Gaylord Economic Development Authority
Regular Meeting Agenda
Monday, October 12, 2020 (5:30 P.M.)

Please call 237-2338 if you are unable to attend.

1. CALL TO ORDER (5:30 P.M.)

2. Roll Call
   - Lory Young, EDA Director  O
   - Lynn Grochow, Council Member  O
   - Scott Kuphal, Council Member  O
   - Scott Amorim  O
   - Lindsey Bruns  O
   - Jeremiah Williams  O

3. AGENDA APPROVAL with any additions or corrections:
   1. Approve 10/12/2020 agenda

4. CONSENT AGENDA:
   1. Approve minutes for 9/14/20 GEDA Meeting
   2. Expenditure and Revenue Reports
   3. Revolving Loan Fund Balances

5. MONTHLY REPORTS/UPDATES:
   1. EDA Director Updates – Lory Young
      a. None

   2. Other Reports

6. UNFINISHED BUSINESS:
   1. Discussion regarding Mobile Home Park

7. NEW BUSINESS:
   1. Revolving Loan Fund
   2. Hwy 5 Corridor Study Update

8. ADJOURNMENT
Gaylord Economic Development Authority
Regular Meeting Minutes
Monday, September 14, 2020 (5:30 P.M.)

1. CALL TO ORDER (5:30 P.M.)
   Pursuant to due call and notice thereof, Lory Young, EDA Director called the Gaylord Economic Development Authority meeting to order in Gaylord City Hall at 5:30 P.M.

2. Roll Call
   - Lory Young, EDA Director ✓
   - Lynn Grochow, Council Member ✓
   - Scott Kuphal, Council Member O Absent
   - Scott Amorim ✓
   - Lindsey Bruns ✓
   - Jeremiah Williams ✓

3. AGENDA APPROVAL with any additions or corrections:
   1. Approve 9/14/2020 agenda

   MEMBER WILLIAMS MOVED, MEMBER AMORIM SECONDED, TO APPROVE THE SEPTEMBER 14TH, 2020 AGENDA WHICH INCLUDED THE FOLLOWING ITEMS. WITH ALL MEMBERS VOTING IN FAVOR, THE MOTION CARRIED.

4. CONSENT AGENDA:
   MEMBER WILLIAMS MOVED, MEMBER GROCHOW SECONDED, TO APPROVE THE CONSENT AGENDA, WHICH INCLUDED THE FOLLOWING ITEMS. WITH ALL MEMBERS VOTING IN FAVOR, THE MOTION CARRIED.

   1. Approve minutes for 7/13/20 GEDA Meeting
   2. Approve minutes for 8/10/20 GEDA Meeting (No meeting or minutes for lack of a quorum)
   3. Expenditure and Revenue Reports
   4. Revolving Loan Fund Balances

5. MONTHLY REPORTS/UPDATES:
   1. EDA Director Updates – Lory Young
      a. Wolverine Meadows apartments
         Young stated they received their certificate of occupancy and people are already moving in. There were some conflicts with scheduling the walk through but you can call to the Apartment Building and schedule a walk through anytime if you like. They plan to set up a meeting in a week or two to begin talks of phase two to begin construction in the spring.

      b. Pond Meadows
         Young reported that everything was squared away with the Brandt/Kemp lot and the house has arrived and they are close to setting it on the foundation. There is a purchase agreement on the lot behind NAPA that Integrity Estates, LLC is planning to do some townhomes, 2 buildings of 4. Council will act on the purchase
agreement at their next meeting. They have secured their financing and their contractor.

c. Habitat Lots
   Young stated they currently are working with three applicants to help them get through their paperwork process.

2. Other Reports
   Young reported we recently accepted quotes to tear down the house at 319 High Avenue. That also will come to the next council meeting for approval. The cost will in turn be assessed to the tax rolls.

6. UNFINISHED BUSINESS:
   1. Discussion regarding Mobile Home Park
      Young stated the Council said to go forward with obtaining an appraisal on the mobile home park. We may get that by the end of the month.

7. NEW BUSINESS:
   1. Discussion on COVID-19 Grant Assistance
      a. Review applications received
         The board members reviewed each applicant carefully. There were eleven applicants that were recommended to bring to the council for approval. There were nine more applicants that were either missing information or there were unanswered questions in their application. The boards consensus was to give the EDA Director Lory Young, the ability to move those applicants to the list of recommended applicants for council approval, if they provide the missing information by 3:00 p.m. on Wednesday September 16th, 2020.

8. ADJOURNMENT
   MOTION BY MEMBER AMORIM WAS SECONDED BY MEMBER WILLIAMS, TO ADJOURN THE MEETING. WITH ALL MEMBERS VOTING IN FAVOR, THE MOTION CARRIED. THE MEETING WAS ADJOURNED AT 6:26 P.M.

Lory Young
EDA Director
<table>
<thead>
<tr>
<th>Account Descr</th>
<th>2020 YTD Budget</th>
<th>SEPTEMBER 2020 Amt</th>
<th>2020 YTD Amt</th>
<th>Enc Current</th>
<th>2020 YTD Balance</th>
<th>%YTD Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEPT 46500 Economic Develop mt (GENERAL)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E 101-46500-101 Salaries - Full Time</td>
<td>$3,962.00</td>
<td>$3,385.60</td>
<td>$23,953.38</td>
<td>$0.00</td>
<td>$8,008.62</td>
<td>74.94%</td>
</tr>
<tr>
<td>E 101-46500-102 Salaries - Over Tim</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 101-46500-103 Salaries - Part Time</td>
<td>$1,800.00</td>
<td>$0.00</td>
<td>$150.00</td>
<td>$0.00</td>
<td>$1,650.00</td>
<td>8.33%</td>
</tr>
<tr>
<td>E 101-46500-121 PERA</td>
<td>$2,397.00</td>
<td>$253.89</td>
<td>$1,796.47</td>
<td>$0.00</td>
<td>$600.53</td>
<td>4.95%</td>
</tr>
<tr>
<td>E 101-46500-122 FICA</td>
<td>$1,982.00</td>
<td>$209.87</td>
<td>$1,494.33</td>
<td>$0.00</td>
<td>$487.67</td>
<td>75.40%</td>
</tr>
<tr>
<td>E 101-46500-125 Medicare</td>
<td>$463.00</td>
<td>$49.07</td>
<td>$349.59</td>
<td>$0.00</td>
<td>$113.41</td>
<td>75.51%</td>
</tr>
<tr>
<td>E 101-46500-131 Employer Paid Heal</td>
<td>$3,908.00</td>
<td>$344.95</td>
<td>$3,096.54</td>
<td>$0.00</td>
<td>$811.46</td>
<td>79.24%</td>
</tr>
<tr>
<td>E 101-46500-200 Supplies (GENERAL)</td>
<td>$100.00</td>
<td>$0.00</td>
<td>$15.49</td>
<td>$0.00</td>
<td>$84.51</td>
<td>15.49%</td>
</tr>
<tr>
<td>E 101-46500-302 Committee/Board/J</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 101-46500-303 Engineering Fees</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 101-46500-304 Legal Fees</td>
<td>$5,000.00</td>
<td>$270.78</td>
<td>$2,328.89</td>
<td>$0.00</td>
<td>$2,671.11</td>
<td>46.58%</td>
</tr>
<tr>
<td>E 101-46500-305 Bank Charges</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 101-46500-307 EDA Administration</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 101-46500-308 Professional Fees</td>
<td>$10,000.00</td>
<td>$0.00</td>
<td>$4,250.00</td>
<td>$0.00</td>
<td>$5,750.00</td>
<td>42.50%</td>
</tr>
<tr>
<td>E 101-46500-314 Recording Fees</td>
<td>$150.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$150.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 101-46500-321 Telephone</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 101-46500-322 Postage</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 101-46500-331 Meeting and Travel</td>
<td>$500.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$500.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 101-46500-340 TIF Settlement</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 101-46500-352 Ads &amp; Notices</td>
<td>$1,000.00</td>
<td>$313.76</td>
<td>$2,107.11</td>
<td>$0.00</td>
<td>-$1,107.11</td>
<td>210.71%</td>
</tr>
<tr>
<td>E 101-46500-360 Workmen Comp. In</td>
<td>$2.00</td>
<td>$0.00</td>
<td>$2.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>100.00%</td>
</tr>
<tr>
<td>E 101-46500-361 Liability Insurance</td>
<td>$25.00</td>
<td>$0.00</td>
<td>$63.00</td>
<td>$0.00</td>
<td>-$38.00</td>
<td>252.00%</td>
</tr>
<tr>
<td>E 101-46500-363 Bond Insurance</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 101-46500-405 Computer Maintena</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 101-46500-433 Dues and Subscripti</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$500.00</td>
<td>$0.00</td>
<td>-$500.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 101-46500-434 Business/Industrial</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 101-46500-436 Promotions</td>
<td>$30,000.00</td>
<td>$0.00</td>
<td>$2,460.00</td>
<td>$0.00</td>
<td>$27,540.00</td>
<td>8.20%</td>
</tr>
<tr>
<td>E 101-46500-440 Other</td>
<td>$3,000.00</td>
<td>$747.50</td>
<td>$917.50</td>
<td>$0.00</td>
<td>$2,082.50</td>
<td>30.58%</td>
</tr>
<tr>
<td>E 101-46500-446 COVID-19 Grant</td>
<td>$0.00</td>
<td>$74,200.00</td>
<td>$74,200.00</td>
<td>$0.00</td>
<td>-$74,200.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 101-46500-580 Capital Outlay</td>
<td>$15,000.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$15,000.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 101-46500-710 Transfers Out</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

DEPT 46500 Economic Develop mt

$107,289.00 | $79,775.42 | $117,684.30 | $0.00 | -$10,395.30
## CITY OF GAYLORD

### Revenue Guideline by Department

**SEPTEMBER 2020**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>DEPT 46500 Economic Develop Mt (GENERAL)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R 101-46500-33190 Other Grants</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>R 101-46500-34103 Variance and Co</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>R 101-46500-36210 Interest Earnings</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>R 101-46500-36211 Loan Interest</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>R 101-46500-36212 Loan Principal</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>R 101-46500-36230 Donations</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>R 101-46500-36231 Miscellaneous</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>R 101-46500-36232 E D A Lot Sales</td>
<td>$165,000.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$165,000.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>R 101-46500-36233 Insurance Divide</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.04</td>
<td>-$0.04</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>R 101-46500-36236 Pond Meadow Lo</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>DEPT 46500 Economic Develop Mt</td>
<td>$165,000.00</td>
<td>$0.00</td>
<td>$0.04</td>
<td>$164,999.96</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Account Descr</td>
<td>2020 YTD Budget</td>
<td>SEPTEMBER 2020 Amt</td>
<td>2020 YTD Amt</td>
<td>2020 Balance</td>
<td>2020 % of Budget</td>
<td></td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>-----------------</td>
<td>--------------------</td>
<td>--------------</td>
<td>--------------</td>
<td>------------------</td>
<td></td>
</tr>
<tr>
<td>DEPT 46500 Economic Develop mt (GENERAL)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R 235-46500-36210 Interest Earnings</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
<td></td>
</tr>
<tr>
<td>R 235-46500-36211 Loan Interest</td>
<td>$1,833.00</td>
<td>$0.00</td>
<td>$1,151.64</td>
<td>$681.36</td>
<td>62.83%</td>
<td></td>
</tr>
<tr>
<td>R 235-46500-36212 Loan Principal</td>
<td>$11,227.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$11,227.00</td>
<td>0.00%</td>
<td></td>
</tr>
<tr>
<td>R 235-46500-36213 Origination Fee</td>
<td>$150.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$150.00</td>
<td>0.00%</td>
<td></td>
</tr>
<tr>
<td>R 235-46500-36231 Miscellaneous</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
<td></td>
</tr>
<tr>
<td>R 235-46500-39200 Transfers In</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
<td></td>
</tr>
<tr>
<td>DEPT 46500 Economic Develop mt</td>
<td>$13,210.00</td>
<td>$0.00</td>
<td>$1,151.64</td>
<td>$12,058.36</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Account Descr</td>
<td>2020 YTD Budget</td>
<td>SEPTEMBER 2020 Amt</td>
<td>2020 YTD Amt</td>
<td>Enc Current</td>
<td>2020 YTD Balance</td>
<td>%YTD Budget</td>
</tr>
<tr>
<td>--------------------------------------------------</td>
<td>-----------------</td>
<td>--------------------</td>
<td>--------------</td>
<td>-------------</td>
<td>------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>FUND 235 REVOLVING LOAN FUND</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DEPT 46500 Economic Develop mt (GENERAL)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E 235-46500-112 Unemployment Con</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 235-46500-302 Committee/Board/J</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 235-46500-434 Business/Industrial</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 235-46500-440 Other</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>E 235-46500-710 Transfers Out</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>DEPT 46500 Economic Develop mt</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td></td>
<td>235-10460</td>
<td></td>
<td>235-00000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-----------</td>
<td>-------------------------</td>
<td>-----------</td>
<td>-------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Balance</td>
<td>Principal Payments</td>
<td>Uncollectable Loans</td>
<td>New Loans</td>
<td>9/30/2020 Balance</td>
<td></td>
</tr>
<tr>
<td>12/31/2019</td>
<td></td>
<td></td>
<td>235-00000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4th Street Pizza</td>
<td>19,174.96</td>
<td>1,941.09</td>
<td>0.00</td>
<td>17,233.87</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FITCO</td>
<td>10,562.53</td>
<td>974.92</td>
<td>0.00</td>
<td>9,577.61</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ron Geiger</td>
<td>12,411.27</td>
<td>2,393.02</td>
<td>0.00</td>
<td>10,018.25</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hahn Family Properties</td>
<td>0.00</td>
<td>-</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hahn Foods</td>
<td>7,273.83</td>
<td>7,273.83</td>
<td>0.00</td>
<td>167.74</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HUG, LLP</td>
<td>0.00</td>
<td>-</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total RLF</td>
<td>49,412.59</td>
<td>12,582.86</td>
<td>0.00</td>
<td>36,829.73</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>12,582.86</td>
<td>0.00</td>
<td>1,222.29</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SCDP Loans</td>
<td></td>
<td></td>
<td>234-46500</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>234-10460</td>
<td></td>
<td>-36211</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KMA</td>
<td>357.03</td>
<td>357.03</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>K &amp; H Homes</td>
<td>1,947.24</td>
<td>1,762.77</td>
<td>0.00</td>
<td>184.47</td>
<td></td>
<td></td>
</tr>
<tr>
<td>State Farm</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total SCDP</td>
<td>2,304.27</td>
<td>2,119.80</td>
<td>0.00</td>
<td>184.47</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>2,119.80</td>
<td>0.00</td>
<td>31.44</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Micro Loans</td>
<td></td>
<td></td>
<td>235-10460</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>-36211</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Genuine Auto Parts</td>
<td>1,100.00</td>
<td>1,100.00</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lang's Meat Market</td>
<td>1,100.00</td>
<td>900.00</td>
<td>0.00</td>
<td>200.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neisen's Bar of Gaylord</td>
<td>1,100.00</td>
<td>1,100.00</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Micro Loans</td>
<td>3,300.00</td>
<td>3,100.00</td>
<td>0.00</td>
<td>200.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>3,100.00</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1 &amp; 2 Loans</td>
<td></td>
<td></td>
<td>232-46500</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>-36211</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Batres</td>
<td>4,722.22</td>
<td>1,111.12</td>
<td>0.00</td>
<td>3,611.10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Batres</td>
<td>19,567.13</td>
<td>1,751.41</td>
<td>0.00</td>
<td>17,815.72</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Tier 1 &amp; 2 Loans</td>
<td>24,289.35</td>
<td>2,862.53</td>
<td>0.00</td>
<td>21,426.82</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>2,862.53</td>
<td>0.00</td>
<td>344.75</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total RLF,SCDP, Tier1&amp;2 &amp; Micro</td>
<td>79,306.21</td>
<td>20,665.19</td>
<td>0.00</td>
<td>58,641.02</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>20,665.19</td>
<td>0.00</td>
<td>1,598.48</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
GAYLORD EDA
REVOLVING LOAN FUND
LENDER PACKAGE

Attachment #1 – Program Guidelines

Attachment #2 – Lender Checklist
GAYLORD EDA
REVOLVING LOAN FUND PROGRAM

Guidelines

I. PURPOSE OF FUND
A. To provide financial assistance to existing businesses and new businesses through joint private and public action.
B. To establish a city-wide low interest longer term loan program to provide one or more of the following:
   - Capability and incentive for owners and tenants to upgrade the appearance, structural condition and/or operating efficiency of their place of businesses;
   - Assistance and incentive for the development of new industry; retention of existing business; and/or
   - Retention and expansion of job opportunities.

C. Priority will be given first to those applicants who, without the low interest rate, would not be able to improve their property or locate new industry in Gaylord.

II. PARTICIPATION AND FINANCING
The Gaylord Revolving Loan Fund (RLF) program is established and will operate as a public/private sector partnership of the City of Gaylord and lenders.

The RLF will provide up to 50% of each loan up to a maximum of $30,000 at an interest rate set by the RLF committee in January of each year. The RLF committee will strive to set this rate below current market rate.

Matching funds of at least equal to the amount provided by the RLF will be provided at current interest rates by lender.

The portion of the borrower's equity to be injected into the project will be determined by the lender.

The City may require a job creation report, projecting expected employment levels for the business, for the first five (5) years of operation.

Administration will be shared by the City and the participating lenders.
  • The City will coordinate the program with business and community development organizations.
  • Lenders will execute Participation Agreements with the City to carry out their participation in accordance with these guidelines.

III. LOAN TERMS AND CONDITIONS
A. RLF/Lender Participation
   The RLF with a participating lender up to 50%

B. Maximum Loan
   RLF will participate in a loan up to the maximum of $30,000. A lender may increase its portion over $30,000.

C. Interest Rates
   The RLF loans are made below market rates as described above. These funds are subordinate to funds provided by the lender.

An example of the effect of the RLF loan is shown below:

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
<th>Rate</th>
<th>Year Term</th>
<th>Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>RLF Loan</td>
<td>$25,000</td>
<td>5%</td>
<td>10</td>
<td>265.15</td>
</tr>
<tr>
<td>Bank Loan</td>
<td>25,000</td>
<td>10%</td>
<td>10</td>
<td>330.34</td>
</tr>
<tr>
<td>Total</td>
<td>$50,000</td>
<td>7.5%</td>
<td>10</td>
<td>$595.49</td>
</tr>
</tbody>
</table>

D. Term
The RLF portion of the loan shall not exceed a 10 year amortization, payments to be made on a monthly basis. There is no prepayment penalty. The RLF will have a demand clause in the event of a move of business out of City limits or change of ownership.

E. **Late Fee**
   Any payment that is 15 days late will be assessed a 2.5% late fee on the check payment.

F. **Collateral Required**
   The lender shall have the responsibility of determining the applicant’s credit risk.

   The lender shall recommend the type and amount of collateral the borrower will provide and shall have senior lien on the collateral.

   The lender shall file any liens it requires on collateral. The RLF may file liens behind the primary lender. Secondary liens must be acknowledged by the owner of the contract for deed.

   Loan documents will be required and the loan documents will be at the borrowers’ expense.

G. **Loan Disbursements**
   The City will disburse approved loan proceeds to the Lender in a lump sum. All eligible disbursements are to be made by the Lender, following the Lender’s disbursement requirements.

H. **Lien Waivers**
   The Lender will collect lien waivers and/or other documentation as deemed necessary by the lender.

**IV. ELIGIBILITY CRITERIA**

A. **Applicants**
   The applicant may be: individual owners, partnerships, LLC’s, corporations, tenant operators or contract for deed purchasers.

   An applicant must have the ability to repay the loan and be an acceptable credit risk as determined by a lender.

   Applicant must have obtained a commitment letter from a participating lender in order to secure the City’s commitment for its portion of the loan.

   An applicant’s property status must be as a conforming use or a legal non-conforming use under the City’s Zoning Ordinance and located within the Gaylord City Limits.
Applicants must obtain City building permit prior to first disbursement from lender.

Upon completion of the improvements, the applicant’s property must pass all required health, safety and building inspections, and obtain a certificate of occupancy.

B. Eligible Use of Loan Funds
   1. Correction of all health and safety code deficiencies
   2. Exterior Improvement

   The following are eligible expenditures:
   - All work on the front and sides of business buildings facing public streets.
   - Cleaning, painting and staining of exterior surfaces.
   - Masonry repairs.
   - Repairing or replacing the cornices, entrances, doors, windows, decorative details and awnings.
   - Sign removal, repairing or replacement.
   - Professional design services for plans and specifications.
   - Parking lots, including lighting, surfacing and landscaping.
   - Building identification.
   - Other items that are viewed necessary to complement the exterior of the building.
   - Building permits.
   - Energy audits.
   - Roofing.
   - Energy conservation.
   - Handicap access.
   - Streetscape costs not financed by special assessments.

3. Interior Improvement
   Almost all fixed improvements including:
   - Repair or replacement of walls, ceilings and floors.
   - Repair or replacement of lighting, windows, doors and entrances.
   - Repair or replacement of electrical, plumbing, mechanical and air conditioning, or any other permanently installed equipment.
   - Architectural change.
   - Energy improvements.
   - Professional fees in conjunction with the completion of a project may be paid for engineering, architectural and other related service fees necessary to plan, estimate costs, etc.
4. New Industrial Construction
Eligible expenditures include professional fees for engineering, architectural and other services needed to plan, estimate and undertake construction, site preparation, construction of the building, and purchase and installation of fixed building assets. Fixed building assets are those which normally pass to the new owner when a building is sold.

5. Production Equipment
Funds may be borrowed for the purchase of production equipment. Production equipment or machinery that will increase the productivity of the business. The purchase of equipment should also contribute to new job opportunities or business investment.

6. Existing Structures
Funds may be used for the purchase of an existing structure. Funds may not be used for the demolition of existing structures, without the City’s approval.

C. Ineligible Costs
The following costs are ineligible:

- Refinancing of existing debts.
- Non-fixed improvements or non-fixed building assets.
- Working capital.
- Inventory.
- Sweat equity (payment for the applicant’s own labor and performance for construction or improvements).

D. Improvements completed Prior to Loan Closing
Such improvements are eligible if the following steps have been taken:

- Applicant must have already filled out a loan application with the City prior to the work proceeding.
- Applicant must have a commitment letter from their lender and the City confirming their financing and approval of the project.
- Applicant must agree to include all health and safety items per city ordinances and state building codes in work to be done.
- Final bids will be required to assess the total City portion of the loan. Closing will not be set up until final bids have been received.

If the above conditions have been met, the applicant may proceed using his own funds or interim financing from the lender. However, this is done
at the applicant's and or lender's own risk until the total scope of work has been approved by the City and the loan has been closed.

V. ORIGINATION FEE
The applicant is required to pay an Origination Fee at the time of closing in the amount of $150.00. It shall be the responsibility of the lender to collect this fee at closing and to remit it to the City.

VI. EDA & RLF COMMITTEE
The EDA, of and for, the City of Gaylord, is the final decision making authority on the approval or disapproval of loan applications. The RLF Committee will review the loan applications and make their recommendation on the status of the loan to the EDA. The EDA and the RLF Committee reserve the right to treat each loan application a case-by-case basis.

If you are interested in applying for the Revolving Loan Fund Program, call the City Administrator's Office.
LENDER CHECKLIST

1. Call the City Administrator regarding the Gaylord Revolving Loan Fund (RLF) Program. The City will need preliminary approval from the Lender before formally starting the RLF application process with the applicant.

2. City will need a copy of the Lender Commitment Letter to the applicant and, if not already done, an executed Lender Agreement. This has to be received before the City can reserve RLF funds for the applicant or order the Check for closing.

3. At closing, City will:
   a. provide a check for their portion of the loan;
   b. provide city-executed loan and security documentation;

4. After closing, Lender will:
   a. provide $150.00 origination payment;
   b. return all original, borrower-executed documents;
   c. provide amortization schedule;

5. After final disbursement of City funds, lender to provide itemized list of eligible disbursements.
GAYLORD EDA
REVOLVING LOAN FUND
APPLICANT PACKAGE

Attachment #1 – Applicant Checklist
Attachment #2 – Program Guidelines
Attachment #3 – Application
Attachment #4 – Construction Warranty
REVOLVING LOAN FUND

Applicant Checklist

_____ 1. Apply to Lender first for preliminary approval of financing.

_____ 2. Items you will need to take care of after application is taken:
    ______ a. Need lender commitment letter to reserve funds for your project. *
    ______ b. Need complete bids for all work that will be done.

_____ 3. Include provision for meeting appropriate city ordinances and state building codes included in the bid documents.

_____ 4. Closing is set up with the lender, you and City.

_____ 5. Schedule your final inspection with the lender and the building inspector.

* NOTE: FUNDS CANNOT BE RESERVED FOR YOU UNTIL WE HAVE A COPY OF THE LENDER COMMITMENT LETTER.
GAYLORD EDA
REVOLVING LOAN FUND PROGRAM

Guidelines

I. PURPOSE OF FUND
A. To provide financial assistance to existing businesses and new businesses through joint private and public action.
B. To establish a city-wide low interest longer term loan program to provide one or more of the following:
   • Capability and incentive for owners and tenants to upgrade the appearance, structural condition and/or operating efficiency of their place of businesses;
   • Assistance and incentive for the development of new industry; retention of existing business; and/or
   • Retention and expansion of job opportunities.

C. Priority will be given first to those applicants who, without the low interest rate, would not be able to improve their property or locate new industry in Gaylord.

II. PARTICIPATION AND FINANCING
The Gaylord Revolving Loan Fund (RLF) program is established and will operate as a public/private sector partnership of the City of Gaylord and lenders.

The RLF will provide up to 50% of each loan up to a maximum of $30,000 at an interest rate set by the RLF committee in January of each year. The RLF committee will strive to set this rate below current market rate.
Matching funds of at least equal to the amount provided by the RLF will be provided at current interest rates by lender.

The portion of the borrower’s equity to be injected into the project will be determined by the lender.

The City may require a job creation report, projecting expected employment levels for the business, for the first five (5) years of operation.

Administration will be shared by the City and the participating lenders.

- The City will coordinate the program with business and community development organizations.
- Lenders will execute Participation Agreements with the City to carry out their participation in accordance with these guidelines.

III. LOAN TERMS AND CONDITIONS
A. RLF/Lender Participation

The RLF share in a loan with a participating lender up to 50%

B. Maximum Loan

RLF will participate in a loan up to the maximum of $30,000. A lender may increase its portion over $30,000.

C. Interest Rates

The RLF loans are made below market rates as described above. These funds are subordinate to funds provided by the lender.

An example of the effect of the RLF loan is shown below:

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
<th>Rate</th>
<th>Year Term</th>
<th>Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>RLF Loan</td>
<td>$25,000</td>
<td>5%</td>
<td>10</td>
<td>265.15</td>
</tr>
<tr>
<td>Bank Loan</td>
<td>25,000</td>
<td>10%</td>
<td>10</td>
<td>330.34</td>
</tr>
<tr>
<td>Total</td>
<td>$50,000</td>
<td>7.5%</td>
<td>10</td>
<td>$595.49</td>
</tr>
</tbody>
</table>

D. Term

The RLF portion of the loan shall not exceed a 10 year amortization, payments to be made on a monthly basis. There is no prepayment penalty. The RLF will have a demand clause in the event of a move of business out of City limits or change of ownership.

E. Late Fee
Any payment that is 15 days late will be assessed a 2.5% late fee on the check payment.

F. Collateral Required
The lender shall have the responsibility of determining the applicant’s credit risk.

The lender shall recommend the type and amount of collateral the borrower will provide and shall have senior lien on the collateral.

The lender shall file any liens it requires on collateral. The RLF may file liens behind the primary lender. Secondary liens must be acknowledged by the owner of the contract for deed.

Loan documents will be required and the loan documents will be at the borrowers’ expense.

G. Loan Disbursements
The City will disburse approved loan proceeds to the Lender in a lump sum. All eligible disbursements are to be made by the Lender, following the Lender’s disbursement requirements.

H. Lien Waivers
The Lender will collect lien waivers and/or other documentation as deemed necessary by the lender.

IV. ELIGIBILITY CRITERIA
A. Applicants
The applicant may be: individual owners, partnerships, LLC’s, corporations, tenant operators or contract for deed purchasers.

An applicant must have the ability to repay the loan and be an acceptable credit risk as determined by a lender.

Applicant must have obtained a commitment letter from a participating lender in order to secure the City’s commitment for its portion of the loan.

An applicant’s property status must be as a conforming use or a legal non-conforming use under the City’s Zoning Ordinance and located within the Gaylord City Limits.

Applicants must obtain City building permit prior to first disbursement from lender.
Upon completion of the improvements, the applicant’s property must pass all required health, safety and building inspections, and obtain a certificate of occupancy.

B. Eligible Use of Loan Funds
1. Correction of health and safety code deficiencies
2. Exterior Improvement

The following are eligible expenditures:
- All work on the front and sides of business buildings facing public streets.
- Cleaning, painting and staining of exterior surfaces.
- Masonry repairs.
- Repairing or replacing the cornices, entrances, doors, windows, decorative details and awnings.
- Sign removal, repairing or replacement.
- Professional design services for plans and specifications.
- Parking lots, including lighting, surfacing and landscaping.
- Building identification.
- Other items that are viewed necessary to complement the exterior of the building.
- Building permits.
- Energy audits.
- Roofing.
- Energy conservation.
- Handicap access.
- Streetscape costs not financed by special assessments.

3. Interior Improvement
Almost all fixed improvements including:
- Repair or replacement of walls, ceilings and floors.
- Repair or replacement of lighting, windows, doors and entrances.
- Repair or replacement of electrical, plumbing, mechanical and air conditioning, or any other permanently installed equipment.
- Architectural change.
- Energy improvements.
- Professional fees in conjunction with the completion of a project may be paid for engineering, architectural and other related service fees necessary to plan, estimate costs, etc.

4. New Industrial Construction
Eligible expenditures include professional fees for engineering, architectural and other services needed to plan, estimate and undertake
construction, site preparation, construction of the building, and purchase and installation of fixed building assets. Fixed building assets are those which normally pass to the new owner when a building is sold.

5. Production Equipment
Funds may be borrowed for the purchase of production equipment. Production equipment or machinery that will increase the productivity of the business. The purchase of equipment should also contribute to new job opportunities or business investment.

6. Existing Structures
Funds may be used for the purchase of an existing structure. Funds may not be used for the demolition of existing structures, without the City’s approval.

C. Ineligible Costs
The following costs are ineligible:

- Refinancing of existing debts.
- Non-fixed improvements or non-fixed building assets.
- Working capital.
- Inventory.
- Sweat equity (payment for the applicant’s own labor and performance for construction or improvements).

D. Improvements completed Prior to Loan Closing
Such improvements are eligible if the following steps have been taken:

- Applicant must have already filled out a loan application with the City prior to the work proceeding.
- Applicant must have a commitment letter from their lender and the City confirming their financing and approval of the project.
- Applicant must agree to include all health and safety items per city ordinances and state building codes in work to be done.
- Final bids will be required to assess the total City portion of the loan. Closing will not be set up until final bids have been received.

If the above conditions have been met, the applicant may proceed using his own funds or interim financing from the lender. However, this is done at the applicant’s and or lender’s own risk until the total scope of work has been approved by the City and the loan has been closed.
V. **ORIGINATION FEE**
The applicant is required to pay an Origination Fee at the time of closing in the amount of $150.00. It shall be the responsibility of the lender to collect this fee at closing and to remit it to the City.

VI. **EDA & RLF COMMITTEE**
The EDA, of and for, the City of Gaylord, is the final decision making authority on the approval or disapproval of loan applications. The RLF Committee will review the loan applications and make their recommendation on the status of the loan to the EDA. The EDA and the RLF Committee reserve the right to treat each loan application a case-by-case basis.

If you are interested in applying for the Revolving Loan Fund Program, call the City Administrator’s Office.
GAYLORD EDA
REVOLVING LOAN FUND PROGRAM

Application Form

Instructions: Applicants loan should complete all sections of the form.

I. Personal Information:
   Applicant’s Name ____________________________
   Home Address ________________________________
   Home Phone Number __________________________
   Social Security Number ________________________

II. Business Information:
   Name of Business _______________________________
   Business Address ______________________________
   Business Phone Number _________________________
   Federal I.D. __________________________________

Brief Description on Type of Business

Age of Business ________________________________
Previous Location of Business ______________________
Number of Years at Previous Location ________________
What Percentage of Building Does Business Occupy _______ Sq. Ft. ________ %
What Occupies Balance of Building __________________

9
III. Purpose of Loan Request


IV. Property Information:
Property Owner
Lease: Yes or No
Term: __________________________
Address of Owner
Phone Number
Consent of Owner: Yes or No

V. Description of Improvements/Construction:

<table>
<thead>
<tr>
<th>Exterior Improvements</th>
<th>Project Description</th>
<th>Cost</th>
<th>RLF Requested Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Interior Improvements</th>
<th>Project Description</th>
<th>Cost</th>
<th>RLF Requested Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Production Equipment</th>
<th>Project Description</th>
<th>Cost</th>
<th>RLF Requested Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>New Construction</th>
<th>Project Description</th>
<th>Cost</th>
<th>RLF Requested Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Site Improvements</th>
<th>Project Description</th>
<th>Cost</th>
<th>RLF Requested Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

TOTAL:
Other Funding Sources:

VI. Bank Information:
Name of Bank
Bank of Address
Loan Officer
Phone Number
I, the undersigned, have read and understood the documents entitled "Gaylord Revolving Loan Fund", and accept the terms and conditions therein. I authorize the Gaylord EDA to check my credit and employment history and/or other information deemed necessary to evaluate and process this application.

Applications will be reviewed in the order they are received.

_________________________________________    _____________
Signature of Applicant                      Date

_________________________________________    _____________
Signature of Owner                          Date

EDA Review and Recommendation

Approve:
Deny:
Date:
Gaylord Highway 5 Corridor Study

Virtual Open House #2 & Community Survey Results
8/24/20 to 9/16/20

How many participated? Who did we reach?

286 people clicked on the video link. 281 played the prerecorded video. About 1 out of 3 people who viewed the video provided additional feedback via the survey.

Community Survey Demographics (89 responses)
- White/European (77)
- Prefer not to say (9)
- Black African American (1)
- Latinx/Hispanic (1)
- Other (1)

Zip Codes of Community Survey Respondents (87 responses)
- 55334- Gaylord (52)
- 55307- Arlington (16)
- 55396- Winthrop (10)
- 55336- Glencoe (2)
- 55335- Gibbon (1)
- 56001- Mankato (1)
- 56004- Henderson (1)
- 56048- Lake Elysian (1)
- 56058- Le Seuer (1)
- 55334- Morgan (1)

What are the priorities?

RESULTS FROM:

<table>
<thead>
<tr>
<th>Open House 2</th>
<th>Open House 1</th>
<th>Technical Advisory Committee (4/23/20)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Aug-Sept '20)</td>
<td>(1/16/20)</td>
<td>(11 Responses)</td>
</tr>
<tr>
<td>(76 Responses)</td>
<td>(13 Responses)</td>
<td></td>
</tr>
</tbody>
</table>

- Address skewed intersection and offset intersection
- Address Connectivity to Hwy 19 & Hwy 5
- Safety
- Accommodate Traffic Growth
- Improve Traffic Flow
- Accommodate Trucks and Freight
- School Connectivity
- Reduce Highway Speeds
- Business Access
Gaylord Highway 5 Corridor Study

What are the best options to plan for?

56 people
Ranked the concepts and provided feedback on why they preferred the design.

Which design will move forward?
Project staff will consider all three concepts when developing planning for future improvements. Concepts will be implemented in phases and coordinated with future developments in the corridor.

Concept 1 Layout Overview
- Six local street accesses on Hwy 5 occurring at High Ave., Jefferson Ave./3rd St., Harvey Dr., Melro St. and 13th St.
- Local street / frontage road between Jefferson Ave. and Harvey Dr.

Why did respondents prefer Concept 1? Here's what they said:
- Least impact to existing businesses
- Prefer frontage road over backage road for business access
- Frontage road keeps traffic away from the school/pond trail
- Keeps access near Angle Dr.

Concept 2 Layout Overview
- Five local street accesses on Hwy 5 occurring at High Ave., Jefferson Ave./3rd St., Harvey Dr. and 13th St. (new CR 21)
- Hwy 19 is realigned to a common intersection with 13th St. (new CR 21)
- Local street / frontage road between Jefferson Ave. and Harvey Dr.
- Railroad Ave. is continuous from 1st St. to realigned Hwy 19

Why did respondents prefer Concept 2? Here's what they said:
- Like Hwy 5/Hwy 19/new CR 21 connection/reconfiguration
- Prefer frontage road over backage road for business access
- Frontage road keeps traffic away from the school/pond trail

Concept 3 Layout Overview
- Same as Concept 2 except the local street connection between Jefferson Ave. and Harvey Dr. is a backage road rather than a frontage road

Why did respondents prefer Concept 3? Here's what they said:
- Better traffic flow with improved connectivity
- Like the addition of service road/frontage and backage road

Other comments we heard from the community:
- Existing TH 19/Melro St./Hwy 5 intersection is problematic
- Positive feedback for roundabout at Hwys 5 & 19/new CR 21
- The corridor is dark and needs lighting improvements
DRAFT MEMORANDUM

TO: Tim Becker, Sibley County Public Works Director
FROM: Mike Kotila, PE (MN) – Senior Transportation Engineer
Scott Hotchklin, PE (MN, WI, SD, IN) – Senior Design Engineer
DATE: September 30, 2020
RE: TH 5 Corridor Study – Implementation and Cost Considerations
SEH No. 153358 14.00

This memorandum identifies relationships between

2040 BUILD ALTERNATIVES

Three corridor concept alternatives have been developed for the study area. Concept designs have been prepared for each that depict potential roadway geometry with realistic travel lane, turn lane and section widths along with potential intersection geometry plus a complimentary system of pedestrian routes following the proposed roadway segments that connect with the existing or planned sidewalk and trail network. The three alternatives are represented in Figures 1, Figure 2 and Figure 3 for Alternatives 1, 2 and 3.

Figure 1- Alternative 1
Figure 2 – Alternative 2

Figure 3 – Alternative 3
PROJECT SEGMENTS

Each long term roadway network alternative has been broken into segments or elements for the purposes of identifying functional relationships between one another and providing insights on how the system could be constructed incrementally rather than as one large project. The projects could be combined, or further dismantled for implementation based upon needs and opportunities that are present when refining the scope and budget for any given project.

Combining projects would potentially reduce the duration or number of seasons of traffic disruption in the corridor which would be a benefit to the traveling public. However, constructing projects in phases may be necessary based on local funding capacity. Outside funding sources should be solicited where possible to leverage efficiencies of a large project and reduce dependency on local funds.

The project segments are categorized in three groups:

1) Highway intersection projects – safety improvements on TH 5 and/or TH 19 to address offset or skewed intersection issues, lack of turn lanes and reduce access density. These projects include local roadway improvements directly related to highway safety improvement for the intersection.

Highway intersection projects have been identified numerically. The numbering sequence does start with the earliest anticipated project (CSAH 21 realignment). Subsequently numbered projects are not programmed, but the sequence does loosely relate to a potential order of need to satisfy the goals of this study which included addressing: safety issues; maintaining mobility within and through the corridor; supporting development and redevelopment; and, providing improved opportunities for non-motorized travel.

2) Local roadway projects – local roadway projects that expand or improve the local network to maintain effective connections to and from the state highway system, provide improved local circulation within the community without relying upon access from the state highway.

Local roadway intersection projects have been identified alphabetically. The sequence does start with the earliest anticipated project area: Project A includes Nicollet Street which is planned to be constructed in coordination CSAH 21 realignment so that public utilities can be extended to the east side of CSAH 21 to serve anticipated commercial development. Subsequently lettered projects are not programmed, but the sequence does loosely relate to a potential order of need to satisfy the goals of this study which included addressing: safety issues; maintaining mobility within and through the corridor; supporting development and redevelopment; and, providing improved opportunities for non-motorized travel and replacing TH 5 driveways that would be closed by adjacent highway intersection improvement projects.

3) Pedestrian routes – stand-alone sidewalks and trail segments that provide improved accessibility for non-motorized traffic to existing or planned commercial, retail, school or residential areas. These segment are may provide opportunities to access jobs, retail establishments, or for recreational uses.

Driveway access closures are associated with local roadway projects and with highway intersection improvement projects. These closures will need to be coordinated so that reasonable access to all parcels is maintained during periods in between the implementation of projects over time.

Figures 4, 5 and 6 represent how Alternatives 1, 2 and 3 have been project into smaller project areas for the purposes of implementation planning and comparison of potential smaller project costs.

PRELIMINARY COST ESTIMATE

Table 1 represents the estimated cost of each project segment for each alternative. The costs assume 2022 dollars, and include estimated construction costs with 20% risk/contingency and 20% design and construction engineering.
Highway 5 Projects
1 - CR 21 Realignment
2 - Tower St Access Closure w Melro/TH 19 Intersection
3 - High Ave and Jefferson Ave skew corrections

Local Streets - with Highway 5 Private Driveway Closures
A - East-west Nicollet improvements with Project 1
   Frontage Road/cul-de-sac coordinate with Project 2
B - Backage Road - complete before Project 2
C - Frontage Road - coordinate with Project 3

Private Driveway Closures on Highway 5 - Occur as Highway or Local Street Projects are completed to provide alternative access.
Highway 5 Projects
1 - CR 21 Realignment
2 - Highway 19 Realignment and Hwy 5 intersection
3 - Harvey Dr intersection with Hwy 5
4 - High Ave and Jefferson Ave skew corrections

Local Streets - with Highway 5 Private Driveway Closures
A - East-west Nicollet segment coordinate with Project 1
   Frontage Road/cul-de-sac coordinate with Project 2
B - Backage Road - complete before Project 3
C - Backage Road - coordinate with Project 3 & 4
D - RR Ave - Compliments Projects 2 and 4

Private Driveway Closures on Highway 5 - Occur as
   Highway or Local Street Projects are completed to provide
   alternative access.
## Table 1: Preliminary Cost Estimates

**TH 5 Corridor Study**  
**Alternative Cost Comparison**<sup>2,3,4</sup>  
9/28/2020

<table>
<thead>
<tr>
<th>Highway Intersection Projects</th>
<th>Alternative 1</th>
<th>Alternative 2</th>
<th>Alternative 3</th>
<th>Alt 2 w/ RAB&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Alt 3 w/ RAB&lt;sup&gt;1&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project 1&lt;sup&gt;1&lt;/sup&gt;</td>
<td>$ 4,780,000</td>
<td>$ 2,887,000</td>
<td>$ 2,887,000</td>
<td>$ 2,315,000</td>
<td>$ 2,315,000</td>
</tr>
<tr>
<td>Project 2&lt;sup&gt;1&lt;/sup&gt;</td>
<td>$ 4,511,000</td>
<td>$ 3,866,000</td>
<td>$ 3,866,000</td>
<td>$ 4,541,000</td>
<td>$ 4,541,000</td>
</tr>
<tr>
<td>Project 3</td>
<td>$ 4,932,000</td>
<td>$ 3,502,000</td>
<td>$ 3,596,000</td>
<td>$ 3,502,000</td>
<td>$ 3,596,000</td>
</tr>
<tr>
<td>Project 4</td>
<td>NA</td>
<td>$ 3,303,000</td>
<td>$ 3,220,000</td>
<td>$ 3,303,000</td>
<td>$ 3,220,000</td>
</tr>
<tr>
<td>Highway Intersection Totals</td>
<td>$ 14,223,000</td>
<td>$ 13,558,000</td>
<td>$ 13,569,000</td>
<td>$ 13,661,000</td>
<td>$ 13,672,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Local Streets</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Project A</td>
<td>$ 2,316,000</td>
<td>$ 2,339,000</td>
<td>$ 2,339,000</td>
<td>$ 2,339,000</td>
<td>$ 2,339,000</td>
</tr>
<tr>
<td>Project B</td>
<td>$ 1,965,000</td>
<td>$ 1,470,000</td>
<td>$ 1,569,000</td>
<td>$ 1,470,000</td>
<td>$ 1,569,000</td>
</tr>
<tr>
<td>Project C</td>
<td>$ 2,635,000</td>
<td>$ 2,140,000</td>
<td>$ 2,530,000</td>
<td>$ 2,140,000</td>
<td>$ 2,530,000</td>
</tr>
<tr>
<td>Project D</td>
<td>NA</td>
<td>$ 962,000</td>
<td>$ 962,000</td>
<td>$ 962,000</td>
<td>$ 962,000</td>
</tr>
<tr>
<td>Local Street Totals</td>
<td>$ 6,916,000</td>
<td>$ 6,911,000</td>
<td>$ 7,400,000</td>
<td>$ 6,911,000</td>
<td>$ 7,400,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sidewalks/Trails</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Division Street</td>
<td>$ 313,000</td>
<td>$ 314,000</td>
<td>$ 314,000</td>
<td>$ 314,000</td>
<td>$ 314,000</td>
</tr>
<tr>
<td>Railroad Ave</td>
<td>$ 788,000</td>
<td>$ 813,000</td>
<td>$ 813,000</td>
<td>$ 813,000</td>
<td>$ 813,000</td>
</tr>
<tr>
<td>Jefferson/1st</td>
<td>$ 432,000</td>
<td>$ 426,000</td>
<td>$ 281,000</td>
<td>$ 426,000</td>
<td>$ 281,000</td>
</tr>
<tr>
<td>Sidewalk Totals</td>
<td>$ 1,533,000</td>
<td>$ 1,553,000</td>
<td>$ 1,408,000</td>
<td>$ 1,553,000</td>
<td>$ 1,408,000</td>
</tr>
</tbody>
</table>

| Grand Totals                 | $ 22,672,000  | $ 22,022,000  | $ 22,377,000  | $ 22,125,000             | $ 22,480,000             |

Notes:
1. RAB = Roundabout on TH 5 at CSAH21/TH 19 intersection. The cost of the roundabout alters costs for Projects 1 and 2 in Alternatives 2 and 3 (Net increase of $103,000)
2. Costs include construction and 20% design and construction engineering
3. All costs in 2022 dollars
4. Right of way costs are not included

cc: Justin Black, Project Manager, SEH  
    Lory Young, City Administrator, City of Gaylord  
    Samuel Parker, MnDOT  
    Nick Ollrich, MnDOT