

AGENDA

1. MEETING CALL TO ORDER
2. MICROPHONE CHECK
3. ROLL CALL: Blackledge, Sutton, Parisian, Wagner, President Greenberg
4. CONSENT AGENDA: Pursuant to REDA policy, one motion, non-debatable, will approve the recommendation noted. Any member of the REDA Board may ask for an item to be taken from the Consent Agenda for discussion and separate action. Such items removed from the Consent Agenda shall be considered immediately following approval of the balance of the Consent Agenda:
5. PUBLIC HEARINGS
 - A. None
6. OLD BUSINESS
 - A. None
7. NEW BUSINESS
 - A. Consider Resolution Approving Amendment 2 to the Loan Origination Agreement with CEE to Provide Admin Management Services for Robbinsdale's Low Income Home Improvement Loan Program
 - B. Set Special Work Session for REDA - December 9th, 7pm
8. OTHER BUSINESS
 - A. Voucher Requests Pending Approval for Disbursement
9. INFORMATION ONLY
10. REDA GENERAL COMMUNICATIONS
11. ADJOURNMENT



TO: Mayor and City Council
PREPARED BY: Heather Rand, Community Development Director
APPROVED BY: Tim Sandvik, City Manager
DATE: November 12, 2025
RE: Consider Resolution Approving Amendment 2 to the Loan Origination Agreement with CEE to Provide Admin Management Services for Robbinsdale's Low Income Home Improvement Loan Program

Background:

In 2024, REDA entered into a Loan Origination Agreement with a nonprofit agency called Center for Energy and Environment (CEE), for CEE to provide loan administration services to support the city of Robbinsdale's home improvement loan program for low-income homeowners in the city. The program kicked off in May 2024 and demonstrated successful results in 2024 and 2025. For CEE to continue their provision of loan administration management services for another calendar year, REDA must take action to approve an amendment extending the service terms of the Loan Origination Agreement with CEE.

Analysis:

CEE, a nonprofit organization, provides energy and home improvement loan origination and management services to many cities in the twin cities. They are adept at also leveraging additional grant funds from the state of MN Housing Finance Agency (MHF) for qualifying low-income homeowners which allows for Robbinsdale Home Improvement Loan Program applicants to have access to state funds in addition to the REDA granted funds. In 2024 with CEE's services, the Robbinsdale Low Income Home Improvement Loan Program got underway in May with REDA dedicating \$50,000 toward the loans and entering into a Loan Origination Service agreement with CEE, to establish loan program requirements and compensate CEE to manage the program. Specific terms for Robbinsdale's Home Improve loan program and CEE services are detailed in the attached 2024 Agreement which includes criteria for who may qualify for funds and what types of home improvement projects may qualify (see attached Exhibit files). The DEDA allocated loan funds were fully allocated in 2024.

In January, 2025 REDA approved an amendment to the CEE contract to continue the loan program administration through December 2025 and allocated another \$50,000 in funds. Utilizing these funds, year to date, in excess of 13 loans have been made by CEE to Robbinsdale homeowners encumbering over \$46,000 of the \$50,000 allocated and 4 additional Robbinsdale residents are in que for loan consideration at this time. CEE also leveraged these loans to access year to date an additional \$238, 000 in Mn Housing Finance Administration funds for these Robbinsdale homeowners. For the complete loan activity report from January 1- October 31, 2025, by the CEE for the Robbinsdale Low Income Home Improvement Loan Program, please see attachment report.

Given CEE's success in managing the Robbinsdale Home Improve Loan funds and leveraging additional funds for Robbinsdale residents that qualify from MHF, REDA will need to formally approve a 2nd amendment to the original 2024 Loan Origination Service Agreement with CEE

extending the term past December 31, 2025. The contract amendment lists fees for administration REDA pays as an annual fee of \$5,000, a \$600 fee per loan closed and an \$175 fee per house inspection to verify loan dollars were properly spent. These fees do not reflect an increase for the 2025 calendar year with the exception of the inspection fee increasing by \$25 (from \$150 to \$175).

As such, attached please find a copy of Amendment 2 to the CEE Loan Origination Agreement and the related REDA Resolution for REDA Board consideration.

Recommendation:

Approve the attached resolution that allocates an additional \$50,000 in REDA funds for Robbinsdale Home Improvement Loan Program to continue in 2026 per the program terms and conditions outlined in the 2024 Loan Origination Service Agreement with CEE, its exhibits and Amendment 2. The resolution approves Amendment 2 and authorizes REDA president and executive director to execute said amendment.

Attachments:

1. Robbinsdale EDA Home Improvement Loan Orig Agreement 2024
2. Amend 2 Robbinsdale 2026
3. Exhibit A2 Guidelines Robbinsdale (FINAL)
4. Exhibit B2 Budget Robbinsdale (FINAL)
5. Resolution - Amendment 2 with CCE for LI Home Improvement Loan Program

HOME IMPROVEMENT PROGRAM ORIGINATION AGREEMENT

This HOME IMPROVEMENT PROGRAM ORIGINATION AGREEMENT ("Agreement"), dated this ¹⁰ day of January, 20²⁴, is made by and between the ROBBINSDALE ECONOMIC DEVELOPMENT AUTHORITY, a body corporate and politic under the laws of Minnesota, with offices at 4100 Lakeview Ave N, Robbinsdale, MN 55422 ("Authority"), and CENTER FOR ENERGY AND ENVIRONMENT, with offices at 212 3rd Avenue North, Suite 560, Minneapolis, Minnesota 55401 ("CEE").

RECITALS

- A. The Authority has a need for certain professional services and desires to retain CEE to provide said services, all subject to the terms and conditions contained in this Agreement.
- B. CEE is qualified to provide the desired professional services and desires to provide said services for the Authority, all subject to the terms and conditions contained in this Agreement.

NOW, THEREFORE, in consideration of the foregoing and the mutual promises contained in this Agreement, the parties agree as follows:

1. Services/Scope of Work

- 1.1 CEE shall in conjunction with the Authority develop and deliver the City of Robbinsdale Home Improvement Program (hereinafter the "Program") and more fully described in Exhibit A attached hereto. All activities delivered under the Program shall be coordinated with the Authority's designated Executive Director or their designee.
- 1.2 CEE shall assist the Authority staff in marketing the Program. This will include being on the CEE website and creating an information sheet about the loan program.
- 1.3 The funding source is exclusively from the Authority.

2. Compensation

- 2.1 The Authority shall compensate CEE for services provided under this agreement according to the schedule in Exhibit B attached hereto.

The Authority shall compensate CEE only for services completed.

- 2.2 Upon request, CEE will provide additional marketing services. Hourly rates are inclusive of all overhead expenses and will be charged only for hours directly related to marketing. CEE will be reimbursed by the Authority for any non-labor, out-of-pocket expenses, relating to these services on a dollar-for-dollar basis with no mark-up.
- 2.3 CEE shall invoice the Authority not more than two times each month. The Authority shall pay CEE within 45 days of receipt of the invoice.

3. CLIENT's Obligations

- 3.1 If requested by CEE, the Authority shall make reasonable efforts to respond promptly to requests from CEE for information and approvals regarding the services to be provided under this Agreement.
- 3.2 If requested by CEE, the Authority shall make reasonable efforts to obtain information and or permission for access from clients which may be necessary for CEE to provide the services under this Agreement.
- 3.3 The Authority shall provide sufficient funding to fund eligible Authority funded loans. The Authority shall determine the amount of funds allocated to the Program.
- 3.4 The Authority shall establish eligibility for the Program and shall provide these criteria in writing to CEE prior to commencement of any marketing efforts .
- 3.5 The Authority shall make reasonable efforts to respond promptly to requests from CEE for information and approvals regarding the services to be provided under this Agreement.

4. CEE's Obligations

- 4.1 CEE shall use its best efforts to provide services under this Agreement in a professional manner consistent with the care and skill used by reputable members of CEE's profession.
- 4.2 CEE, and all of its employees or agents, shall comply with all statutes, ordinances, rules, regulations and other laws applicable to the provision of services under this Agreement.
- 4.3 CEE shall secure all permits and licenses required for performance of the services under this Agreement.
- 4.4 CEE shall not engage in discriminatory employment practices against any employee or applicant for employment and shall in all respects comply with all federal, state and local laws, regulations and orders, including without limitation, Chapter 363 of the Minnesota Statutes, as amended from time to time. Failure to comply with the provisions hereof shall be deemed a material default under this Agreement.

5. Term and Termination

- 5.1 Unless earlier terminated as provided in the following paragraphs, this Agreement shall become effective on 1/1/2024 and continue through 12/31/2024.

- 5.2 This Agreement may be terminated by either party, for any reason or no reason, immediately upon written notice to the other party. In the event this Agreement is terminated by CEE prior to the expiration of the term set forth in paragraph 5.1, the Authority shall compensate CEE for all services delivered up the date of termination and CEE shall provide the Authority with such information as the Authority may request regarding the status of the Program.
- 5.3 Any termination of this Agreement shall not release either party from their respective obligations under sections 7 and 8 of this Agreement.

6. Insurance

6.1 During the term of this Agreement, CEE will obtain and maintain insurance in the amounts listed below:

General Liability	\$2,000,000	Aggregate Limit
Automobile Liability	\$1,000,000	Combined Single Limit
Excess Liability	\$1,000,000	Aggregate Limit
Workers Compensation		Statutory Limit

7. Liability and Indemnification

- 7.1 CEE represents that the services to be provided under this Agreement are reasonable in scope and that CEE has the experience and ability to provide the services.
- 7.2 CEE warrants that any services provided hereunder shall be done in a professional and workmanlike manner.
- 7.3 CEE shall indemnify, defend and hold harmless Authority and its officers, directors, employees and agents from and against any and all claims, damages, losses, injuries and expenses (including attorneys' fees and damages for death, personal injury and property damage) which Authority may incur as a result of any act or omission by CEE in providing services under this Agreement.
- 7.4 Authority shall indemnify, defend and hold harmless CEE and its officers, directors, employees and agents from and against any and all claims, damages, losses, injuries and expenses (including attorneys' fees and damages for death, personal injury and property damage) which CEE may incur as a result of any act or omission by Authority in discharging its duties under this Agreement.

8. Confidentiality

Unless otherwise agreed by Authority in writing, CEE shall maintain in confidence and not disclose to any third party any information obtained regarding the Authority and/or any of Authority's clients for which CEE is providing services; provided, however, that this obligation to maintain confidentiality shall not apply to:

- a) Information in the public domain at the time of disclosure;

- b) Information which becomes part of the public domain after disclosure through no fault of CEE; or
- c) Information which CEE can demonstrate was known by it prior to the date of this Agreement.

Notwithstanding the foregoing, CEE shall be entitled to disclose the documents or client information covered by this paragraph to governmental authorities to the extent CEE reasonably believes it has a legal obligation to make such disclosures and to the extent CEE reasonably deems to be necessary; provided, however, that if CEE believes that any such disclosure is required by law, it shall provide advance notice to the Authority to provide the Authority with a reasonable opportunity to attempt to obtain an injunction or other protective order preventing such disclosure.

9. Relationship of Parties

CEE will provide services as an independent contractor under this Agreement. Neither CEE, nor any of its employees or agents, shall be considered employees of the Authority for any purpose, and neither shall CEE be eligible for any compensation or benefits which the Authority may provide to its employees from time to time. CEE shall be solely responsible for all employment and other taxes applicable to providing services hereunder, and the Authority will not withhold any taxes or contributions from the compensation payable to CEE under this Agreement.

10. Notices

All notices, requests, demands and other communications required to be given in writing under this Agreement shall be given to the other party in person or by mail as provided in this section. If delivered personally, notice shall be deemed to have been duly given on the date of delivery. If delivered by mail, such notice shall be sent via first class U.S. mail, postage prepaid, to the address set forth at the beginning of this Agreement or such other address as a party may otherwise request by written notice, and notice shall be deemed duly given three (3) business days after mailing.

11. Assignment

This Agreement shall be binding upon and inure to the benefit of the parties and their respective heirs, successors and assigns; provided, however, that neither party shall assign or transfer in any manner, this Agreement or any portion hereof without the prior written consent of the other party, and any attempt to assign or transfer without prior written consent shall be void and of no effect.

12. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State of Minnesota.

13. Miscellaneous

- 13.1 Headings and captions used in this Agreement are for convenience only and shall not affect the meaning of this Agreement.
- 13.2 This Agreement contains the entire agreement of the parties and supersedes all prior agreements, discussions and representations, written or oral, concerning the subject matter hereof.
- 13.3 No waiver by the Authority of any term or condition of this Agreement or any document referred to herein shall, whether by conduct or otherwise, be construed as a waiver or release of any other term or condition of this Agreement.
- 13.4 This Agreement may only be amended in a written agreement signed by both parties.
- 13.5 Except as expressly set forth in section 7, the rights and benefits under this Agreement shall inure solely to the benefit of the Authority and CEE, and this Agreement shall not be construed to give any rights, benefits or causes of action to any third party.
- 13.6 The invalidity or partial invalidity of any provision of this Agreement shall not invalidate the remaining provisions, and the remainder shall be construed as of the invalidated portion shall have never been a part of this Agreement.
- 13.7 CEE shall comply with the provisions of Minnesota Statutes Chapter 13 (Government Data Practices) that are applicable to the Authority and shall not disseminate any information concerning loan requests of the borrowers without the prior written approval of the Authority.
- 13.8 This Agreement may be signed in any number of counterparts, each of which shall be deemed an original and one and the same instrument.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date first written above.

ROBBINSDALE ECONOMIC DEVELOPMENT AUTHORITY

By: DocuSigned by:
Tim Sandvik
05552A5B5B2E485...
Tim Sandvik

Its: Executive Director

Date: 1/10/2024

CENTER FOR ENERGY & ENVIRONMENT

By: DocuSigned by:
Stephanie Haddad
A8E3C208B20C4C3...
Stephanie Haddad

Its: Chief Operation Officer

Date: 1/9/2024

Tax ID # 41-1647799

EXHIBIT A

Robbinsdale Program Guidelines

This document includes guidelines for the
Home Improvement Program for the Robbinsdale
Economic Development Authority

ROBBINSDALE PROGRAM GUIDELINES

The Robbinsdale Economic Development Authority (Authority) is making funds available for homeowners to assist with home additions, remodeling, maintenance and energy improvements. Center for Energy and Environment shall serve as the administrator for the Robbinsdale Grant Program.

Robbinsdale Grant Program

Eligible Project Expenses:

- Interior remodeling
- Building additions
- Finishing basements, attics or additions
- Insulation (wall, attic, air sealing and rim joist)
- Solar, including battery storage
- Heating Systems $\geq 90\%$ AFUE
- Air Source Heat Pumps
- Central Air Conditioning ≥ 14 SEER
- Exterior building improvements such as roofing, siding, soffits/fascia, painting, windows and doors
- Site improvements such as retaining walls, sidewalks, driveways, fences, patios, decks and garage repair or replacement
- Electrical upgrades, including EV charging stations
- Plumbing

Ineligible Project Expenses:

- Payment for work initiated prior to the grant being approved and closed, unless due to emergency.
- Recreation or luxury projects (pools, lawn sprinkler systems, playground equipment, saunas, whirlpools, etc.)
- Furniture, non-permanent appliances (unless part of a kitchen remodel), funds for working capital, debt service or refinancing existing debts.
- Homeowner labor or other in-kind contributions to the project.

Minimum Project Size:

Eligible Project Expenses must total at least **\$4,000** to qualify for a grant.

Grant Amount:

20% of Eligible Project Expenses, not to exceed \$8,000

Multiple Grants are allowed, but not to exceed \$8,000 in total.

Eligible Properties: 1-4 unit owner-occupied properties located within the geographical boundaries of the City of Robbinsdale. Properties held in a Trust, Townhomes and Condominiums are eligible, subject to Association Bylaws. Properties may be held in a Contract for Deed.

Ineligible Properties: Dwellings with more than 4 units, cooperatives, mobile homes and non-owner occupied properties.

Eligible Recipients: All recipients must own and occupy the property.

Ineligible Recipients: Including but not limited to: - Businesses, Non-Occupant Co-Borrowers and non-legal residents of the United States.

Income Limit:

The property owner's household income shall not exceed 100% AMI based on family size.

Income will be determined by the adjusted gross income on the most recent Federal Tax Return. If a tax return is not required, income will be determined by the projected gross income for the upcoming 12 months.

Credit Requirements: 1) All mortgage payments must be current, 2) All real estate taxes must be current, and 3) No defaulted government loans, tax liens or child support.

Bids: Two estimates are required. Only 1 materials list is required for sweat equity projects. All contractors must be properly licensed or registered.

Sweat Equity / Homeowner Labor: Work may be performed by property owners on a "sweat equity" basis, but only the purchase of materials and rental of tools or equipment will be considered an Eligible Project Expense.

Recipient Paid Fees: None

Deadline for Work Completion: All work must be completed within 120 days of the grant closing. Extensions may be granted by CEE due to weather or similar factors.

General Program Conditions

Application Processing: Grants will be distributed on a first come first serve basis as recipients qualify. **Applicants must provide a completed application package including the following in order to be considered for funding.**

- Completed and signed application form
- Proof of income
- Proof of Identity (drivers license, passport, etc.)
- Bids or estimates for proposed projects
- Other miscellaneous documents that may be required.

Program Costs: Grant origination fees, Annual Admin and One Time Program Set-Up Fees will be paid separately from the Program Budget. Program marketing efforts will be billed directly to the City of Robbinsdale and is a separate expense should the city choose to commission CEE for marketing support.

Total Project Cost: It is the recipient's responsibility to obtain the amount of funds necessary to finance the entire cost of the work. In the event the final cost exceeds the original amount, the recipient must obtain the additional funds and provide verification of the additional funds in order to proceed.

Disbursement Process:

Grant: Payment to the contractor (or owner in sweat equity situations) will be made upon completion of work. An inspection will be performed by a City Inspector and/or CEE to verify the completion of the work. The following items must be received prior to final disbursement of funds:

- Final invoice or proposal from contractor (or materials list from supplier);
- Final inspection verification by a City or CEE Inspector ;
- Completion certificate(s) signed by borrower and contractor;
- Lien waiver for entire cost of work;
- Evidence of city permit (if required) or confirmation of post-installation inspection by city or CEE (if no permit is required).
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EXHIBIT B

Robbinsdale Program Budget

Robbinsdale Grant Budget Allocation (Annual Administration, Origination Fee and One Time Program Set-Up Fee are not included in the Total Program Budget): \$50,000

TOTAL PROGRAM BUDGET: \$50,000

Budget Notes:

1. CEE shall submit monthly invoices for grants, origination fees and post-installation inspections for that period.
2. Services performed by CEE will initially be funded from the Total Program Budget as stated above and paid in accordance with the following schedule.

(1) Annual Administration Fee	\$5,000 (due January 1st of each year the contract is active)
(2) Origination Fee: Grant	\$500 per grant closed
(3) One Time Program Set-Up Fee	\$1,500

***Admin Fees are paid separately by the City of Robbinsdale and not a part of the Total Program Budget

3. Marketing
Marketing efforts outside of CEE's website and grant information are not included in the administrative budget. Hourly rates are inclusive of all overhead expenses and will be charged only for hours directly related to the labor of all additional program marketing. CEE will also be reimbursed by City of Robbinsdale for any non-labor, out-of-pocket expenses relating to these services on a dollar-for-dollar basis.

Certificate Of Completion

Envelope Id: 7C8AC917AEE04C62ABFAC2E6CFA09481	Status: Completed
Subject: Contract Robbinsdale (FINAL).xps, Exhibit A Guidelines...	
Source Envelope:	
Document Pages: 11	Signatures: 2
Certificate Pages: 5	Initials: 0
AutoNav: Enabled	Envelope Originator:
Envelopeld Stamping: Enabled	Jim Hasnik
Time Zone: (UTC-08:00) Pacific Time (US & Canada)	212 3rd Avenue North
	Minneapolis, MN 55401
	jhasnik@mncee.org
	IP Address: 65.132.174.106

Record Tracking

Status: Original	Holder: Jim Hasnik	Location: DocuSign
1/9/2024 11:49:12 AM	jhasnik@mncee.org	

Signer Events

Stephanie Haddad
shaddad@mncee.org
Chief Operating Officer
Center for Energy and Environment
Security Level: Email, Account Authentication (None)

Signature

DocuSigned by:

A8E3C208B20C4C3...
Signature Adoption: Pre-selected Style
Using IP Address: 65.132.174.106

Timestamp

Sent: 1/9/2024 11:53:53 AM
Viewed: 1/9/2024 11:57:48 AM
Signed: 1/9/2024 11:57:50 AM

Electronic Record and Signature Disclosure:
Not Offered via DocuSign

Tim Sandvik
tsandvik@ci.robbinsdale.mn.us
City Manager
Security Level: Email, Account Authentication (None)

DocuSigned by:

05552A5B5B2E485...
Signature Adoption: Pre-selected Style
Using IP Address: 156.142.23.147

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Viewed: 1/10/2024 10:29:23 AM
Signed: 1/10/2024 10:30:12 AM

Electronic Record and Signature Disclosure:
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In Person Signer Events	Signature	Timestamp
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Editor Delivery Events	Status	Timestamp
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Agent Delivery Events	Status	Timestamp
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Intermediary Delivery Events	Status	Timestamp
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Certified Delivery Events	Status	Timestamp
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Carbon Copy Events	Status	Timestamp
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Ryan Ellis
rellis@mncee.org
Legal Counsel
Center for Energy and Environment
Security Level: Email, Account Authentication (None)

COPIED

Sent: 1/10/2024 10:30:14 AM

Electronic Record and Signature Disclosure:
Not Offered via DocuSign

Carbon Copy Events	Status	Timestamp
Rick Pearson rpearson@ci.robbinsdale.mn.us Security Level: Email, Account Authentication (None)	COPIED	Sent: 1/10/2024 10:30:14 AM
Electronic Record and Signature Disclosure: Not Offered via DocuSign		

Witness Events	Signature	Timestamp
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Notary Events	Signature	Timestamp
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Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	1/9/2024 11:53:53 AM
Certified Delivered	Security Checked	1/10/2024 10:29:23 AM
Signing Complete	Security Checked	1/10/2024 10:30:12 AM
Completed	Security Checked	1/10/2024 10:30:14 AM

Payment Events	Status	Timestamps
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Electronic Record and Signature Disclosure
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ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Center for Energy and Environment (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through your DocuSign, Inc. (DocuSign) Express user account. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the 'I agree' button at the bottom of this document.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. For such copies, as long as you are an authorized user of the DocuSign system you will have the ability to download and print any documents we send to you through your DocuSign user account for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. To indicate to us that you are changing your mind, you must withdraw your consent using the DocuSign 'Withdraw Consent' form on the signing page of your DocuSign account. This will indicate to us that you have withdrawn your consent to receive required notices and disclosures electronically from us and you will no longer be able to use your DocuSign Express user account to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through your DocuSign user account all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Center for Energy and Environment:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by phone call: 612-335-5884

To contact us by email send messages to: loaninfo@mncee.org

To advise Center for Energy and Environment of your new e-mail address

To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an email message to us at loaninfo@mncee.org and in the body of such request you must state: your previous e-mail address, your new e-mail address. We do not require any other information from you to change your email address..

In addition, you must notify DocuSign, Inc to arrange for your new email address to be reflected in your DocuSign account by following the process for changing e-mail in DocuSign.

To request paper copies from Center for Energy and Environment

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an e-mail to loaninfo@mncee.org and in the body of such request you must state your e-mail address, full name, US Postal address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with Center for Energy and Environment

To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your DocuSign account, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an e-mail to loaninfo@mncee.org and in the body of such request you must state your e-mail, full name, IS Postal Address, telephone number, and account number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

Operating Systems:	Windows2000? or WindowsXP?
Browsers (for SENDERS):	Internet Explorer 6.0? or above
Browsers (for SIGNERS):	Internet Explorer 6.0?, Mozilla FireFox 1.0, NetScape 7.2 (or above)
Email:	Access to a valid email account
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	<ul style="list-style-type: none"> •Allow per session cookies •Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection

** These minimum requirements are subject to change. If these requirements change, we will provide you with an email message at the email address we have on file for you at that time providing you with the revised hardware and software requirements, at which time you will

have the right to withdraw your consent.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the 'I agree' button below.

By checking the 'I Agree' box, I confirm that:

- I can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC RECORD AND SIGNATURE DISCLOSURES document; and
- I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and
- Until or unless I notify Center for Energy and Environment as described above, I consent to receive from exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by Center for Energy and Environment during the course of my relationship with you.

AMENDMENT 2 to the LOAN ORIGINATION AGREEMENT
Between
ROBBINSDALE ECONOMIC DEVELOPMENT AUTHORITY
And
CENTER FOR ENERGY AND ENVIRONMENT

City of Robbinsdale Home Improvement Program

The Agreement made the 12th day of November, 2025 by and between the Robbinsdale Economic Development Authority, with offices at 4100 Lakeview Ave N, Robbinsdale, MN 55422, (the “Authority”), and CENTER FOR ENERGY AND ENVIRONMENT, with its offices at 212 3rd Avenue North, Suite 560, Minneapolis, Minnesota 55401 (“CEE”) is hereby amended.

1. Services/Scope of Work of the agreement shall read:

1.1 CEE shall in conjunction with the Authority develop and deliver the City of Robbinsdale and its EDA with a Home Improvement Loan Program (hereinafter the “Program”) and is more fully described in Exhibit A1 attached hereto. All activities delivered under the Program shall be coordinated with the Authority’s designated Program Manager.

2. Compensation of the agreement shall read:

2.1 The Authority shall compensate CEE for services provided under this agreement according to the following schedule and more fully described in Exhibit B1 attached hereto:

5. Term and Termination of the agreement shall read:

5.1 Unless earlier terminated as provided in the following paragraphs, this Agreement shall become effective on January 1, 2026 and continue through December 31, 2026.

All other sections of the contract shall remain as written in the original and amended agreements

IN WITNESS WHEREOF, the parties hereunder set their hands as of the date written below:

ECONOMIC DEVELOPMENT
AUTHORITY in and for the CITY OF
ROBBINSDALE

CENTER FOR ENERGY AND
ENVIRONMENT

By _____
REDA President

By _____

Date _____

Date _____

#4865

REDA Executive Director

TAX ID 41-1647799

EXHIBIT A2

Robbinsdale Program Guidelines

This document includes guidelines for the Home Improvement Program for the Robbinsdale Economic Development Authority

ROBBINSDALE PROGRAM GUIDELINES

The Robbinsdale Economic Development Authority (Authority) is making funds available for homeowners to assist with home additions, remodeling, maintenance and energy improvements. Center for Energy and Environment shall serve as the administrator for the Robbinsdale Grant Program.

Robbinsdale Grant Program

Eligible Project Expenses:

- Interior remodeling
- Building additions
- Finishing basements, attics or additions
- Insulation (wall, attic, air sealing and rim joist)
- Solar, including battery storage
- Heating Systems $\geq 90\%$ AFUE
- Air Source Heat Pumps
- Central Air Conditioning ≥ 14 SEER
- Exterior building improvements such as roofing, siding, soffits/fascia, painting, windows and doors
- Site improvements such as retaining walls, sidewalks, driveways, fences, patios, decks and garage repair or replacement
- Electrical upgrades, including EV charging stations
- Plumbing

Ineligible Project Expenses:

- Payment for work initiated prior to the grant being approved and closed, unless due to emergency.
- Recreation or luxury projects (pools, lawn sprinkler systems, playground equipment, saunas, whirlpools, etc.)
- Furniture, non-permanent appliances (unless part of a kitchen remodel), funds for working capital, debt service or refinancing existing debts.
- Homeowner labor or other in-kind contributions to the project.

Minimum Project Size:

Eligible Project Expenses must total at least **\$4,000** to qualify for a grant.

Grant Amount:

20% of Eligible Project Expenses, not to exceed \$8,000

Multiple Grants are allowed, but not to exceed \$8,000 in total.

Eligible Properties: 1-4 unit owner-occupied properties located within the geographical boundaries of the City of Robbinsdale. Properties held in a Trust, Townhomes and Condominiums are eligible, subject to Association Bylaws. Properties may be held in a Contract for Deed.

Ineligible Properties: Dwellings with more than 4 units, cooperatives, mobile homes and non-owner occupied properties.

Eligible Recipients: All recipients must own and occupy the property.

Ineligible Recipients: Including but not limited to: - Businesses, Non-Occupant Co-Borrowers and non-legal residents of the United States.

Income Limit:

The property owner's household income shall not exceed 100% AMI based on family size.

Income will be determined by the adjusted gross income on the most recent Federal Tax Return. If a tax return is not required, income will be determined by the projected gross income for the upcoming 12 months.

Credit Requirements: 1) All mortgage payments must be current, 2) All real estate taxes must be current, and 3) No defaulted government loans, tax liens or child support.

Bids: Two estimates are required. Only 1 materials list is required for sweat equity projects. All contractors must be properly licensed or registered.

Sweat Equity / Homeowner Labor: Work may be performed by property owners on a "sweat equity" basis, but only the purchase of materials and rental of tools or equipment will be considered an Eligible Project Expense.

Recipient Paid Fees: None

Deadline for Work Completion: All work must be completed within 120 days of the grant closing. Extensions may be granted by CEE due to weather or similar factors.

General Program Conditions

Application Processing: Grants will be distributed on a first come first serve basis as recipients qualify. **Applicants must provide a completed application package including the following in order to be considered for funding.**

- Completed and signed application form
- Proof of income
- Proof of Identity (drivers license, passport, etc.)
- Bids or estimates for proposed projects
- Other miscellaneous documents that may be required.

Program Costs: Grant origination fees, Annual Admin and One Time Program Set-Up Fees will be paid separately from the Program Budget. Program marketing efforts will be billed directly to the City of Robbinsdale and is a separate expense should the city choose to commission CEE for marketing support.

Total Project Cost: It is the recipient's responsibility to obtain the amount of funds necessary to finance the entire cost of the work. In the event the final cost exceeds the original amount, the recipient must obtain the additional funds and provide verification of the additional funds in order to proceed.

Disbursement Process:

Grant: Payment to the contractor (or owner in sweat equity situations) will be made upon completion of work. An inspection will be performed by a City Inspector and/or CEE to verify the completion of the work. The following items must be received prior to final disbursement of funds:

- Final invoice or proposal from contractor (or materials list from supplier);
- Final inspection verification by a City or CEE Inspector ;
- Completion certificate(s) signed by borrower and contractor;
- Lien waiver for entire cost of work;
- Evidence of city permit (if required) or confirmation of post-installation inspection by city or CEE (if no permit is required).
-

EXHIBIT B2

Robbinsdale Program Budget

Robbinsdale Grant Budget Allocation (Annual Administration, Post Installation Inspections and Origination Fee are NOT included in the Total Program Budget): \$TBD

TOTAL PROGRAM BUDGET: \$TBD

Budget Notes:

1. CEE shall submit monthly invoices for grants, origination fees and post-installation inspections for that period.
2. Services performed by CEE will initially be funded from the Total Program Budget as stated above and paid in accordance with the following schedule.

(1) Annual Administration Fee	\$5,000 (due January 1st of each year the contract is active)
(2) Origination Fee: Grant	\$600 per grant closed
(3) Post Installation Inspection (PII)	<u>\$175</u>

***Admin Fees are paid separately by the City of Robbinsdale and not a part of the Total Program Budget

3. Marketing
Marketing efforts outside of CEE's website and grant information are not included in the administrative budget. Hourly rates are inclusive of all overhead expenses and will be charged only for hours directly related to the labor of all additional program marketing. CEE will also be reimbursed by City of Robbinsdale for any non-labor, out-of-pocket expenses relating to these services on a dollar-for-dollar basis.

Member _____ moved and Member _____ seconded a motion that the following resolution be read and adopted this 14th day of Novebmer, 2025

REDA RESOLUTION NO. 2025-__

A RESOLUTION APPROVING AMENDMENT 2 TO THE LOAN ORIGINATION AGREEMENT DATED JANUARY 2024 WITH NON PROFIT CCE TO SUPPORT ROBBINSDALE LOW INCOME HOME IMPROVEMENT LOAN PROGRAM

WHEREAS, the Robbinsdale Economic Development Authority (REDA) entered into a Loan Origination Agreement in 2024 for the Center for Energy and Environment (CEE) to develop and deliver a Robbinsdale Home Improvement Loan Program in 2024; and

WHEREAS, REDA is satisfied with the Loan Program and services provided by CEE, and has reviewed the terms of Amendment 2, that would continue said loan program in the 2026 calendar year with terms delineated in such amendment and its exhibits; and

WHEREAS, REDA finds desires to fund the program's grant budget of \$50,000, and fund the cost of administrative fees as delineated in Amendment 2 to the Loan Origination Agreement with CC, because REDA finds that this action will further advance advance REDA goals.

NOW THEREFORE, BE IT RESOLVED by the Robbinsdale Economic Development Authority that Amendment 2 to the 2024 dated Loan Origination Agreement with CEE, is hereby approved and adopted, and be it further resolved that the REDA President and Executive Director, are hereby authorized and directed to execute Amendment 2 of the 2024 agreement on the behalf of REDA.

The question was on adoption of the resolution and upon a vote being taken thereon the following voted in favor thereof: and the following voted against the same:

WHEREUPON SAID RESOLUTION WAS DECLARED DULY PASSED AND ADOPTED THIS 12TH DAY OF NOVEMBER 2025.

REDA President

ATTEST:

Tim Sandvik
Executive Director



TO: Mayor and City Council
PREPARED BY: Tim Sandvik, City Manager
APPROVED BY: Tim Sandvik, City Manager
DATE: November 12, 2025
RE: Set Special Work Session for REDA - December 9th, 7pm

Background:

The Robbinsdale Economic Development Authority (REDA) maintained a lease with Mitchell Realty at 4614 41st 1/2 Ave N, through September. Mr. Mitchell has now vacated the space, and City staff have been able to assess the property for consideration of next steps.

Analysis:

To further gain clarity on REDA's long-term vision for the space, the Executive Director is asking that REDA set a Special Work Session on December 9th, 2025 at 7pm to discuss current properties that REDA owns and leases to private entities. A regular REDA meeting would immediately follow, and a Council Work Session would follow the regular REDA meeting.

Recommendation:

Motion to set a Special Work Session for REDA on December 9th, 2025. and adjust the regular REDA meeting to immediately follow.

Attachments:

None



TO: Mayor and City Council
PREPARED BY: Chase Peterson-Etem, City Clerk/Assistant to City Manager
APPROVED BY: Tim Sandvik, City Manager
DATE: November 12, 2025
RE: Voucher Requests Pending Approval for Disbursement

Background:

None

Analysis:

None

Recommendation:

Motion to approve Disbursement Requests for the period ending November 12, 2025.

Attachments:

None