

Agenda
Regular City of Hoyt Lakes Council Meeting
City Hall Council Chambers

Monday, October 27, 2025
5:30 pm

1. ROLL CALL

Councilors in attendance: ☐Grams ☐Jarvela ☐Eckman ☐Mathison ☐Mayor Scott
ALSO PRESENT: Directors:

2. PLEDGE OF ALLEGIANCE

3. CONSENT AGENDA

*Consent Agenda: asterisked items are routine, non-controversial, and/or have been discussed at a previous Council meeting. These items will be approved in one motion unless discussion is requested in which case the item will be considered in its normal sequence on the agenda.

4. APPROVAL OF CITY COUNCIL MINUTES *

- 4.1 October 14th Public Hearing Minutes
- 4.2 October 14th Regular Council Meeting Minutes

5. CORRESPONDENCE *

- 5.1 September 16th Hoyt Lakes Library Meeting Minutes
- 5.2 MDH Quarterly Water Report
- 5.3 Brown Field s Lunch and Learn Invite
- 5.4 Minnesota Rural Water Financing Workshop
- 5.5 S&P Global - Hoyt Lakes, MN GO Debt Rating

6. FINANCIALS *

- 6.1 Bank Reconciliation Reports

7. GUESTS/CITIZEN FORUM

8. REPORTS FROM STAFF

City Administrator Weiberg
Recreation Director Peterson
Library Director Lammi
Public Works Director Snetsinger
Public Utilities Director Benda
EMS Director Olmstead
ERPD Chief Klovstad
Fire Chief House
Mesabi East Youth Sports Coordinator Mark Goerd
City Attorney Joel Lewicki

9. REPORTS FROM ELECTED OFFICIALS

Councilor Grams
Councilor Jarvela
Councilor Eckman
Councilor Mathison
Mayor Scott

10. OLD BUSINESS – None

11. NEW BUSINESS

- 11.1 Max Grey Change Order Summary
- 11.2 Chamber of Commerce Community Building Fee Waived Request
- 11.3 Resolution 2025-32 Assessment Roll for Current Services
- 11.4 MEYHA Hockey Hut Contract
- 11.5 Max Grey Pay Application #13

12. ADJOURNMENT

Next Council Meetings:

Monday November 10, 2025, Regular Council Meeting @ 5:30 pm
Monday November 24, 2025, Public Forum @ 5:00 pm
Monday November 24, 2025, Regular Council Meeting @ 5:30 pm

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**Minutes
Public Hearing
Council Chambers
Tuesday, October 14, 2025
5:15 p.m.**

PRESENT: Mayor Scott, Councilors Grams, Jarvela, Eckman

ABSENT: Councilor Mathison

ALSO PRESENT: Deputy Clerk Tammy Snetsinger

The public hearing was called to order by Mayor Scott at 5:15 p.m.

The public hearing is being held on assessing delinquent utility bill balances to property taxes. There were two property owners who submitted letters to the Council, with one of the owners being present.

Moved by Eckman supported by Grams to remove all related charges and penalties totaling \$3,215.95 on the property at 237 Kennedy Memorial Drive, Parcel Code 142-0071-00010. Motion carried unanimously.

Moved by Grams supported by Eckman to remove penalties of \$1,574.94 leaving a balance due of \$1,841.90 for the property at 232 Andover, Parcel Code 142-0022-00370. Motion carried; Jarvela abstained.

ADJOURN

Moved by Jarvela supported by Grams to adjourn the public hearing. Motion carried unanimously.
Meeting adjourned at 5:35 p.m.

Brennan Scott, Mayor

Attest:

Tammy Snetsinger, Deputy Clerk

4.2

Regular City of Hoyt Lakes Council Meeting City Hall Council Chambers

Tuesday, October 14, 2025
5:30 pm

1. ROLL CALL

Councilors in attendance: ☒ Grams ☒ Jarvela ☒ Eckman ☒ Mayor Scott

Absent: Councilor Mathison

ALSO PRESENT: Deputy Clerk Snetsinger, Directors: Public Works Director Snetsinger, Library Director Lammi, Public Utilities Director Benda.

2. PLEDGE OF ALLEGIANCE

3. CONSENT AGENDA

Moved by Jarvela; supported by Grams to approve the following consent agenda items:

APPROVAL OF CITY COUNCIL MINUTES *

- 4.1 September 22nd Public Forum Minutes
- 4.2 September 22nd Regular Council Meeting Minutes
- 4.3 September 24th Special City Council Meeting Minutes
- 4.4 September 29th Special City Council Meeting Minutes

CORRESPONDENCE *

- 5.1 Cybersecurity Loss Control Survey Report
- 5.2 East Range Administrator Meeting and ERJPB Strategic Plan
- 5.3 September 3rd HLFDD Meeting Minutes
- 5.4 August 6th HLFDD Meeting Minutes
- 5.5 ERJPB Fire District Discussion Information
- 5.6 ERJPB September Northspan Monthly Report

FINANCIALS *

- 6.1 September YTD Financials
- 6.2 Investment Report
- 6.3 Approval for Payment – Claims
 - Disbursements – \$811,601.94
 - Payroll - \$82,020.57
 - 6.3.1 Payroll - \$71,730.70
 - 6.3.2 Benefits - \$10,289.87
 - 6.3.3 Insurance - \$34,346.84

Motion carried unanimously,

5. GUESTS/CITIZEN FORUM

Resident Mitzi Moe was questioned the status of the Arena Project budget, possible cost overages, and if the levy was being raised due to overages. Discussed the future use of the arena hoping there are plans for events and activities to bring monies for the arena and businesses in town. Questioned zoning regulations in regards to the possible use of the grocery store as a storage building.

6. REPORTS FROM STAFF

Deputy Clerk Snetsinger – Nothing to report.

Library Director Lammi reported on the multitude of exciting programs and events happening at the Library this month and encouraged the public to attend.

Public Works Director Snetsinger reported the detour for County Road 665 goes past Lucky 7 then through Colby Ridge to access Viking Drive, Lakeview Drive, and the Kenwood Apartments lasting through Saturday. Starting Monday, for a couple days, construction will start on the 665 and Hampshire intersection. During this time, residents will not be able to access 665 using the Cemetery Road section of Hampshire. He also stated the Boase school demolition is going well and is expected to be done in a couple weeks, they will be winterizing water lines at the cemetery, ballfields, and golf course next week and will then start tree removal at the campground.

Public Utilities Director Benda provided an update on storm ditch cleaning that has been in progress, Dorchester tie in of main water line that will be complete Tuesday, continuing biosolids hauling until freeze, and updated on the Laskin Lift Station Failure.

City Attorney Joel Lewicki – Nothing to report.

7. REPORTS FROM ELECTED OFFICIALS

Councilor Grams – Nothing to report.

Councilor Jarvela reported on the East Range Public Safety Board meeting discussion of a new IT service that is being researched and could extend to the City. Chief Klovstad will reach out to City Administrator Weiberg to discuss.

Councilor Eckman has been asked to take over a community garden and develop it as a children's vegetable garden.

Mayor Scott attended a meeting with IRRR and City Administrator Weiberg to begin the process of purchasing the Boase School.

Councilor Jarvela asked for an update on the Malvern/Leeds Lots as he has been approached by people interested in purchasing. City Attorney Lewicki is currently working on this and will touch base with City Administrator Weiberg.

8. OLD BUSINESS – None

9. NEW BUSINESS

- 11.1 Mayor Scott as a City representative and Councilor Grams as an ERJPB representative will be attending the Northshore Development Stakeholder Meetings. The Council is also looking for business owners and residents to attend these meetings and represent other demographics, ideas, and needs in our town. Both will contact City Administrator Weiberg to schedule meeting dates.

11.2 Bolton and Menk Additional Services Request - Amendment 001

Moved by Eckman; supported by Jarvela to deny Bolton & Menk's \$20,000 continuation request of construction oversite of County Road 665 instead waiting to discuss the final bill upon project completion. Motion carried unanimously.

11.3 Bolton and Menk CSAH 110 & CR665 Request – Amendment 002

- a. CSAH 110 Cost Projection Explanation
- b. CR 665 Cost Projection Explanation
- c. Bond Information (Contingency)

Moved by Grams; supported by Jarvela to approve Bolton & Menk's Amendment 002 for additional cost incurred to County Road 665 and 110 totaling \$102,054.05. Motion carried unanimously.

11.4 Council tabled Resolution 2025-XXX setting the Part Time, Temporary, and Seasonal Wage increase of wages beginning January 1st, 2026 waiting for further budgeting information.

11.5 Resolution 2025-031 Authorization to seek Local Road Improvement Program Funding for the Reconstruction of Westover.

Moved by Jarvela; supported by Eckman to approve Resolution 2025-031 Authorizing the pursuit of 2025 Local Road Improvement Program funding for the Westover Road Reconstruction Project. Motion carried unanimously.

11.6 Hoyt Lakes Water Carnival Waiver of Fees Request.

Moved by Eckman; supported by Jarvela to approve the Hoyt Lakes Water Carnival Waiver of Fees Request for the Use of the Multi-purpose Room and Arena for a November 15th, 2025 Fundraiser. Motion carried unanimously.

11.7 Quality Flow quote for the Rehab of #1 Lift Station.

Moved by Jarvela supported by Grams to approve the quote from Quality Flow in the amount of \$44,253.00 for the Rehab of #1 Lift Station. Motion carried unanimously.

11.8 Recommendation by the Planning Commission to fill the current vacancy.

Moved by Grams; supported by Eckman to appoint Leslie Sale to fill the vacancy on the Planning Commission. Motion carried unanimously.

11.9 Recommendation to hire Part Time/Seasonal Zamboni Operators.

Moved by Eckman; supported by Jarvela to hire Chris Vreeland, Wayde West, Barry Parendo, Kent Rogge, Steven Peterson Sr., and Mark Mitchell as part time/seasonal Zamboni Operators. Motion carried; Mayor Scott abstained.

11.10 Max Gray Pay Application #12 for \$255,465.11 for Hoyt Lakes Arena Improvements Project.

Moved by Eckman; supported by Grams to approve the Max Gray Pay Application #12 for the Hoyt Lakes Arena Improvements Project in the amount of \$255,465.11. Motion carried unanimously.

11.11 Write off of Uncollectable Accounts.

Moved by Grams; supported by Jarvela to write off the following uncollectible accounts: Mudder's Market \$13,999.73 in unpaid garbage bags, Ed Pospeck \$701.30 in unpaid blight charges, and James Segraves \$450.00 in unpaid blight charges. Motion carried; Eckman abstained.

11.12 Personnel Committee Candidate Recommendation for the Water/Wastewater Plant Operator position.

Moved by Jarvela; supported by Eckman to approve the Personnel Committee recommendation to hire Kyle Leffel for the Water/Wastewater Plant Operator position pending background check, physical, and drug test. Motion carried unanimously.

10. ADJOURNMENT

Motion by Grams; supported by Eckman for adjournment. Motion carried unanimously. Meeting adjourned at 6:51 pm.

Next Council Meetings:

Monday, October 27, 2025 Public Forum @5:00 pm

Monday, October 27, 2025 Regular Council Meeting @ 5:30 pm

Monday November 10, 2025 Regular Council Meeting @5:30 pm

Brennan Scott, Mayor

ATTEST:

Tammy Snetsinger, Deputy Clerk

HOYT LAKES PUBLIC LIBRARY

Sept 16, 2025

The meeting was called to order at 5:04 p.m. by Chair Holly Gross. Present: Sharon Nelson, Holly Gross, Sheri Zins, Sarah Royseth, Michele Lammi. Shelly Leffel absent for cause.

MINUTES from Aug 19 were read and approved. A motion was made by Sarah and seconded by Holly to approve the minutes with the change of Dale's Coin appraisal, not Dave. Unanimously carried.

TREASURER'S REPORT AND NEW INVOICES: The Treasurer's Report and new invoices were read and approved. A motion was made by Sharon and seconded by Sarah to approve the Treasurer's Report and new invoices. Unanimously carried.

LIBRARIAN REPORT: There were 8 new registrations in Aut. Local usage was 87%. TalkBox had 4 uses, Cricut had 0 and lockers had 0. Downloadable items and Hoopla total 483. Hoopla usage was 135. ILL's sent out were 176. ILL's received were 62. The total circulation for Aug was 1394. Computer usage was 190. A motion was made by Holly and seconded by Sheri to approve the Librarian's Report. Unanimously carried.

OLD BUSINESS:

1. 2026 Budget is being reviewed by the City Council.
2. Library staff retreat day, Aug 21 was successful and enjoyable with trip to the Shore and visits to the SBPL and THPL.
3. The Genre Bingo Challenge on Beanstack has started.
4. Michele attended the MN Power/NewRange CAP meeting on 9/4. Good opportunity to network.

NEW BUSINESS:

1. Upcoming programs:
 - a. Great North Star Read Together, Sept 20 11am – 1pm
 - b. Lets Talk Trash...and Recycling, Sept 23 6pm-7pm
 - c. Sit and Stitch, Sept 27 at 10:30am
 - d. Theater Thursdays, Oct 9, 1pm, Green and Gold
 - e. Coffeehouse Music Hour, Oct 7 at 11:30am
 - f. Caleigh, They Brought Their Songs, Oct 8 at 1pm
 - g. LEGO at the Library, Oct 8, 3:30 – 4:30pm (Wednesdays Oct/Nov/Dec x2/Feb/Mar/Ap/May)
 - h. Library Closed, Oct 11 & 13 for Indigenous Peoples Day
 - i. Hodge-Podge Take and Make, week of Oct 14
 - j. Pumpkin painting, Oct 16 & 17, 1-3pm each day
 - k. Tuesday Creations, Oct 21 at 11am, Za'tar seasoning blend
2. Acrylic painting class w/ 321 Art Studio runs 5wks on Wednesdays starting 10/22 from 11-2pm.
3. Great Lakes Aquarium pass (for up to a family of 5) is available for checkout for a week at a time.
4. Update and adopt policies:
 - a. Harassment and Lewd Behavior
 - b. Posted Information and Displays Policy
 - c. Fines and Recovery of Overdue Materials PolicyA motion was made by Sarah and seconded by Holly to table for review and address at our next meeting. Unanimously carried.
5. Strategic Plan: A motion was made by Sharon and seconded by Sheri to adopt the SP as written but updating it to 2025 – 2028. Unanimously carried.

The next Library Board meeting will be Tuesday Oct 21, 2025 at 5:00pm.

A motion was made by Holly and seconded by Sarah to adjourn at 5:55pm. Unanimously carried.

Respectfully submitted,

Sarah Royseth



5.2

Protecting, Maintaining and Improving the Health of All Minnesotans

October 22, 2025

Hoyt Lakes City Council
c/o Ms. Becky Lammi, Clerk
Hoyt Lakes City Hall
206 Kennedy Memorial Drive
Hoyt Lakes, Minnesota 55750

Dear Council Members:

Subject: Quarterly Report, TOC/Alkalinity Monitoring for the Control of Disinfection Byproduct (DBP) Precursors, Hoyt Lakes, St. Louis County, PWSID 1690028

Your water system has been collecting total organic carbon (TOC) and alkalinity samples to determine compliance with the precursor removal requirement of the Stage 1 Disinfectant/Disinfection Byproduct (DBP) Rule. The Stage 1 DBP Rule requires surface water systems that use conventional filtration treatment to achieve specified TOC removal levels or meet one of the alternative compliance criteria specified in the rule.

The attached table contains your TOC and alkalinity results for the last four quarters. If your surface-water treatment plant is classified as a conventional or alternative filtration system, the table includes C/E values that are the ratios of the achieved to the required TOC removal rates. An average C/E value of 1.0 or greater, i.e., $C/E \geq 1.0$, indicates that the TOC removal requirement has been met. If your surface-water treatment plant is classified as a direct filtration system, that classification is noted beneath the table, the treatment plant is not required to meet the removal levels or alternative compliance criteria specified in the rule (40 CFR § 141.135), and the C/E values in the last column of the report are not applicable.

Conventional- and alternative-filtration water systems must submit TOC and alkalinity samples as required by rule. Failure to submit these samples will result in a monitoring violation, to be determined quarterly. Compliance for TOC removal will be determined quarterly, based on the running average of the most recent 12 months monitoring results.

If you have any questions regarding the monitoring, results, or the alternative compliance criteria, please contact Indran Kamalanathan at indran.kamalanathan@state.mn.us or (651)-201-5180.

Sincerely,

Indran Kamalanathan

Indran Kamalanathan, P.E., Compliance Engineer
Community Public Water Supply Unit
Environmental Health Division
P.O. Box 64975
St. Paul, Minnesota 55164-0975

IK
Enclosure

cc: Water Superintendent
Jennifer Showers, MDH District Engineer, Duluth Office

5/3
5/1

Source: Minnesota Brownfields

Join Us

Brownfields Lunch & Learn Hibbing, MN

Join us in-person to learn about brownfield projects!

Wednesday, October 29th

12pm to 1pm

Minnesota North College

1515 E 25th Street

Hibbing, MN 55746

Registration is required.

Link: bit.ly/4fTwyal

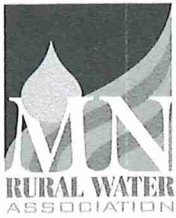


Lunch will be provided. Space is limited.



**Iron Range
Brownfields**





Financing Your Community Projects

5.4

NOVEMBER 13, 2025 • 8:30 AM TO 3:00 PM

Kelly Inn Best Western- St. Cloud

FREE EVENT

This session is a must!

Meeting the demands of repairing and replacing water and wastewater infrastructure is taking its toll on many small utility systems. Minnesota Rural Water Association is bringing together several entities that offer funding for small systems.

Our objective is to promote awareness of funding sources, the rules, regulations, application processes, names, addresses, and "HOW TO'S" all under one roof. This is a don't miss session if you are looking to fund a project in 2026. Your attendance and participation will greatly benefit your system for years to come.

Learn how these funding entities are working together to put affordable projects together for systems.

8:30 am
MRWA Registration & Introductions
Minnesota Rural Water Association

8:45 am
From Submission to Certification- All You Need to Know About the Drinking Water State Technical Side of Funding
A focus on the technical and submittal process for obtaining funding. Learn the details!
Minnesota Department of Health

9:30 am
From Submission to Certification- All You Need to Know About the Clean Water State Technical Side of Funding
A focus on the technical and submittal process for obtaining funding. Learn the details!
Minnesota Pollution Control Agency

10:15 am
Break

10:30 am
Show Me the Money- Financing Your Clean Water and Drinking Water Municipal Infrastructure and Lead Service Line Replacement Projects With State Loan and Grant Funds
Find out about the financing process when using the Clean Water and Drinking Water Revolving Funds, WIF, and Legacy Funds.
Public Facilities Authority

11:15 am
LCRR Funding
LCRR funding and updates regarding Lead Service Line Replacements.
Minnesota Department of Health

12:00 pm
Lunch - Lunch is provided. | Door Prizes

12:30 pm
Rural Development Loan and Grant Program & The Review Process (pending)
RD has resources to meet your funding needs in water & wastewater infrastructure. Learn what makes projects fundable and how Rural Development looks at projects. What is affordability? What are short lived assets and a reserve fund? Discover when grants are possible. How to stop the "might as wells". Avoid the pitfalls.
USDA Rural Development

1:15 pm
MRWA Finance Programs
MICRO-MIDI-MEGA loan programs are available through MRWA and David Drown Associates. These programs are available to finance large (multi-million), small projects (under \$50,000), and everything in between at the lowest possible cost of issuance and interest rates. These programs are available to all Minnesota units of government. Learn the details....
David Drown Associates, Inc.

1:45 pm
Grants: How Do I Get One?
Water & Wastewater Treatment, Housing, Public Facilities, and Rehabilitation grants available through the Small Cities Development Program.
Small Cities Development Program

2:15 pm
Break

2:30 pm
Interim Financing
MRWFA has provided construction funding to over 200 interim financing borrowers totaling over \$450 million. Also, we have rebated over \$1,000,000 back to the borrowers. Discover how this program works and its benefits! What are the options?
Minnesota Rural Water Association

2:45pm
Questions & Answers

3:00pm
End of Day



Kelly Inn Best
Western
St. Cloud MN

There is
no charge
for this session.

6 related
CEU's for full attendance

TO REGISTER FOR ANY
TRAINING SESSION:
CALL THE MRWA OFFICE
AT 800-367-6792 OR
ONLINE AT
WWW.MRWA.COM

Research Update:

DRAFT: Hoyt Lakes, MN GO Debt Rating Affirmed At 'A-'

October 16, 2025

Overview

- S&P Global Ratings affirmed its 'A-' long-term rating on Hoyt Lakes, Minn.'s outstanding general obligation (GO) debt.
- The outlook is stable.

Rationale

Security

The city's existing GO debt is secured by Hoyt Lakes' GO unlimited-tax pledge. The 2017A bonds are also secured by the net revenues of its water and sewer utilities. However, we rated to the GO pledge, which we view as the stronger security. The city's 2013A public project revenues bonds are secured by annually appropriated lease-rental payments. We rate these bonds one notch lower than the GO rating due to the appropriation risk.

Credit highlights

The rating reflects our view of Hoyt Lakes' growing but concentrated economy, below-average and nominally thin reserve levels, and relatively high debt burden. These are partially offset by a healthy general fund surplus in fiscal 2024, following two years of deficits driven by capital spending. Hoyt Lakes, with an estimated population of 2,011, is in St. Louis County, 60 miles north of Duluth in Minnesota's iron mining region. Although the city did not provide updated figures for net tax capacity or the top 10 taxpayers, a single utility (Minnesota Power) represented 44% of the city's net tax capacity as of 2016. Three mining-related companies represented an additional 17%. In our view, these figures have likely not shifted significantly over the last few years, and this ongoing concentration is a credit weakness, in our opinion.

The city's operating performance has been variable in the last few years. The large general fund deficits in fiscal years 2022 and 2023 were mainly driven by significant increases in capital spending relating to culture and recreation. The capital spending had exhausted the city's unassigned general fund balance, but more recently it has returned to historical levels. In fiscal

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2024, the city posted a healthy surplus, which increased its unassigned fund balance to positive levels. We note that despite the decline in unassigned fund balance, the city's committed and assigned general fund balance continued to grow over the last few years. Management indicates that the city may consider recategorizing some of committed general fund balance to unassigned, which could increase its available reserve levels. For fiscal 2025, the city projects a modest surplus. We believe sustained balanced operations and reserve levels will be crucial in supporting the current rating.

The ratings reflect our assessment of the following:

- The city's economy is growing but very weak, demonstrated by a concentrated tax base and county-level economic indicators and local incomes that are below national averages. However, local wealth levels are above average.
- Operating deficits in fiscal years 2022 and 2023 significantly weakened the city's available reserves to just sufficient levels for the rating, although positive operating results were posted for fiscal 2024 and another surplus is projected for fiscal 2025.
- Financial management practices and policies are adequate, characterized by monthly reporting on budget-to-actual performance and investment holdings; a formal investment management policy; a formal reserve policy requiring the city to maintain reserves between 20%-25% of the next year's operating expenditures, which the city did not meet in fiscal years 2023 and 2024; and lack of a long-term financial plan or capital improvement plan. However, management indicates it's in the process of developing a five-year capital improvement plan.
- The city's debt and contingent liability position is very weak, with high overall net debt but no near-term pressure from pension and other postemployment benefits plans. The city has about \$5 million private placement debt. We've analyzed the debt agreement and don't believe the city is exposed to contingent liquidity risk. The city plans to issue an additional \$3.5 million of debt over the next three to five years. We expect the debt burden will remain high but believe management can maintain control over it, like in the past.
- For more information on our institutional framework assessment for Minnesota cities, see ["Institutional Framework Assessment: Minnesota Local Governments,"](#) Sept. 10, 2024.

Environmental, social, and governance

We view environmental, social, and governance risk factors as neutral in our credit analysis.

Outlook

The stable outlook reflects our expectation that the city will maintain balanced operations and sustain its reserves at least at the current levels during the outlook period.

Downside scenario

We could lower the rating if the city posts another operating deficit, resulting in weakened available reserves, or if additional debt plans or capital needs pressure its finances.

Upside scenario

We could raise the rating if the city sustains positive operations in the general fund and grows its reserves and liquidity significantly to levels commensurate with those of the higher-rated peers.

Hoyt Lakes, Minnesota--credit summary

Institutional framework (IF)	1
Individual credit profile (ICP)	3.72
Economy	5.5
Financial performance	3
Reserves and liquidity	4
Management	3.35
Debt and liabilities	2.75

Hoyt Lakes, Minnesota--key credit metrics

	Most recent	2024	2023	2022
Economy				
Real GCP per capita % of U.S.	--	--	82	79
County PCPI % of U.S.	--	--	85	86
Market value (\$000s)	--	203,932	185,993	163,088
Market value per capita (\$)	--	101,408	92,488	83,166
Top 10 taxpayers % of taxable value	--	--	--	--
County unemployment rate (%)	--	--	3.2	3.3
Local median household EBI % of U.S.	--	88	91	87
Local per capita EBI % of U.S.	--	82	85	87
Local population	--	--	2,011	1,961
Financial performance				
Operating fund revenues (\$000s)	--	4,094	3,918	3,499
Operating fund expenditures (\$000s)	--	3,609	4,110	3,723
Net transfers and other adjustments (\$000s)	--	(220)	(177)	(188)
Operating result (\$000s)	--	265	(369)	(412)
Operating result % of revenues	--	6.5	(9.4)	(11.8)
Operating result three-year average %	--	(4.9)	(4.4)	1.6
Reserves and liquidity				
Available reserves % of operating revenues	--	12.7	9.5	23.0
Available reserves (\$000s)	--	518	373	805
Debt and liabilities				
Debt service cost % of revenues	--	6.4	7.6	6.7
Net direct debt per capita (\$)	4,879	5,067	4,092	4,397
Net direct debt (\$000s)	9,812	10,189	8,230	8,622
Direct debt 10-year amortization (%)	68	53	56	--
Pension and OPEB cost % of revenues	--	2.0	3.0	3.0
NPLs per capita (\$)	--	331	514	691
Combined NPLs (\$000s)	--	665	1,034	1,354

Financial data may reflect analytical adjustments and are sourced from issuer audit reports or other annual disclosures. Economic data is generally sourced from S&P Global Market Intelligence, the Bureau of Labor Statistics, Claritas, and issuer audits and other disclosures. Local population is sourced from Claritas. Claritas estimates are point in time and not meant to show year-over-year trends. GCP--Gross county product. PCPI--Per capita personal income. EBI--Effective buying income. OPEB--Other postemployment benefits. NPLs--Net pension liabilities.

Hoyt Lakes, MN GO Debt Rating Affirmed At 'A-'

Ratings List

Ratings Affirmed

Local Government

Hoyt Lakes, MN Unlimited Tax General Obligation	A-/Stable
Hoyt Lakes, MN Unlimited Tax General Obligation and Water and Sewer System	A-/Stable

The ratings appearing below the new issues represent an aggregation of debt issues (ASID) associated with related maturities. The maturities similarly reflect our opinion about the creditworthiness of the U.S. Public Finance obligor's legal pledge for payment of the financial obligation. Nevertheless, these maturities may have different credit ratings than the rating presented next to the ASID depending on whether or not additional legal pledge(s) support the specific maturity's payment obligation, such as credit enhancement, as a result of defeasance, or other factors.

Certain terms used in this report, particularly certain adjectives used to express our view on rating relevant factors, have specific meanings ascribed to them in our criteria, and should therefore be read in conjunction with such criteria. Please see Ratings Criteria at <https://disclosure.spglobal.com/ratings/en/regulatory/ratings-criteria> for further information. A description of each of S&P Global Ratings' rating categories is contained in "S&P Global Ratings Definitions" at <https://disclosure.spglobal.com/ratings/en/regulatory/article/-/view/sourceid/504352>. Complete ratings information is available to RatingsDirect subscribers at www.capitaliq.com. All ratings referenced herein can be found on S&P Global Ratings' public website at www.spglobal.com/ratings.

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Report Criteria:

Print Outstanding Checks and Deposits and Bank and Book adjustments

GENERAL CHECKING (GENERAL CHECKING) (1)

July 31, 2025

Account: 00110100

Bank Account Number: 4900800

Bank Statement Balance:	3,515,313.16	Book Balance Previous Month:	2,582,360.66
Outstanding Deposits:	34,410.72	Total Receipts:	2,146,146.33
Outstanding Checks:	333,778.99	Total Disbursements:	1,512,153.67
Bank Adjustments:	408.43	Book Adjustments:	.00
Bank Balance:	3,216,353.32	Book Balance:	3,216,353.32
		Proof (Bank balance less book balance):	.00

Outstanding Deposits Section

Deposit Number	Deposit Amount	Deposit Number	Deposit Amount	Deposit Number	Deposit Amount	Deposit Number	Deposit Amount
22	320.00-	1040	965.00-	1041	1,000.00	1190	1,530.00
1192	2,098.60	1193	1,623.00	1200	1,141.00	1201	1,928.38
1202	4,222.00	1208	4,675.16	1209	1,565.00	1210	4,780.81
1211	4,977.87	1229	938.55-	2000078	1,077.93	2000079	424.00
20230522	5,012.27	20230523	578.25				
Grand Totals:							34,410.72

Deposits cleared: 101 items

Deposits Outstanding: 18 items

Outstanding Checks Section

Check Number	Check Amount	Check Number	Check Amount	Check Number	Check Amount	Check Number	Check Amount
202200	92.35	203246	343.85	203983	650.37	204003	50.00
204990	790.10	206067	13.50	206152	749.32	207850	25.00
208240	1,004.17	208717	2,772.55	208842	390.74	208858	150.00
208863	5,235.00	208869	624.00	208887	100.15	208895	225.00
208903	4,959.00	208907	150.00	208908	57,666.65	208912	113.56
208934	527.34	208935	658.03	208937	80.00	208939	302.96
208940	224.05	208941	4,449.00	208942	76.83	208943	21,443.75
208944	47.94	208945	171.30	208947	1,431.68	208948	2,167.42
208949	185.91	208950	467.73	208951	1,809.71	208952	744.60
208953	301.22	208954	21,924.10	208955	25.00	208956	132.19
208958	6,150.00	208959	4,510.00	208960	210.88	208961	1,297.22
208962	102.00	208963	2,634.91	208964	293.76	208965	24,422.59
208966	958.18	208967	1,197.57	208968	133,200.11	208969	2,028.57
208970	1,273.35	208971	600.00	208972	2,271.58	208973	3,400.00
208974	290.00	208975	627.51	208976	803.62	208977	830.22
208978	5,478.50	208979	42.53	208980	31.01	208981	113.56
208982	653.27	208983	317.51	208984	894.46	208985	2,001.90
208986	1,605.79	240408003	55.00	250728004	2,207.32		
Grand Totals:							333,778.99

Checks cleared: 146 items

Checks Outstanding: 71 items

Bank Adjustments Section

Description	Amount	Description	Amount
Transfer from Checking to Sterns Per Tom	141.00	Uncleared PSN Transaction on 7/31	165.43
To Book a correction	102.00		
Grand Totals:			<u>408.43</u>

Book Adjustments Section

Report Criteria:

Print Outstanding Checks and Deposits and Bank and Book adjustments

GENERAL CHECKING (GENERAL CHECKING) (1)

August 31, 2025

Account: 00110100

Bank Account Number: 4900800

Bank Statement Balance:	2,649,363.75	Book Balance Previous Month:	3,216,353.32
Outstanding Deposits:	34,823.94	Total Receipts:	554,086.62
Outstanding Checks:	1,098,674.62	Total Disbursements:	2,184,183.87
Bank Adjustments:	743.00	Book Adjustments:	.00
Bank Balance:	1,586,256.07	Book Balance:	1,586,256.07
		Proof (Bank balance less book balance):	.00

Outstanding Deposits Section

Deposit Number	Deposit Amount	Deposit Number	Deposit Amount	Deposit Number	Deposit Amount	Deposit Number	Deposit Amount
22	320.00-	1040	965.00-	1041	1,000.00	1182	1,952.87
1183	2,340.00	1190	623.00	1191	1,467.00	1192	3,186.87
1204	7,044.48	1205	1,320.00	1206	2,741.45	1207	2,520.36
1208	1,742.01	1209	1,497.00	1210	720.00	1211	1,800.00
1229	938.55-	2000078	1,077.93	2000079	424.00	20230522	5,012.27
20230523	578.25						
Grand Totals:							34,823.94

Deposits cleared: 98 items

Deposits Outstanding: 21 items

Outstanding Checks Section

Check Number	Check Amount	Check Number	Check Amount	Check Number	Check Amount	Check Number	Check Amount
202200	92.35	203246	343.85	203983	650.37	204003	50.00
204990	790.10	206067	13.50	206152	749.32	207850	25.00
208240	1,004.17	208842	390.74	208863	5,235.00	208895	225.00
208992	694.58	209008	759.12	209042	817,738.82	209061	220.34
209064	80.00	209065	894.31	209069	1,760.71	209070	55,283.50
209071	47.94	209072	8,000.00	209073	3,750.00	209075	792.00
209077	1,904.22	209078	301.22	209080	600.00	209083	35.72
209084	588.25	209085	140,992.02	209086	102.00	209087	1,652.30
209089	988.62	209092	4,594.68	209093	10,487.66	209094	1,124.69
209097	18,714.50	209099	20.10	209100	132.00	209101	621.00
209102	353.24	209103	15,026.25	209104	90.43	209105	700.00
240408003	55.00						
Grand Totals:							1,098,674.62

Checks cleared: 170 items

Checks Outstanding: 45 items

Bank Adjustments Section

Description	Amount	Description	Amount
Adjust for PSN Cleared in October \$100 &	500.00	Correcting Adjustment	243.00

Grand Totals:	743.00
---------------	--------

Book Adjustments Section

Supplemental Information
Regular City of Hoyt Lakes Council Meeting
10/27/2025

Potential Motions

5.4 Minnesota Rural Water Financing Workshop.

I would like to investigate this and it might be a good idea for me to attend. This is where a part of the joint water project funding is likely to come from.

11.1 Max Grey Change Order Summary.

The change order includes the removal and repouring two sections of concrete where the wheelchair lifts are going to be installed. Originally, they were going to come with ramps that would likely get in the way so it was decided it would be better to recess them flush with the floor and run the conduit for power in the floor. Also, there was a section of piping, valves added along with emergency stops for the hot water heater which were not identified prior.

If/when approved this will bring the total change orders to \$105,834 with \$193,581 budgeted. We are expecting this to be the last with the project very near completion.

11.4 MEYHA is requesting the percentage of revenue they receive be changed from 60% to 70%.

16.1

Hoyt Lakes Change Order Summary

10/22/2025

EXT014	10/22/2025 3" Lift Pit - Two Pits	Submitted	External Change Ord	\$	6,063.83
EXT015	9/22/2025 Platform Lift and Bleacher Changes	Submitted	External Change Ord	\$	(7,140.22)
EXT016	10/13/2025 PR 02 and Emergency Stops	Submitted	External Change Ord	\$	13,750.44
EXT017	10/22/2025 Reduced Wall Panel Work	Submitted	External Change Ord	\$	(1,688.00)
				\$	10,986.05

PCI Breakdown

PCI #:EXT016

PR 02 and Emergency Stops

CITY OF HOYT LAKES	Project Code: 2422-00
HOYT LAKES ARENA IMPROVEMENTS	Tel: 218-225-2344
HOYT LAKES, MN 55750	Fax:

Company	Cost Code	Type	Description	Quoted Amount
Max Gray Construction	01-0620	OTH	Bond	136.14
IRON RANGE PLUMBING & HEATING	15-2000	SUB	Plumbing	850.00
TOWN & COUNTRY ELECTRIC INC	16-1000	SUB	Electrical Work	11,526.65
Max Gray Construction	90-2000	OTH	Overhead	1,237.65

PCI Total Quoted Amount: 13,750.44

CHANGE NOTICE

CCN # 002
Date: 10/15/2025
Project Name: HOYT LAKES ARENA
Project Number: HOYT LAKES ARENA
Page Number: 1

Client Address:

102 KENNEDY DRIVE
HOYT LAKES, MN 55750

Work Description

We reserve the right to correct this quote for errors and omissions.

This quote covers direct costs only and we reserve the right to claim for impact and consequential costs.

This price is good for acceptance within 10 days from the date of receipt.

We request a time extension of 3 days.

We will supply and install all materials, labor, and equipment as per your instructions on **CCN # 002**.

Itemized Breakdown

Description	Qty	Net Price U	Total Mat.	Labor U	Total Hrs.
3/4" EMT	80	78.99 C	63.19	5.00 C	4.00
2 1/2" EMT	10	477.82 C	47.78	20.00 C	2.00
3/4" EMT STL SS CONN 4075S	16	31.14 C	4.98	11.50 C	1.84
2 1/2" EMT STL SS CONN 4250S	4	460.13 C	18.41	28.75 C	1.15
3/4" EMT STL SS CPLG 5075S	8	25.35 C	2.03	0.00 C	0.00
2 1/2" EMT STL SS CPLG 5250S	7	377.30 C	26.41	0.00 C	0.00
3/4 ALUM LB COND BODY ALB2	2	4.53 E	9.06	0.58 E	1.16
2 1/2" EMT 90 ELBOW	6	2,926.00 C	175.56	40.25 C	2.42
2-1/2 PLSTC INS BUSH 937	4	112.21 C	4.49	0.00 C	0.00
#12 THHN (length)	176	182.56 M	32.13	5.75 M	1.01
#250MCM THHN (length)	120	3,135.07 M	376.21	25.30 M	3.04
#12 THHN GREEN (length)	88	182.56 M	16.07	5.75 M	0.51
A-SG16x16x6NK SC N1 J-BOX	1	45.12 E	45.12	1.73 E	1.73
30A 120/240V 2P BOLT-ON CB	1	26.98 E	26.98	0.31 E	0.31
MISC HARDWARE UNIT/\$	1	1.00 E	1.00	0.00 E	0.00
3/4 EMT CONDUIT SUPPORT UNIT	11	44.00 C	4.84	0.09 E	0.99
2 1/2 EMT CONDUIT SUPPORT UNIT	1	105.00 C	1.05	0.23 E	0.23
E STOP	2	240.00 E	480.00	2.00 E	4.00
QMARK MUH-35 HEATER	1	620.00 E	620.00	4.00 E	4.00
Totals	539		1,955.30		28.38

Summary

General Materials	1,955.30
General Materials Adjustment	195.53
SHUNT TRIP BREAKER	3,600.00

ORIGINAL

CHANGE NOTICE

Client Address:

102 KENNEDY DRIVE
HOYT LAKES, MN 55750

CCN #

Date:

Project Name:

Project Number:

Page Number:

002

10/15/2025

HOYT LAKES ARENA

HOYT LAKES ARENA

2

Summary (Cont'd)

Quoted Materials Adjustment		360.00
Material Tax	(@ 8.375 %)	511.78
Total Material		6,622.61
JOURNEYMAN	(28.38 Hrs @ \$120.00)	3,405.60
PROJECT MANAGER @ 12.5%	(1.00 Hrs @ \$100.00)	100.00
Labor Markup	(@ 10.000 %)	350.56
Subtotal		10,478.77
Markup	(@ 10.000 %)	1,047.88
Subtotal		11,526.65
Final Amount		\$11,526.65

ORIGINAL

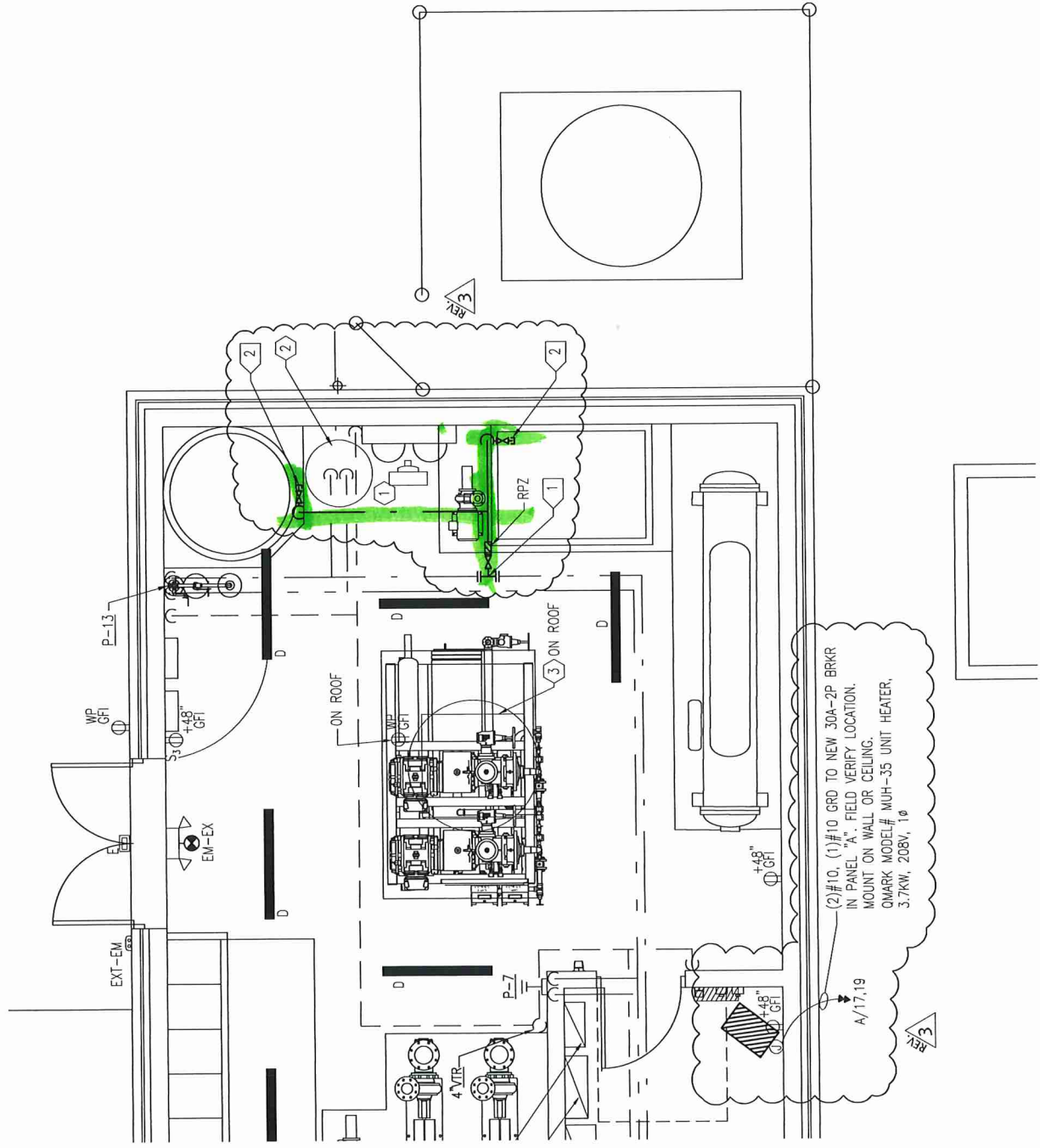
3. CONTRACTOR SHALL PROVIDE APPROPRIATE PROTECTION FOR THE EQUIPMENT.
4. ALL MATERIALS SHALL BE KEPT OFF THE FLOOR. CONTRACTOR SHALL BE RESPONSIBLE FOR DISCONNECTING ALL DUCTS, AIR SURFACES, COILS, AND DISCONNECTED.
5. CONTRACTOR SHALL BE RESPONSIBLE FOR AS TO AVOID / SYSTEMS.
6. WHEN REMOVING, NOT LIMITED TO, CONTROL WIRING, DUCTWORK, AND FLOORS, INSIDE CEILINGS SHALL MECHANICAL C
7. ALL TEMPERATURES SHALL BE KEPT PROPER OPERATING TEMPERATURES REMOVING EXISTING
8. SEE ARCHITECT'S DRAWINGS FOR WALLS AND CEILING DUCTWORK. ALL SECTION "FIRE"
9. ALL OPENINGS SHALL BE KEPT OPEN DURING THE WORK.

NUMBERED M

1. CONNECT NEW INSTALL SHUT
2. CONNECT NEW COORDINATE

REV 3

PLUMB
FIXTURE
P-7 MIXING HOSE
P-13 EMERG. EYE



MGC - Max Gray Construction, Inc.

PCI Breakdown

PCI #:EXT015

Platform Lift and Bleacher Changes

CITY OF HOYT LAKES	Project Code: 2422-00
HOYT LAKES ARENA IMPROVEMENTS	Tel: 218-225-2344
HOYT LAKES, MN 55750	Fax:

Company	Cost Code	Type	Description	Quoted Amount
SAAFE, LLC	11-1000	SUB	Bleachers	-10,456.00
LARSON ELEVATOR	14-4000	SUB	Lift	3,315.78

PCI Total Quoted Amount: -7,140.22

PCI Breakdown

PCI #:EXT014

3" Lift Pit - Two Pits

CITY OF HOYT LAKES	Project Code: 2422-00
HOYT LAKES ARENA IMPROVEMENTS	Tel: 218-225-2344
HOYT LAKES, MN 55750	Fax:

Company	Cost Code	Type	Description	Quoted Amount
Max Gray Construction	01-0620	OTH	Bond	60.03
Max Gray Construction	03-1000	MAT	Materials	850.00
Max Gray Construction	03-1300	LAB	Labor	4,608.00
Max Gray Construction	90-2000	FEE	Overhead	545.80

PCI Total Quoted Amount: 6,063.83

MGC - Max Gray Construction, Inc.

PCI Breakdown

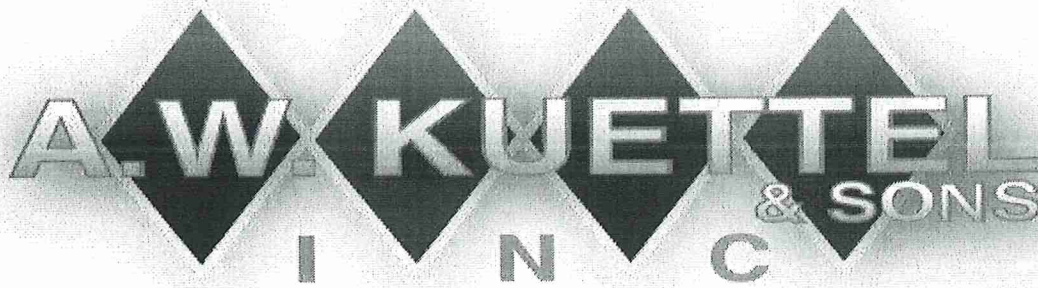
PCI #:EXT017

Reduced Wall Panel Work

CITY OF HOYT LAKES	Project Code: 2422-00
HOYT LAKES ARENA IMPROVEMENTS	Tel: 218-225-2344
HOYT LAKES, MN 55750	Fax:

<u>Company</u>	<u>Cost Code</u>	<u>Type</u>	<u>Description</u>	<u>Quoted Amount</u>
A.W. KUETTEL & SONS	07-4120	SUB	Material and Labor Deducts	-1,688.00

PCI Total Quoted Amount: -1,688.00



**Mechanical Contractors-Roofing-Siding-Plumbing-
Structural Fabrication-Mechanical Engineering**

3930 Airpark Boulevard – Duluth, MN 55811 PH: (218) 722-3901 FAX: (218) 722-6113

www.awkuettel.com

Deduct

Proposal Submitted To: Morgan Seopa

Date: 10/10/2025
Job Name: Hoyt Lakes Arena
Job Location: Hoyt Lakes, MN

WE HEREBY SUBMIT SPECIFICATIONS AND ESTIMATES FOR THE FOLLOWING:

Description: Wall Panels North and West Elevation

Inclusions:

- Mineral Wool
- Hat Channel
- 2" Z Channel
- Labor

Deduct Amount:

(One Thousand Six Hundred Eighty Eight Dollars 00/100)

\$1,688.00

Authorized Signature:

Luke Kuettel

Luke Kuettel - Project Manager

112

Tammy Snetsinger

From: csgrams <csgrams@frontiernet.net>
Sent: Wednesday, October 8, 2025 5:59 PM
To: Tammy Snetsinger; Dean Weiberg
Subject: Community Building

Caution: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi Tammy.

The Chamber would like to reserve the community building, top and bottom for the annual halloween party on November 1st. If we could get in there on October 31st also to haul everything out of storage that would be great!

Can we get it added to the October 27th agenda to request to waive the fee because the Chamber is a nonprofit?

Thank you!

Sent via the Samsung Galaxy S25+, an AT&T 5G smartphone

put on agenda for approval. I will
give updated copy prior to meeting — BK

11.3

CITY OF HOYT LAKES
Resolution 2025-032

A Resolution Placing Certain Parcels of Property Within the City of Hoyt Lakes
on an Assessment Roll for Current Services.

WHEREAS, payment has not been made in full for water, sewer, garbage collection service and/or mowing-blight services for the following list of properties in the City of Hoyt Lakes; and

WHEREAS, the owners of these properties have been billed for this service and have been given the opportunity to state their objections to this assessment.

THEREFORE, BE IT RESOLVED, that the City Clerk-Treasurer is directed to forward this assessment roll to St. Louis County for collection.

Name	Address	Amount	Parcel Code
Rocket Mortgage	421 Coventry	\$909.20	142-0024-05390
David Hess	432 Coventry	\$1,093.28	142-0024-04910
Family Dollar	701 Dorchester	\$525.00	142-0022-00080
Harold Olmstead	202 Guilford	\$240.00	142-0024-02220
James Hillman	307 Fairfax	\$4,814.25	142-0024-02000
John Radtke	207 Brandon	\$3,486.71	142-0020-00800
Joseph Vaida	232 Andover	\$3,007.70	142-0022-00370
Michael Ventrella	216 Elmwood	\$3,934.84	142-0020-01790
Kendall Corbett	516 Coventry	\$1,241.86	142-0024-05070
Lois Myers	431 Arlington	\$1,598.82	142-0024-05720
Tessa Thompson	315 Arlington	\$1,852.01	142-0024-00690

Adopted this 27th day of October 2025 by the Hoyt Lakes City Council.

Brennan Scott, Mayor

ATTEST: _____
Dean Weiberg, City Administrator

11/11

Morning Dean and Bucky -

Thank you for a copy of the prior year contract. We wanted to share some suggested updates to the concession stand contract for review. We've gone through the document and identified a few sections that contain outdated or unclear language, and we've made edits to help it read more clearly and reflect current operations.

In addition, we'd like to request that the percentage split be adjusted back to 30% City / 70% Youth Hockey. There's a significant amount of work that goes into running the concession hut — from managing inventory and volunteers to covering supply costs — and with our numbers currently being lower, maintaining this split will help us continue using the hut as our main fundraiser. This fundraiser is essential in keeping registration fees affordable and continuing to attract new skaters, which ultimately supports both the arena and youth hockey participation. Please let us know if we should review the proposed changes together or attend the council meeting to discuss.

Thank you for your time and consideration!

Best regards,

Hillary Hartleben

Treasurer

HOYT LAKES ARENA CONCESSION STAND AGREEMENT

THIS AGREEMENT, made and entered into this 1st 44th day of September,
October 20245, by and between the City of Hoyt Lakes, Minnesota, a Municipal Corporation, hereinafter referred to as "City", and Mesabi East Youth Hockey Association, hereinafter referred to as "Lessee".

Formatted: Superscript

In consideration of the mutual covenants contained herein, the parties agree as follows:

1. The City does hereby let, demise, grant, and lease to the Lessee the Hoyt Lakes Arena Concession Stand, hereinafter referred to as "Arena Concession Stand", together with all existing appurtenances and equipment pertaining to the Lessee. The term of such lease shall commence with the opening of the association's 20254 hockey season in October 20254 and shall continue until the conclusion of the association's hockey season in March 2025.
2. If required at any time during operation by the Federal, State, County, or City government(s), the Lessee shall create and adhere to a health emergency preparedness plan for the MEYHA Hockey Hut for the 20254-20265 season. The Preparedness Plan must be presented and approved by the City.
3. The Lessee shall provide food and beveragebeverages consistent with the facilities available. The Lessee, at its own expense, is to be in charge of shall and be responsible for the operation and management of the Arena Concession Stand on said premises, including any and all food, snacks, (includes popcorn, cotton candy) and beverages, drink, and The Lessee shall be responsible for the operation, ordering, preparation, and serving of same service. The Lessee agrees

that the Arena Concession Stand shall be staffed ~~with personnel~~, and ~~shall be~~ open during all Mesabi East Youth Hockey, Rock Ridge Youth Hockey, and High School Hockey games, as well as during special events, provided that the Lessee is notified of such events in a timely manner by at the request of the Hoyt Lakes City Council. ~~The~~ Lessee shall apply and obtain the food license necessary for the operation of the Arena Concession Stand and shall comply with all State, County, and local rules and regulations regarding the operation of such business. ~~A c~~Copy of all required licenses ~~need to be given shall be provided~~ to the City staff prior to October 1, 2025~~4~~.

4. The Lessee shall be responsible for the general maintenance and cleaning of the Arena Concession Stand, ~~and of including~~ all equipment and supplies used therein. ~~The~~ Lessee, at its own expense, shall be responsible for the hiring, furnishing, and supervising of all ~~labor personnel~~ to be used in managing and operating the Arena Concession Stand, ~~and The~~ Lessee shall provide Worker's Compensation, if as required, and all other insurance for the Lessee's ~~employees~~ personnel, if any are hired, and provide proof of such insurance to the City. ~~The~~ parties agree that this contract shall not create an employer-employee relationship between the City and the Lessee, nor shall the Lessee's ~~employees be~~ personnel be considered as employees of the City. ~~Rather, Lessee's status shall~~ should be as a Lessee and as an independent contractor. ~~Further, the~~ Lessee shall not be considered as an agent of the City for any purpose excepting however, where the City subsequently may empower or authorize the Lessee to act as an agent of such City.

5. The Lessee shall indemnify and hold harmless the City from any and all damages or claims that may arise as a result of the Lessee's activities under this contract or the Lessee's activities on the leased premises, or which may be caused by the Lessee or the Lessee's ~~employees or agents personnel~~, including any purchases of inventory, debts, claims or obligations made or incurred by the Lessee in connection with or in any way related to the Lessee's operation of the Arena Concession Stand, and related to any of the Lessee's activities on or about the leased premises.
6. The Lessee shall open and lock the Arena Concession Stand and enforce rules adopted by the City. ~~The~~ Lessee agrees that Lessee to be responsible for the cost of ~~providing~~ all food and beverage inventory, ~~and food stuffs, all beverage inventories, including stocking of pop and Gatorade machine, and as well as all~~ cleaning supplies. ~~The~~ City agrees ~~that City shall to~~ be responsible for the necessary costs to repair and maintain the Arena Concession Stand itself and any fixtures located therein except any damage caused by the lessee or the lessee's employees/lessee's personnel. With respect to these expenses that remain the responsibility ~~of~~ the City, the Lessee may incur reasonable and necessary expenditures not to exceed \$25.00 without prior authorization from the Recreation Director.
7. The Lessee will pay to the City ~~in monthly installments or in~~ full by end of lease period 40% of all profits from all food and beverage sales. ~~The~~ Lessee shall receive 60% of all profits from all food and beverage sales. The Lessee agrees to provide the City, upon request, with a monthly financial report ~~reflecting detailing~~

Commented [HH1]: We are no longer responsible for the vending machines.

Commented [HH2]: Is there a list that explains what we owe and what the City owns?

Commented [HH3]: Should this be increased with inflation to maybe \$100?

Commented [HH4]: If Bucky's title is the same?

Commented [HH5]: It is too hard to do monthly as we lose money the first months so its better to do at the end.

Commented [HH6]: We would like to suggest a 30% City/ 70% Lessee split.

all sales, and a final sales report along with payment.- The City agrees to provide public liability insurance with respect to the leased premises.- The required insurance for food and beverage service shall be provided by the Lessee. -The Lessee agrees to furnish the City with copies of any and all reports and correspondence it may receive from the County and State regulatory agencies, including specifically the St. Louis County Health Department.

8. The City agrees to pay for and furnish all utilities for the Arena Concession Stand, and to make all repairs to the building and to the fixtures and furnishings of the Arena Concession Stand, except such damage as caused by Lessee or Lessee's employees. The City agrees to provide clean up service to the Arena Ceoncession Sstand after private events, such as a wedding or banquet. The telephone shall be registered with the telephone company in the name of the City. City shall be responsible for Arena telephone service for the term of the contract. However, the use of the telephone shall be limited to that which is necessary for the operation of the Arena Concession Stand in the ordinary course of business. Charges for unnecessary or excessive telephone use, including unnecessary or excessive long distance charges, shall be the responsibility of the Lessee.

Commented [HH7]: This is already stated in #6

Commented [HH8]: There is no longer a phone on the concession stand.

9. The Lessee agrees to comply with all laws and shall comply with all reasonable and necessary duties in connection with the maintenance and operation of the Arena Concession Stand, and Stand and agrees to perform such additional duties as reasonably imposed upon the Lessee by the City. - In the event that If the Lessee defaults in this agreement or fails to properly perform any of the duties imposed herein, the City may give written notice to the Lessee to cure all such deficiencies

within seven (7) days. ~~In the event that~~ if the Lessee fails to cure such default and deficiencies within seven (7) days, the City may terminate this agreement and thereupon take possession. Further, the Lessee shall be responsible for all damages and costs incurred as a result of such default.

10. It is agreed that the Lessee shall obtain general liability insurance with minimum policy limits of \$1,500,000.00; said liability insurance must include coverage for all activities the Lessee is performing for the City, and the City of Hoyt Lakes is to be named as additional insured. ~~A~~ certificate of insurance must be filed with the City by an insurance company that is licensed to do business in the State of Minnesota and shall state that thirty (30) days prior written notice shall be given to the City in the event of cancellation, non-renewal, or material change in coverage.

11. For the purpose of the Lessee's establishment of purchase accounts with vendors for concessions, and all billing associated therewith, the Lessee must have its own mailing address separate and distinct from the mailing address for the City of Hoyt Lakes or the Hoyt Lakes Arena, and the Lessee's mailing address must make no reference to the City of Hoyt Lakes or the Hoyt Lakes Arena. ~~The~~ Lessee may only use the Hoyt Lakes Arena's address for a shipping address for these items.

IN WITNESS WHEREOF, the parties have executed this Agreement the day and year first above written.

CITY OF HOYT LAKES

Dated: _____

By: _____
Cherie Grams, City of Hoyt Lakes Mayor

Dated: _____

By: _____
Becky Lammi, City of Hoyt Lakes
Administrator

LESSEE:

Dated: _____

By: _____

Mesabi East Youth Hockey
Association President

Formatted: Indent: Left: 3.5"

HOYT LAKES ARENA CONCESSION STAND AGREEMENT

THIS AGREEMENT, made and entered into this 1st day of October 2025 by and between the City of Hoyt Lakes, Minnesota, a Municipal Corporation, hereinafter referred to as "City", and Mesabi East Youth Hockey Association, hereinafter referred to as "Lessee".

In consideration of the mutual covenants contained herein, the parties agree as follows:

1. The City does hereby let, demise, grant, and lease to the Lessee the Hoyt Lakes Arena Concession Stand, hereinafter referred to as "Arena Concession Stand", together with all existing appurtenances and equipment pertaining to the Lessee. The term of such lease shall commence with the opening of the association's 2025 hockey season in October 2025 and shall continue until the conclusion of the association's hockey season in March 2025.
2. If required at any time during operation by the Federal, State, County, or City government(s), the Lessee shall create and adhere to a health emergency preparedness plan for the MEYHA Hockey Hut for the 2025-2026 season. The Preparedness Plan must be presented and approved by the City.
3. The Lessee shall provide food and beverages consistent with the facilities available. The Lessee, at its own expense, shall and be responsible for the operation and management of the Arena Concession Stand including any and all food, snacks, and beverages. The Lessee shall be responsible for the ordering, preparation, and service. The Lessee agrees that the Arena Concession Stand shall be staffed and open during all Mesabi East Youth Hockey, Rock Ridge Youth

Hockey, and High School Hockey games, as well as during special events, provided that the Lessee is notified of such events in a timely manner by the Hoyt Lakes City Council. The Lessee shall apply and obtain the food license necessary for the operation of the Arena Concession Stand and shall comply with all State, County, and local rules and regulations regarding the operation of such business. A copy of all required licenses shall be provided to the City staff prior to October 1, 2025.

4. The Lessee shall be responsible for the general maintenance and cleaning of the Arena Concession Stand, including all equipment and supplies used therein. The Lessee, at its own expense, shall be responsible for the hiring, furnishing, and supervising of all personnel to be used in managing and operating the Arena Concession Stand. The Lessee shall provide Worker's Compensation if required, and all other insurance for the Lessee's personnel, if any are hired, and provide proof of such insurance to the City. The parties agree that this contract shall not create an employer-employee relationship between the City and the Lessee, nor shall the Lessee's personnel be considered as employees of the City. Rather, Lessee's status should be as a Lessee and as an independent contractor. Further, the Lessee shall not be considered as an agent of the City for any purpose excepting however, where the City subsequently may empower or authorize the Lessee to act as an agent of such City.
5. The Lessee shall indemnify and hold harmless the City from any and all damages or claims that may arise as a result of the Lessee's activities under this contract or the Lessee's activities on the leased premises, or which may be caused by the

Lessee or the Lessee's personnel, including any purchases of inventory, debts, claims or obligations made or incurred by the Lessee in connection with or in any way related to the Lessee's operation of the Arena Concession Stand, and related to any of the Lessee's activities on or about the leased premises.

6. The Lessee shall open and lock the Arena Concession Stand and enforce rules adopted by the City. The Lessee agrees to be responsible for the cost of all food and beverage inventory, as well as all cleaning supplies. The City agrees to be responsible for the necessary costs to repair and maintain the Arena Concession Stand itself and any fixtures located therein except any damage caused by the lessee or the lessee's personnel. With respect to these expenses that remain the responsibility of the City, the Lessee may incur reasonable and necessary expenditures not to exceed \$100.00 without prior authorization from the Recreation Director.
7. The Lessee will pay to the City in full by end of lease period 30% of all profits from all food and beverage sales. The Lessee shall receive 70% of all profits from all food and beverage sales. The Lessee agrees to provide the City, upon request, with a monthly financial report detailing all sales, and a final sales report along with payment. The City agrees to provide public liability insurance with respect to the leased premises. The required insurance for food and beverage service shall be provided by the Lessee. The Lessee agrees to furnish the City with copies of any and all reports and correspondence it may receive from the County and State regulatory agencies, including specifically the St. Louis County Health Department.

8. The City agrees to pay for and furnish all utilities for the Arena Concession Stand, The City agrees to provide clean up service to the Arena Concession Stand after private events, such as a wedding or banquet.
9. The Lessee agrees to comply with all laws and shall comply with all reasonable and necessary duties in connection with the maintenance and operation of the Arena Concession Stand and agrees to perform such additional duties as reasonably imposed upon the Lessee by the City. If the Lessee defaults in this agreement or fails to properly perform any of the duties imposed herein, the City may give written notice to the Lessee to cure all such deficiencies within seven (7) days. If the Lessee fails to cure such default and deficiencies within seven (7) days, the City may terminate this agreement and thereupon take possession. Further, the Lessee shall be responsible for all damages and costs incurred as a result of such default.
10. It is agreed that the Lessee shall obtain general liability insurance with minimum policy limits of \$1,500,000.00; said liability insurance must include coverage for all activities the Lessee is performing for the City, and the City of Hoyt Lakes is to be named as additional insured. A certificate of insurance must be filed with the City by an insurance company that is licensed to do business in the State of Minnesota and shall state that thirty (30) days prior written notice shall be given to the City in the event of cancellation, non-renewal, or material change in coverage.
11. For the purpose of the Lessee's establishment of purchase accounts with vendors for concessions, and all billing associated therewith, the Lessee must have its own mailing address separate and distinct from the mailing address for the City of Hoyt

Lakes or the Hoyt Lakes Arena, and the Lessee's mailing address must make no reference to the City of Hoyt Lakes or the Hoyt Lakes Arena. The Lessee may only use the Hoyt Lakes Arena's address for a shipping address for these items.

IN WITNESS WHEREOF, the parties have executed this Agreement the
day and year first above written.

CITY OF HOYT LAKES

Dated: _____

By: _____
City of Hoyt Lakes Mayor

Dated: _____

By: _____
City of Hoyt Lakes Administrator

LESSEE:

Dated: _____

By: _____
Mesabi East Youth Hockey Association
President

11.5

Tammy Snetsinger

From: Daren Johnson <djohnson@sehinc.com>
Sent: Wednesday, October 8, 2025 1:36 PM
To: Dean Weiberg; Tammy Snetsinger
Cc: Matt Reid
Subject: Hoyt Lakes Arena - Pay application #13
Attachments: 2422-00 Hoyt Lakes Arena Improvements Owner Pay Application 13_SEH Reviewed.pdf

Caution: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hello Dean / Tammy –

Please find attached pay request #13 as received from general contractor (Max Gray Construction) for period ending September. The overall project % completed has now increased to 92%. Costs are in line based on the work completed to date.

Progress updates:

- Work complete in Mechanical Building
- Refrigeration system start-up has been completed. System is up and running cooling down the arena slab. Expected to start flooding rink with water this week.
- Dasher boards & safety glass installation around arena is complete.
- Parking lot, curb/ gutter, sidewalk and grading work complete.
- Design team completed final inspection/ punchlist

Remaining areas of work effort to be completed:

- Fixed and telescopic bleacher installs (mid-end October)
- Wheelchair platform lift installs (early November)
- Contractors working on items identified in final inspection/ punchlist report
- Contractors working on getting final inspections and temp CO

If you have any questions, please let me know.

--

Thanks
Daren

Daren Johnson
Project Design Leader
Short Elliott Hendrickson Inc. (SEH®)
651.256.0422 direct | 651.490.2000 main
djohnson@sehinc.com

Building a Better World for All of Us®
100% Employee Owned
www.sehinc.com

APPLICATION AND CERTIFICATE FOR PAYMENT

TO OWNER: CITY OF HOYT LAKES
206 KENNEDY MEMORIAL DR
HOYT LAKES, MN 55750

PROJECT: HOYT LAKES ARENA IMPROVEMENTS
206 KENNEDY MEMORIAL DR.
HOYT LAKES, MN 55750

APPLICATION NO.: 13

PERIOD TO : Sep 30, 2025

PROJECT NOS.: 2422-00

INVOICE NO.: 2422-0013

Distribution to:

☐ OWNER

☐ ARCHITECT

☐ CONTRACTOR

FROM Max Gray Construction, Inc.
CONTRACTOR: 2501 5th Ave. W. PO Box 689
Hibbing, MN 55746
United States of America

ARCHITECT: DAREN JOHNSON
PO BOX 64780

ST. PAUL, MN 55164-0780

CONTRACT DATE: Jul 02, 2024

CONTRACT FOR: HOYT LAKES ARENA IMPROVEMENTS

CONTRACTOR'S APPLICATION FOR PAYMENT

Application is made for payment, as shown below, in connection with the Contract. Continuation sheet is attached.

1. ORIGINAL CONTRACT SUM \$ 3,929,866.00
2. Net change by change orders \$ 94,848.95
3. CONTRACT SUM TO DATE (Line 1 +/- 2) \$ 4,024,714.95
4. TOTAL COMPLETED & STORED TO DATE \$ 3,704,425.36

(Column 1 on G703)

5. RETAINAGE:

- (Total retainage Column K of G703) \$ 185,221.36
6. TOTAL EARNED LESS RETAINAGE \$ 3,519,204.00

(Line 4 less Line 5 Total)

7. LESS PREVIOUS CERTIFICATES FOR PAYMENT

- (Line 6 from prior Certificate) \$ 3,070,873.08

8. CURRENT PAYMENT DUE

- \$ 448,330.92

9. BALANCE TO FINISH, INCLUDING RETAINAGE

- (Line 3 less Line 6) \$ 505,510.95

CHANGE ORDER SUMMARY

Change Order approved in previous months by Owner	ADDITIONS	DEDUCTIONS
94,848.95	94,848.95	0.00

APPROVED THIS MONTH

Number	Date Approved

Current Total:	0.00	94,848.95
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Net Change by Change Orders

AIA DOCUMENT G702 - APPLICATION AND CERTIFICATE FOR PAYMENT THE AMERICAN INSTITUTE OF ARCHITECTS 1735 NEW YORK AVENUE NW WASHINGTON DC 20006

This document was produced at 09:14:29 on 10/07/2025 under Order No which expires on , and is not for resale.

The undersigned Contractor certifies that to the best of the Contractor's knowledge, information and belief the work covered by this Application for Payment has been completed in accordance with the Contract Documents, that all amounts have been paid by the Contractor for Work for which previous Certificates for payment were issued and payments received from the Owner, and which current payment shown herein is now due.

By: [Signature] Contractor: Max Gray Construction, Inc.

Date: 10/7/25

State of: Minnesota

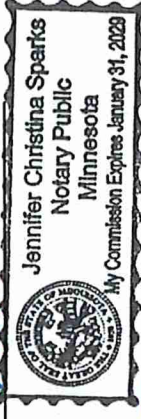
County of: St. Louis

Subscribed and sworn to before

me this 7th day of October, 2025

Notary Public: Jennifer Christina Sparks

My Commission expires: January 31, 2029



ARCHITECT'S CERTIFICATE FOR PAYMENT

In accordance with the Contract Documents, based on on-site observations and the data comprising the above application, the Architect certifies to the Owner that to the best of the Architect's knowledge, information and belief the Work has progressed as indicated, the quality of Work is in accordance with the Contract Documents, and the Contractor is entitled to the payment of the AMOUNT CERTIFIED.

AMOUNT CERTIFIED.....\$ 448,330.92

(Attach explanation if amount certified differs from the amount applied for. Initial figures on this Application and on the Continuation Sheet that are changed to conform to the amount certified.)

ARCHITECT: DAREN JOHNSON

By: [Signature] Date: 10/8/2025

This Certificate is not negotiable. The AMOUNT CERTIFIED is payable only to the Contractor named herein. Issuance, payment and acceptance of payment are without prejudice to any rights of the Owner or Contractor under this Contract.

CONTINUATION SHEET AIA DOCUMENT G703

Page: 2

AIA DOCUMENT G702, APPLICATION AND CERTIFICATE FOR PAYMENT, containing

Contractor's signed Certification is attached.

In tabulation below, amounts are stated to the nearest cent.

Use Column I on Contracts where variable retainage for line items may apply.

APPLICATION NUMBER: 13

APPLICATION DATE: Sep 30, 2025 INVOICE NO.:

PERIOD TO: Sep 30, 2025 2422-0013

PROJECT NO: 2422-00

A	B	C	D	E	F		G	H	I	J	K	
ITEM NO.	DESCRIPTION OF WORK	ORIGINAL SOV	SOV CHANGES	SCHEDULED VALUE	WORK COMPLETED (F+G)		THIS PERIOD	MATERIAL PRESENTLY STORED	TOTAL COMPLETED AND STORED TO DATE	BALANCE TO FINISH	THIS PERIOD RETAINAGE	RETAINAGE
					FROM PREVIOUS APPLICATION							
01	GENERAL CONDITIONS	223,001.00	30,571.97	253,572.97	240,894.32	7,607.19		0.00	248,501.51	5,071.46	380.39	12,425.16
02	SITEWORK	476,691.00	-7,137.00	469,554.00	254,720.00	214,834.00		0.00	469,554.00	0.00	10,741.70	23,477.70
03	CONCRETE	141,979.00	0.00	141,979.00	141,979.00	0.00		0.00	141,979.00	0.00	0.00	7,098.95
04	MASONRY	96,723.00	11,952.00	108,675.00	108,675.00	0.00		0.00	108,675.00	0.00	0.00	5,433.75
05	METALS	37,327.22	2,226.42	39,553.64	39,553.64	0.00		0.00	39,553.64	0.00	0.00	1,977.68
06	WOOD & PLASTIC	5,000.00	488.00	5,488.00	5,488.00	0.00		0.00	5,488.00	0.00	0.00	274.41
07	THERMAL & MOISTURE PROTECTION	135,960.00	-4,040.00	131,920.00	123,757.09	0.00		0.00	123,757.09	8,162.91	0.00	6,187.85
08	DOORS & WINDOWS	64,849.56	2,645.00	67,494.56	67,494.56	0.00		0.00	67,494.56	0.00	0.00	3,374.73
09	FINISHES	52,900.00	0.00	52,900.00	5,800.00	44,455.00		0.00	50,255.00	2,645.00	2,222.75	2,512.75
11	EQUIPMENT	181,734.00	0.00	181,734.00	0.00	0.00		0.00	0.00	181,734.00	0.00	0.00
14	CONVEYING SYSTEMS	84,236.22	0.00	84,236.22	0.00	0.00		0.00	0.00	84,236.22	0.00	0.00
15	MECHANICAL	2,326,465.00	17,636.00	2,344,101.00	2,150,526.62	193,574.38		0.00	2,344,101.00	0.00	9,678.72	117,205.04
16	ELECTRICAL	103,000.00	32,848.00	135,848.00	85,951.25	11,456.75		0.00	97,408.00	38,440.00	572.84	4,870.40
90	MISCELLANEOUS	0.00	7,658.56	7,658.56	7,658.56	0.00		0.00	7,658.56	0.00	0.00	382.94
Dislmt Total:		3,929,866.00	94,848.95	4,024,714.95	3,232,498.04	471,927.32		0.00	3,704,425.36	320,289.59	23,596.40	165,221.36

AIA DOCUMENT G703 - APPLICATION AND CERTIFICATE FOR PAYMENT

THE AMERICAN INSTITUTE OF ARCHITECTS 1735 NEW YORK AVENUE NW WASHINGTON DC 20006