



324 East River Road
Brainerd, MN 56401
PH (218) 828-3705
FAX (218) 828-8817
www.brainerdhra.org

Brainerd HRA Board of Commissioners Meeting
Wednesday, March 26th, 2025 @ 1:00pm
Brainerd City Hall Council Chambers
501 Laurel St, Brainerd, MN 56401

Join from browser:

<https://brainerdhra.my.webex.com/brainerdhra.my/j.php?MTID=m508e96049d5abe1f7384ad776293ded5>

Join by phone: 415-655-0001

Meeting number (access code): 2557 486 6168

Meeting password: epDw4FWCJ47

"Our mission is to provide affordable housing and redevelopment opportunities to strengthen our neighborhoods and community."

AGENDA

1. CALL TO ORDER
2. ROLL CALL
3. REVIEW AND APPROVE AGENDA
 - a. Approval of Agenda for Board Mtg. dated March 26th, 2025
4. APPROVAL OF MINUTES (*Attachment 1 - Pg. 3*)
 - a. Approval of Minutes from Regular Board Mtg. on February 22nd, 2025
5. UNFINISHED BUSINESS
 - a. Requesting Conveyance of Outlots E & F in Brainerd Oaks to the Crow Wing County HRA (*Attachment 2 - Pg. 7*)
 - b. Review of Strategic Goals (*Attachment 3 - Pg. 27*)
 - c. Fund Balance Review (*Attachment 4 - Pg. 33*)
 - d. Approve Summary of Executive Director Charpentier's 2024 Performance Evaluation held on February 26th, 2025 (*Attachment 5 - Pg. 35*)
6. NEW BUSINESS
 - a. Shared Services Agreement between Brainerd HRA & Crosby HRA (*Attachment 6 - Pg. 39*)
7. BILLS & COMMUNICATIONS

- a.** Financial Report (*Attachment 7 - Pg. 47*)
- b.** HCV Report (*Attachment 8 - Pg. 69*)
- c.** Housing Management Report (*Attachment 9 - Pg. 71*)
- d.** Rehab Programs Report (*Attachment 10 - Pg. 77*)
- e.** Executive Director Report (*Attachment 11 - Pg. 79*)

8. COMMISSIONER COMMENTS

9. NEXT MEETING: April 16th, 2025

10. ADJOURN

Katie Deblock, term expiring 12/31/28
Janet Decker, term expiring 12/31/26
Michael Duval, term expiring 12/31/25
Wayne Erickson, term expiring 12/31/25
Kevin Yeager, term expiring 12/31/26
Allie Verchota, term expiring 12/31/29
Vacant, term expiring 12/31/27



Brainerd HRA
BOARD MEETING MINUTES
Wednesday, February 26th, 2025 @ 1:00pm

A regular meeting of the Board of Commissioners of the Housing and Redevelopment Authority (HRA) in and for the City of Brainerd, Minnesota, was held in person at the Brainerd City Hall Council Chambers and via Webex video/teleconference at 1:00 p.m., Wednesday, February 26th, 2025.

1. **CALL TO ORDER:** Chair Duval called the meeting to order at 1:00 p.m.

2. **ROLL CALL:** Present: Commissioners Michael Duval, Kevin Yeager, Allie Verchota, Janet Decker, Katie Deblock, and Wayne Erickson.

Others Present: Executive Director Eric Charpentier, Finance Director Karen Young, Housing Director Shannon Fortune, Rehab and Maintenance Director John Schommer, Operations Administrative Specialist Hannah Anderson, and Brainerd City Administrator, Nick Broyles.

3. **REVIEW AND APPROVE AGENDA:**
 - a. Approval of Agenda for Board Mtg. dated February 26th, 2025

Executive Director Charpentier advised that there is an amendment to remove the new business item of the shared services agreement. It will be presented at the next scheduled board meeting.

Commissioner Yeager motioned to approve the agenda for Wednesday, February 26th, 2025, with the amendment. Seconded by Commissioner Verchota. Motion Carried Unanimously.

4. **APPROVAL OF MINUTES:**
 - a. Approval of Minutes from Regular Board Meeting on January 22nd, 2025

Commissioner Erickson motioned to approve the minutes of the January 22nd, 2025, regular board meeting, as presented. Seconded by Commissioner Yeager. Motion Carried Unanimously.

5. **UNFINISHED BUSINESS:** None

6. **NEW BUSINESS:**
 - a. Shared Services Agreement between the Brainerd HRA & Crosby HRA

This matter was tabled until the next scheduled board meeting.

7. BILLS & COMMUNICATIONS:

a. Financial Report:

Young presented the Financial Reports for January 2025 and supporting information.

Commissioner Yeager motioned to approve payments, as presented. Seconded by Commissioner Deblock. Motion Carried Unanimously.

b. HCV Report:

Fortune presented the HCV report.

c. Housing Management Report:

Fortune presented the housing management report.

Commissioner Yeager asked for clarification on what “notified” means in the report. Fortune explained that being notified indicates their application has reached the top of the waiting list and a notification letter has been sent out.

d. Rehab Programs Report:

Schommer presented the rehab programs report.

e. Executive Director Report:

Charpentier presented his executive director report.

Commissioner Verchota inquired how much funding we apply for in the RFP for the Bring it Home Voucher Program. Executive Director Charpentier advised that each agency gets an allotted amount of funding and NAHRO has encouraged all agencies to apply. There would be 30-40 vouchers available. However, the funding allotment available does not cover a full-time employee. Commissioner Yeager inquired if the application uses a point-based system for scoring. Executive Director Charpentier explained that the intent with Minnesota Housing is that the allotment has already been appropriated for each agency, so the point-based system would only come in if the Brainerd HRA declined participating in the program, at which point a non-profit could apply for the funding and vouchers. Commissioner Yeager asked if we would know what the pre-score looked like prior to putting staff time into it. Executive Director Charpentier advised that we likely would not have that information. There was further discussion on the details of implementing and administering the program.

Regarding the development of Outlots E and F, Executive Director Charpentier reported that permits will be pulled by the developer by the end of this year due to upcoming building code regulations in 2026 that will make these housing units more expensive to build. Chair Duval asked for clarification on if the building code changes were on a state level and not the city level. Executive Director confirmed that they are building code regulation changes from the state that are being implemented in 2026.

Executive Director Charpentier reported that he met with Brainerd Rotary and the Kiwanis Club this month to discuss agency initiatives, such as scattered site replacements and our tax-forfeited property policies, to enhance the understanding of the agency’s work among local service organizations. Charpentier also reported that there is uncertainty looming with other agencies throughout the state regarding the upcoming federal budget review and staff are preparing for any outcome. Charpentier also reported that a rental property that the agency has an ownership interest in is listing the property for sale. Updates will be brought back to the board as they progress.

8. COMMISSIONER COMMENTS:

Commissioner Erickson noted that he believes this is a great venue and thanked the city of Brainerd. Commissioner Yeager expressed support for the redevelopment project at 805 Laurel Street and directed Executive Director Charpentier and/or City Administrator Broyles to reach out to the developer to discuss keeping the demolition area free of debris, remind them of their expectations, and gather information on their plans for erosion. Commissioner Verchota also noted that the venue is a good spot. Commissioner Decker added that it is nice to be able to bring guests to board meetings in council chambers. Commissioner Deblock is excited about the transparency that the new venue brings. Chair Duval discussed different avenues to step in before foreclosures happen in our community.

9. ADJOURNMENT:

Commissioner Yeager motioned to adjourn the meeting. Seconded by Commissioner Erickson. Motion Carried Unanimously. Meeting was adjourned at 1:37 PM.

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To: Brainerd HRA Board Members
From: John Schommer, Rehab & Maintenance Director
Date: March 20, 2025
Re: Outlots E & F

At the April 24, 2024 meeting, the board approved \$100,000 to support the development of 9 twin homes on Outlot F. Attached is a grant agreement (Attachment 2a) drafted by attorney Sofia Lykke with Kutak Rock, outlining how those funds are to be administered. Also attached is the form of quit claim deed (Attachment 2b) to transfer the outlots to Crow Wing County HRA. These are the last steps on behalf of the Brainerd HRA to get the outlots in the hands of Crow Wing County HRA so they can move forward with amending the Master PDA and conveying the outlots to the developer.

Action Requested: Approve Resolution 2025-01 approving conveyance of Outlots E and F to Crow Wing County HRA, the form of quit claim deed to transfer the property and grant agreement for the \$100,000 funds committed toward infrastructure for the property.

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GRANT AGREEMENT

This Grant Agreement (“Agreement”) is made this 26th day of March, 2025, between the HOUSING AND REDEVELOPMENT AUTHORITY IN AND FOR THE COUNTY OF CROW WING, a county housing authority, a public body, corporate and politic, and a political subdivision of the State of Minnesota (“County HRA”), the HOUSING AND REDEVELOPMENT AUTHORITY IN AND FOR THE CITY OF BRAINERD, MINNESOTA (“Brainerd HRA”), a housing and redevelopment authority, public body, corporate and politic, and a political subdivision of the State of Minnesota (hereinafter, the County HRA and Brainerd HRA may be referred to individually as a “Grantor” or collectively as “Grantors”), and LEVEL CONTRACTING, LLC, a Minnesota limited liability company (“Grantee”).

RECITALS

A. On or before the date hereof, pursuant to the authority granted under Minnesota Statutes, Sections 465.035 and 471.64, as amended, Brainerd HRA conveyed Outlot E and Outlot F to County HRA to facilitate redevelopment of such property in accordance with a redevelopment plan for Redevelopment Project No. 1, which was established by County HRA pursuant to Minnesota Statutes, Sections 469.001 to 469.047 (“HRA Act”), the area of which includes all property in Crow Wing County (the “County”), and a Master Purchase and Redevelopment Contract, dated as of September 13, 2016 (the “Master Contract”), between the County HRA and Paxmar-Brainerd, LLC, as amended and assigned to and assumed by Grantee.

B. On or before the date hereof, County HRA entered into a separate purchase and redevelopment agreement with Grantee, in accordance with and conforming to the Master Contract, pursuant to which County HRA will convey Outlot E and Outlot F, located in the City of Brainerd, Minnesota (the “City”), to Grantee and Grantee will construct owner-occupied and/or rental twin homes thereon (the “Project”).

C. Pursuant to Section 469.041(6) of the HRA Act, Grantors may do any and all things necessary or convenient to aid and cooperate in the planning, undertaking, construction, or operation of projects, including a redevelopment project, which term is defined to include but is not limited to, any work or undertaking to acquire real property for purposes of preventing, blighting factors, or the causes of blight, to clear any areas acquired and install, construct or reconstruct streets, utilities, and site improvements essential to the preparation of sites for uses in accordance with the redevelopment plan, and to sell or lease land so acquired for uses in accordance with the redevelopment plan.

D. In connection with the Project, County HRA and Brainerd HRA have committed up to \$150,000 and \$100,000, respectively, of available funds (the “Grants”) to reimburse Grantee for the costs of constructing certain roadway and other infrastructure improvements (the “Infrastructure Project”).

E. Grantors and Grantee wish to memorialize the terms of the Grants in this Agreement.

ACCORDINGLY, the parties agree as follows:

1. **The Grant Amounts and Completion.** Subject to the terms of this Agreement, upon completion of the Infrastructure Project, County HRA agrees to grant to Grantee the sum not to exceed One Hundred Fifty Thousand and no/100ths Dollars (\$150,000.00), and Brainerd HRA agrees to grant to Grantee the sum not to exceed One Hundred Thousand and no/100ths Dollars (\$ 100,000.00), as reimbursement for the costs of the Infrastructure Project paid by Grantee (collectively, the “Grant Proceeds”). Grant Proceeds shall be used only for reimbursement of hard costs of construction of the Infrastructure Project and shall not be used for reimbursement of administration expenses.

Grantee shall complete the Infrastructure Project within two (2) years of execution of this Agreement and within the terms stated herein (the “End Date”). Any material change in the scope of the Infrastructure Project, including the time schedule, plans and budget submitted by Grantee to Grantors (the “Infrastructure Project Plans and Budget”, must be approved in writing by Grantors. Upon approval by an authorized representative of each of the Grantors, the duration of this Agreement may be extended for up to twelve (12) months. Grant Proceeds shall be used only for reimbursement of expenses incurred in performing such purposes and activities with respect to the Infrastructure Project and this Agreement.

Upon the earlier of (a) the End Date or (b) the termination of this Agreement pursuant to Section 7(g) hereof (the “Grant Termination Date”), any undisbursed Grant Proceeds shall be cancelled by operation of this Agreement and without any additional action by either Grantor.

2. **Accounting, Record Keeping, Availability/Access**

For all expenditures made by Grantee for the Infrastructure Project to be reimbursed with Grant Proceeds pursuant to this Agreement, Grantee shall keep financial records including properly executed contracts, invoices, and other documents sufficient to evidence in proper detail the nature and propriety of such expenditures. Accounting methods shall be in accordance with generally accepted accounting principles.

Subject to the requirements of Minnesota Statutes section 16C.05, subd. 5, County, the State Auditor, or any of their duly authorized representatives, at any time during normal business hours, and as often as they may reasonably deem necessary, shall have access to and the right to examine, audit, excerpt, and transcribe any books, documents, papers, records, etc., which are pertinent to the accounting practices and procedures of Grantee and involve transactions relating to this Agreement. Grantee shall maintain these materials and allow access during the period of this Agreement and for six (6) years after its expiration, termination, or cancellation.

3. **Reimbursements.** Grantors will disburse Grant Proceeds on a pro rata basis to Grantee pursuant to this Agreement upon receipt of a reimbursement request submitted by Grantee in the form attached hereto as Exhibit A (“Reimbursement Request”). Reimbursement Requests may be submitted once per month and must be accompanied by supporting invoices that relate to activities in the approved Infrastructure Project Plans and Budget. Subject to verification of adequacy of a Reimbursement Request and approval of consistency with this Agreement, Grantors will disburse the requested amount to Grantee within six (6) weeks after receipt of a Reimbursement Requests. The final Reimbursement Request must be submitted within six (6) months of the expiration date of this Agreement.

4. **Representations and Warranties.** Grantee represents and warrants to each Grantor that:

(a) Grantee is duly organized in good standing under applicable laws of the State of Minnesota and that it has legal authority to execute, deliver, and perform its obligations under this Agreement. Grantee further represents and warrants that executing this Agreement will not violate any provisions of Grantee’s organizational documents, the laws of the State of Minnesota or the United States of America or cause a breach or default of any other agreement to which the Grantee is a party.

(b) Grantee and its officers have paid all City and County personal property taxes and property taxes due on all of its properties within the County for taxes owed on or before **[October 15, 2024][May 15, 2025]**. If Grantors find that property taxes have not been paid by or on behalf of Grantee, Grantors may refuse to disburse Grant Proceeds or require the return of all or some of such

proceeds already disbursed.

(c) Grantee shall use the Grant Proceeds solely for eligible uses in accordance with Section 1 hereof.

(d) Grantee has not made any materially false statements or misstatements of fact to Grantors in connection with this Agreement.

(e) Grantee agrees that it will keep and maintain books, records, and other documents relating directly to the receipt and payment of Grant Proceeds and that any authorized representative of either of the Grantors, with reasonable advance notice, may have access to and the right to inspect, copy, audit, and examine all such books, records, and other documents of Grantee related to the Grants until six (6) months after the Grant Termination Date.

5. **No Business Subsidy.** The parties agree that the Grants are not a business subsidy as defined in Minnesota Statutes, Sections 116J.993 to 116J.995, as amended (the “Business Subsidy Act”), because the assistance is assistance for housing.

6. **Indemnification.**

(a) Grantee agrees to indemnify against and to hold each Grantor, and its respective officers, agents, and employees, harmless of and from any and all liability, loss, or damage that it may incur under or by reason of this Agreement, and of and from any and all claims and demands whatsoever that may be asserted against either Grantor by reason of any alleged obligations or undertakings on their part to perform or discharge any of the terms, covenants, or agreements contained herein.

(b) This indemnification and hold harmless provision will survive the execution, delivery, and performance of this Agreement and the payment by Grantors of any portion of the Grants.

(c) Nothing in this Agreement will constitute a waiver of or limitation on any immunity from or limitation on liability to which Grantee is entitled under law.

7. **Miscellaneous.**

(a) **Waiver.** The performance or observance of any promise or condition set forth in this Agreement may be waived, amended, or modified only by a writing signed by Grantee and Grantor. No delay in the exercise of any power, right, or remedy operates as a waiver thereof, nor shall any single or partial exercise of any other power, right, or remedy.

(b) **Assignment.** This Agreement is binding upon the parties. All rights and powers specifically conferred upon Grantor may be transferred or delegated by Grantor to any of its successors and assigns. Grantee's rights and obligations under this Agreement may be assigned only when such assignment is approved in writing by Grantor.

(c) **Governing Law.** This Agreement is made and shall be governed in all respects by the laws of the state of Minnesota. Any disputes, controversies, or claims arising out of this Agreement shall be heard in the state or federal courts of Minnesota, and all parties to this Agreement waive any objection to the jurisdiction of these courts, whether based on convenience or otherwise.

(d) **Severability.** If any provision or application of this Agreement is held unlawful or unenforceable in any respect, such illegality or unenforceability shall not affect other provisions or applications that can be given effect, and this Agreement shall be construed as if the unlawful or unenforceable provision or application had never been contained herein or prescribed hereby.

(e) **Notice.** All notices required hereunder shall be given by depositing in the U.S. mail, postage prepaid, certified mail, return receipt requested, to the following addresses (or such other addresses as either party may notify the other):

To Grantors: Crow Wing County HRA
324 East River Road
Brainerd, MN 56401
Attn: Executive Director

Brainerd HRA
324 East River Road
Brainerd, MN 56401
Attn: Executive Director

To Grantee: Level Contracting, LLC
3062 Ni Gig Trl NW
Cass Lake, MN 56633
Attn: Montgomery Jensen

(f) **Signatures.** This Agreement may be executed in counterparts, and may further be executed electronically. Grantor and Grantee are each bound by their own electronic or manual signature(s), and each acknowledges and accepts the electronic or manual signature of the other party.

(g) **Termination.** This Agreement terminates upon disbursement of Grant Proceeds pursuant to the final Reimbursement Request, as provided in Section 3 hereof, and none of the parties will have any further obligation to the other; provided that the obligation of Grantee to maintain books, documents, papers, records for transactions relating to this Agreement shall remain in effect and for six (6) years after termination of this Agreement, as provided in Section 2 hereof.

(h) **Entire Agreement.** This Agreement[, together with the Infrastructure Project Plans and Budget,] is the entire statement of agreement between Grantors and Grantee regarding the Grants.

[The remainder of this page is intentionally left blank.]

IN WITNESS WHEREOF, this Agreement has been duly executed and delivered by the proper officers each Grantor and Grantee duly authorized on the day and year first written above.

**HOUSING AND REDEVELOPMENT
AUTHORITY IN AND FOR THE COUNTY OF
CROW WING, MINNESOTA**

By: _____
Its: Chair

By: _____
Its: Executive Director

[Signature page to Grant Agreement – Grantor (County HRA)]

**HOUSING AND REDEVELOPMENT
AUTHORITY IN AND FOR THE CITY OF
BRAINERD, MINNESOTA**

By: _____
Its: Chair

By: _____
Its: Executive Director

[Signature page to Grant Agreement – Grantor (Brainerd HRA)]

LEVEL CONTRACTING, LLC

By: _____
Its: _____

[Signature page to Grant Agreement – Grantee]

EXHIBIT A

FORM OF REIMBURSEMENT REQUEST

To: Crow Wing County HRA
324 East River Road
Brainerd, MN 56401
Attn: Executive Director

Brainerd HRA
324 East River Road
Brainerd, MN 56401
Attn: Executive Director

The undersigned, LEVEL CONTRACTING, LLC, a Minnesota limited liability company (the “Redeveloper”), pursuant to Sections 1 and 3 of that certain Grant Agreement, dated March 26th, 2025 (the “Grant Agreement”), between the Housing and Redevelopment Authority in and for the County of Crow Wing (the “County HRA”), the Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota (the “Brainerd HRA”), and the Redeveloper, hereby requests reimbursement of the expenses listed on the attached Schedule A. All capitalized terms used in this Reimbursement Request (“Request”) have the meaning given to them in the Grant Agreement.

The total amount to be disbursed for reimbursement of costs paid by the Redeveloper in connection with the Infrastructure Project is: \$ _____.

After this payment of this amount, the remaining undisbursed balance of the Grants is \$ _____. Of such amount, \$ _____ of the Grant from the County HRA remains undisbursed, and \$ _____ of the Grant from the Brainerd HRA remains undisbursed.

In connection with this Request, the undersigned hereby represents as follows:

1. The amount and nature and the name and address of the payee of each item of cost of the Infrastructure Project paid by and requested to be reimbursed to the Redeveloper is attached hereto as Schedule A, together with a canceled check or receipt for such payment.
2. Each item of cost for which reimbursement is requested is or was necessary in connection with the Infrastructure Project, qualifies as an eligible cost under the Grant Agreement and was made or incurred in accordance with the Infrastructure Project Plans and Budget currently in effect for the Infrastructure Project.
3. No item of cost requested to be reimbursed by this Request has formed the basis for any previous payment from Grant Proceeds.
4. No item of cost requested to be paid or reimbursed by this Request constitutes administration expenses.
5. The balance of the Grant Proceeds remaining after disbursement of money in accordance with this Request, together with any other money available to the Redeveloper for such purpose, will be sufficient to pay the remaining costs of constructing the Infrastructure Project in accordance with the

Infrastructure Project Plans and Budget.

6. No license or permit necessary for construction of the Infrastructure Project previously issued has been revoked or the issuance thereof subjected to challenge before any court of other governmental authority having or asserting jurisdiction thereover.
7. There has not been filed with or served upon the Redeveloper any notice of any lien, right to a lien or attachment upon or claim affecting the right of any such person to receive payment of the amount stated in this Request that has not been released or will not be released simultaneously with the payment of such obligation, except for liens arising from indebtedness then being diligently contested in good faith by the Redeveloper.
8. No default by the Redeveloper under the Grant Agreement has occurred that has not been cured.
9. All representations and warranties made by the Redeveloper in the Grant Agreement are true and correct on and as of the date of this Request with the same effect as if made on this date.

Date: March 26th, 2025

LEVEL CONTRACTING, LLC

By: _____

Its: _____

APPROVED (as to County HRA Grant):

**HOUSING AND REDEVELOPMENT
AUTHORITY IN AND FOR THE
COUNTY OF CROW WING,
MINNESOTA**

By: _____

Its: Executive Director

APPROVED (as to Brainerd HRA Grant):

**HOUSING AND REDEVELOPMENT
AUTHORITY IN AND FOR THE CITY OF
BRAINERD, MINNESOTA**

By: _____

Its: Executive Director

Quit Claim Deed

Deed Tax Due: \$1.65

Date: March 26th, 2025

This deed transfers Minnesota real property in exchange for consideration of less than \$3,000.

FOR VALUABLE CONSIDERATION, the Housing and Redevelopment Authority in and for the City of Brainerd, a public body corporate and politic, Grantor, hereby conveys and quitclaims to the Housing and Redevelopment Authority in and for the County of Crow Wing, a public body corporate and politic, Grantee, that certain real property in Crow Wing County, Minnesota, legally described in attached Exhibit A.

Check here if part or all of the land is Registered (Torrens)

Together with all hereditaments and appurtenances thereto, subject to easements of record.

[The remainder of this page is intentionally blank.]

- The Seller certifies that the Seller does not know of any wells on the described real property.
- A well disclosure certificate accompanies this document or has been electronically filed. (If electronically filed, insert WDC number: _____).
- I am familiar with the property described in this instrument and I certify that the status and number of wells on the described real property have not changed since the last previously filed well disclosure certificate.

GRANTOR:

HOUSING AND REDEVELOPMENT
AUTHORITY IN AND FOR THE CITY OF
BRAINERD

By: _____
Name: Michael Duval
Its: Chair

By: _____
Name: Eric Charpentier
Its: Executive Director

STATE OF MINNESOTA }
 } ss.:
COUNTY OF CROW WING

The foregoing was acknowledged before me this 26th day of March, 2025, by Michael Duval, Chair of the Housing and Redevelopment Authority in and for the City of Brainerd, a public body corporate and politic on behalf of the public body corporate and politic, as Grantor.

NOTARY STAMP

SIGNATURE OF PERSON TAKING ACKNOWLEDGMENT

STATE OF MINNESOTA }
 } ss.:
COUNTY OF CROW WING

The foregoing was acknowledged before me this 26th day of March, 2025, by Eric Charpentier, Executive Director of the Housing and Redevelopment Authority in and for the City of Brainerd, a public body corporate and politic on behalf of the public body corporate and politic, as Grantor.

NOTARY STAMP

SIGNATURE OF PERSON TAKING ACKNOWLEDGMENT

This instrument was drafted by:

KUTAK ROCK LLP (SEL)
60 South Sixth Street, Suite 3400
Minneapolis, MN 55402
(612) 334-5000

Tax Statements should be sent to:

Housing and Redevelopment Authority
in and for the County of Crow Wing
Attn: Executive Director
326 Laurel Street
Brainerd, MN 56401

Exhibit A
Legal Description of the Property

Outlots E and F, BRAINERD OAKS, Crow Wing County, Minnesota

(Abstract Property)

**THE HOUSING AND REDEVELOPMENT AUTHORITY
IN AND FOR THE CITY OF BRAINERD, MINNESOTA**

RESOLUTION NO. 2025-01

**RESOLUTION AUTHORIZING CONVEYANCE OF
CERTAIN REAL PROPERTY TO THE HOUSING AND REDEVELOPMENT AUTHORITY IN
AND FOR THE COUNTY OF CROW WING AND APPROVING GRANT AGREEMENT IN
CONNECTION WITH REDEVELOPMENT OF SUCH PROPERTY**

WHEREAS, the Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota (the “Brainerd HRA”) currently owns property described as Outlots E and F, Brainerd Oaks, Crow Wing County, Minnesota, which property is anticipated to be replatted and subdivided (“Outlot E” and “Outlot F”); and

WHEREAS, the Housing and Redevelopment Authority in and for the County of Crow Wing (“County HRA”) proposes that Brainerd HRA convey Outlot E and Outlot F to the County HRA to facilitate redevelopment of such property in accordance with a redevelopment plan for Redevelopment Project No. 1, which was established by the County HRA pursuant to Minnesota Statutes, Sections 469.001 to 469.047 (“HRA Act”), the area of which includes all property in Crow Wing County (the “County”), and a Master Purchase and Redevelopment Contract, dated as of September 13, 2016 (the “Master Contract”), between the County HRA and Paxmar-Brainerd, LLC, as amended and assigned to and assumed by Level Contracting, LLC (the “Redeveloper”); and

WHEREAS, the County HRA anticipates entering into a separate purchase and redevelopment agreement with the Redeveloper, in accordance with and conforming to the Master Contract, pursuant to which the County HRA will convey Outlot E and Outlot F to Redeveloper and the Redeveloper will construct owner-occupied and/or rental twin homes thereon (the “Project”); and

WHEREAS, any public corporation is authorized to convey real property pursuant to Minnesota Statutes, Section 465.035 to any governmental subdivision for a nominal consideration or without consideration for public use when authorized by its governing body, and pursuant to Minnesota Statutes, Section 471.64, any political subdivision of the State of Minnesota (the “State”) may enter into any contract with any other political subdivision of the State for the sale or other disposition of property, including real property, without regard to statutory or charter provisions; and

WHEREAS, the Brainerd HRA is a housing and redevelopment authority created or authorized to be created by the HRA Act, a public body, corporate and politic, and a political subdivision of the State granted the powers of a governmental subdivision, as provided in Section 469.002, subds. 2 and 4 and Section 469.003 of the HRA Act; and

WHEREAS, the County HRA is a county housing authority, a public body, corporate and politic, and a political subdivision of the State, and has the same functions, rights, powers, duties, privileges, immunities, and limitations as are provided for housing and redevelopment authorities created for cities, pursuant to Section 469.004, subd. 1 and 469.007 of the HRA Act; and

WHEREAS, the exercise of powers under the HRA Act, including but not limited to providing a sufficient supply of adequate, safe, and sanitary dwellings in order to protect the health, safety, morals, and welfare of the citizens of the State and fostering the redevelopment of underutilized real property for housing, and thereby increase the County’s tax base, constitute public uses under the HRA Act; and

WHEREAS, the Brainerd HRA has determined that it is in the best interest of the City of Brainerd (the “City”) and its residents to convey Outlot E and Outlot F to the County HRA, which the County HRA proposes to convey to the Redeveloper pursuant to the Master Contract and the PDA, upon which the Redeveloper will construct the Project.

WHEREAS, pursuant to Section 469.041(6) of the HRA Act, the Authority may do any and all things necessary or convenient to aid and cooperate in the planning, undertaking, construction, or operation of projects, including a redevelopment project, which term is defined to include but is not limited to, any work or undertaking to acquire real property for purposes of preventing, blighting factors, or the causes of blight, to clear any areas acquired and install, construct or reconstruct streets, utilities, and site improvements essential to the preparation of sites for uses in accordance with the redevelopment plan, and to sell or lease land so acquired for uses in accordance with the redevelopment plan; and

WHEREAS, in connection with the Project, the County HRA and the Brainerd HRA have committed up to \$150,000 and \$100,000, respectively, of available funds to reimburse the Redeveloper for the costs of constructing certain roadway and other infrastructure improvements, and to that end, the County HRA, the Brainerd HRA, and the Redeveloper have negotiated a Grant Agreement (the “Grant Agreement”) for such committed funds, in the form presented to the Board of Commissioners.

WHEREAS, the Brainerd HRA has determined that approval and execution of the Grant Agreement and performance of the Brainerd HRA’s obligations thereunder are in the best interest of the City and its residents.

NOW THEREFORE, BE IT RESOLVED by the Board of Commissioners of the Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota as follows:

1. The recitals set forth in the preamble to this resolution and the exhibits (if any) attached to this resolution are incorporated into this resolution as if fully set forth herein.
2. The conveyance of Outlot E and Outlot F by the Brainerd HRA to the County HRA is hereby authorized pursuant to a quit claim deed.
3. The Board hereby authorizes the Chair and Executive Director, in their discretion and at such time, if any, as they may deem appropriate, to execute on behalf of the Brainerd HRA all appropriate documents to convey title of Outlot E and Outlot F to the County HRA, including but not limited to a quit claim deed (the “Conveyance Documents”), and to carry out, on behalf of the Brainerd HRA, the Brainerd HRA’s obligations thereunder when all conditions precedent thereto have been satisfied. The Conveyance Documents shall be in substantially the form on file with the Brainerd HRA and the approval hereby given to the Conveyance Documents includes approval of such additional details therein as may be necessary and appropriate and such modifications thereof, deletions therefrom and additions thereto as may be necessary and appropriate and approved by legal counsel to the Brainerd HRA and by the officers authorized herein to execute said documents prior to their execution; and said officers are hereby authorized to approve said changes on behalf of the Brainerd HRA. The execution of any instrument by the appropriate officers of the Brainerd HRA herein authorized shall be conclusive evidence of the approval of such document in accordance with the terms hereof. This resolution shall not constitute an offer and the Conveyance Documents shall not be effective until the date of execution thereof as provided herein.
4. The Grant Agreement as presented to the Board is hereby in all respects approved, subject to modifications that do not alter the substance of the transaction and that are approved by the Chair and

Executive Director, provided that execution of the Grant Agreement by such officials shall be conclusive evidence of approval.

5. In the event of absence or disability of the officers, any of the documents authorized by this resolution to be executed may be executed without further act or authorization of the Board by any duly designated acting official, or by such other officer or officers of the Board as, in the opinion of the Brainerd HRA's attorney, may act in their behalf. Upon execution and delivery of the Conveyance Documents and the Grant Agreement by all the parties thereto, the officers and employees of the Board are hereby authorized and directed to take or cause to be taken such actions as may be necessary on behalf of the Board to implement the Conveyance Documents and Grant Agreement.

Approved by the Board of Commissioners of the Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota on March 26, 2025.

Chair

ATTEST:

Executive Director

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To: Brainerd HRA Board Members
From: Eric Charpentier, Executive Director
Date: March 26th, 2025
Re: Strategic Planning Update

We have updated the status of the goals that we have been working on in the first quarter of the year. As we look at this every 3 months it will be helpful for staff to get feedback and/or guidance from the board to ensure we are making any priority adjustments as we work towards fulfilling these goals. This will continue to help guide staff on our path forward.

Action Requested: No action requested, for informational purposes and general discussion.

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**2025 – 2026 Brainerd HRA Goals and Action Steps
Status Report**

Goal	Action Steps	Status
Goal 1: Workforce Retention and Development – High Priority	Maintain stable workforce – focus on retention and additions.	<i>Senior staff continue to look at workload across departments to ensure adequate staffing. Potential addition of staff for the Bring It Home state voucher initiative</i>
	Support well-trained, competent, and professional workforce.	<i>Multiple staff have attended regional and national trainings in the 1st quarter of 2025</i>
	Succession planning – transfer of institutional knowledge preserved and applied through cross-training.	<i>Staff cross training and providing support across departments, locating and encouraging training events for staff to attend</i>
	Monitor staff capacity and well-being while managing 3 HRA's.	<i>Ongoing</i>
Goal 2: Intentional Decisions for Properties to be Redeveloped or Rehabilitated	Washington Street redevelopment and SCDP grant scheduled for 2026.	<i>Proceeding with the full application for SCDP grant for Washington St</i>
	Possible development/redevelopment of ISD 181 site, Andrew Street site, Wright Street extension site	<i>ISD 181 property is listed for sale. Staff has reached out to the interested developer who has informed staff that they are still interested but that their project would not be ready for 2025. Staff looking into opportunities for the purchase of this land</i>
	Continued support of the proposed redevelopment project at 805 Laurel Street	<i>Staff continues to work with the developer to close the financing gap for this project.</i>
	Use available resources for the development of Outlot E and F. Continue to utilize the scattered site replacement program (SSRP), tax forfeited program and our various rehab programs to catalyze infill projects and provide for the rehab of our housing stock.	<i>Conveyance of lots and proposed grant agreement being drafted to move forward in support of Outlot E&F. Looking at additional opportunities to convey TF properties in Brainerd to the HRA. Working with city staff to identify blighted homes for potential SSRP</i>
	City acquisition of former state hospital site.	<i>Councilman Johnson has moved this to a top priority for the City Council. HRA staff will assist as we are needed.</i>

Goal 3: Engage Developers	Guide and mentor developers to greater successes through our expertise.	
	Work with local non-profit builders such as Lakes Area Habitat for Humanity and Central Minnesota Housing Partnership on affordable housing projects in Brainerd.	
	Utilize available state and federal funding to help incentivize development in Brainerd.	<i>Working with the City to apply for the Greater MN Infrastructure grant program</i>
	Continue to review management and shared services contracts to supplement and increase agency revenue.	<i>Reviewing services agreement with Crosby for their FY 26.</i>
	Use technology to make programs and opportunities known and easier to access.	<i>Continuing to improve PHA Web to have a web based application available to our prospective partners</i>
Goal 4: Acquire Lands	Explore capacity to acquire developable land to market to developers.	<i>Staff has met with one new developer that has land within Brainerd city limits to discuss housing options.</i>
	Creation of more housing: especially 1- and 2-bedroom units.	<i>Exploring partnerships with developers to identify their needs and limitations in developing within city limits</i>
	Increase senior level living and meet the needs of increasing boomer retirees.	<i>Working to identify interested developers for patio style homes, single level living.</i>
	Explore housing needs and pursue a perpetually affordable housing model through a land trust..	
Goals 5: Build efficiencies within the 3 – 4 HRA’s within Crow Wing County – (Low priority as time allows)	Discover efficiencies and reduce duplications resulting in possible budget savings.	.
	Maintain a high performer status with HUD with our federal programs	<i>Our federal program scoring continues to maintain high performance standards.</i>
	Collaborate on more housing projects between the HRA’s within the County.	
	Keep abreast of HUD issues and changes.	

	Collaborate and communicate with our elected officials. Adding a yearly progress presentation to the Brainerd City Council	<i>Looking at late Q2 for an update to the City Council.</i>

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To: Brainerd HRA Board Members
 From: Karen Young, Finance Director
 Date: March 18, 2025
 Re: Review Committed and Assigned Fund Balance

The intent of the Fund Balance Policy is to define the classifications of fund balance based on the constraints placed on the use of the current fund balance. Per GASB Statement No. 54, the following classifications are established for governmental funds.

1. **Nonspendable** - fund balance not expected to be converted to cash such as inventory or prepaid expenses.
2. **Restricted** - fund balance with constraints from an external source such as unspent Minnesota Housing Loan funds.
3. **Committed** – fund balance constrained for a specific purpose by the HRA board prior to yearend. Such as the Housing Rehab funds committed by the board.
4. **Assigned** – fund balance that is intended for a specific purpose by the board or Executive Director/Finance Director. These funds are neither restricted nor committed.
5. **Unassigned** – General Fund balance that is available for any purpose.

The Fund Balance Policy recommends 8 to 10 months of expenses in unassigned fund balance. The following amounts for committed and assigned funds would result in an unassigned fund balance of approximately 8 months:

- Committed Funds: Housing Rehab \$172,596
- Assigned Funds: Housing and Redevelopment \$180,000

At the April 2024 board meeting, the board approved \$100,000 in funding to Level Contracting to support the development of 9 twin homes on Outlot F. This is included in the Assigned Funds above.

Action Requested: Approve a motion to determine the committed and assigned fund balance amounts as specified above for 12/31/2024.

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To: Brainerd HRA Board Members
From: Michael Duval, Chair
Date: March 26th, 2025
Re: Performance Review Summary of Executive Director

At the February board meeting the performance review of Executive Director Charpentier was completed. Attached is the summary of that evaluation of Mr. Charpentier.

Action Item: Accept the summary of Executive Director Charpentier’s performance review.

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Executive Director Charpentier’s 2024 Performance Review Summary

February 26th, 2025

The Brainerd HRA board completed Executive Director Eric Charpentier’s 2024 performance review on February 26th, 2025. Mr. Charpentier’s review was conducted for the following areas based off of a 1 – 5 scoring grid:

Core Factors:

Organizational Performance	4.8
Community Relations	4.6
Financial Management/Legal	4.6
Board Relations	4.8
Essential Duties	4.7
Goals	Satisfactory Progress
Overall Performance	4.8

The board generally had positive comments regarding the Executive Director’s job performance and for the overall agency’s performance.

Goals for the next 12 month period are to continue to champion workforce housing through seeking grants, funding, real estate. To encourage staff and themselves to continue to learn and seek growth opportunities. To increase the contact and face time with the City Council to convey successes, strategic initiatives and emerging priorities that will benefit the City of Brainerd. Continue to offer the highest quality services possible, seek investment opportunities and maintain a healthy and positive core staff. Staffing and retention continue to be a high priority for the agency and from the board.

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To: Brainerd HRA Board Members
From: Eric Charpentier, Executive Director
Date: March 26th, 2025
Re: Crosby Shared Services Agreement

In 2013 the Crosby HRA entered into a shared services agreement with the Brainerd HRA to implement and conduct the day-to-day business of the agency. This shared services contract continues to renew on a yearly basis unless there are updates to that agreement. We have updated the services agreement for 2025 to reflect an increase in funding to the Brainerd HRA which per the agreement will now total \$114,400 annually. We have also updated the language surrounding the time expended on behalf of the Crosby agency, by Brainerd staff.

I have attached a draft of the updated services agreement that reflects the current compensation amount. (Attachment 6a)

We will continue to update the agreement when there are changes to the scope of work or compensation and make sure to get this to the board for approval in those instances.

Recommendation: Authorize the Executive Director to execute Resolution 2025-02 the updated shared services agreement between the Crosby HRA and the Brainerd HRA.

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**AGREEMENT FOR SERVICES
Brainerd HRA and Crosby HRA**

This Agreement made this 26th day of February, 2025, by and between the Brainerd Housing and Redevelopment Authority (Brainerd HRA), and the Crosby Housing and Redevelopment Authority (Crosby HRA).

WITNESSETH that whereas, the Brainerd HRA administers Public Housing, Housing Choice Voucher, Tax Increment Financing Districts and redevelopment projects; and

WHEREAS, the Crosby HRA has requested the Brainerd HRA to assist it in satisfying its need for staffing its Public Housing and Section 8 New Construction housing projects and the Brainerd HRA has expressed a willingness to work with the Crosby HRA, on a contract basis, to facilitate the Crosby HRA's request according to the term described herein;

NOW, THEREFORE, in consideration of the premises and promises herein contained, the parties agree as set forth below.

1. **TERM:** The term of this agreement shall be for a period one-year commencing on the 1st day of April, 2025 and terminating on the 31st day of March, 2026. This agreement shall automatically renew for successive one-year terms there after unless one of the parties hereto provides at least 60-day notice of its intent to terminate this agreement at the end of the then current term. However, either party may terminate this agreement for any reason upon sixty (60) day advance written notice. In the event either party terminates this agreement before its expiration, any fees owed to the Brainerd HRA will be prorated through the last day of the 60-day termination period.
2. **NOTICES:** All written notices between the parties (including billing) will be addressed as follows:

Brainerd HRA
Attention: Executive Director
324 East River Road
Brainerd, MN 56401

Crosby HRA
Attention: Board of Directors
300 3rd Avenue NE
Crosby, MN 56441

3. **SERVICES:** The Brainerd HRA shall perform all services previously performed by the Crosby HRA Executive Director including supervision of Administrative Staff, Housing Management Staff, Maintenance Staff, Tenant Activities and coordination with the Crosby HRA Board.
4. **COMMITMENT OF TIME:** The Brainerd HRA will allocate time per week for the positions of Executive Director, Finance Director, Maintenance and Rehab Director, Housing Manager, Accounting Specialist and additional staff as needed. It is acknowledged by both parties that the time spent by the Brainerd HRA will change from week to week depending upon the requirements of each of the respective organizations, and that cooperation and flexibility in arranging and scheduling time will be of primary importance.
5. **INSURANCE:** The Brainerd HRA will maintain workers compensation, liability insurance and health insurance at its customary limits for its operations. The Crosby HRA will maintain liability insurance for its operations, including all work performed by the Crosby HRA, and will carry its own Errors and Omissions policy all at its customary limits.

6. COMPENSATION: The Crosby HRA shall pay to the Brainerd HRA for services a total of \$114,400 annually, which will be disbursed monthly at \$9,533.33 during the contract period from April 1, 2025 through March 31, 2026.
7. TRAVEL: Brainerd HRA staff will be reimbursed at the IRS mileage rate, or the current rate set by the Crosby HRA, for traveling to and from Crosby or to some other destination on behalf of the Crosby HRA. Mileage will be documented by staff.
8. EMPLOYMENT: The Brainerd HRA staff shall remain employees of the Brainerd HRA. Without limiting the generality of the foregoing, the parties agree as follows:
 - a. The Crosby HRA will employ a Housing Specialist, Maintenance Engineer, Maintenance Specialist, and Tenant Activities Coordinator and will continue to employ these positions if needed during the term of this contract to ensure the agency runs efficiently. The Crosby HRA will be liable for all wages, employer payroll taxes and other compensation and benefits.
 - b. The Brainerd HRA shall be liable for all wages and other compensation and benefits due to the Brainerd HRA employees. The Brainerd HRA shall be responsible for collecting, remitting and reporting employment and withholding taxes related thereto and for all workers' compensation coverage, unemployment, and retirement contributions for its own employees.
 - c. The Brainerd HRA employees shall be considered to be acting in the course of their employment with the Brainerd HRA at all times they are serving either Brainerd HRA or Crosby HRA, including any time spent in traveling to or from either location or traveling elsewhere on behalf of either party.
9. INDEMNIFICATION: The Crosby HRA agrees to indemnify, save and hold harmless and defend the Brainerd HRA, its employees, board members and agents from any and all claims, demands, action or causes of any nature arising out of or by reason of the execution of the services provided for herewith. The Brainerd HRA will hold harmless and indemnify the Crosby HRA, its officers, employees and agents, against any claims, losses, liabilities, damages, costs and expenses for claims as a result of any damages arising out of the Brainerd HRA's performance under this Agreement.
10. CONFIDENTIALITY: Each party recognizes and acknowledges that the Brainerd HRA employees will have access to certain confidential information of the other party, including but not limited to non-public data relating to employees and/or facilities and operations of each party. Each party will treat as confidential all confidential information of the other party; will implement reasonable procedures to prohibit the disclosure, unauthorized duplication, use misuse or removal of the other party's confidential information; and will comply with the provisions of the Minnesota Data Practices Act and all applicable federal laws and HUD requirements.
11. NO PARTNERSHIP OR JOINT VENTURE: The Brainerd HRA is an independent Contractor and nothing herein contained shall be construed to create the relationship of an employer and employee between Crosby HRA and the Brainerd HRA or their agents, servants or employees. The Brainerd HRA shall at all times be free to exercise initiative, judgment and discretion as to how to best perform or provide services. The Brainerd HRA acknowledges and agrees that the

Brainerd HRA, their agents, servants and employees, are not entitled to receive any of the benefits received by Crosby HRA employees and is not eligible for workers' or unemployment compensation benefits.

- 12. NO THIRD PARTY BENEFICIARIES: Nothing in this Agreement is intended to confer rights or remedies under or by reason of this Agreement on any person, other than the parties hereto. Nothing in this Agreement is intended to relieve or discharge the obligations or liabilities of any third persons to any party hereto or to give any third party any right of subrogation or action over or against any party hereto.
- 13. ASSIGNMENT PROHIBITED: This Agreement may not be assigned by either party for any purpose without the prior written consent of the other party.
- 14. SEVERABILITY: The provisions of this Agreement shall be deemed severable. If any part of this Agreement is rendered void, invalid, or unenforceable, such rendering shall not affect the validity and enforceability of the remainder of this Agreement unless the part or parts that are void, invalid or otherwise unenforceable shall substantially impair the value of the entire Agreement with respect to either party.

IN WITNESS WHEREOF, the undersigned have caused this Agreement to be executed:

Crosby HRA

Brainerd HRA

Board Chairperson Date

Executive Director Date

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HOUSING AND REDEVELOPMENT AUTHORITY
IN AND FOR THE CITY OF BRAINERD

RESOLUTION NO. **2025-02**

RESOLUTION APPROVING AGREEMENT FOR PROFESSIONAL SERVICES
BETWEEN THE HOUSING AND REDEVELOPMENT AUTHORITY IN AND
FOR THE CITY OF BRAINERD AND THE HOUSING AND
REDEVELOPMENT AUTHORITY IN AND FOR THE CITY OF CROSBY

BE IT RESOLVED By the Board of Commissioners ("Board") of the Housing and Redevelopment Authority in and for the City of Brainerd ("Authority") as follows:

Section 1. Recitals.

1.01. The Authority is a housing and redevelopment authority governed by Minnesota Statutes, Sections 469.001 to 469.047 ("HRA Act") and has determined to carry out housing and redevelopment activities within the City of Brainerd (the "City") pursuant to the HRA Act.

1.02. The Authority and The Housing and Redevelopment Authority in and for the City of Crosby have proposed to enter into an Agreement for Professional Services (the "Agreement"), setting forth the scope and terms of various housing and redevelopment activities to be performed by the Authority on behalf of the Housing and Redevelopment Authority in and for the City of Crosby.

1.03. The Board has reviewed the Agreement and found that the execution thereof and performance of the Authority's obligations thereunder are in the public interest and will further the objectives of its general plan of housing and redevelopment, because it will further the above-stated housing and redevelopment goals.

Section 2. Authority Approval; Further Proceedings.

2.01. The Agreement as presented to the Board, including the terms of payment to the Authority for the Services described therein, is hereby in all respects approved, subject to modifications that do not alter the substance of the transaction and that are approved by the Chair and Executive Director, provided that execution of the documents by such officials shall be conclusive evidence of approval.

2.02. The Chair and Executive Director are hereby authorized to execute on behalf of the Authority the Agreement and any documents referenced therein requiring execution by the Authority, and to carry out, on behalf of the Authority, its obligations thereunder.

2.03. Authority staff are authorized and directed to take all actions to implement the Agreement.

Approved by the Board of Commissioners of the Housing and Redevelopment Authority in and for the City of Brainerd this 26th day of March, 2025.

Chair – Michael Duval

ATTEST:

Executive Director – Eric Charpentier



To: Brainerd HRA Board Members
From: Karen Young, Finance Director
Date: March 19, 2025
Re: March Financial Report

Please find attached the financial information for February 2025.

Agency Audit

We have received a draft audit for review with no findings or misstatements. Mary Reedy from CliftonLarsonAllen (CLA) will be at an upcoming meeting to present the Brainerd HRA audit.

The unaudited financial statements were due to the Real Estate Assessment Center (REAC) by February 28th and have been submitted and accepted.

Crow Wing County HRA Audit

The CWC HRA audit draft has been issued with no findings or misstatements. The audit will be presented to the CWC HRA Board at their April meeting.

Brainerd South Compilation

The Brainerd South compilation was completed by CLA. CLA issued a Compilation Report with no findings.

The unaudited information is due to REAC by March 31st.

Action Requested: Motion for approval of payments as presented.

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Brainerd Housing & Redevelopment Authority

2025 Ratios (and December, 2024)

FASS Ratios	Max Pts	Scoring	Dec 2024 After YE JE, B4 audit	Jan	Feb
Quick Ratio	12	QR <1 =0-, QR >2 =12	12.00	12.00	12.00
Months Expended Net Assets	11	MENA <1.0= 0, ME >4 =11	11.00	11.00	11.00
Debt Svc Coverage	2	DSC < 1 = 0, DSC >1.25 =2	2.00	2.00	2.00
Total Points	25		25.00	25.00	25.00

MASS Ratios	Max Pts	Scoring			
Occupancy	16	O <90% =0, O >98% =16	16.00	16.00	16.00
Tenant Accounts Receivable	5	TAR <1.5%=5, TAR >2.5% =0	5.00	0.00	0.00
Accounts Payable	4	AP < .75 = 4, AP >1.5 =0	4.00	4.00	4.00
Total Points	25		25.00	20.00	20.00

Total of Above Ratios	50		50.00	45	45
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Capital Fund Ratios	Max Pts	Scoring			
Timeliness of Obligation	5	>90% at OED = 5 <90% at OED = 0	5.00	5.00	5.00
Occupancy Rate	5	OR <93% = 0, OR >96% =5 Must have 5 points or	5.00	5.00	5.00
Total Points	10	Capital Fund Troubled	10.0	10.0	10.0

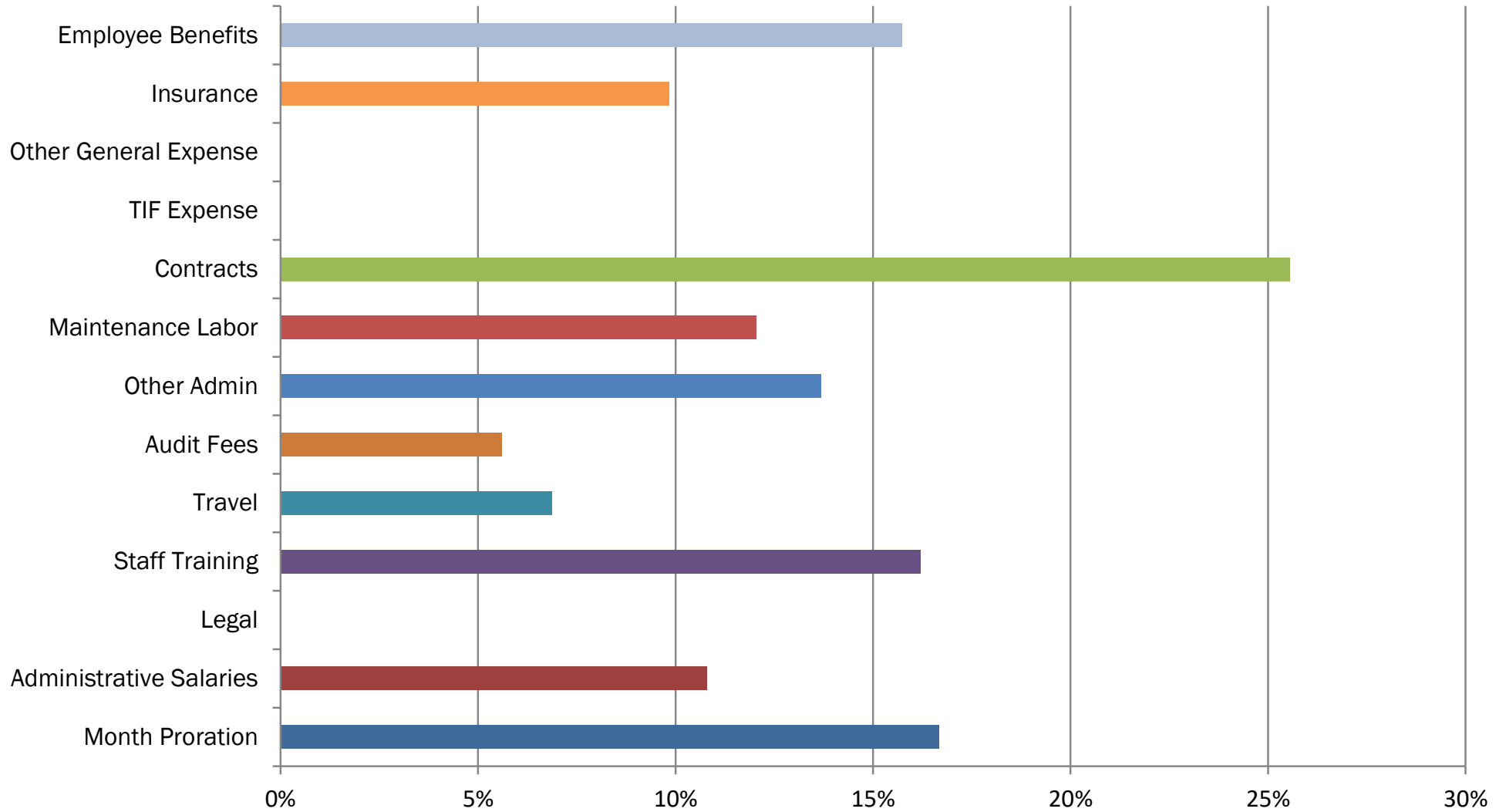
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February 2025 Operating Account Balances

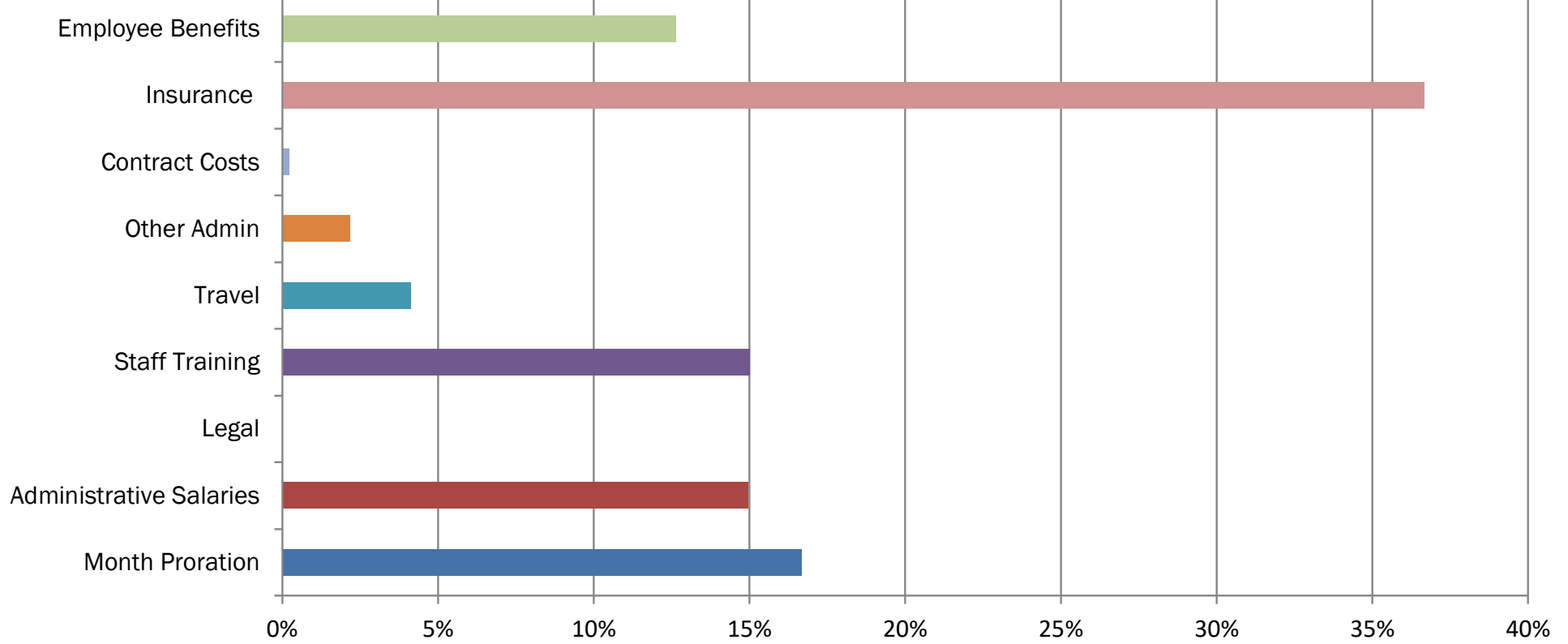
Property/Program	February 2024	January 2025	February 2025
General Fund	\$548,403.68	\$638,280.55	\$633,578.09
Housing Rehab Program	\$294,054.58	\$302,854.56	\$299,699.01
Bridges	\$1,722.22	-\$9,185.57	-\$8,116.57
Crow Wing County HRA	\$1,333,611.71	\$2,179,923.82	\$2,110,092.02
Public Housing	\$901,766.92	\$940,674.38	\$956,069.40
Valley View	\$303,095.40	\$369,165.36	\$374,672.88
Brainerd South	\$58,723.84	\$60,603.84	\$49,106.11
Housing Choice Voucher	\$33,923.27	\$81,481.60	\$54,821.79
Total	\$3,475,301.62	\$4,563,798.54	\$4,469,922.73

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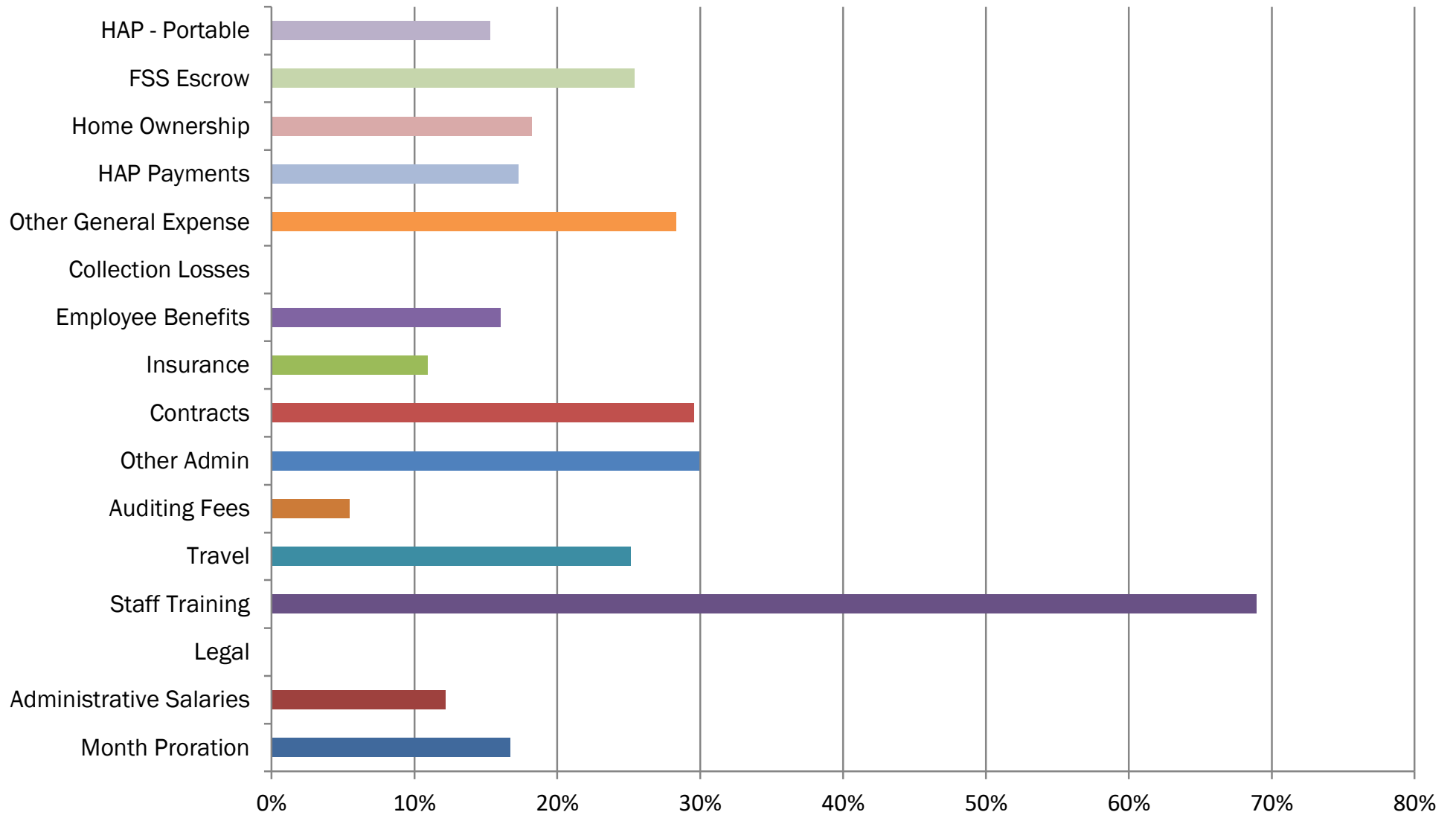
February 2025 YTD General Fund Expense/Annual Budget Comparison



February 2025 YTD Housing Rehab Expense/Annual Budget Comparison



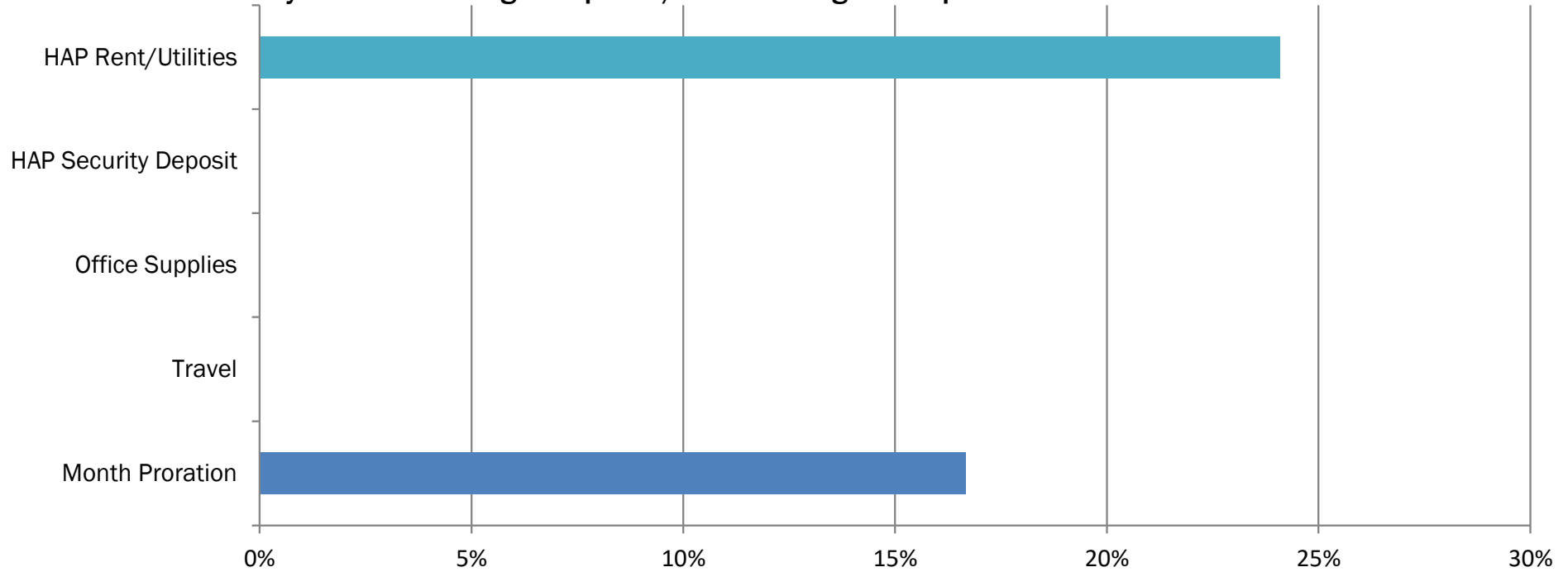
February 2025 YTD Housing Choice Voucher Expense/Annual Budget Comparison



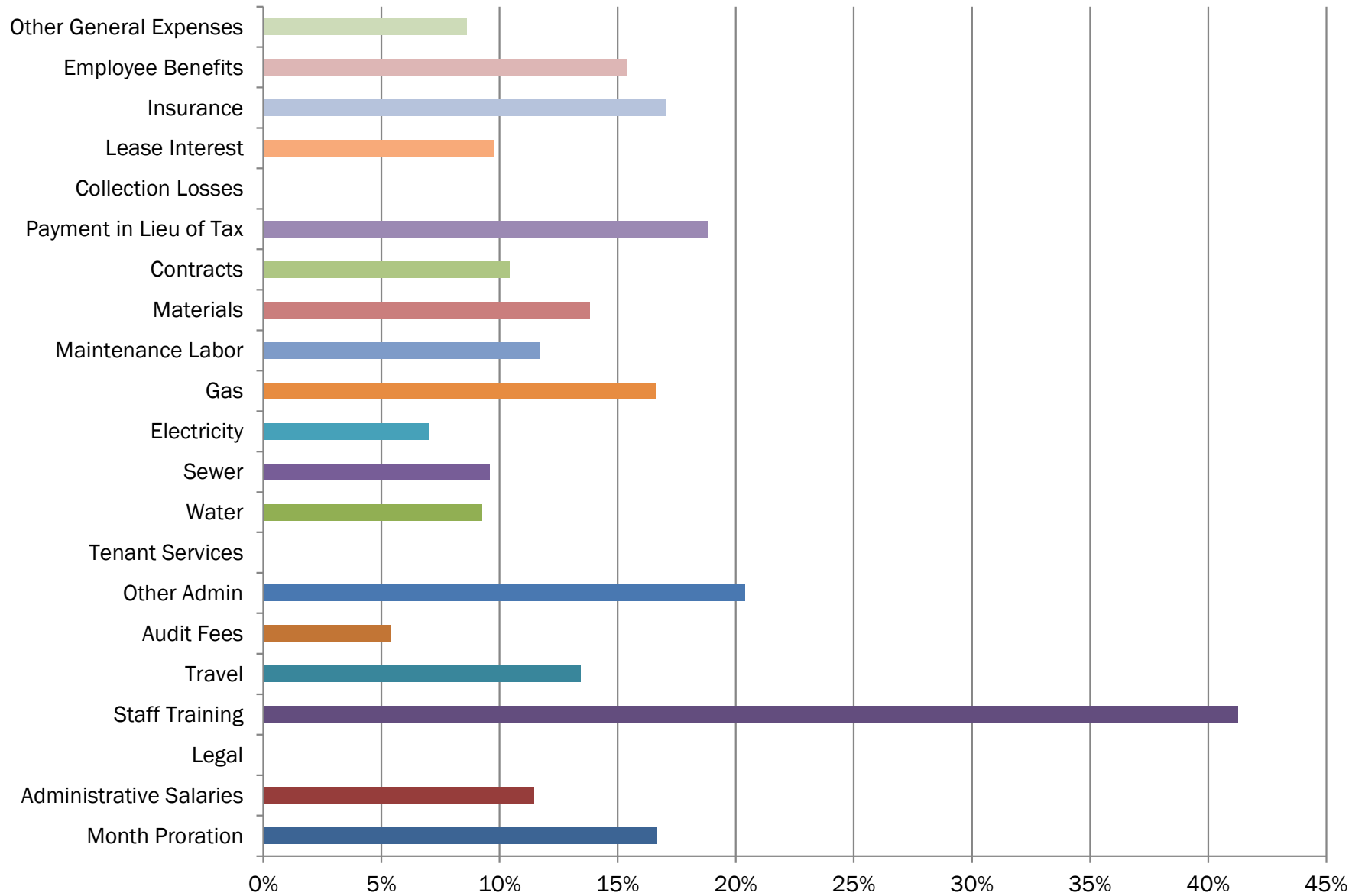
Training: National HCV training.

Other Admin: Yearly postage paid.

February 2025 YTD Bridges Expense/Annual Budget Comparison

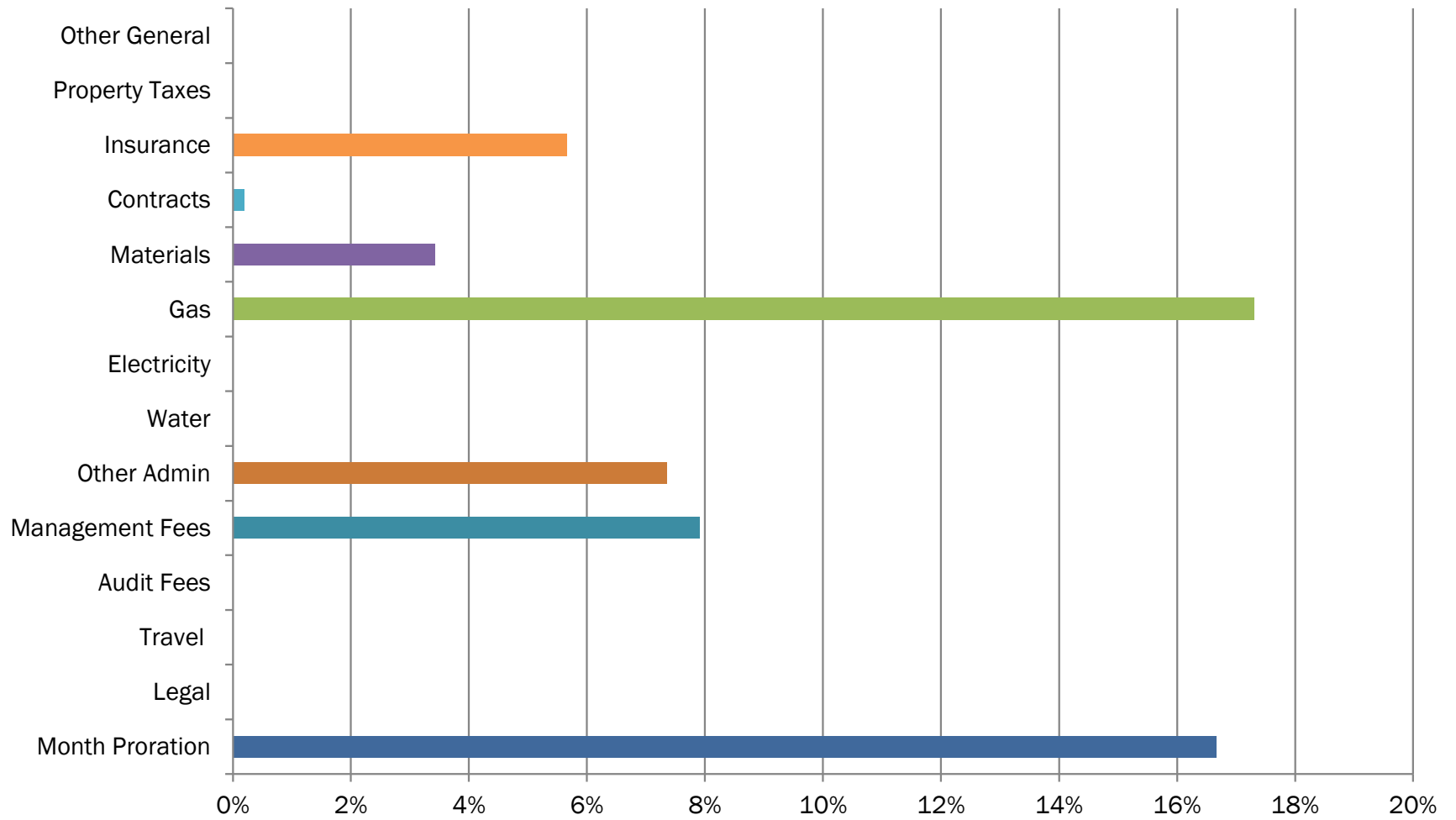


February 2025 YTD Public Housing Expense/Annual Budget Comparison



Training: National procurement training.
 Other Admin: Yearly postage paid.

February 2025 YTD Valley View Expense/Annual Budget Comparison



Brainerd HRA
Operating Statement
Two Months Ending 02/28/2025
Program: 210 - General Fund Project: General Fund

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
INCOME								
Investment Interest	2,510.83	1,250.00	1,260.83	5,629.10	2,500.00	3,129.10	15,000.00	(9,370.90)
Operating Transfer In	0.00	925.42	(925.42)	0.00	1,850.83	(1,850.83)	11,105.00	(11,105.00)
Other Income	1,332.86	1,104.17	228.69	3,185.74	2,208.33	977.41	13,250.00	(10,064.26)
City Tax Settlements	0.00	14,496.67	(14,496.67)	0.00	28,993.33	(28,993.33)	173,960.00	(173,960.00)
Management Fees	22,187.74	22,395.00	(207.26)	44,287.50	44,790.00	(502.50)	268,740.00	(224,452.50)
Loan Interest Revenue	0.00	679.17	(679.17)	0.00	1,358.33	(1,358.33)	8,150.00	(8,150.00)
TOTAL INCOME	26,031.43	40,850.43	(14,819.00)	53,102.34	81,700.82	(28,598.48)	490,205.00	(437,102.66)
EXPENSES								
ADMINISTRATIVE								
Admin Salaries	20,012.84	21,675.00	1,662.16	28,080.16	43,350.00	15,269.84	260,100.00	232,019.84
Legal	0.00	416.67	416.67	0.00	833.33	833.33	5,000.00	5,000.00
Staff Training	1,620.00	833.33	(786.67)	1,620.00	1,666.67	46.67	10,000.00	8,380.00
Travel	34.35	41.67	7.32	34.35	83.33	48.98	500.00	465.65
Auditing Fees	560.00	833.33	273.33	560.00	1,666.67	1,106.67	10,000.00	9,440.00
Other Admin	768.21	908.33	140.12	1,491.87	1,816.67	324.80	10,900.00	9,408.13
TOTAL ADMINISTRATIVE	22,995.40	24,708.33	1,712.93	31,786.38	49,416.67	17,630.29	296,500.00	264,713.62
MAINTENANCE								
Labor	1,777.10	1,950.00	172.90	2,816.71	3,900.00	1,083.29	23,400.00	20,583.29
Contracts	2,765.67	1,493.33	(1,272.34)	4,580.33	2,986.67	(1,593.66)	17,920.00	13,339.67
TOTAL MAINTENANCE	4,542.77	3,443.33	(1,099.44)	7,397.04	6,886.67	(510.37)	41,320.00	33,922.96
OTHER								
TIF Expense	0.00	10.83	10.83	0.00	21.67	21.67	130.00	130.00
Other General Exp	0.00	3,152.17	3,152.17	0.00	6,304.33	6,304.33	37,826.00	37,826.00
Insurance	571.66	968.33	396.67	1,143.32	1,936.67	793.35	11,620.00	10,476.68
Employee Benefits	9,188.11	9,389.17	201.06	17,730.05	18,778.33	1,048.28	112,670.00	94,939.95
TOTAL OTHER	9,759.77	13,520.50	3,760.73	18,873.37	27,041.00	8,167.63	162,246.00	143,372.63
TOTAL EXPENSES	37,297.94	41,672.16	4,374.22	58,056.79	83,344.34	25,287.55	500,066.00	442,009.21
SURPLUS	(11,266.51)	(821.73)	(10,444.78)	(4,954.45)	(1,643.52)	(3,310.93)	(9,861.00)	4,906.55

Brainerd HRA
Operating Statement
Two Months Ending 02/28/2025
Program: 660 - Rehab Project: Consolidated

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
INCOME								
Other Income - Misc	0.00	41.67	(41.67)	225.00	83.33	141.67	500.00	(275.00)
Other Inc - Mgnt Fees	10,000.00	10,000.00	0.00	20,000.00	20,000.00	0.00	120,000.00	(100,000.00)
Other Inc - MHFA	0.00	27,566.67	(27,566.67)	0.00	55,133.33	(55,133.33)	330,800.00	(330,800.00)
SC Grant Admin	0.00	1,895.83	(1,895.83)	0.00	3,791.67	(3,791.67)	22,750.00	(22,750.00)
TOTAL INCOME	10,000.00	39,504.17	(29,504.17)	20,225.00	79,008.33	(58,783.33)	474,050.00	(453,825.00)
EXPENSES								
ADMINISTRATIVE								
Admin Salaries	8,011.84	8,847.50	835.66	15,869.76	17,695.00	1,825.24	106,170.00	90,300.24
Legal	0.00	416.67	416.67	0.00	833.33	833.33	5,000.00	5,000.00
Staff Training	750.00	416.67	(333.33)	750.00	833.33	83.33	5,000.00	4,250.00
Travel	62.02	125.00	62.98	62.02	250.00	187.98	1,500.00	1,437.98
Other Admin	73.39	491.67	418.28	128.07	983.33	855.26	5,900.00	5,771.93
TOTAL ADMINISTRATIVE	8,897.25	10,297.51	1,400.26	16,809.85	20,594.99	3,785.14	123,570.00	106,760.15
MAINTENANCE								
Contracts Costs	200.00	25,000.00	24,800.00	700.00	50,000.00	49,300.00	300,000.00	299,300.00
TOTAL MAINTENANCE	200.00	25,000.00	24,800.00	700.00	50,000.00	49,300.00	300,000.00	299,300.00
OTHER								
Insurance	0.00	134.17	134.17	590.20	268.33	(321.87)	1,610.00	1,019.80
Employee Benefits	2,820.87	3,561.25	740.38	5,399.46	7,122.50	1,723.04	42,735.00	37,335.54
TOTAL OTHER	2,820.87	3,695.42	874.55	5,989.66	7,390.83	1,401.17	44,345.00	38,355.34
TOTAL EXPENSES	11,918.12	38,992.93	27,074.81	23,499.51	77,985.82	54,486.31	467,915.00	444,415.49
SURPLUS	(1,918.12)	511.24	(2,429.36)	(3,274.51)	1,022.51	(4,297.02)	6,135.00	(9,409.51)

Brainerd HRA
Operating Statement
Two Months Ending 02/28/2025
Program: 310 - Housing Choice Vouchers Project: General

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
REVENUE								
HUD HAP Received	178,043.00	167,207.50	10,835.50	356,086.00	334,415.00	21,671.00	2,006,490.00	(1,650,404.00)
Admin Fees Earned	30,343.00	30,920.00	(577.00)	50,082.00	61,840.00	(11,758.00)	371,040.00	(320,958.00)
Investment Interest	219.53	250.00	(30.47)	284.53	500.00	(215.47)	3,000.00	(2,715.47)
Other Income	10,728.88	2,083.33	8,645.55	12,592.26	4,166.67	8,425.59	25,000.00	(12,407.74)
TOTAL REVENUE	219,334.41	200,460.83	18,873.58	419,044.79	400,921.67	18,123.12	2,405,530.00	(1,986,485.21)
EXPENSES								
ADMINISTRATIVE								
Admin Salaries	18,335.37	19,784.17	1,448.80	28,902.79	39,568.33	10,665.54	237,410.00	208,507.21
Legal	0.00	225.00	225.00	0.00	450.00	450.00	2,700.00	2,700.00
Staff Training	1,892.80	416.67	(1,476.13)	3,446.37	833.33	(2,613.04)	5,000.00	1,553.63
Travel	377.44	125.00	(252.44)	377.44	250.00	(127.44)	1,500.00	1,122.56
Auditing Fees	560.00	860.83	300.83	560.00	1,721.67	1,161.67	10,330.00	9,770.00
Other Admin	330.83	650.00	319.17	2,335.41	1,300.00	(1,035.41)	7,800.00	5,464.59
TOTAL ADMINISTRATIVE	21,496.44	22,061.67	565.23	35,622.01	44,123.33	8,501.32	264,740.00	229,117.99
MAINTENANCE								
Contracts	2,215.43	2,560.00	344.57	9,072.03	5,120.00	(3,952.03)	30,720.00	21,647.97
TOTAL MAINTENANCE	2,215.43	2,560.00	344.57	9,072.03	5,120.00	(3,952.03)	30,720.00	21,647.97
OTHER EXPENSE								
Insurance	626.20	958.75	332.55	1,252.40	1,917.50	665.10	11,505.00	10,252.60
Employee Benefits	10,400.60	10,477.09	76.49	20,129.19	20,954.16	824.97	125,725.00	105,595.81
Collection Losses	0.00	208.33	208.33	0.00	416.67	416.67	2,500.00	2,500.00
Other General Exp	152.82	90.00	(62.82)	305.64	180.00	(125.64)	1,080.00	774.36
TOTAL OTHER EXPENSE	11,179.62	11,734.17	554.55	21,687.23	23,468.33	1,781.10	140,810.00	119,122.77
HAP PAYMENTS								
HAP Payments	160,125.00	152,953.33	(7,171.67)	317,173.00	305,906.67	(11,266.33)	1,835,440.00	1,518,267.00
Home Ownership	3,027.00	2,769.58	(257.42)	6,054.00	5,539.17	(514.83)	33,235.00	27,181.00
FSS Escrow	14,016.00	9,905.42	(4,110.58)	30,171.00	19,810.83	(10,360.17)	118,865.00	88,694.00
HAP - Portable	1,560.00	1,579.17	19.17	2,900.00	3,158.33	258.33	18,950.00	16,050.00
TOTAL HAP PAYMENTS	178,728.00	167,207.50	(11,520.50)	356,298.00	334,415.00	(21,883.00)	2,006,490.00	1,650,192.00
TOTAL EXPENSES	213,619.49	203,563.34	(10,056.15)	422,679.27	407,126.66	(15,552.61)	2,442,760.00	2,020,080.73
SURPLUS	5,714.92	(3,102.51)	8,817.43	(3,634.48)	(6,204.99)	2,570.51	(37,230.00)	33,595.52

Brainerd HRA
Operating Statement
Two Months Ending 02/28/2025
Program: 312 - Bridges Project: General

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
INCOME								
MHFA HAP Revenue	9,245.00	9,597.50	(352.50)	9,245.00	19,195.00	(9,950.00)	115,170.00	(105,925.00)
MHFA Admin Rev	876.00	962.92	(86.92)	876.00	1,925.83	(1,049.83)	11,555.00	(10,679.00)
Operating Trans Out	0.00	(925.42)	925.42	0.00	(1,850.83)	1,850.83	(11,105.00)	11,105.00
TOTAL INCOME	10,121.00	9,635.00	486.00	10,121.00	19,270.00	(9,149.00)	115,620.00	(105,499.00)
EXPENSES								
Travel	0.00	33.33	33.33	0.00	66.67	66.67	400.00	400.00
Office Supplies	0.00	4.17	4.17	0.00	8.33	8.33	50.00	50.00
HAP - Sec Dep	0.00	187.50	187.50	0.00	375.00	375.00	2,250.00	2,250.00
HAP Payments	9,052.00	9,410.00	358.00	18,297.00	18,820.00	523.00	112,920.00	94,623.00
TOTAL EXPENSES	9,052.00	9,635.00	583.00	18,297.00	19,270.00	973.00	115,620.00	97,323.00
SURPLUS	1,069.00	0.00	1,069.00	(8,176.00)	0.00	(8,176.00)	0.00	(8,176.00)

Brainerd HRA
Operating Statement
Two Months Ending 02/28/2025
Program: 400 - Public Housing Project: General

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
INCOME								
Dwelling Rental	70,827.00	74,939.17	(4,112.17)	142,817.00	149,878.33	(7,061.33)	899,270.00	(756,453.00)
Excess Utilities	0.00	325.00	(325.00)	0.00	650.00	(650.00)	3,900.00	(3,900.00)
Operating Subsidy	27,800.00	28,040.42	(240.42)	55,600.00	56,080.83	(480.83)	336,485.00	(280,885.00)
Other Income	3,236.27	2,115.83	1,120.44	7,770.37	4,231.67	3,538.70	25,390.00	(17,619.63)
Other Inc - Ross Grant	7,241.35	7,155.83	85.52	7,241.35	14,311.67	(7,070.32)	85,870.00	(78,628.65)
Other Income Tenant	2,012.50	2,095.83	(83.33)	2,889.50	4,191.67	(1,302.17)	25,150.00	(22,260.50)
Lease Revenue	8,937.50	8,937.50	0.00	17,875.00	17,875.00	0.00	107,250.00	(89,375.00)
Laundry Income	1,906.00	1,985.83	(79.83)	3,724.00	3,971.67	(247.67)	23,830.00	(20,106.00)
Investment Interest	2,646.30	2,083.33	562.97	11,315.02	4,166.67	7,148.35	25,000.00	(13,684.98)
Capital Fund Revenue	0.00	5,500.00	(5,500.00)	0.00	11,000.00	(11,000.00)	66,000.00	(66,000.00)
TOTAL INCOME	124,606.92	133,178.74	(8,571.82)	249,232.24	266,357.51	(17,125.27)	1,598,145.00	(1,348,912.76)
EXPENSES								
ADMINISTRATIVE								
Admin Salaries	27,696.58	31,029.17	3,332.59	42,698.83	62,058.33	19,359.50	372,350.00	329,651.17
Legal	0.00	741.67	741.67	0.00	1,483.33	1,483.33	8,900.00	8,900.00
Staff Training	2,095.80	1,166.67	(929.13)	5,776.43	2,333.33	(3,443.10)	14,000.00	8,223.57
Travel	67.30	41.67	(25.63)	67.30	83.33	16.03	500.00	432.70
Auditing Fees	560.00	860.83	300.83	560.00	1,721.67	1,161.67	10,330.00	9,770.00
Other Admin	1,109.94	1,891.66	781.72	4,630.78	3,783.34	(847.44)	22,700.00	18,069.22
TOTAL ADMINISTRATIVE	31,529.62	35,731.67	4,202.05	53,733.34	71,463.33	17,729.99	428,780.00	375,046.66
TENANT SERVICES								
Rec Publication Other	0.00	412.50	412.50	0.00	825.00	825.00	4,950.00	4,950.00
TOTAL TENANT SERVICES	0.00	412.50	412.50	0.00	825.00	825.00	4,950.00	4,950.00
UTILITIES								
Water	4,519.46	4,063.33	(456.13)	4,519.46	8,126.67	3,607.21	48,760.00	44,240.54
Sewer	6,097.46	5,290.42	(807.04)	6,097.46	10,580.83	4,483.37	63,485.00	57,387.54
Electricity	5,841.99	6,963.33	1,121.34	5,841.99	13,926.67	8,084.68	83,560.00	77,718.01
Gas	0.00	4,799.58	4,799.58	9,571.98	9,599.17	27.19	57,595.00	48,023.02
TOTAL UTILITIES	16,458.91	21,116.66	4,657.75	26,030.89	42,233.34	16,202.45	253,400.00	227,369.11
MAINTENANCE								
Labor	17,581.19	19,389.17	1,807.98	27,244.49	38,778.33	11,533.84	232,670.00	205,425.51
Materials	4,706.67	2,833.33	(1,873.34)	4,706.67	5,666.67	960.00	34,000.00	29,293.33
Contracts	15,161.83	21,776.66	6,614.83	27,228.16	43,553.34	16,325.18	261,320.00	234,091.84
TOTAL MAINTENANCE	37,449.69	43,999.16	6,549.47	59,179.32	87,998.34	28,819.02	527,990.00	468,810.68
OTHER								
PILOT	2,597.41	2,529.17	(68.24)	5,716.75	5,058.33	(658.42)	30,350.00	24,633.25
Collection Losses	0.00	416.67	416.67	0.00	833.33	833.33	5,000.00	5,000.00
Lease Int Exp - Cintas	20.54	17.50	(3.04)	20.54	35.00	14.46	210.00	189.46
Casualty Loss-Non Capitalized	17,043.00	0.00	(17,043.00)	20,468.49	0.00	(20,468.49)	0.00	(20,468.49)
Insurance	11,074.62	10,804.58	(270.04)	22,149.24	21,609.17	(540.07)	129,655.00	107,505.76
Employee Benefits	19,965.11	20,796.24	831.13	38,451.82	41,592.51	3,140.69	249,555.00	211,103.18
Other General Expense	133.95	259.17	125.22	267.90	518.33	250.43	3,110.00	2,842.10
TOTAL OTHER	50,834.63	34,823.33	(16,011.30)	87,074.74	69,646.67	(17,428.07)	417,880.00	330,805.26
TOTAL EXPENSES	136,272.85	136,083.32	(189.53)	226,018.29	272,166.68	46,148.39	1,633,000.00	1,406,981.71
SURPLUS	(11,665.93)	(2,904.58)	(8,761.35)	23,213.95	(5,809.17)	29,023.12	(34,855.00)	58,068.95

Brainerd HRA
Operating Statement
Two Months Ending 02/28/2025
Program: 513 - Tax Credit Project: Valley View

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
INCOME								
Dwelling Rental	16,080.00	16,406.67	(326.67)	31,855.00	32,813.33	(958.33)	196,880.00	(165,025.00)
Excess Utilities	135.35	20.83	114.52	135.35	41.67	93.68	250.00	(114.65)
Investment Interest	1,015.67	1,000.00	15.67	2,225.23	2,000.00	225.23	12,000.00	(9,774.77)
Other Income	523.85	0.00	523.85	523.85	0.00	523.85	0.00	523.85
Other Income Tenant	635.00	216.67	418.33	755.00	433.33	321.67	2,600.00	(1,845.00)
Laundry Income	31.50	66.67	(35.17)	63.25	133.33	(70.08)	800.00	(736.75)
TOTAL INCOME	18,421.37	17,710.84	710.53	35,557.68	35,421.66	136.02	212,530.00	(176,972.32)
EXPENSES								
ADMINISTRATIVE								
Legal	0.00	100.00	100.00	0.00	200.00	200.00	1,200.00	1,200.00
Travel	0.00	4.17	4.17	0.00	8.33	8.33	50.00	50.00
Auditing Fees	0.00	870.83	870.83	0.00	1,741.67	1,741.67	10,450.00	10,450.00
Management Fees	1,862.00	1,960.00	98.00	3,724.00	3,920.00	196.00	23,520.00	19,796.00
Other Admin	0.00	170.00	170.00	150.00	340.00	190.00	2,040.00	1,890.00
TOTAL ADMINISTRATIVE	1,862.00	3,105.00	1,243.00	3,874.00	6,210.00	2,336.00	37,260.00	33,386.00
UTILITIES								
Water	221.31	461.67	240.36	221.31	923.33	702.02	5,540.00	5,318.69
Electricity	351.86	258.33	(93.53)	351.86	516.67	164.81	3,100.00	2,748.14
Gas	0.00	762.50	762.50	1,583.17	1,525.00	(58.17)	9,150.00	7,566.83
TOTAL UTILITIES	573.17	1,482.50	909.33	2,156.34	2,965.00	808.66	17,790.00	15,633.66
MAINTENANCE								
Materials	1,403.31	833.33	(569.98)	1,746.35	1,666.67	(79.68)	10,000.00	8,253.65
Contracts	6,167.32	4,262.50	(1,904.82)	6,264.81	8,525.00	2,260.19	51,150.00	44,885.19
TOTAL MAINTENANCE	7,570.63	5,095.83	(2,474.80)	8,011.16	10,191.67	2,180.51	61,150.00	53,138.84
OTHER								
Insurance	1,012.42	1,490.83	478.41	2,024.84	2,981.67	956.83	17,890.00	15,865.16
Property Taxes	0.00	1,179.17	1,179.17	0.00	2,358.33	2,358.33	14,150.00	14,150.00
Other General Expense	0.00	441.67	441.67	0.00	883.33	883.33	5,300.00	5,300.00
TOTAL OTHER	1,012.42	3,111.67	2,099.25	2,024.84	6,223.33	4,198.49	37,340.00	35,315.16
TOTAL EXPENSES	11,018.22	12,795.00	1,776.78	16,066.34	25,590.00	9,523.66	153,540.00	137,473.66
SURPLUS	7,403.15	4,915.84	2,487.31	19,491.34	9,831.66	9,659.68	58,990.00	(39,498.66)

Brainerd Housing and Redevelopment Authority
Payment Summary Report
February 2025

Doc. Date	Name	Number	Payments
02/06/2025	Thompson, Brit	132	\$2.52
02/06/2025	Burrell, Carrie	133	\$11.20
02/06/2025	Block, Creo	134	\$81.20
02/06/2025	Charpentier, Eric	135	\$332.61
02/06/2025	Anderson, Hannah	136	\$277.40
02/06/2025	Olson, Jamie	137	\$255.78
02/06/2025	Schommer, John	138	\$65.10
02/06/2025	Demel, Mallory	139	\$714.94
02/06/2025	Barnett, Ryan	140	\$48.30
02/07/2025	Angel Zierden	141	\$900.00
02/07/2025	Colonywood Apartments	142	\$164.00
02/07/2025	Dianna Lorimor	143	\$612.00
02/07/2025	Grand Oaks Court Townhomes	144	\$297.00
02/07/2025	Grand Oaks Townhomes	145	\$660.00
02/07/2025	Ferrian, Joseph	146	\$566.00
02/07/2025	Lake Investments, LLC	147	\$825.00
02/07/2025	Michael Degen	148	\$1,942.00
02/07/2025	Progressive Property Management	149	\$1,250.00
02/07/2025	Sprucewood Townhomes	150	\$948.00
02/07/2025	White Oak Estates of Baxter LP	151	\$647.00
02/05/2025	Payroc LLC	ACH	\$147.11
02/05/2025	Payroc LLC	ACH	\$248.94
02/06/2025	Payroll for 02/06/2025	ACH	\$32,062.72
02/06/2025	Health Savings Accounts	ACH	\$5,957.18
02/06/2025	Security Benefit	ACH	\$4,682.49
02/06/2025	Minnesota State Retirement System	ACH	\$1,071.12
02/06/2025	Harpers Payroll Service	ACH	\$101.20
02/06/2025	Harpers Payroll Service	ACH	\$12,501.45
02/14/2025	90 Degree Benefits Inc.	ACH	\$1,374.93
02/14/2025	90 Degree Benefits Inc.	ACH	\$26,922.00
02/20/2025	Payroll for 02/20/2025	ACH	\$31,691.92
02/20/2025	Health Savings Accounts	ACH	\$908.84
02/20/2025	Security Benefit	ACH	\$4,682.49
02/20/2025	Minnesota State Retirement System	ACH	\$1,071.12
02/20/2025	Harpers Payroll Service	ACH	\$89.13
02/20/2025	Harpers Payroll Service	ACH	\$12,417.78
02/06/2025	Tenant Refund	26961	\$347.75
02/06/2025	Amazon Capital Services Inc.	26962	\$1,754.47
02/06/2025	Atlas Abstract & Title, Inc.	26963	\$200.00
02/06/2025	Batteries Plus	26964	\$479.76
02/06/2025	Brainerd Hardware	26965	\$175.64
02/06/2025	Brainerd Lakes Area Economic Development	26966	\$46,144.00
02/06/2025	Brainerd Public Utilities	26967	\$13,351.51
02/06/2025	Capital One Commercial (Menards Card)	26968	\$3,467.80
02/06/2025	Cintas	26969	\$786.49

Brainerd Housing and Redevelopment Authority
Payment Summary Report
February 2025

Doc. Date	Name	Number	Payments
02/06/2025	CliftonLarsonAllen LLP	26970	\$1,680.00
02/06/2025	Culligan	26971	\$165.35
02/06/2025	Cuyuna Range Economic Development Inc.	26972	\$13,261.00
02/06/2025	Granite Pest Control LLC	26973	\$1,317.50
02/06/2025	Hagman Inc.	26974	\$252.00
02/06/2025	Handyman's, Inc.	26975	\$428.43
02/06/2025	Labor Logic LLC	26976	\$61.75
02/06/2025	Hillyard / Hutchinson	26977	\$105.10
02/06/2025	Holden Electric Co. Inc.	26978	\$2,653.00
02/06/2025	Home Depot Credit Services	26979	\$909.75
02/06/2025	Lake States Environmental LTD	26980	\$750.00
02/06/2025	Master Trade Service Inc.	26981	\$8,607.74
02/06/2025	Jones, Mike	26982	\$46.90
02/06/2025	Minnesota Department of Labor & Industry	26983	\$10.00
02/06/2025	MN Elevator, Inc. Lockbox 446080	26984	\$911.28
02/06/2025	MN Multi Housing Association	26985	\$525.86
02/06/2025	ODP Business Solutions	26986	\$173.21
02/06/2025	Office Shop	26987	\$177.03
02/06/2025	Philadelphia Insurance Companies	26988	\$2,056.00
02/06/2025	Pike Plumbing & Heating, Inc	26989	\$1,258.02
02/06/2025	Postmaster	26990	\$505.00
02/06/2025	Voided Check	26991	\$0.00
02/06/2025	Strike Painting & Finishing	26992	\$1,850.00
02/06/2025	The Cleaning Bee LLC	26993	\$810.00
02/06/2025	The Hartford	26994	\$323.29
02/06/2025	T-Mobile	26995	\$306.70
02/06/2025	Waste Partners Inc	26996	\$3,205.82
02/06/2025	West Central Flooring	26997	\$150.00
02/06/2025	Alpenglow Technologies	26998	\$1,130.00
02/06/2025	Yde's Major Appliance	26999	\$299.75
02/06/2025	Servicemaster Clean of Brainerd	27000	\$8,435.26
02/06/2025	Tenant Refund	27001	\$202.50
02/20/2025	Brainerd Public Utilities	27002	\$7,565.51
02/20/2025	Bremer Bank Credit Card	27003	\$5,860.21
02/20/2025	CenturyLink	27004	\$123.10
02/20/2025	City of Brainerd	27005	\$8,322.00
02/20/2025	Crow Wing County Landfill	27006	\$174.00
02/20/2025	Crow Wing County Treasurer	27007	\$200.00
02/20/2025	Ctc-446126	27008	\$1,060.35
02/20/2025	Dearborn National	27009	\$260.34
02/20/2025	Granite Pest Control LLC	27010	\$294.00
02/20/2025	Handyman's, Inc.	27011	\$245.67
02/20/2025	Holden Electric Co. Inc.	27012	\$567.00
02/20/2025	Integrity Services Inc	27013	\$1,219.50
02/20/2025	Keeping It Clean LLC	27014	\$1,820.00

Brainerd Housing and Redevelopment Authority
Payment Summary Report
February 2025

Doc. Date	Name	Number	Payments
02/20/2025	Life Insurance Company of North America	27015	\$116.98
02/20/2025	Management Computer Services Inc	27016	\$100.00
02/20/2025	MRI Software LLC	27017	\$182.00
02/20/2025	Paper Storm	27018	\$78.00
02/20/2025	Pike Plumbing & Heating, Inc	27019	\$765.88
02/20/2025	SS Lawn & Landscaping	27020	\$330.00
02/20/2025	Strike Painting & Finishing	27021	\$2,500.00
02/20/2025	The Hartford	27022	\$323.29
02/20/2025	Vsp	27023	\$87.96
02/20/2025	Wex Health	27024	\$9.00
02/20/2025	Brainerd Public Utilities	27025	\$164.00
02/20/2025	CenterPoint Energy	27026	\$77.00
02/20/2025	Tenant Refund	27027	\$114.69
02/20/2025	Tenant Refund	27028	\$187.69
02/20/2025	Brainerd Public Utilities	27029	\$293.00
02/20/2025	Tenant Refund	27030	\$407.46
Total			\$314,264.47

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To: Brainerd HRA Board Members
 From: Shannon Fortune, Housing Director
 Date: Mar-20-2024
 Re: Housing Choice Voucher Report

HCV Program

- Through 2/28/2025 (16.67% of the year), our Unit Months Leased (UML) was 16.46% and HAP utilization was 18.08%.
- Activity Recap:
 - Vouchers Issued: 6
 - New Move-Ins: 8
 - Annual Recertifications: 23
 - Interim Recertifications: 24
 - Inspections: 19
 - Terminations: 4

Additional Info: No additional information.

Bridges Program

- Tenants leased up in units: 12
- Participants Issued Bridges Voucher/Searching For Unit: 1
- Notified: 0
- Participants Receiving HCV Voucher: 0
- Participants Giving Up Bridges Voucher: 0
- Tenants Residing Counties:
 - Cass County: 1
 - Morrison: 0
 - Aitkin: 1
 - Crow Wing: 10
 - Todd: 0
 - Wadena: 0
- Total Bridges HAP Request: \$9,052.00

Additional Info: No additional information.

Family Self-Sufficiency Program

- Active FSS participants (as of 2/28/2025): 57
- Tenants going OFF for month: 2
- Tenants going ON for month: 2
- Total number of FSS participants escrowing monthly: 32
- Total amount of escrow: \$14,016.00
- Total combined amount of monthly escrow: \$265,295.94

Additional Info: Escrow payouts for Feb were one for \$5,063.87 and another for \$1,071.17.

Housing Choice Voucher Programs (HCV)

<u>Voucher Allocation</u>	325	
Move-ins	8	
Move-outs	5	
Vouchers - looking for housing	11	
Vouchers - first day of month	317	
Average Vouchers to date	316	
Unit Months Leased	16.46%	
HAP Utilization through 02/28/2025	18.08%	
HAP Payments	\$179,154	
<u>Reasons For Leaving Program</u>		
Terminated	3	
Voluntarily Left	1	
Deceased	1	
<u>Revenue</u>		
Housing Assistance Payment (HAP)	\$178,043	
January HUD Administrative Fee	\$19,739	
<u>Port Out Vouchers</u>	3	
St Cloud HRA	\$1,340	
<u>Homeownership</u>	5	
Homeownership HAP	\$3,027	
<u>FYI Vouchers</u>	0	
FYI Vouchers HAP	\$0	
<u>Demographics</u>		
Elderly Households	34.81%	
Disabled/Handicapped Households	31.33%	
Families with Children	104	
Average Annual Income	\$16,925	↓
Average HAP	\$549	↑
<u>Waiting List Total</u>		
Crow Wing County Preference	155	
Non Preference	46	



To: Brainerd HRA Board Members
From: Shannon Fortune, Housing Director
Date: Mar-19-2025
Re: Housing Management Report

Vacancy Report for February 2025

Please see attachment.

Valley View Townhomes:

Occupancy: 100%
Move Ins: 1
Move Outs: 0
Notified: 1
Screening: 1
Denied: 0
Waiting List: 19

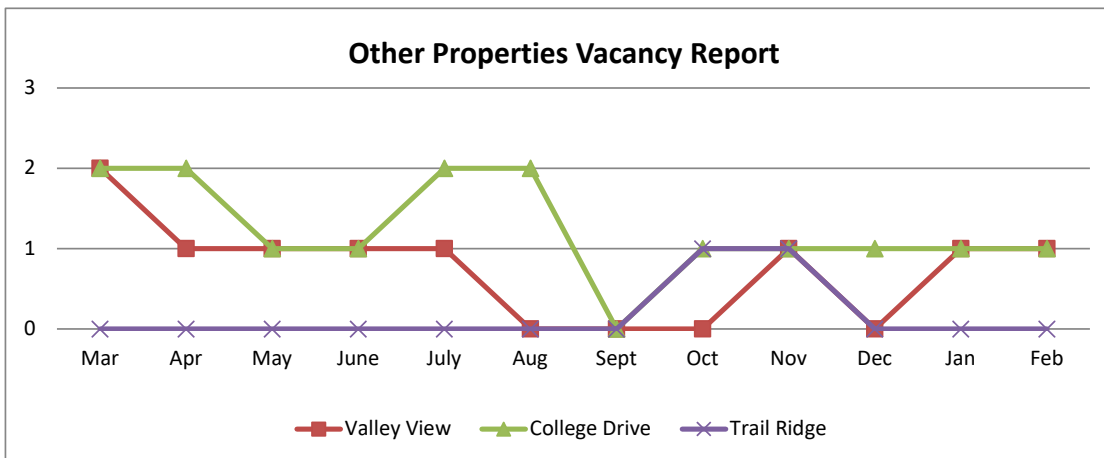
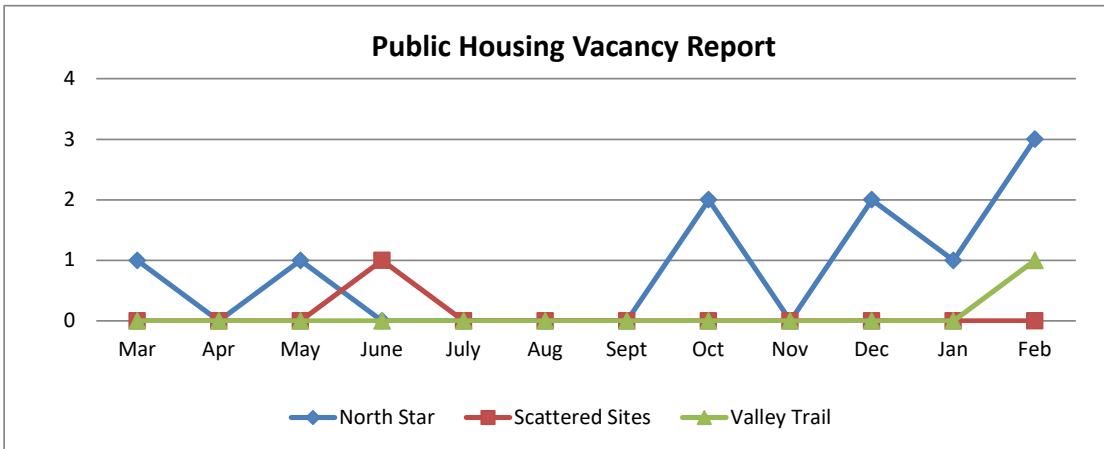
ROSS Program Updates

- 21 active participants in the ROSS program; 0 newly enrolled and 0 exited participants.
- 11 new contacts with non-enrolled residents for more limited resource/referral work.
- SNAP Food Boxes: 29 residents; shelf-stable box; elderly tenants only.
- Facebook Update: There were 3 new posts on the ROSS Facebook page this past month which reached 10 individuals, with no additional likes, shares, comments, or viewers clicking through to obtain more information about the topics.
- In February, a group of tenants met to talk about starting a new group focused on bringing back fun events such as potlucks, movies nights, arts and craft sessions, etc. The previously organized North Star Resident Council has been struggling for the past year to work through the nomination and election process and until that is resolved, that group has not been hosting social activities as they had in the past. Hopefully the new group will be able to capitalize on the momentum around their first meetings and get through the set-up steps quickly so they can resurrect some of these opportunities for informal tenant engagement in the building.

No Action Requested; Discussion Items

Brainerd HRA 2025 Vacancy Report

	Public Housing				Tax Credit Valley View	Tax Credit - DW Jones	
	North Star	Scattered Sites	Valley Trail	Total PH Vac/%		College Drive	Trail Ridge
# units	162	16	25	203	20	24	18
Jan 31	1	0	0	1	1	1	0
Jan %	0.62%	0.00%	0.00%	0.49%	5.00%	4.17%	0.00%
Feb 28	3	0	1	4	1	1	0
Feb %	1.85%	0.00%	4.00%	1.97%	5.00%	4.17%	0.00%
March 31							
March %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
April 30							
April %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
May 31							
May %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
June 30							
June %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
July 31							
July %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Aug 31							
Aug %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Sept 30							
Sept %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Oct 31							
Oct %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Nov 30							
Nov %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Dec 31							
Dec %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	4	0	1	5	2	2	0
%	1.23%	0.00%	2.00%	1.23%	5.00%	4.17%	0.00%



Brainerd Housing and Redevelopment Authority

Monthly Property Performance Report February 2025

1. Property Narrative

2. Physical Occupancy

Unit Size	Total Units	Occupied Units	Mod Rehab	Make Ready	Vacant Units	Percent Occupied
North Star	162	159	n/a	n/a	3	98%
Valley Trail	25	24	n/a	n/a	1	96%
Scattered Sites	16	16	n/a	n/a	0	100%
TOTAL	203	199	0	0	4	98%

3. Customer Traffic

Applications Requested	28
Applications Placed on PH Wait List	5
Applications Denied on PH Wait List	1

4. Waiting List

Unit Size	# of Units	Total # on Wait List	Notified	Screening	Denied
1 bdrm	160	186	16	7	3
2 bdrm	14	29	7	3	3
3 bdrm	24	42	0	0	0
4 bdrm	5	14	1	1	0
TOTAL	203	271	24	11	6

5. Move-Ins and Move Outs

	This Month	Year-to-Date
Move-Ins	1	3
Move-Outs	2	6

6. Lists of Vacant Units and Unit Status

Unit	Unit Size	Anticipated Lease Date	Applicant Approved?
NS#312	1BR	Move-In: 3/5	Yes (Move-In Done)
NS#403	1BR	Move-In: 3/27	Yes (Move-In Scheduled)
NS#514	1BR	Move-In: 3/26	Yes (Move-In Scheduled)
VT#718	2BR	Move-In: 3/13	Yes (Move-In Done)

7. Recertifications

Interim Recertifications	3
Annual Recertifications	1
Completed for this month	4

8. Annual Unit Inspections

Total units to be inspected this year	203
Number completed start of month	0
Number inspected for the month	0
Number completed year-to-date	0
Total left to be inspected this year	203
Have all building system inspections been completed?	In Process
If yes, please enter date	n/a

9. Lease Enforcements

Lease warnings/violations issued	4
30-day lease terminations	12

10. Evictions

Resident	Reason	Summons Date	Judgment Action
n/a			

11. Non-Emergency Work Orders

Beginning Balance	19
Received	100
Closed	115
Ending Balance	4
Total Completed Work Orders for Year	183

12. Emergency Work Orders

	This Month	Year-to-Date
Requested	4	9
Completed within 24 hours	4	9
Percent completed within 24 hours	100%	100%

13. Rent Collection

	This Month
Rent Charges	70,827
Other Charges	1,348
Total New Charges	72,175
Arrears, tenants in possession	4,466

Accounts Receivable

Current Tenant Accounts Receivable (Rent)	3,552
Current Rent Charges	70,827
Current Rent Collections	67,275
Accounts Receivable Rate	5%
Collection Rate	95%

Collections - Prior 12 Month Period

Prior Tenants Accounts Receivable (Rent)	12,399
Prior Rent Charges	878,643
Collection Rate	99%

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To: Brainerd HRA Board Members
 From: John Schommer, Rehab & Maintenance Director
 Date: March 19, 2025
 Re: Rehab Programs and Maintenance Report

Brainerd SCDP Preliminary Proposal

Staff are continuing to work on the application which is due April 16th.

Current Projects in Process:

	HTF	MHFA-RLP/ELP	SCDP	Total
City of Brainerd	0	3/0	18	21
Crow Wing County	2	3/1	0	6
Cass County	0	0/0	0	0
Morrison County	0	0/1	0	1

Action Requested: None, discussion items.

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To: Brainerd HRA Board Members
 From: Eric Charpentier, Executive Director
 Date: March 26th, 2025
 Re: Executive Director Report

Bring It Home – State Voucher Program

The Bring It Home state voucher program RFP was released on Tuesday February 18th and the deadline to submit a request response is April 21st, 2025. Staff has been working through the program guidelines and the application for the RFP. We are working through the potential 2-year budget for the program as well as estimating the start up costs that the agency would incur, and which can qualify for reimbursement through MN Housing. We are still working through this information and building out our anticipated needs which would include the addition of an FTE for the agency to work primarily with the Bring It Home program. Staff is also working to identify new housing units in the community that we could use these vouchers in and assessing if we will be able to project base any of these vouchers. With that being said, staff would request that we move up our regularly scheduled April meeting one week to April 16th so that we can finalize our work plan for the RFP and feel comfortable with our recommendation of moving forward with the RFP for the board's consideration.

Service Organization Presentations

I have had the opportunity to present to the Brainerd Noon Rotary group in February as well as the Kiwanis club in February. I am scheduled to give a presentation to the morning Rotary group at the beginning of April. These opportunities to talk with our local service organizations is important in keeping our community informed about who we are and what we do along with the great work we are doing on a daily basis to help our community with affordable housing. I always appreciate these opportunities, and I am trying to be more intentional in getting to our organizations and municipalities to get our story out in the community.

Housing Development Financing Professional Training

In April I will be going through the first class for the housing development financing professional (HDFP) certification program through the Grow America (formerly NDC) training program. The first class will be held the week of April 7th – 11th and this class is being held in a remote classroom. I'm excited to start this curriculum and will keep the board updated as to my progress. This is a 3 part series to gain the HDFP certification.

No Action Requested; Discussion items

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