loan Balances

***City of Cloquet
Cash Balances
September 2025***

		Current Month	Previous Month
201	LDO Loan (EDA) - Loan	\$82,576.91 1	\$81,671.88
201	LDO Loan (EDA) - Project/Loan	\$2,000.00	\$2,000.00
202	Federal CDBG Loan (EDA)	\$315,033.40 2	\$317,252.40
203	Economic Development Loan (City)	\$209,880.96 1	\$209,282.47
206	Revolving SCDP (EDA)	\$21,777.59 3	\$21,777.59
207	Housing Trust Fund (City)	\$127,406.50	\$127,406.50
		<u>\$758,675.36</u>	<u>\$759,390.84</u>

206 Commercial Grant Awards:

3 - \$10,000 plus project escrow held for Historical Society (416 Cloquet Ave)

\$7,365.59 for Holy Smokes (1101 - 1103 Avenue B)

Monthly change explanations:

1 - Loan repayments

2 - Legal fees, Surveying fees

**Community Development
Loan Balances
September 2025**

Loan	Loan Date	%	Loan Amount	Monthly Payment	Maturity Date	Balance	*Exp. UCC or FF
Fund 201 (EDA LDO Fund)							
Boss Builders LLC	7/1/2024	4.00%	\$ 155,000.00	\$ 516.67	1/1/2026	\$ 155,000.00	***
C&C Holdings LLC	7/24/2024	2.00%	\$ 924,500.00	\$ 6,250.00	7/24/2044	\$ 924,500.00	**
Lagom Restoration LLC	12/21/2023	4.00%	\$ 56,000.00	\$ 186.67	6/25/2025	\$ -	Paid off 2/3/25
Fund 201				\$ 6,953.34		\$ 1,079,500.00	
Fund 202 (EDA CDBG Fund, all loans are repaid into Fund 201 LDO to revolve restrictions once loaned, interest accrues into 202)							
C&C Holdings LLC	7/24/2024	2.00%	\$ 211,500.00	\$ -	7/24/2044	\$ 211,500.00	**
GCL Development Group LLC	6/12/2020	2.25%	\$ 75,000.00	\$ 388.36	7/1/2040	\$ 58,518.63	
North Country Dental LLC	8/3/2020	2.00%	\$ 20,000.00	\$ 390.79	7/1/2025	\$ -	Paid off 7/30/25
WebMed, LLC	12/11/2020	2.00%	\$ 20,000.00	\$ 391.56	12/15/2025	\$ 1,559.36	12/8/2025
Hieb Properties LLC	8/19/2024	4.00%	\$ 20,434.00	\$ 279.31	8/19/2031	\$ 17,782.00	
Fund 202 into 201				\$ 1,450.02		\$ 289,359.99	
Fund 203 (City)							
CMW Retail Properties	7/1/2012	1.00%	\$ 100,000.00	\$ 598.49	8/1/2027	\$ 12,454.19	*****
JBB Group LLC	4/25/2025	4.00%	\$ 149,000.00	TBD	4/25/2045	\$ 149,000.00	*****
Fund 203				\$ 598.49		\$ 161,454.19	
Fund 206 (EDA SCDP Fund no current funds from 208 City SCDP)							
Fund 208				\$ -		\$ -	
Total Community Development Loans Outstanding				\$ 9,001.85		\$ 1,530,314.18	

Notes:

* Can re-file continuation within 6 months of expiration.

** 16-month loan deferral through Nov 2025

***Housing rehab/development short term loans making interest only payments with a balloon at the end of the term

****Interest only payments for 12 months through April 2026

*****Building sold but loan repayments will continue under terms with the developer through 2027



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REQUEST FOR ECONOMIC DEVELOPMENT AUTHORITY (EDA) ACTION

To: Cloquet Economic Development Authority Commissioners
From: Holly Hansen, Community Development Director
Date: October 31, 2025

ITEM DESCRIPTION: APPROVE CONTRACTOR 3W PROPERTIES, INC. REDEVELOPMENT FOR 106 7TH STREET INTO A NEW CONSTRUCTION SINGLE-FAMILY HOME FOR OWNERSHIP SALE AND OCCUPANCY OF WHICH THE FIRST-TIME HOMEBUYERS ARE REQUIRED TO BE INCOME RESTRICTED TO AT OR BELOW 115% OF STATEWIDE MEDIAN INCOME; AND

SET PUBLIC HEARING OF THE CLOQUET ECONOMIC DEVELOPMENT AUTHORITY OF THE CITY OF CLOQUET FOR DECEMBER 3RD ON THE PROPOSED SALE OF 106 7TH STREET TO 3W PROPERTIES, INC. FOR AFFORDABLE HOUSING REDEVELOPMENT

Proposed Action

Staff recommends EDA review, discuss, and provide input on the proposal received from 3W Properties, Inc. If acceptable, staff recommends the EDA accept the housing redevelopment proposal and set a public hearing of the Cloquet EDA for December 3rd with published notice in the newspaper at least ten days prior.

Background / Overview

This year the Cloquet EDA successfully acquired one property for the purpose of housing redevelopment. Both the Cloquet EDA and Cloquet City Council have authorized funding investments to cure 106 7th Street of its deficiencies. Last month the Cloquet EDA released a Request for Contractor proposals for single-family ownership housing redevelopment. Since Cloquet's Statewide Affordable Housing Aide (SAHA) funds were used towards site demolition and preparation, this single-family ownership housing project will have the requirement that its first-time home buyers be income restricted to 115% of statewide median income (SMI) which is set annually (currently 2025 SMI is \$134,435. After holding a public hearing of the Cloquet EDA, the approving resolution will serve as the development agreement for the project noting its



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requirements and ensuring project completion otherwise the city's right to repurchase exists if the project does not occur.

Attached the Cloquet EDA will find housing redevelopment concepts prepared for 106 7th Street by 3W Properties Inc. for quality workforce housing. Commissioners should review and ask questions of the contractor related to the project. Staff received interest from several contractors, however only one proposal was received for the project.

In the future, the developer will need to prepare a site plan for review by the Zoning Administrator for property setback requirements prior to pulling a building permit for the project. The contractor will be required to ensure all building code inspections are completed by the City's Building Official and a certificate of occupancy issued for the home.

Policy Objectives

Affordable housing is a public benefit and by providing the home sale to income restricted buyers at a maximum total family income of 115% of SMI, this project will serve workforce housing for buyers by allowing them the opportunity to make an offer under qualifying income terms rather than competing in the general marketplace and often being knocked out of the opportunity to buy due to competing offers and frequent cash offers.

Annual goal setting of the Cloquet EDA lists housing development as priority work:

HOUSING / REDEVELOPMENT OBJECTIVES:

The EDA is collaborating with private property owners to support and guide development goals in the city and attract a development project to this site. This work is supported by the 2025 Cloquet EDA policy objectives as follows:

Goal #1 - HOUSING

Facilitate the development of ownership and rental housing projects marketing re/development site opportunities and promote programs that help maintain existing ownership and rental housing stock.

Financial/Budget/Grant Considerations

As noted in past staff reports on this project, the property sale price was set at \$1,000 plus closing costs and the city has agreed to waive the building permit fee (but is required to charge the state surcharge fees). The completed home will be for ownership sale and occupancy as an income restricted sale at 115% of statewide median income (which is annually adjusted) and tax returns of the buyers must be provided to the city for review to ensure the sale meets requirements due to funding used on this project.



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106 7th Street Site Investments with EDA / City Funds:

<i>EDA FUNDS – SITE ACQUISITION AND LEGAL (SAHA)</i>		
<i>Property Acquisition Costs</i>	<i>\$16,284.88</i>	<i>EDA Fund 202</i>
<i>Property boundary survey</i>	<i>\$900</i>	<i>CITY Fund 202</i>
<i>Project legal costs/negotiations</i>	<i>TBD</i>	<i>EDA Fund 202</i>
<i>TOTAL</i>	<i>\$17,184.88+</i>	
<i>CITY FUNDS – SITE PREP FOR REDEVELOPMENT (SAHA)</i>		
<i>Interior home & yard trash out</i>	<i>\$8,500</i>	<i>CITY Fund 207 SAHA</i>
<i>Garage demo & trash out</i>	<i>\$7,950</i>	<i>CITY Fund 207 SAHA</i>
<i>Tree trimming</i>	<i>\$2,100</i>	<i>CITY Fund 207 SAHA</i>
<i>Remove old w/s lines & stub</i>	<i>\$14,200</i>	<i>CITY Fund 207 SAHA</i>
<i>New infra w/s</i>		
<i>Home demo</i>	<i>\$24,300</i>	<i>CITY Fund 207 SAHA</i>
<i>TOTAL</i>	<i>\$57,050</i>	
<i>EDA</i>	<i>\$17,184.88</i>	<i>EDA Fund 202</i>
<i>CITY SAHA</i>	<i>\$57,950</i>	<i>CITY Fund 207 SAHA</i>
<i>CITY INVESTMENT PLANNED</i>	<i>\$74,234.88</i>	<i>SITE INVESTMENT FOR REDEVELOPMENT</i>

Staff Recommendations

Staff recommends approval of the contractor's redevelopment proposal and scheduling of a public hearing of the Cloquet EDA for December 3rd.

Supporting Documentation

- Housing Redevelopment Concepts submitted by 3W Properties, Inc.

HOME REDEVELOPMENT CONCEPTS FOR 106 7TH ST BY 3W PROPERTIES, INC.

From: Darren Weets

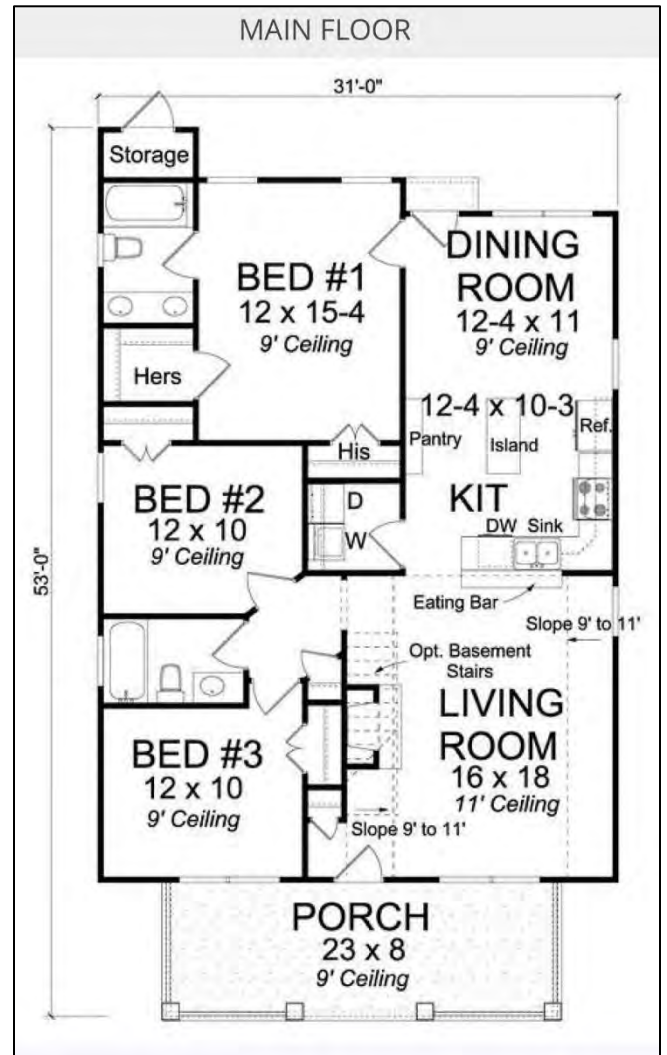
Sent: Wednesday, October 29, 2025 6:18 AM

To: Holly Hansen

Subject: 106 7th st

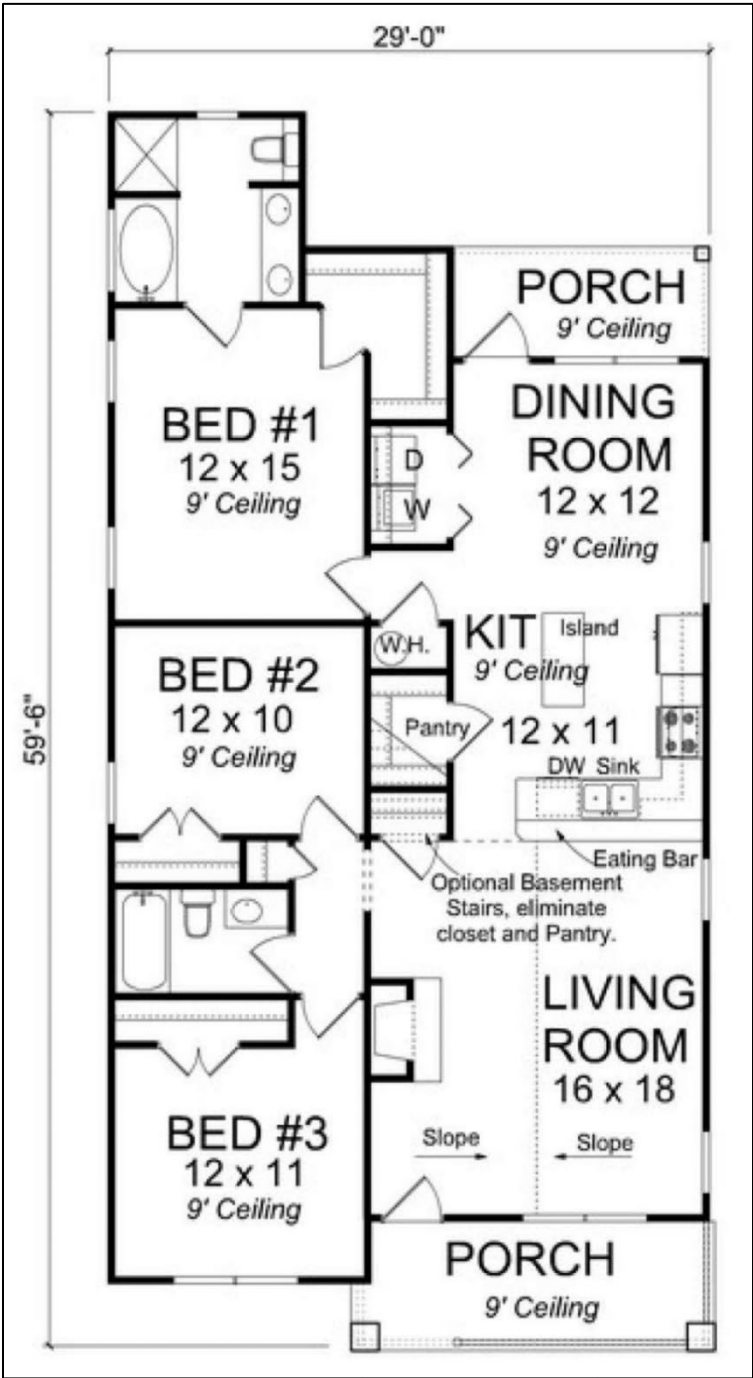
Holly, this is similar to what we would build with a detached garage 22x26 or 24x24.

HOUSE PLAN CONCEPT A



HOME REDEVELOPMENT CONCEPTS FOR 106 7TH ST BY 3W PROPERTIES, INC.

HOUSE PLAN CONCEPT B





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REQUEST FOR EDA ACTION

To: Mayor and Cloquet City Council
From: Holly Hansen, Community Development Director
Date: October 29, 2025

ITEM DESCRIPTION: Release Request for Proposals (RFP) to Develop a 2.88-acre Site into Ownership Housing or Rental Housing in Cloquet, MN (Port Property)

Proposed Action

Staff recommends EDA review, discuss, and provide input on the prepared RFP. If acceptable, staff recommends the EDA approve and release the RFP.

Background / Overview

This year the EDA has advised ongoing creative public-private partnerships to lift and launch aligned development goals in the city. Staff was approached by the Port Family seeking creative partnership to assist gaining positive development of their property. Attached the EDA will find a copy of the prepared RFP focused on Housing Development opportunities for the property. The proposed release date is November 4th with a due date of December 15th.

Policy Objectives

HOUSING / REDEVELOPMENT OBJECTIVES:

The EDA is collaborating with private property owners to support and guide development goals in the city and attract a development project to this site. This work is supported by the 2025 Cloquet EDA policy objectives as follows:

Goal #1 - HOUSING

Facilitate the development of ownership and rental housing projects marketing re/development site opportunities and promote programs that help maintain existing ownership and rental housing stock.

Financial/Budget/Grant Considerations

The sale price of the property is listed at \$100,000 for 2.88 acres in affiliation with a proposed housing development project for the site.

Staff Recommendations

Staff recommends approval and release of the RFP to Develop a 2.88-acre Site into Ownership Housing or Rental Housing in Cloquet, MN (Port Property).

Supporting Documentation

- RFP to Develop a 2.88-acre Site into Ownership Housing or Rental Housing in Cloquet, MN (Port Property)

**Request for Proposals to Develop a 2.88-acre Site into Ownership
Housing or Rental Housing in Cloquet, MN**

West of 14th Street and North of Stanley Avenue in Cloquet, MN



Released for proposals: November 6, 2025
Proposals **due**: by 4 p.m. December 15, 2025

**REQUEST FOR PROPOSALS TO DEVELOP A 2.88-ACRE SITE
INTO OWNERSHIP OR RENTAL HOUSING IN CLOQUET, MN**

In collaboration with site property owners, the Cloquet Economic Development Authority (EDA) has issued a request for proposals (RFP) for the development of a 2.88-acre site located west of 14th Street and north of Stanley Avenue. A copy of this proposal document may be obtained from the Cloquet EDA website at www.cloqueteda.com, or at the City of Cloquet - City Hall - 101 14th Street Cloquet, MN 55720, or by contacting Holly Hansen, Community Development Director at (218) 879-2507 x4 or hhansen@cloquetmn.gov. The Cloquet EDA reserves the right to reject any or all proposals or waive any informality in the proposals, this RFP is subject to EDA approval and review by legal counsel.

I. INTRODUCTION

Site Overview

The development site is located west of 14th Street and north of Stanley Avenue in Cloquet, MN and is currently vacant land. The property consists of one unplatted parcel of land (PIN: 06-510-5838) which totals 2.88- acres in size and roughly measures 198' wide by 634' long. The parcel is not currently served by utilities, however municipal utilities are located within 82 feet of the parcel and require connection to develop the site. The property is surrounded by single-family to the north, south, and east, and commercial uses to the west. The vegetation in the rear of the property suggests a wetland delineation be completed. As with all development sites that disturb over an acre of land, onsite treatment of stormwater is required.

City Vision for the Property

The city and EDA seek to develop housing opportunities and further understand that ownership housing has been the most difficult form of housing to create in the region, state, and country. Ownership housing allows people to build wealth via ownership and manage their housing costs in a non-rental controlled format. The city and EDA feel it is imperative to proactively guide limited development sites in the city for alignment in land use vision. The city recently initiated the Cloquet-Scanlon Housing Study which was completed in October 2024 and describes various housing needs and demands and is viewable here:

<https://www.cloqueteda.com/home/showpublisheddocument/6549/638733117792400000>

The City is seeking proposals from qualified developers for the development of the 2.88-acre site in Cloquet. The types of development must be consistent with City zoning and could include use for ownership or rental housing. In proactively seeking out the highest and best use for the site, development initiatives could include:

1. Ownership Housing – Single Family or Gentle Density formats

A. One and Two-Family Ownership Project.

Single and Two-Family homes could be situated along 14th Street or along a roadway into this site. A Planned Unit Development (PUD) under a Common Interest Community (CIC) plat with a homeowners association along a private drive could be a viable consideration for this site as it is narrow (a public street here would need to be 500' or less with a cul-de-sac and 66' wide).

B. Gentle Density Ownership Project.

A gentle density format project supporting home ownership opportunities could be a concept for a housing project



Ownership project examples: Avenue E single family homes, 20th Street twinhome.



here. A Planned Unit Development under a Common Interest Community (CIC) plat with a homeowners association along a private drive seem to be a viable consideration for this site.

2. Rental Housing

This site also lends itself well for gentle density rental housing.



Townhome development for ownership opportunity, Harpers Landing in Blaine, MN built by D R Horton. The same product could also be rental. The city's preference is ownership.

II. LAND USE INFORMATION

A. Zoning

Current Zoning R-1

The site is currently zoned R-1 Single-Family Residence. This zoning district allows for single-family housing and requires a Conditional Use Permit (CUP) for two-family, duplex, or twin home housing uses and a maximum building height of 35 feet.

Rezoning to R-2

- If the property were rezoned to R-2 One and Two Family Residence, two family is permitted for twin homes
- A Conditional Use Permit (CUP) is required for triplex and four unit ownership not to exceed 8-units maximum per structure at 10 units an acre density. The maximum building height is 45 feet height.

B. Land Assembly

The site consists of one unplatted parcel of land (PIN: 06-510-5838) which totals 2.88-acres in size and roughly measures 198' wide by 634' long. A plat will be required to develop the parcel.

C. Parking

Parking requirements are determined based on the proposed land use/s for the project and are outlined in Chapter 17 of City Code, the Cloquet Zoning Ordinance <https://www.cloquetmn.gov/our-city/city-code> or by consulting City Planner/Zoning Administrator John Kelley at 218-879-2507 x3 jkelley@cloquetmn.gov

D. Access into the Site

County State Aid Highway 3 is called 14th Street within the city limits of Cloquet and is designated as a minor arterial requiring access be permitted from Carlton County Engineering.

E. Infrastructure

Given the narrow width of this lot, we assume this site would be served by a private drive or situated along 14th Street (a public street).

- **Internal site public roadway:** the city's Subdivision Ordinance requires that the design format and length of a street designed for public roadway be no longer than 500-feet with a culdesac (*ROW 66' required with sidewalks on at least one side*).
- A **private access roadway** can be designed into the site and be privately maintained.

F. Environmental

Vegetation present at the rear of the property would suggest that a wetland delineation must be completed in relation to planning the development of the lot.

G. Stormwater

If the project will disturb more than one acre of land, stormwater must have onsite treatment designed into the project. Please contact the Assistant City Engineer with any questions.

H. Utility Information

To develop this parcel, connection to water and sewer is required given their proximity to municipal utilities.

- **WATER:** Municipal water is located across the street from this parcel and the water line is 8" DIP.
- **SEWER:** Sewer utilities are located 82 feet to the southeast along 14th Street. The sewer connection point would be manhole 10-044B and the sewer line 8" PVC. Contour elevations indicate that a lift station is likely required for effective sewer connection.

SITE UTILITY MAP



I. Price

The land is for sale by the property owner for **\$100,000 for 2.88-acres of land** in affiliation with developer commitment to construct a housing project here in procedural collaboration with the city.

PRICE, DEVELOPER QUALIFICATIONS & CITY ASSISTANCE:

A. Developer Qualifications

The approach by the City is to seek a team that has:

- 1) Expertise and experience with ownership or rental housing projects; and
- 2) Are skilled project managers working seamlessly with contractor teams, are versed in dwelling sales or management of.

Developers are encouraged to consult, or meet with, the City Community Development Department staff to ensure project success. Developers must provide a portfolio of completed operational and successful examples of other past projects, noting housing development financing tools used to accomplish the project and how these facilities are managed.

B. City Assistance Programs

Development assistance is provided when public benefit is ensured from a project as eligible under state law and as guided by City of Cloquet policies. In the case of housing, affordable home ownership or affordable rental housing is a requirement for eligibility for utilizing tax increment financing as affordability is the public benefit to provide developers assistance.

- Tax Increment Financing (TIF) – Housing District
 - **Ownership Housing** for persons/families at 115% or less than statewide median income (SMI) which for 2025 is \$134,435 – see attached table.
 - **Multifamily Rental Housing** 20% of units which must be occupied by individuals / families at 50% of median income or 40% of the units at 60% of the Area Median Income (AMI) – see attached table.
- State of MN Housing Programs – as eligible and available, developers will work collaboratively with the city to pursue State Workforce Housing or other programs as available

C. Development process

As undeveloped land, this site will follow all standard development processes of the city including by not limited to these permits:

ZONING / SUBDIVISION PERMITS <https://www.cloquetmn.gov/our-city/permits-licenses/commercial-residential-public-works-utility-zoning>

JOHN KELLEY, ZONING ADMINISTRATOR 218-879-2507 X3; JKELLEY@CLOQUETMN.GOV

- Platting process application fee \$300 plus developer plat preparation costs

- Wetland Permit the aerial photo vegetation suggests a wetland delineation be completed for the property (paid for by the developer/owner to be conducted by a certified wetland delineator, and any project impacts must be filed for in a permit to the City. For more info visit: <https://bwsr.state.mn.us/wetlands-regulation-minnesota>.
 - *Cloquet Wetland Certificate of Compliance \$100.00*
 - *Cloquet Wetland Certificate of Exemption \$100.00*
 - *Cloquet Wetland Certificate of No Loss \$100.00*
 - *Cloquet Wetland Mitigation Permit \$ 350.00 plus \$5.00 per acre*
- Site Plan submission for review by the Planning Commission / approval by City Council \$350; and
- Conditional Use Permit (CUP) for housing in the RC Zoning District \$400; and
- Rezone from R-1 (Single-Family Residence) to R-2 (One and Two-Family Residence) \$400
- Variance for minimum land size of 10 acres for a Planned Unit Development (PUD) \$350

ENGINEERING PERMITS <https://www.cloquetmn.gov/our-city/permits-licenses/commercial-residential-public-works-utility-zoning>

JOHN ANDERSON, ASSISTANT CITY ENGINEER 218-879-6758

JANDERSON@CLOQUETMN.GOV

- Grading Permit/Stormwater Permit if disturbing an acre or more of land/erosion control requirements
- Access Permit there is currently no access from this parcel onto 14th Street which is a county roadway, please contact Carlton County Engineering for more information.
- Right of Way Occupation Permit (to access utilities presumably via directional boring) Carlton County Engineering
- Sewer Connection Permit – City of Cloquet Engineering
 - A Capacity Availability Fee (CAF) will be determined by the Western Lake Superior Sanitary District at the point of connection based on plumbing plans for the proposed development.
- Water Connection Permit – City of Cloquet Engineering
- Water meters are available for purchase from the City of Cloquet.

ECONOMIC DEVELOPMENT APPLICATIONS <https://www.cloqueteda.com/business-incentives/local>

- Tax Increment Financing application and Development Agreement <https://www.cloqueteda.com/business-incentives/local> \$15,000

BUILDING PERMIT <https://www.cloquetmn.gov/our-city/permits-licenses/commercial-residential-public-works-utility-zoning>

- Building Permit/s consult Building Official Matt Munter mmunter@cloquetmn.gov 218-879-2507 x2

III. PROPOSAL

The proposal should consist of a cover page and a concise narrative responding to the questions below, and attachments. The proposal cover and narrative should not exceed 10 pages. However, additional pages will be allowed for the submittal of one-page resumes for each of the development team members, past project example summaries and other required attachments.

Proposal Cover Page (one page):

- ◆ Include Applicant Information – developer name, address, key contact name/title, telephone number, and email address. Include the Federal ID number and Minnesota tax ID number as applicable.

1. Proposal Summary

- ◆ The developer should fully outline the proposed project.

2. Proposal Narrative (up to nine pages, plus attachments, not necessarily in the following order)

- ◆ Background and experience of Proposal Team with similar project development, including resumes (as attachments) for key staff who will be assigned to the project and information on project partners, if any.
- ◆ Concepts for unit sale pricing or proposed monthly rents.
- ◆ Description of construction type and materials.
- ◆ Outline of Sources and Uses of funding for development and construction.
- ◆ Start-up and Operating budgets including how residential sales, rental or office lease payment assumptions are calculated in relationship to the Cloquet market.
- ◆ Predevelopment activities and funding sources, if any.
- ◆ Anticipated approach related to energy and environmental conservation including possible innovations or unique opportunities.
- ◆ Demonstration of financial ability to carry out the project successfully.
- ◆ Description of property management firm and related experience, and description of how property will be maintained long-term.
- ◆ Outline of timeframe for development, including approvals from lenders, City, and other entities.
- ◆ Other factors you wish to elaborate on.

IV. Timeframe

- Request for Proposals issued: November 6, 2025
- Due date for proposals: 4pm on December 15, 2025

VI. SUBMISSION REQUIREMENTS

General Requirements:

1. Proposals must be submitted with Applicant's Warranties as:
 - Hard copy (one full copy) or
 - Electronic submission - compressed pdf via email to hhansen@cloquetmn.gov or a USB flash-drive
2. Proposal Contact:
Holly Hansen
City of Cloquet Community Development Department
101 14th ST
Cloquet, MN 55720
3. Proposals must be received by 4:00 p.m. on December 15, 2025. Extensions of the closing date will not be granted, unless notice of such extension is provided to all prospective responders.
4. Neither the City nor any other entity is responsible for the expenses that Applicants may incur in preparing and submitting proposals.
5. Copies of all proposals submitted will be considered the property of the City and will be retained by the City and will not be returned to the Applicants.
6. The EDA reserves the right to unilaterally cancel this RFP or to reject in whole or in part, any and all proposals received in response to this RFP. The City further reserves the right to waive any minor informality in any proposals received. The decision as to who shall receive a contract award, or whether or not an award shall be made as a result of this RFP, shall be at the sole discretion of the City.

VII. EVALUATION PROCEDURES

A. Selection Committee:

Development teams representing the top-ranking proposals may be invited to interview with the developer selection team comprised of representatives of the EDA ensuring there are no conflicts of interest between the selection team and development team.

B. Review of Proposals:

The review committee members will complete an independent review of each proposal. After a composite evaluation for each proposal is completed and ranked, the committee may conduct interviews or seek written or verbal clarification to supplement materials submitted in response to the RFP. The committee will recommend the proposal that

offers the best response in relation to the evaluation criteria along with the best ability to successfully develop and implement the project.

C. Evaluation Criteria:

Firms meeting the established criteria will have their proposals evaluated and ranked for selection. The following represent the principal selection criteria which will be considered during the evaluation process:

- ◆ The proposal adheres to the instructions in this request for proposals on preparing and submitting the proposal.
- ◆ Expertise and Experience:
 - ✓ Past experience and performance on completed development projects and management of facilities.
 - ✓ The quality of the development team's professional personnel to be assigned to the development project.
- ◆ Relationship of proposed project to neighborhood.
- ◆ Proposed quality of construction.
- ◆ Financial viability of the development.
- ◆ Long-term capacity for proper maintenance and management (e.g. ownership housing via a CIC Plat with homeowners association, or rental/office management).

D. Oral Presentations:

During the evaluation process, the review committee may, at its discretion, request one or more firms to make oral presentations. Such presentations from the team. Not all firms may be asked to make such oral presentations.

VIII. FURTHER INFORMATION

For further information, please contact:

Holly Hansen, Community Development Director
City of Cloquet
101 14th ST Cloquet, MN 55720
(218) 879-2507 x4 or hhansen@cloquetmn.gov

ATTACHMENTS:

- 1) **2025 Income Limits for Housing Ownership and Rental Projects**
- 2) Attached is a **2008 property survey** that has since been further divided. The property is generally 198' wide x 634' long.

**CITY OF CLOQUET
APPLICANT'S WARRANTIES**

- A. Applicant warrants that it is willing and able to comply with State of Minnesota laws with respect to foreign (non-state of Minnesota) corporation.
- B. Applicant warrants that it is willing and able to obtain Errors and Omissions Insurance, providing a prudent amount of coverage for the willful or negligent acts, or omissions of any officers, employees, or agents thereof.
- C. Applicant warrants that it will not delegate or subcontract its responsibilities under an agreement without the prior written permission of the City of Cloquet.
- D. Applicant warrants that in all work conducted under this contract, it shall be unlawful to discriminate or harass in any manner on the grounds of race, creed, religion, color, sex, sexual orientation, national origin, ancestry, age, disability, marital status, citizenship status, or status with regard to public assistance. (This includes sexual harassment. Sexual harassment is any repeated and/or unwanted sexual attention that a recipient finds objectionable or offensive, regardless of sexual or affectional orientation.) Any charge of harassment or discrimination against the contractor, contractor's employees, subcontractor or subcontractor's employees will result in a thorough investigation and possible termination of this contract. City of Cloquet action is not intended to replace legal recourse for any behavior which violates criminal statutes.
- E. Applicant warrants that all information provided by it in connection with this proposal is true and accurate.

Signature of Official: _____

Name: _____

Title: _____

Firm: _____

Date: _____

2025 MHFA/HUD Income Limits and Maximum Rents

City: Cloquet
County: Carlton

Median Income	100,600	Statewide	116,900
115% of County	115,690	115% of State	134,435

RENT RESTRICTIONS (IF APPLIES)		
Number of Bedrooms	50% of Median Income	60% of Median Income
1-Bedroom	943	1,132
2-Bedroom	1,132	1,359
3-Bedroom	1,308	1,569

INCOME RESTRICTIONS		
Number of Persons	50% of Median Income	60% of Median Income
1-Person	35,250	42,300
2-Persons	40,250	48,300
3-Persons	45,300	54,360
4-Persons	50,300	60,360

Owner Occupied	
100%	116,900
115%	134,435



Todd Hagen, CIPMA
Municipal Advisor
651-697-8508
1-800-552-1171

The two income limit options for rental housing are 20% of the units at 50% of median income or 40% of the units at 60% of median income. There are no rent restrictions for a housing district. For owner-occupied, it is generally no more than 115% of the medium income for 3 or more persons and 100% of that median income for 1 and 2 person households. The median family income is the higher of (1) the area median gross income for the area in which the housing is located (County) and (2) the statewide median gross income (Minnesota).

The income limits for rental apply for the life of the district and the income limits for owner-occupied apply to the first homeowner.

SURVEY FOR: HOWARD PORT
1215 14TH STREET
CLOQUET MN 55720

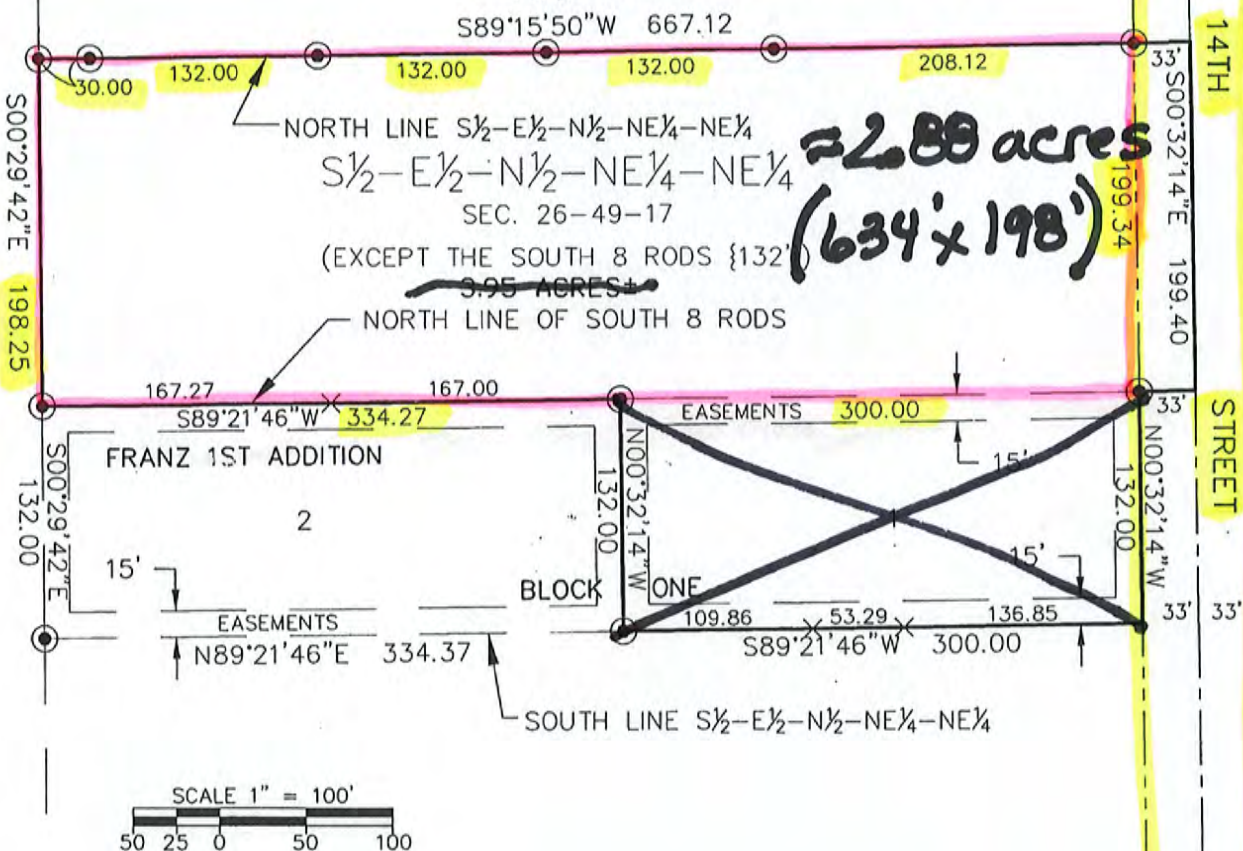
BILL HAYDEN LAND SURVEYING, INC.

P.O. Box 510, 500 Folz Blvd
Moose Lake, MN 55767

Telephone: (218)-485-4811
Fax: (218)-485-4811

SURVEY OF: ~~THE S $\frac{1}{2}$ OF THE E $\frac{1}{2}$ OF THE N $\frac{1}{2}$
OF THE NE $\frac{1}{4}$ OF THE NE $\frac{1}{4}$ ALL
LOCATED IN SEC. 26, TWP. 49
RGE. 17, EXCEPT THE SOUTH
8 RODS (132 FEET) AND LOT 1
BLOCK 1, "FRANZ 1ST ADD."~~

$N\frac{1}{2}-E\frac{1}{2}-N\frac{1}{2}-NE\frac{1}{4}-NE\frac{1}{4}$



- ⊙ DENOTES FOUND IRON MONUMENT
- ⊙ DENOTES $\frac{3}{8}$ " IRON REBAR MONUMENTS
SET AND CAPPED "HAYDEN 17517"
- × DENOTES 60d SPIKE SET
- △ DENOTES "MAG" NAIL

I hereby certify that this survey, plan, plat, preliminary plat or report was prepared by me or under my direct supervision and that I am a duly Licensed Land Surveyor under the laws of the State of Minnesota.

William J. Hayden

17517

License No.

04-28-2008

Date

2008-057

Job No.

T-49"F pg.52

Book No.



AGENDA INFORMATIONAL UPDATES 10-29-25

CHAMBER

- The **November Chamber Chat** will be at the Jack on November 13th at 11:30a.m.
- Our **Leadership Program** is right around the corner and we're still looking for attendees! December 2025-May 2026
- **MN Chamber Economic Summit** – November 19th



PBS North / The North 103.3 Ribbon Cutting was October 28th.

- On October 28th a Ribbon Cutting was held for **PBS North / The North 103.3**
- Promoting Me, LLC will host **Empower Me Live** at the Black Bear on November 5th featuring local and regional entrepreneurs, and leaders. For more info visit: <https://www.promotingme.com/event-details/empower-me-live-mn>

FDL

- FDL Band signed a **Cannabis Compact** – see attached.
- The **FDL Band's 2026-2030 Strategic Plan** has been released: <https://cms3.revize.com/revize/fonddulac/Documents/Service/Planning%20Divisions/Documents/2025FDLStrategicPlan.pdf>

COUNTY

- **County Facility Requests:** Both House and Senate Bonding Committees visited in early October, heard from Cloquet Fire District, Moose Lake, and Carlton County. County is requesting \$15 million in State bonding for solid waste transfer facility and other county-wide facility upgrades
- **The County Comprehensive Plan:** plan kick-off is tentatively scheduled for December 4th from 6-8pm at the Carlton County Courthouse - 3rd Floor. Additional information to follow as process gathers speed. Link to website for update can be found at: [Carlton County Comprehensive Land Use Plan](#), as part of the comp plan process, the 2050 Comp Plan Survey is now live. Carlton County encourages sharing the to hear from residents both present *and* future, especially from the youth who move away. Survey link: [Community Survey](#)
- **Carlton County Economic Development Department (CCEDD)** is:
 - Drafting policy to formalize criteria CCEDD uses for evaluating applications to discretionary loan/grant programs

- Exploring options to subscribe to commercial analytic tools based on near-real time data
- Continuing to work to address systemic disconnects in data that has been used for setting programmatic funding levels in Carlton County. CCEDD suspects that failure of programmatic funding formulas to adequately account for the noise injected during Census Bureau's differential privacy framework has resulted in a systematic under-allocation of State and Federal resources to all entities within Carlton County that receive State/Federal funds. Additional information is anticipated in December/January.

CITY

- The Cloquet **Marketing Video Project** with the Chamber hiring Promoting Me, LLC in partnership with Bo Allen Productions is in interview stage and a project draft will be provided November 15th
- **Demolition and new utility stub work is complete at 106 7th Street.** The city is preparing to submit the first SAHA report to the state.
- The **second twin home at 333 20th Street** is scheduled for close December 1st.
- The **private-public partnership project on Stanley Avenue at 14th Street** held a property closing this month and staff will begin working with teams involved.
- **Collins Roofing** is coming along nicely in the Cloquet Business Park with drywall being delivered this week and remaining siding work underway next week.
- The Council approved the site plan and sale of Lot 9, Block 5 in the Cloquet Business Park to **LFD Holdings, LLC**. Property closing occurred October 22nd.
- With **Woods and Water Family Dental** complete and open in the Cloquet Business Park, the grand opening and ribbon cutting will occur this week on Halloween from 3-5:30pm.
- **First time homebuyer funding and programs continue**, attached are various housing articles from the state.



Clearing work at 106 7th Street.



Collins Roofing is under construction in the Cloquet Business Park.

LEADERSHIP PROGRAM

Turn Knowledge into Action

December '25- May '26

About This Seminar

Individuals striving to improve their leadership capabilities personally, professionally and civically through training and professional development.

Time and Place

December 2025 - May 2026

8:30 AM to 12:30 PM

Facility:

Community Memorial
Hospital



Raiter Family Clinic

MAJOR SPONSOR:

\$499

CHAMBER MEMBERS

\$599

NON-MEMBERS

****\$100 DISCOUNT IF
YOU REGISTER
1/1/25-9/1/25**

Enriching the community one leader at a time.



Leadership



Accountability



Personal Branding

Reach Your Potential

Individuals striving to improve their leadership capabilities personally, professionally and civically through training and professional development. Contact the Cloquet Area Chamber of Commerce at 218.879.1551 for more program information. Tuition is \$499 for chamber members and \$599 for non-members.

Monthly 4 hour sessions (8:30am-Noon)
December 2025—May 2026

Classes held at:
Community Memorial Hospital

Application

Name: _____

Address: _____

City, State, Zip: _____

Phone: _____

Email: _____

Company Name: _____

*I understand the purpose of the program and will devote the time and resources necessary to complete the program.
I understand the necessity of attendance at all sessions.*

Applicant Signature

Applications must be received by
Friday—December 1, 2025 or until the class is filled

Cloquet Area
Chamber of Commerce
225 Sunnyside Drive
Cloquet, MN 55720



2025-2026 Leadership Program



Turn Knowledge into Action

Enriching the community
one leader at a time

PRSRT STD
U.S. POSTAGE
PAID
CLOQUET, MN
PERMIT NO. 122



**Cloquet Area
Chamber of Commerce**

“True Leadership cannot be awarded, appointed or assigned”



Program Sponsors

SCHICK
CORPORATE LEARNING

Fond du Lac Tribal & Community College

CMH
Community Memorial Hospital
Raiter Family Clinic

PROMOTING
me
Helping People Become Brands

LIFESTYLE CONSULTING SERVICES
refueling lives
Kathryn McConnell, CPFS, CLU, CRO • 218-298-0515 • kathryn.mcconnell@gmail.com

DECEMBER 10th

Your Leadership Ladder
Ted Schick, Schick Corporate Learning

In this first session we will climb our leadership ladder, rung by rung. From leading ourselves to communication to teams to what motivates us, we will learn the fundamentals of what it means to lead and be a leader. These are essential tools that you need to use on a regular basis to be impactful and successful. In addition, we learn about the principles of Servant Leadership and being in our communities. Filled with stories and real examples, we put these tools to work for leading our teams, immediately.

JANUARY 14th

Personal Branding
Shelly Peterson, Promoting Me

A Brand Called You. Learn how to stand out in a micro-attention world. No more Imposter Syndrome. No more feeling stuck in your current role. It is time to learn the art of selling yourself. Your personal brand is your trademark. Be strategic in how you communicate and present yourself. Staying ahead of your competition requires creativity, authenticity, and strategic thinking. Build a brand that helps you stand out, build credibility, and achieve career success.

FEBRUARY 11th

Strength Based Leadership & Building Business Connections
Jeannie Kermeen, FDLTCC

When individuals are using their natural strengths, they are reportedly more engaged and experience a higher quality of life. This course will help leaders identify their top 5 strengths and how to best utilize them to effectively lead others. Participants will also learn which of the four leadership domains they lead with (executing, influencing, relationship building or strategic thinking). Building strong business connections, **“It’s not just what you know, but who you know.”**



MARCH 4th

Tactics to Managing Your Time and Energy
Kathlynn McConnell, Lifestyle Consulting Services

Have you ever run out of hours in the day before **you’ve run out of things to do?** In this energizing session, we will discuss the difference between energy and time management tactics, define values, and clarify priorities so that you will have both the time and energy to lead people. You will leave the session armed with several simple yet powerful techniques to integrate into your everyday routine that will help you earn a living without sacrificing your living potential.

APRIL 8th

Generations in the Workplace
Laura Nilsen, FDLTCC

Define your leadership style and connect it to personal, professional and community involvement resulting in career development, motivation and satisfaction. This session focuses on the components of organizational culture, how to understand yourself and adapt to others behaviors, the four generations at work today (Traditionals-Millennials) and discovering what drives you.

MAY 13th

Launching Leaders into Action
Ted Schick, Schick Corporate Learning

Utilizing techniques, brainstorming and analysis tools are needed to maximize your human potential for leadership. This session incorporates new techniques while building on the significant learning from earlier sessions which include your leadership toolbox, strengths, personality style, organizational culture, team building and networking. From leading teams to keeping our sense of humor, discuss ways to take action and implement your strengths and talents in the community.

MAY 13th

Leadership Graduation





Fond du Lac Band of Lake Superior Chippewa Reservation Business Committee

Chairman Bruce M. Savage Secretary/Treasurer Wayne Dupuis
District I Wally J. Dupuis District II Brad Blacketter District III Earl Otis

FOR IMMEDIATE RELEASE: Thursday, October 23, 2025

Fond du Lac Band of Lake Superior Chippewa Signs Cannabis Compact with State of Minnesota

Fond du Lac Band of Lake Superior Chippewa – Cloquet, Minnesota (October 23, 2025) — Today, the Fond du Lac Band of Lake Superior Chippewa announces the signing of a Tribal-State Cannabis Compact authorized under state statute. The agreement, signed on October 20 by Governor Tim Walz and Fond du Lac Band Chairman Bruce M. Savage, was facilitated by the Office of Cannabis Management and reflects the formal government-to-government relationship between the Band and the State of Minnesota. It outlines how both governments will advance lawful, cooperative, and mutually respectful cannabis regulation while promoting public health and safety. The compact allows the Band to expand its cannabis operations beyond Tribal lands and participate in Minnesota’s regulated adult-use cannabis market.

This compact is part of Minnesota’s broader effort to establish formal agreements with Tribal Nations participating in the adult-use cannabis industry. The agreement enables the Band to integrate its cannabis enterprises, including ANANG Native Cannabis Co., into the state’s cannabis tracking system and participate in the same supply and distribution networks as other licensed businesses. It affirms the Band’s sovereign role in shaping Minnesota’s legal cannabis industry and reflects a shared commitment to responsible regulation.

Leadership Perspectives

“This compact is more than a regulatory agreement. It reflects our Tribal sovereignty, our values as Anishinaabe people, and our vision for economic self-determination. It also affirms the respect and responsibility that define government-to-government relationships, and reinforces our role as leaders in building a safe and inclusive cannabis marketplace for our community and beyond.”

— **Bruce M. Savage**, *Chairman of the Fond du Lac Band of Lake Superior Chippewa*

“Minnesota’s cannabis market is coming together as important partnerships fall into place, creating opportunities for mutual prosperity for Minnesotans and citizens of Tribal Nations,” said **Eric Taubel**, *Executive Director, Minnesota Office of Cannabis Management*. “The compact between the state and the Fond du Lac Band builds on our shared commitment to establish a safe and equitable cannabis market that consumers can trust.”

Compact Highlights

The Fond du Lac Band is now the fourth Tribal Nation in Minnesota to enter into a cannabis compact. The agreement builds on the Band’s successful launch of ANANG Native Cannabis Co. in May 2025, with its first dispensary located within the Fond du Lac Band Tribal community at 1508 Big Lake Road in Cloquet, MN, alongside the development of indoor and outdoor cultivation facilities.

Under the compact, the Fond du Lac Band will be authorized to:

- Open up to eight off-reservation retail cannabis locations
- Sell cannabis products statewide through licensed distributors and retailers
- Participate in state-led compliance, testing, and inspection protocols
- Operate with the same privileges and responsibilities as other adult-use licensees

The compact also affirms the Band's sovereign right to regulate cannabis on its own terms. The Fond du Lac Cannabis Regulatory Commission will oversee licensing and enforcement, using standards that meet or exceed those established by Minnesota's Office of Cannabis Management (OCM). As part of the compact, products entering the state market will undergo rigorous testing and meet all packaging and labeling requirements under Minnesota law. In addition, a tax-sharing agreement with the Minnesota Department of Revenue ensures that revenues generated through off-reservation sales will support both Tribal and state initiatives.

Community Impact

The cannabis compact is expected to generate lasting benefits for the Fond du Lac Band community, including new employment opportunities across cultivation, manufacturing, retail, and regulatory sectors. As one of the first Tribal Nations in Minnesota to formalize a cannabis compact, the Fond du Lac Band continues to set a precedent for how sovereign governments can lead in emerging markets.

This agreement demonstrates the Fond du Lac Band's commitment to responsible cannabis regulation, economic development, and Tribal stewardship. The Fond du Lac Band is proud to help lead this effort, advancing sovereignty, opportunity, and responsible industry practices across Minnesota and the Great Lakes region.

To view the Fond du Lac Band's compact and learn more about Tribal-State Cannabis Compacts in Minnesota, visit <https://mn.gov/ocm/tribal-nation/compacts.jsp>

Media Advisory

This press release is intended to provide factual information for media coverage. **At this time, the Fond du Lac Band of Lake Superior Chippewa is not offering interviews regarding the cannabis compact.** For confirmation of details included in this release, please contact:

Caleb Dunlap | Communications Director | Fond du Lac Band of Lake Superior Chippewa | calebdunlap@fdlband.org | (218) 481-2814

About the Fond du Lac Band of Lake Superior Chippewa

The Fond du Lac Band of Lake Superior Chippewa is a sovereign Ojibwe nation and one of six bands of the Minnesota Chippewa Tribe. Nagaajiwanaang, "Where the Water Stops," is the name of the homelands of the Fond du Lac Band at the time of the 1854 Treaty. We retained this name in Ojibwemowin for the present-day Fond du Lac Reservation, established under the 1854 La Pointe Treaty. There are three districts that make up the Fond du Lac Reservation: Bapashkominigong (Cloquet), Gwaaba'iganing (Sawyer), and Ashkibwaakaaning (Brookston). Today, our Band includes over 4,000 members. We have always been, and continue to be, a proud sovereign Ojibwe nation. We uphold all of our rights retained and agreed to within the 1825, 1826, 1837, 1842, 1847, and 1854 Treaties.

About the Office of Cannabis Management

The Office of Cannabis Management regulates Minnesota's adult-use cannabis, medical cannabis, and low-potency hemp markets. It oversees licensing, compliance, testing, and enforcement to foster an equitable cannabis industry that prioritizes public health and safety, consumer confidence, and market integrity.

###

Almost 80% of Gen Z Believe They're Priced Out of Homeownership

August 13, 2025 | By Anneliese Mahoney-amahoney@mba.org

Clever Real Estate, St. Louis, Mo., released [a new study](#) delving into Gen Z's feelings about homeownership, finding 79% believe they are priced out completely.

Eighty-one percent said they can't afford a home currently and 82% said they're worried the market will continue to worsen before they're able to buy. Nine in 10 do want to buy a home in the future.

Nearly half—or 46%—report struggling to pay their rent every month, and 66% feel more worried about their future housing security than they did a year ago. Thirty percent say they've considered squatting or living in their car.

When asked why they do want to buy a home, 51% of Gen Z respondents say they want stability, and 44% said they wanted more privacy and wanted more control over their living situation.

Much of it comes down to price—47% of Gen Z saying that high prices are hindering their ability to buy, and 28% pointed to the struggle to save for a down payment and high interest rates. Three-quarters say the rising cost of living has made it “impossible” to save for a down payment, and 48% say they plan to put down less than 20% for a down payment—with 22% saying they'll put down less than 10%.

Some are despondent—49% say homeownership is so far out of reach there's no point in them trying to save now.

Slightly over half—52% of Gen Z—say they'd feel unaccomplished if they never bought a home, but 95% say homeownership is not their most important goal in life.

Of those in Gen Z who have already purchased a home, 33% say they moved back in with family to save money, 28% say their parents helped with a down payment and 19% said their parents bought their home outright.

First-time home buyers now older than ever, data shows

NAR: First-time home buyers typically have a median household income of \$97,000

By [Caresse Jackman](#)

Published: Aug 7, 2023 4:28 PM

With high interest rates and limited inventory in many parts of the country, first-time home buyers are having a tough time achieving a piece of the American dream.

Sam Huisache, a data researcher with Guardian Service, found that the [median first-time homebuyer has reached an all-time high age of 38 years old, three years older than in July 2023](#).

Huisache said this is a pretty drastic change from just a decade ago when people were buying first-time homes in their late 20s.

“So, there’s just this large swath of people who are kind of in like the, yeah, like I’m, I’m 28 to, like, 36 who are probably feeling like, ‘oh gosh, I’m like, so far behind, like on where I should be,’” Huisache said. “But in reality, they’re not alone. And I think it’s important for people not to compare themselves to previous generations.”

[In the last year, only about 1 in 4 home buyers are first timers](#), the lowest level since the [National Association of Realtors](#) began tracking this data.

Huisache said there are some advantages to waiting. Homes cost more, so waiting gives buyers more time to save up. Also, people are getting married later in life and having kids later, so this all tracks with how lifestyles have changed.

While waiting, Huisache urged buyers to research first-time home buyer programs and loans that may be available.

“Those are the two main things, just understanding your options,” Huisache said. “And if you even qualify for some of these special programs and then saving up for that down payment. And I will always tell people to save as much as you can.”

Looking at price-per-square-foot data highlights an important trend

August 21, 2025, 8:27am by [Mike.Simonsen](#)

[News>Housing Market](#)

Everyone knows the housing market has been in a slump for three years. But even as home sales are still 2 million fewer each year than during the peak of the frenzy, [home prices](#), nationally, are still at record highs. Home prices have defied the slow market and continued to climb, year after year. That may be, finally, about to change.

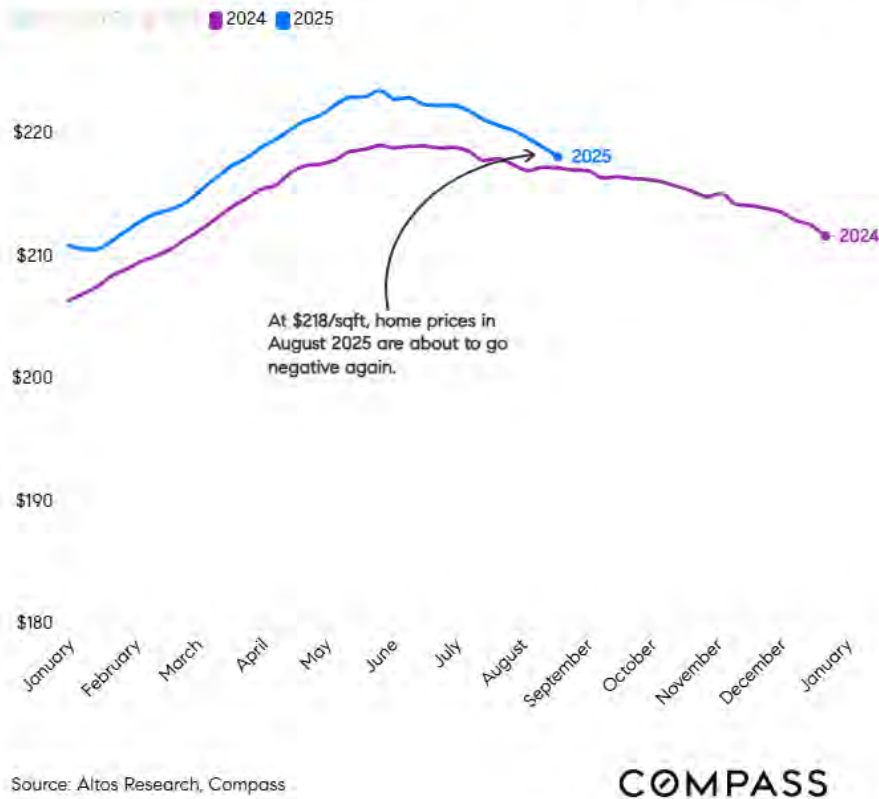
There are lots of ways to measure home prices. Repeat-sales indexes like the [S&P Cotality Case Shiller](#) are very effective at tracking changes in the value of homes, but are very slow and lag the actual market. Market-based measures like the [Altos](#) price or the Altos pending price are immediate and best to answer “What do homes cost today?”

These measures move together generally but can have subtle differences in timing and noise. For this reason, I like using price per square foot as a handy, normalized measure of home prices. It is immediately available, has less noise, and controls for some of the shifting mix of properties that can cloud some price measures.

I was recently looking at the weekly Altos price-per-square-foot data and it highlighted an important trend that is harder to see in the other measures of home prices in mid-summer 2025: Home prices are about to turn negative compared to last year.

Tracking Home-Price Changes

Asking price-per-square-foot, national, single-family homes



You can see in the data that home prices have a normal seasonal peak in May or June and then decline for the second half of the year. This year, home prices peaked at \$223/sq ft in the last week of May, about 2% above last year at the same time. These were very slight home price gains for the year, but gains nonetheless.

But, after the June seasonal peak, this data clearly shows prices are declining faster than normal and the line is about to dip below 2024.

The spring of 2022 was the tail end of the pandemic buying frenzy. Everyone knew at the time that rates were rising and potential homebuyers were still rushing to get their hands on anything they could. Those buyers drove prices up rapidly in the first and second quarters.

That demand stopped cold in June 2022. In the second half of 2022, demand dropped dramatically and prices adjusted rapidly too. The change was so abrupt that by the spring of 2023, home prices were below those of the prior year. This negative home price change was measured by all the home price indexes, like the Case Shiller Index, which came out several months after the news.

By the end of 2023 market demand had normalized a bit, enough so that prices for the full year 2023 finished with gains.

2024 was a different story. By mid-year, home-price appreciation looked weak, but the September 2024 drop in [mortgage rates](#) moved the needle enough with buyers that prices stayed buoyed late into Q4. Despite historically weak homebuyer demand, home prices finished 2024 with annual gains yet again.

And that brings us to today. Home prices, are moving lower each week. The seasonal decline is faster than normal and as a result, in a few weeks, it looks like this will be the first major indicator to show negative home-price changes.

Why is this finally happening now when demand has been weak for three full years? It seems that three years of [rising inventory](#) finally built the market with sufficient supply to be greater than the tepid demand. There were so few homes available for so long that even with historically light demand, demand still outweighed supply. With 860,000 single family homes unsold on the market, we're now clearly out of the pandemic-shortage era and back to old-normal levels of inventory. Supply is finally winning the supply/demand balance. (This has been true in a much of the country, especially the Sub Belt, for a while of course. It took until Q3 2025 for it to be true for the nation as a whole.)

Most other home-price headlines you'll read in August 2025 are still showing slight 2-3% home price gains over 2024. Those data sets have not moved negative yet. So the headlines are still saying "home prices hit new record highs." Those headlines are about to change.