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Brainerd, MN 56401
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www.brainerdhra.org

Brainerd HRA Board of Commissioners Meeting
October 22nd, 2025 @ 1:00pm
Brainerd City Hall Council Chambers
501 Laurel St, Brainerd, MN 56401

Members of the Board of Commissioners may be participating remotely

Join from browser:

<https://brainerdhra.my.webex.com/brainerdhra.my/j.php?MTID=mcd261e7feb26ae9814ecdc1af782387>

Join by phone: 415-655-0001

Meeting number (access code): 2559 995 0261

Meeting password: vZPaP5kMp73

*"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 October 22nd, 2025
4. APPROVAL OF MINUTES (Attachment 1 – Pg. 3)
 - a. Approval of Minutes from Regular Board Mtg. on September 24th, 2025
5. UNFINISHED BUSINESS (Attachment 2 – Pg. 7)
 - a. Strategic Goals Review
6. NEW BUSINESS (Attachment 3.a – Pg. 13)
 - a. FSS Grant Request Approval
 - b. 2026 Payment Standards

7. **BILLS & COMMUNICATIONS**

- a.** Financial Report (Attachment 4 – Pg. 21)
- b.** HCV Report (Attachment 5 – Pg. 43)
- c.** Housing Management Report (Attachment 6 – Pg. 47)
- d.** Rehab Programs Report (Attachment 7 – Pg. 53)
- e.** Executive Director Report (Attachment 8 – Pg. 57)

8. **COMMISSIONER COMMENTS**

9. **NEXT MEETING:** November 19th, 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
Justin Grecula, term expiring 12/31/27



**Brainerd HRA
BOARD MEETING MINUTES
Wednesday, September 24th, 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, September 24th, 2025.

1. CALL TO ORDER:

Chair Duval called the meeting to order at 1:01 p.m.

2. ROLL CALL:

Present: Commissioners Allie Verchota, Kevin Yeager, Mike Duval, Justin Grecula, and Janet Decker.

Absent: Commissioner Katie Deblock, and Wayne Erickson.

Staff: Karen Young, Hannah Gangl, Brit Thompson

3. REVIEW AND APPROVE AGENDA:

Commissioner Yeager motioned to approve the agenda for Wednesday, September 24th, 2025, as presented. Seconded by Commissioner Grecula. Motion Carried Unanimously.

4. PUBLIC HEARING:

Staff presented the Annual Plan and Five-Year Action Plan required by HUD.

Public hearing opened at 1:01 PM; no public comments received. Public hearing closed at 1:01 PM.

Commissioner Verchota motioned to adopt Resolution 2025-06 approving the Annual Plan and Five-Year Action Plan. Seconded by Commissioner Yeager. Motion Carried Unanimously via Roll Call Vote.

5. APPROVAL OF MINUTES:

August 27, 2025 minutes approved with amendment (motion to adjourn attributed to Commissioner Verchota and Seconded by Commissioner Yaeger).

Motion to approve amended minutes by Commissioner Yaeger, seconded by Commissioner Grecula. Motion Carried.

6. UNFINISHED BUSINESS:

None.

7. NEW BUSINESS:

None.

8. **BILLS & COMMUNICATIONS:**

a. **Financial Report:**

Presented by Karen Young.

Received additional \$59,495 from Trail Ridge Townhomes sale; total proceeds \$233,786. Funds assigned for replacement housing in General Fund, Fund balance. HUD financial ratios reviewed; overall satisfactory.

Commissioner Yeager motioned to approve payments as presented. Seconded by Commissioner Grecula. Motion Carried.

b. **HCV Report:**

Presented by Karen Young (on behalf of Mallory Demel).

August utilization: Unit months leased ~65%, HAP utilization 73.7%. Shortfall prevention calls ongoing; likely to resolve without entering shortfall. Applied for additional set-aside funding; not expected in time.

Bring It Home program: Due diligence due Oct 15; estimated 36–49 vouchers.

Bridges Program: 12 vouchers leased.

FSS Program: 48 active participants; 3 graduates received \$13,000 total in escrow payouts.

c. **Housing Management Report:**

Presented by Hannah Gangl.

Valleyview Townhomes: 100% occupancy; 24 on waiting list.

ROSS Program: 20 active participants; 27 CSFP food boxes distributed.

Vacancy report: 1 vacant unit in August, now leased.

d. **Rehab Programs Report:**

Presented by Karen Young (on behalf of John Schommer).

Awaiting funding decision on \$600,000 Small Cities grant for Washington Street lighting project.

Current projects: 1 Crow Wing County Housing Trust Fund, 2 MN Housing loans, 1 Small Cities project.

e. **Executive Director Report:**

Presented by Karen Young (on behalf of Eric Charpentier).

Letter sent to Brainerd EDA expressing interest in Wright Street Extension properties.

Developer interest in tax credit housing project; EDA lukewarm but open.

Brainerd City Council approved preliminary levy request at maximum amount.

Crow Wing County approved the operating levy request but zeroed Housing Trust Fund contribution for 2026.

9. **COMMISSIONER COMMENTS:**

Appreciation expressed to staff and liaison for budget preparation and council engagement.

Inquiry about permanent housekeeper: interviews conducted this week.

10. **ADJOURNMENT:**

**Motion to adjourn by Commissioner Verchota, seconded by Commissioner Grecula.
Motion Carried. Meeting adjourned at 1:27 PM.**

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To: Brainerd HRA Board Members
From: Eric Charpentier, Executive Director
Date: October 22nd, 2025
Re: Strategic Goals Quarterly Update

We have updated the status of the goals that we have been working on in the third 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 |
|--|--|---|
| <p>Goal 1: Workforce Retention and Development – High Priority</p> | <p>Maintain stable workforce – focus on retention and additions.</p> | <p><i>In quarter 3 we transitioned two staff into new management roles for our housing department and rental assistance department. We presented our general fund budget that shows a continued emphasis on bringing our wages in line with our relevant market.</i></p> |
| | <p>Support well-trained, competent, and professional workforce.</p> | <p><i>Training opportunities continue to be a focus for our staff, particularly our staff that have moved into new roles.</i></p> |
| | <p>Succession planning – transfer of institutional knowledge preserved and applied through cross-training.</p> | <p><i>Staff cross training and providing support across departments, locating, and encouraging training events for staff to attend</i></p> |
| | <p>Monitor staff capacity and well-being while managing 3 HRA’s.</p> | <p><i>Staff were presented with an opportunity to review Pequot HRA again and ultimately decided against pursuing this opportunity at this time.</i></p> |
| <p>Goal 2: Intentional Decisions for Properties to be Redeveloped or Rehabilitated</p> | <p>Washington Street redevelopment and SCDP grant scheduled for 2026.</p> | <p><i>Funding awards were not completed in Quarter 3</i></p> |
| | <p>Possible development/redevelopment of ISD 181 site, Andrew Street site, Wright Street extension site</p> | <p><i>Staff have received valuable feedback from a developer interested in the Wright Street property for a potential tax credit affordable housing project. We are also fielding inquiries into the Gustafson Park property that the City owns. ISD 181 property was sold to a private developer.</i></p> |
| | <p>Continued support of the proposed redevelopment project at 805 Laurel Street</p> | <p><i>The developer continues to express their desire to get a project moving forward on this site. The workforce housing development program will be releasing an RFP in Q4 that the developer is looking at applying for funding. The CWC HTF funding may get pulled for this project if there is not substantial progress made towards a start date before year end.</i></p> |

| | | |
|---------------------------|---|---|
| | 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>No updates to this initiative in Q3</i> |
| Goal 3: Engage Developers | Guide and mentor developers to greater successes through our expertise. | <i>We have spoken with 1 developer about the potential opportunity on Wright street. We have reached out to another developer to gauge interest in a land trust project.</i> |
| | Collaborate with local non-profit builders such as Lakes Area Habitat for Humanity and Central Minnesota Housing Partnership on affordable housing projects in Brainerd. | <i>I have reached out to CMHP about the possibility of working together with a land trust project within Brainerd.</i> |
| | Utilize available state and federal funding to help incentivize development in Brainerd. | <i>Staff will be looking at the workforce housing development program to help with the 805 Laurel project. Staff are also ready to help solicit state housing tax credits in support of that project when it gets close enough to have a project start timeline. We are awaiting word on if the City will be funded for the infrastructure grant that we wrote in support of the Outlot E&F project, which should come in Q4.</i> |
| | Continue to review management and shared services contracts to supplement and increase agency revenue. | <i>Our operational budget was given preliminary approval through the CWC Commissioners, which does include an increase in our management fees for 2026.</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 anticipate working with the park board along with City staff and Council on the potential of acquiring the Gustafson park land in NE Brainerd. Staff will continue to work with the City and the</i> |

| | | |
|--|--|---|
| | | <i>EDA to acquire a portion of land within the Wright street extension.</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.. | <i>Staff are looking at potential land that the HRA may be able to acquire that would allow us to partner on a land trust build. Staff have had an initial conversation with City Staff to inquire about the viability of such a project within the City.</i> |
| 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 Q3 for an update to the City Council.</i> |
| | | |

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To: Brainerd HRA Board Members
From: Mallory Demel, Rental Assistance Manager
Date: October 15, 2025
Re: Approval of Family Self-Sufficiency (FSS) Program Grant Application

On September 29th, 2025, the FY25 Family Self-Sufficiency Program grant notice of funding opportunity was released, with a due date of October 29th, 2025. We anticipate submitting the grant package after obtaining board approval at this meeting.

The grant period is January 1, 2026, to December 31, 2026, and our request in the amount of \$106,422 will be used solely to cover salary, benefits and training stipend for a full time position. Funding announcements are expected mid to late December.

Action Requested: Approval of the submission of the Family Self-Sufficiency Program grant application.

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Application for Federal Assistance SF-424

Version 04

| | | |
|---|---|--|
| <p>* 1. Type of Submission:</p> <p><input type="radio"/> Preapplication</p> <p><input checked="" type="radio"/> Application</p> <p><input type="radio"/> Changed/Corrected Application</p> | <p>* 2. Type of Application:</p> <p><input checked="" type="radio"/> New</p> <p><input type="radio"/> Continuation</p> <p><input type="radio"/> Revision</p> | <p>* If Revision, select appropriate letter(s):</p> <p><input type="text"/></p> <p>* Other (Specify)</p> <p><input type="text"/></p> |
|---|---|--|

| | |
|---|--|
| <p>* 3. Date Received:</p> <p><input type="text"/></p> | <p>4. Applicant Identifier:</p> <p><input type="text"/></p> |
|---|--|

| | |
|--|---|
| <p>5a. Federal Entity Identifier:</p> <p><input type="text"/></p> | <p>* 5b. Federal Award Identifier:</p> <p><input type="text"/></p> |
|--|---|

State Use Only:

| | |
|---|---|
| <p>6. Date Received by State: <input type="text"/></p> | <p>7. State Application Identifier: <input type="text"/></p> |
|---|---|

8. APPLICANT INFORMATION:

*** a. Legal Name:**

| | |
|--|--|
| <p>* b. Employer/Taxpayer Identification Number (EIN/TIN):</p> <p><input type="text" value="41-0950146"/></p> | <p>* c. UEI:</p> <p><input type="text" value="ZTD1JH7FDHP6"/></p> |
|--|--|

d. Address:

| | |
|-----------------------------|---|
| * Street1: | <input type="text" value="324 E RIVER RD"/> |
| Street2: | <input type="text"/> |
| * City: | <input type="text" value="BRAINERD"/> |
| County: | <input type="text"/> |
| * State: | <input type="text" value="Minnesota"/> |
| Province: | <input type="text"/> |
| * Country: | <input type="text" value="UNITED STATES"/> |
| * Zip / Postal Code: | <input type="text" value="56401-3504"/> |

e. Organizational Unit:

Department Name:

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

| | |
|--|--|
| Prefix: <input type="text"/> | * First Name: <input type="text" value="Carrie"/> |
| Middle Name: <input type="text"/> | |
| * Last Name: <input type="text" value="Burrell"/> | |
| Suffix: <input type="text" value="Mrs."/> | |

Title:

Organizational Affiliation:

| | |
|--|---|
| * Telephone Number: <input type="text" value="218-824-3427"/> | Fax Number: <input type="text"/> |
|--|---|

*** Email:**

Application for Federal Assistance SF-424

Version 04

9. Type of Applicant 1: Select Applicant Type:

Public/Indian Housing Authority

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

-Public and Indian Housing

11. Catalog of Federal Domestic Assistance Number:

14.896

CFDA Title:

Family Self-Sufficiency Program

*** 12. Funding Opportunity Number:**

PIH-FSS-26-001

* Title:

Family Self-Sufficiency (FSS) - Renewal Applicants

13. Competition Identification Number:

PIH-FSS-26-001-117617

Title:

Family Self-Sufficiency (FSS) - Renewal Applicants

14. Areas Affected by Project (Cities, Counties, States, etc.):

*** 15. Descriptive Title of Applicant's Project:**

Brainerd HRA FSS

Attach supporting documents as specified in agency instructions.

Application for Federal Assistance SF-424

Version 04

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

| | |
|---------------------|-------------------------------------|
| * a. Federal | <input type="text" value="106422"/> |
| * b. Applicant | <input type="text" value="0"/> |
| * c. State | <input type="text" value="0"/> |
| * d. Local | <input type="text" value="0"/> |
| * e. Other | <input type="text" value="0"/> |
| * f. Program Income | <input type="text" value="0"/> |
| * g. TOTAL | <input type="text" value="106422"/> |

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)**

- Yes
- No

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

**** I AGREE**

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: * Date Signed:

Application for Federal Assistance SF-424

Version 04

*** Applicant Federal Debt Delinquency Explanation**

The following field should contain an explanation if the Applicant organization is delinquent on any Federal Debt. Maximum number of characters that can be entered is 4,000. Try and avoid extra spaces and carriage returns to maximize the availability of space.



To: Brainerd HRA Board Members
 From: Mallory Demel, Rental Assistance Manager
 Date: October 15, 2025
 Re: FY2026 Fair Market Rents & Payment Standards

The FY2026 Fair Market Rents (FMRs) were published last month. FMRs for FY2026 have increased \$55 - \$79 per bedroom size, which we anticipated due to continually increasing rents in our area.

| | 0BR | 1BR | 2BR | 3BR | 4BR |
|-------------------|-------|-------|---------|---------|---------|
| FY2025 FMR | \$717 | \$797 | \$1,045 | \$1,266 | \$1,500 |
| FY2026 FMR | \$772 | \$854 | \$1,120 | \$1,345 | \$1,569 |
| Difference | \$55+ | \$57+ | \$75+ | \$79+ | \$69+ |

Our current payment standards (2025) are set to a range of 114.00% - 119.27% of the FY2025 FMRs, which is above the maximum level (110%) that we can select without obtaining a waiver from HUD. Because we are already above 110% of the FY2025 FMRs, we decided to continue to use our current payment standards to help decrease the percentages of FMRs closer to where we would like to see them (95%-110%).

The chart below shows that, by leaving our payment standards as is, we can decrease the percentage of the FY2026 FMR to under 110%, with the exception of the 3-bedroom FMR.

| | 0BR | 1BR | 2BR | 3BR | 4BR |
|------------------------------------|----------|---------|----------|---------|---------|
| FY2025 FMR | \$717 | \$797 | \$1,045 | \$1,266 | \$1,500 |
| % of 2025 FMR | 114.37% | 115.43% | 115.79% | 119.27% | 114.00% |
| FY2026 FMR | \$772 | \$854 | \$1,120 | \$1,345 | \$1,569 |
| % of 2026 FMR | 106.22% | 107.73% | 108.03% | 112.27% | 109.00% |
| Current Payment Standard | \$820 | \$920 | \$1,210 | \$1,510 | \$1,710 |
| % Difference from 2025-2026 | (-)8.15% | (-)7.7% | (-)7.76% | (-)7% | (-)5% |

Action Requested: None - Staff recommendation is to continue to use the current payment standards and not increase them for FY2026.

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To: Brainerd HRA Board Members
From: Karen Young, Finance Director
Date: October 13, 2025
Re: October Financial Report

Please find attached the financial information for September 2025.

2026 Budget Preparation

Staff are working on the 2026 budgets, which will be presented at the November meeting.

Federal Government Shutdown Funding Update

HCV funding through the end of the year has been confirmed by HUD for both HAP and Administrative Fees. HCV FSS grant funding is obligated in eLOCCS and we will be funded through the end of the year for FSS. Public Housing Operating Subsidy and ROSS grant funding is obligated in eLOCCS through the end of the year, and we will be funded for those programs as well.

Old National Bank (ONB)

Bremer Bank will officially transition to Old National Bank on October 20th. We will start to use the ONB online banking services on that date. Staff have been attending training regarding the new system.

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 | Mar | Apr | May | June | July | Aug | Sept |
|-------------------------------|-----------|---------------------------|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Quick Ratio | 12 | QR <1 =0, QR >2 =12 | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 |
| Months Expended Net Assets | 11 | MENA <1.0= 0, ME >4 =11 | 11.00 | 11.00 | 11.00 | 11.00 | 11.00 | 11.00 | 11.00 | 11.00 | 11.00 | 11.00 |
| Debt Svc Coverage | 2 | DSC < 1 = 0, DSC >1.25 =2 | 2.00 | 2.00 | 2.00 | 2.00 | 0.00 | 0.00 | 0.00 | 2.00 | 2.00 | 2.00 |
| Total Points | 25 | | 25.00 | 25.00 | 25.00 | 25.00 | 23.00 | 23.00 | 23.00 | 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 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 |
| Tenant Accounts Receivable | 5 | TAR <1.5%=5, TAR >2.5% =0 | 5.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.00 | 2.00 |
| Accounts Payable | 4 | AP < .75 = 4, AP >1.5 =0 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 |
| Total Points | 25 | | 25.00 | 20.00 | 20.00 | 20.00 | 20.00 | 20.00 | 20.00 | 20.00 | 22.00 | 22.00 |
| Total of Above Ratios | 50 | | 50.00 | 45 | 45 | 45 | 43 | 43 | 43 | 45 | 47 | 47 |

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

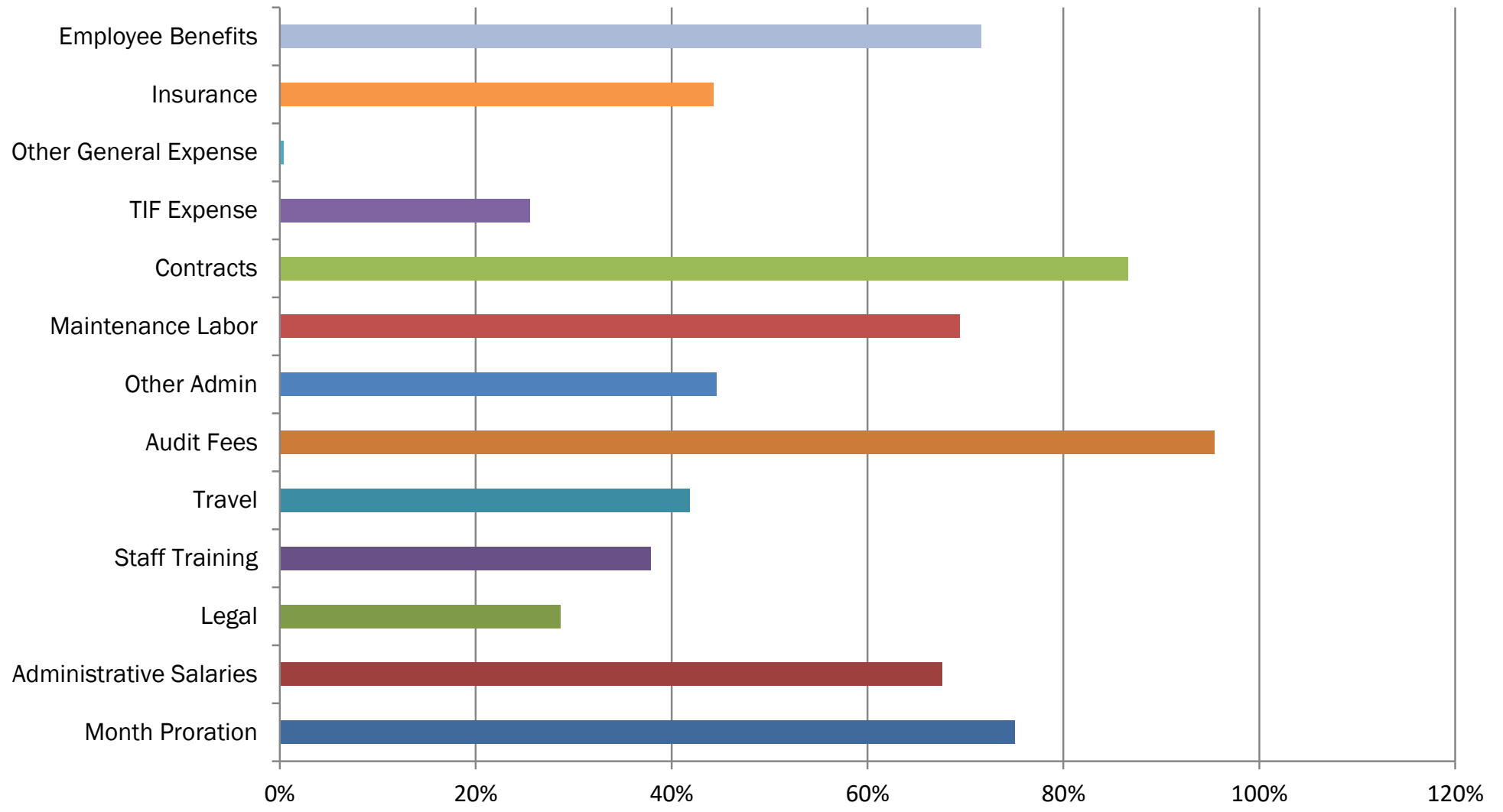
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September 2025 Operating Account Balances

| Property/Program | September 2024 | August 2025 | September 2025 |
|-------------------------|-----------------------|-----------------------|-----------------------|
| General Fund | \$576,652.65 | \$906,704.21 | \$903,281.53 |
| Housing Rehab Program | \$202,946.98 | \$251,552.33 | \$254,214.72 |
| Bridges | \$7,755.00 | -\$12,162.17 | -\$11,353.77 |
| Crow Wing County HRA | \$1,769,743.11 | \$2,111,179.32 | \$2,077,427.10 |
| Public Housing | \$1,069,486.58 | \$979,069.42 | \$1,009,620.94 |
| Valley View | \$355,557.01 | \$453,115.45 | \$461,562.61 |
| Brainerd South | \$60,412.18 | \$75,782.74 | \$74,865.44 |
| Housing Choice Voucher | \$92,665.56 | \$42,775.48 | \$19,516.56 |
| Total | \$4,135,219.07 | \$4,808,016.78 | \$4,789,135.13 |

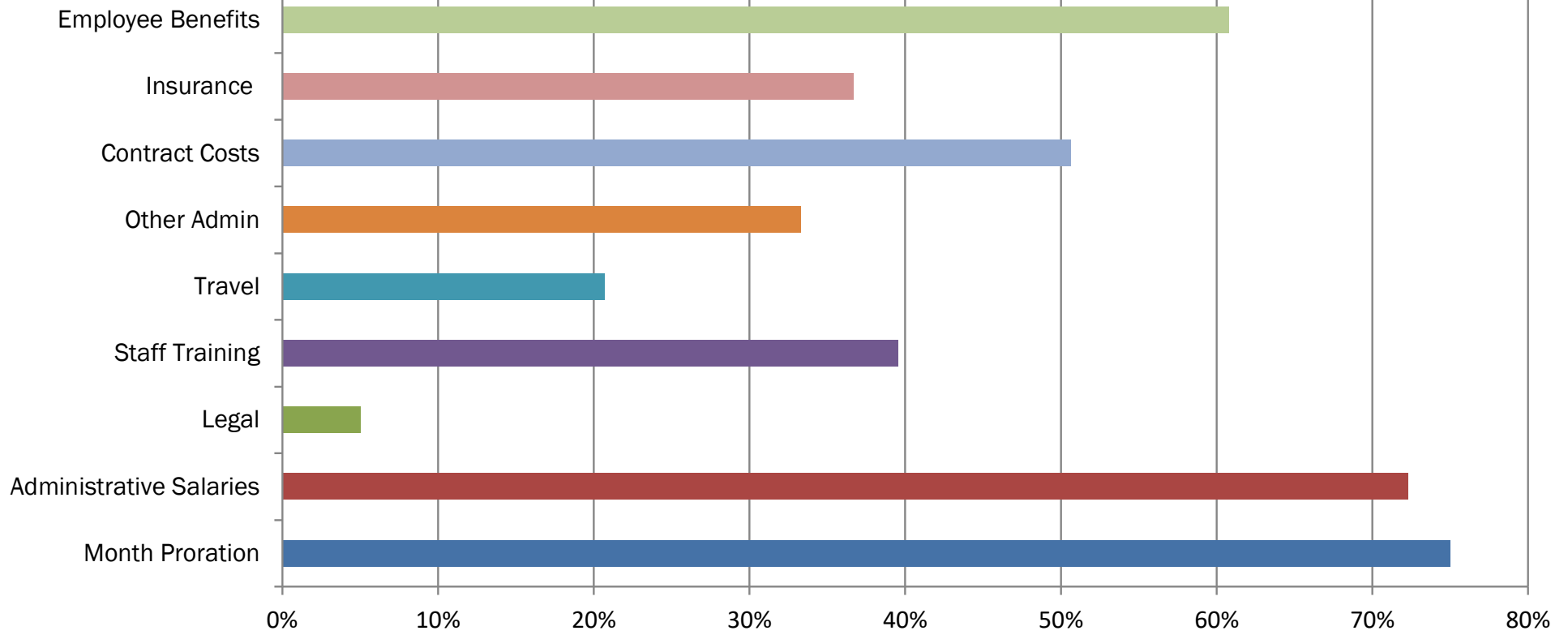
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September 2025 YTD General Fund Expense/Annual Budget Comparison

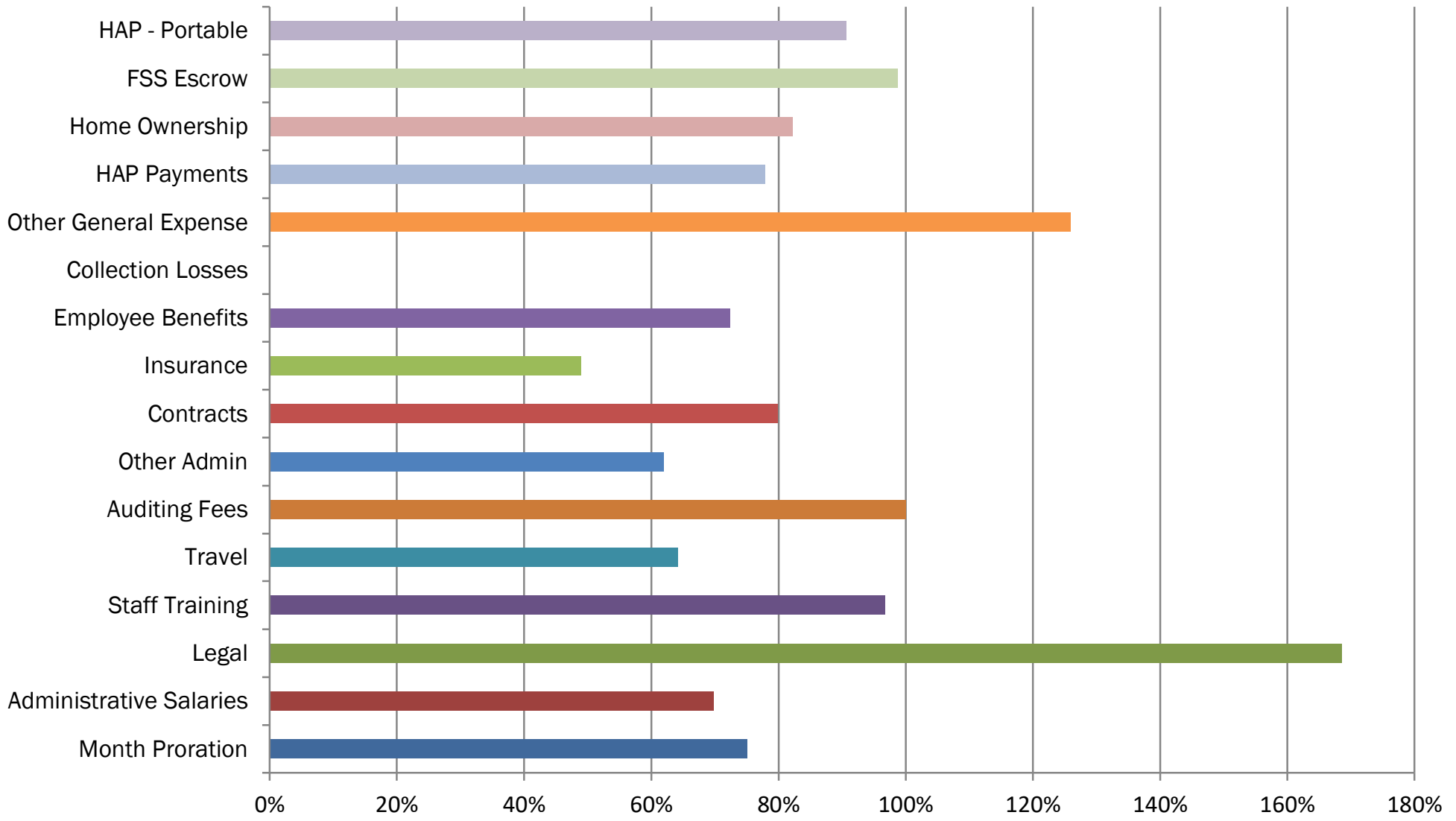


Contract Costs: Yearly software contract paid for PHA Web. 3rd quarter paid for HR services.

September 2025 YTD Housing Rehab Expense/Annual Budget Comparison



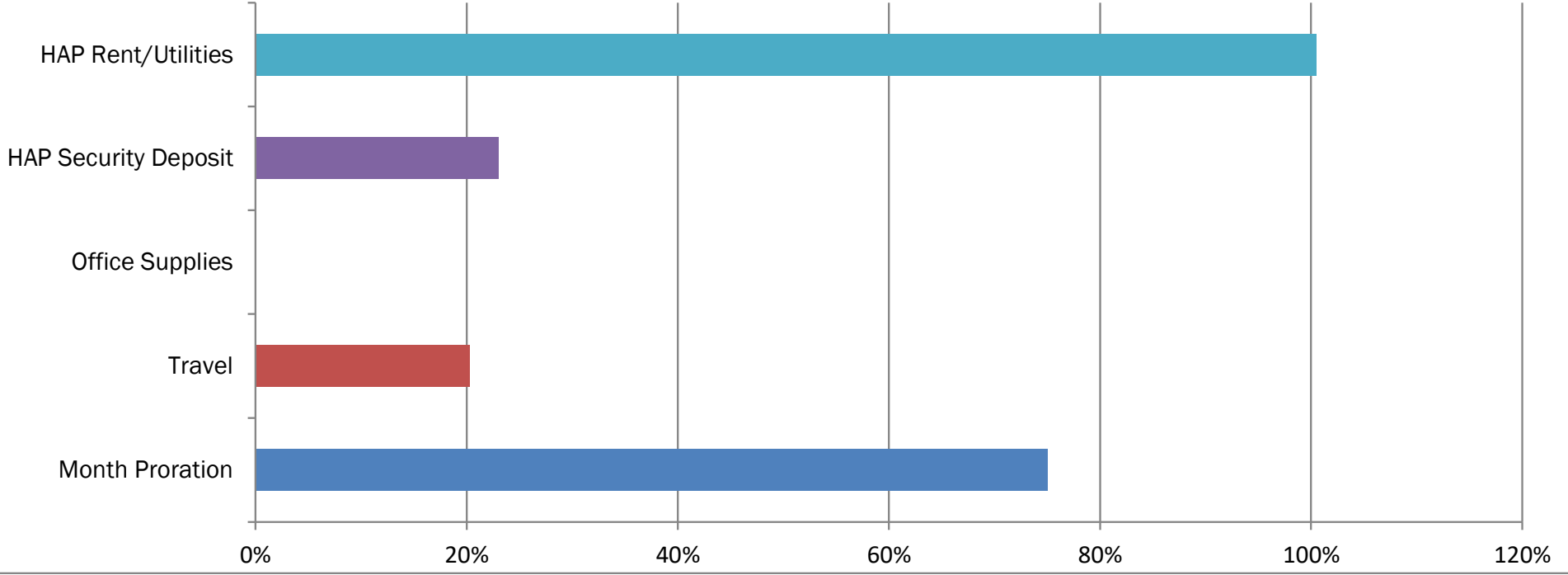
September 2025 YTD Housing Choice Voucher Expense/Annual Budget Comparison



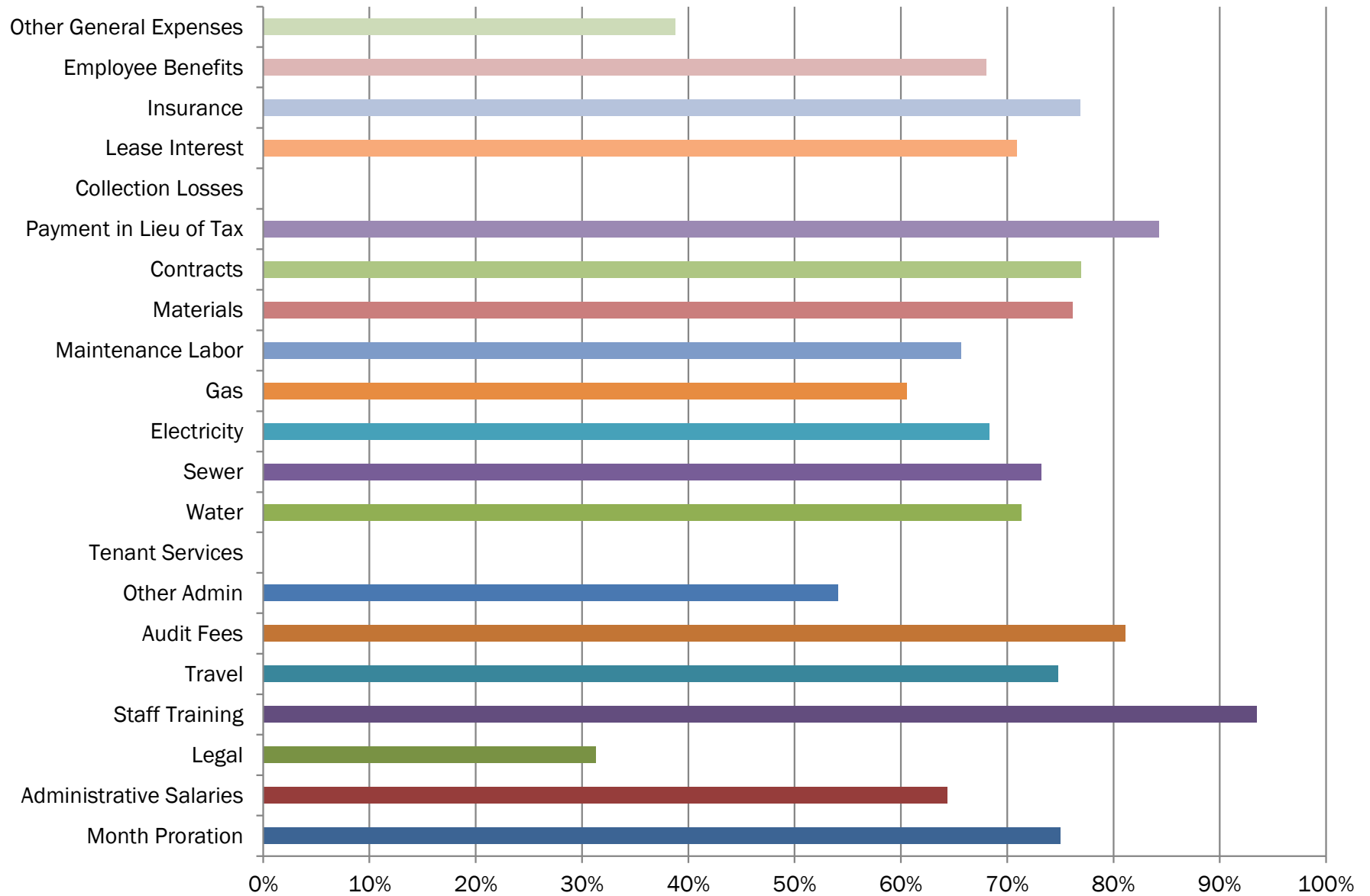
Training: National HCV and NAHRO training.

Legal: Legal costs related to Human Resources issues and participant claims.

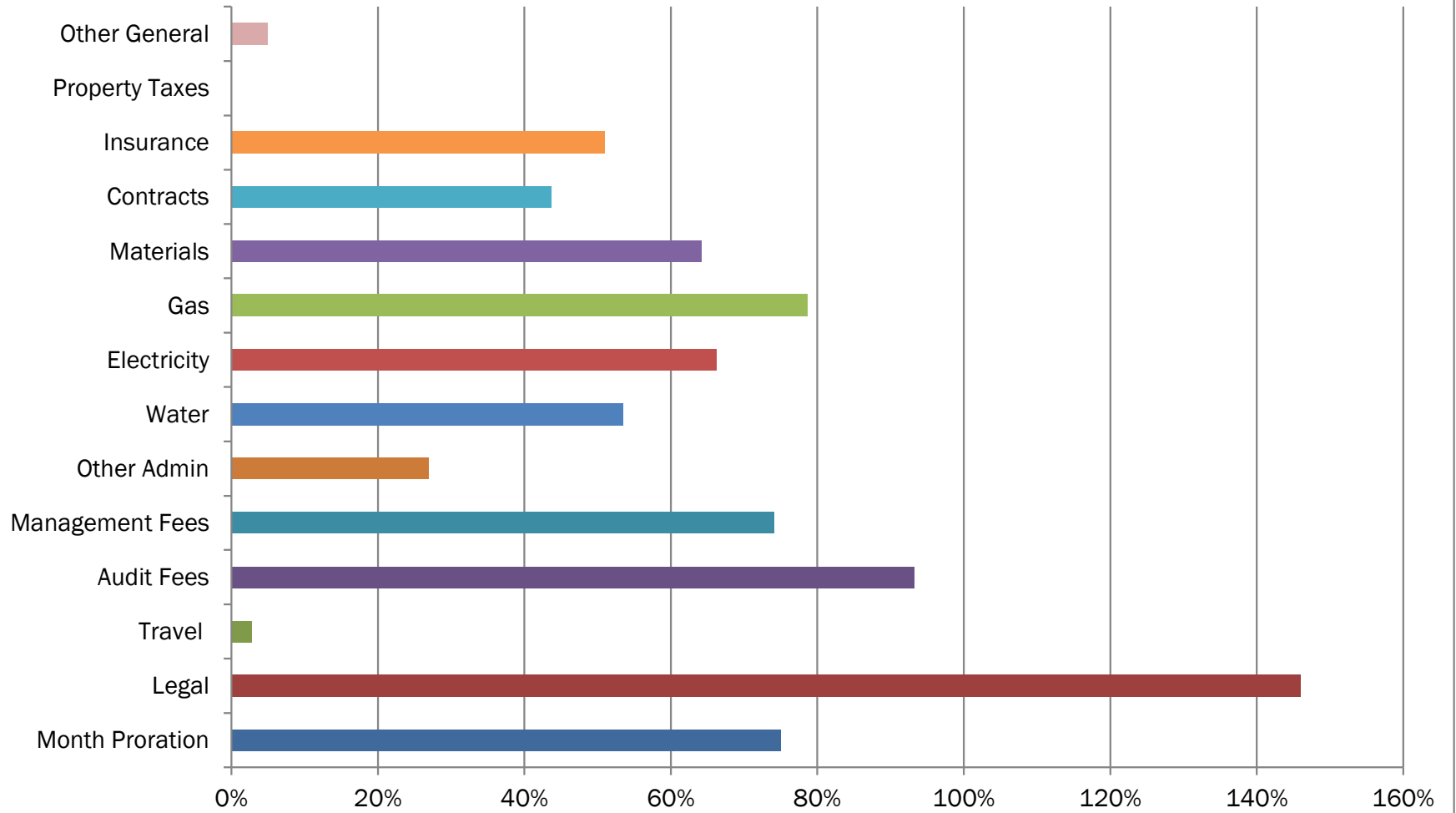
September 2025 YTD Bridges Expense/Annual Budget Comparison



September 2025 YTD Public Housing Expense/Annual Budget Comparison



September 2025 YTD Valley View Expense/Annual Budget Comparison



Brainerd HRA
Operating Statement
Nine Months Ending 09/30/2025
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 | 3,274.15 | 1,250.00 | 2,024.15 | 25,897.62 | 11,250.00 | 14,647.62 | 15,000.00 | 10,897.62 |
| Operating Transfer In | 0.00 | 925.42 | (925.42) | 0.00 | 8,328.75 | (8,328.75) | 11,105.00 | (11,105.00) |
| Other Income | 82.00 | 1,104.17 | (1,022.17) | 5,143.72 | 9,937.50 | (4,793.78) | 13,250.00 | (8,106.28) |
| City Tax Settlements | 0.00 | 14,496.67 | (14,496.67) | 96,804.38 | 130,470.00 | (33,665.62) | 173,960.00 | (77,155.62) |
| Developer Revenue | 0.00 | 0.00 | 0.00 | 233,786.21 | 0.00 | 233,786.21 | 0.00 | 233,786.21 |
| Management Fees | 23,489.73 | 22,395.00 | 1,094.73 | 207,231.23 | 201,555.00 | 5,676.23 | 268,740.00 | (61,508.77) |
| Loan Interest Revenue | 0.00 | 679.17 | (679.17) | 0.00 | 6,112.50 | (6,112.50) | 8,150.00 | (8,150.00) |
| TOTAL INCOME | 26,845.88 | 40,850.43 | (14,004.55) | 568,863.16 | 367,653.75 | 201,209.41 | 490,205.00 | 78,658.16 |
| EXPENSES | | | | | | | | |
| ADMINISTRATIVE | | | | | | | | |
| Admin Salaries | 20,152.53 | 21,675.00 | 1,522.47 | 175,903.73 | 195,075.00 | 19,171.27 | 260,100.00 | 84,196.27 |
| Legal | 0.00 | 416.67 | 416.67 | 1,430.26 | 3,750.00 | 2,319.74 | 5,000.00 | 3,569.74 |
| Staff Training | 1,875.00 | 833.33 | (1,041.67) | 3,783.91 | 7,500.00 | 3,716.09 | 10,000.00 | 6,216.09 |
| Travel | 5.25 | 41.67 | 36.42 | 209.08 | 375.00 | 165.92 | 500.00 | 290.92 |
| Auditing Fees | (1,212.50) | 833.33 | 2,045.83 | 9,537.50 | 7,500.00 | (2,037.50) | 10,000.00 | 462.50 |
| Other Admin | 310.59 | 908.33 | 597.74 | 4,860.95 | 8,175.00 | 3,314.05 | 10,900.00 | 6,039.05 |
| TOTAL ADMINISTRATIVE | 21,130.87 | 24,708.33 | 3,577.46 | 195,725.43 | 222,375.00 | 26,649.57 | 296,500.00 | 100,774.57 |
| MAINTENANCE | | | | | | | | |
| Labor | 1,838.76 | 1,950.00 | 111.24 | 16,238.46 | 17,550.00 | 1,311.54 | 23,400.00 | 7,161.54 |
| Contracts | 721.28 | 1,493.33 | 772.05 | 15,521.48 | 13,440.00 | (2,081.48) | 17,920.00 | 2,398.52 |
| TOTAL MAINTENANCE | 2,560.04 | 3,443.33 | 883.29 | 31,759.94 | 30,990.00 | (769.94) | 41,320.00 | 9,560.06 |
| OTHER | | | | | | | | |
| TIF Expense | 0.00 | 10.83 | 10.83 | 33.20 | 97.50 | 64.30 | 130.00 | 96.80 |
| Other General Exp | 0.00 | 3,152.17 | 3,152.17 | 139.30 | 28,369.50 | 28,230.20 | 37,826.00 | 37,686.70 |
| Insurance | 571.66 | 968.33 | 396.67 | 5,144.94 | 8,715.00 | 3,570.06 | 11,620.00 | 6,475.06 |
| Employee Benefits | 9,207.44 | 9,389.17 | 181.73 | 80,640.70 | 84,502.50 | 3,861.80 | 112,670.00 | 32,029.30 |
| TOTAL OTHER | 9,779.10 | 13,520.50 | 3,741.40 | 85,958.14 | 121,684.50 | 35,726.36 | 162,246.00 | 76,287.86 |
| TOTAL EXPENSES | 33,470.01 | 41,672.16 | 8,202.15 | 313,443.51 | 375,049.50 | 61,605.99 | 500,066.00 | 186,622.49 |
| SURPLUS | (6,624.13) | (821.73) | (5,802.40) | 255,419.65 | (7,395.75) | 262,815.40 | (9,861.00) | 265,280.65 |

Brainerd HRA
Operating Statement
Nine Months Ending 09/30/2025
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) | 436.12 | 375.00 | 61.12 | 500.00 | (63.88) |
| Other Inc - Mgnt Fees | 10,000.00 | 10,000.00 | 0.00 | 90,000.00 | 90,000.00 | 0.00 | 120,000.00 | (30,000.00) |
| Other Inc - MHFA | 41,493.85 | 27,566.67 | 13,927.18 | 96,267.15 | 248,100.00 | (151,832.85) | 330,800.00 | (234,532.85) |
| SC Grant Admin | 0.00 | 1,895.83 | (1,895.83) | 14,955.61 | 17,062.50 | (2,106.89) | 22,750.00 | (7,794.39) |
| TOTAL INCOME | 51,493.85 | 39,504.17 | 11,989.68 | 201,658.88 | 355,537.50 | (153,878.62) | 474,050.00 | (272,391.12) |
| EXPENSES | | | | | | | | |
| ADMINISTRATIVE | | | | | | | | |
| Admin Salaries | 8,320.48 | 8,847.50 | 527.02 | 76,730.16 | 79,627.50 | 2,897.34 | 106,170.00 | 29,439.84 |
| Legal | 0.00 | 416.67 | 416.67 | 252.00 | 3,750.00 | 3,498.00 | 5,000.00 | 4,748.00 |
| Staff Training | 0.00 | 416.67 | 416.67 | 1,977.50 | 3,750.00 | 1,772.50 | 5,000.00 | 3,022.50 |
| Travel | 71.40 | 125.00 | 53.60 | 310.52 | 1,125.00 | 814.48 | 1,500.00 | 1,189.48 |
| Other Admin | 17.50 | 491.67 | 474.17 | 1,963.81 | 4,425.00 | 2,461.19 | 5,900.00 | 3,936.19 |
| TOTAL ADMINISTRATIVE | 8,409.38 | 10,297.51 | 1,888.13 | 81,233.99 | 92,677.50 | 11,443.51 | 123,570.00 | 42,336.01 |
| MAINTENANCE | | | | | | | | |
| Contracts Costs | 37,443.00 | 25,000.00 | (12,443.00) | 151,978.37 | 225,000.00 | 73,021.63 | 300,000.00 | 148,021.63 |
| TOTAL MAINTENANCE | 37,443.00 | 25,000.00 | (12,443.00) | 151,978.37 | 225,000.00 | 73,021.63 | 300,000.00 | 148,021.63 |
| OTHER | | | | | | | | |
| Insurance | 0.00 | 134.17 | 134.17 | 590.20 | 1,207.50 | 617.30 | 1,610.00 | 1,019.80 |
| Employee Benefits | 2,979.08 | 3,561.25 | 582.17 | 25,967.46 | 32,051.25 | 6,083.79 | 42,735.00 | 16,767.54 |
| TOTAL OTHER | 2,979.08 | 3,695.42 | 716.34 | 26,557.66 | 33,258.75 | 6,701.09 | 44,345.00 | 17,787.34 |
| TOTAL EXPENSES | 48,831.46 | 38,992.93 | (9,838.53) | 259,770.02 | 350,936.25 | 91,166.23 | 467,915.00 | 208,144.98 |
| SURPLUS | 2,662.39 | 511.24 | 2,151.15 | (58,111.14) | 4,601.25 | (62,712.39) | 6,135.00 | (64,246.14) |

Brainerd HRA
Operating Statement
Nine Months Ending 09/30/2025
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 | 173,061.00 | 167,207.50 | 5,853.50 | 1,608,290.00 | 1,504,867.50 | 103,422.50 | 2,006,490.00 | (398,200.00) |
| Admin Fees Earned | 44,058.17 | 30,920.00 | 13,138.17 | 286,759.49 | 278,280.00 | 8,479.49 | 371,040.00 | (84,280.51) |
| Investment Interest | 122.20 | 250.00 | (127.80) | 870.42 | 2,250.00 | (1,379.58) | 3,000.00 | (2,129.58) |
| Other Income | 108.19 | 2,083.33 | (1,975.14) | 22,834.69 | 18,750.00 | 4,084.69 | 25,000.00 | (2,165.31) |
| TOTAL REVENUE | 217,349.56 | 200,460.83 | 16,888.73 | 1,918,754.60 | 1,804,147.50 | 114,607.10 | 2,405,530.00 | (486,775.40) |
| EXPENSES | | | | | | | | |
| ADMINISTRATIVE | | | | | | | | |
| Admin Salaries | 18,038.41 | 19,784.17 | 1,745.76 | 165,695.36 | 178,057.50 | 12,362.14 | 237,410.00 | 71,714.64 |
| Legal | 2,166.50 | 225.00 | (1,941.50) | 4,549.30 | 2,025.00 | (2,524.30) | 2,700.00 | (1,849.30) |
| Staff Training | 25.00 | 416.67 | 391.67 | 4,838.79 | 3,750.00 | (1,088.79) | 5,000.00 | 161.21 |
| Travel | 47.60 | 125.00 | 77.40 | 963.27 | 1,125.00 | 161.73 | 1,500.00 | 536.73 |
| Auditing Fees | 0.00 | 860.83 | 860.83 | 10,330.00 | 7,747.50 | (2,582.50) | 10,330.00 | 0.00 |
| Other Admin | 748.62 | 650.00 | (98.62) | 4,834.03 | 5,850.00 | 1,015.97 | 7,800.00 | 2,965.97 |
| TOTAL ADMINISTRATIVE | 21,026.13 | 22,061.67 | 1,035.54 | 191,210.75 | 198,555.00 | 7,344.25 | 264,740.00 | 73,529.25 |
| MAINTENANCE | | | | | | | | |
| Contracts | 780.82 | 2,560.00 | 1,779.18 | 24,534.62 | 23,040.00 | (1,494.62) | 30,720.00 | 6,185.38 |
| TOTAL MAINTENANCE | 780.82 | 2,560.00 | 1,779.18 | 24,534.62 | 23,040.00 | (1,494.62) | 30,720.00 | 6,185.38 |
| OTHER EXPENSE | | | | | | | | |
| Insurance | 626.20 | 958.75 | 332.55 | 5,635.80 | 8,628.75 | 2,992.95 | 11,505.00 | 5,869.20 |
| Employee Benefits | 9,720.53 | 10,477.09 | 756.56 | 91,024.49 | 94,293.75 | 3,269.26 | 125,725.00 | 34,700.51 |
| Collection Losses | 0.00 | 208.33 | 208.33 | 0.00 | 1,875.00 | 1,875.00 | 2,500.00 | 2,500.00 |
| Other General Exp | 155.91 | 90.00 | (65.91) | 1,360.38 | 810.00 | (550.38) | 1,080.00 | (280.38) |
| TOTAL OTHER EXPENSE | 10,502.64 | 11,734.17 | 1,231.53 | 98,020.67 | 105,607.50 | 7,586.83 | 140,810.00 | 42,789.33 |
| HAP PAYMENTS | | | | | | | | |
| HAP Payments | 144,668.00 | 152,953.33 | 8,285.33 | 1,428,470.00 | 1,376,580.00 | (51,890.00) | 1,835,440.00 | 406,970.00 |
| Home Ownership | 3,073.00 | 2,769.58 | (303.42) | 27,323.00 | 24,926.25 | (2,396.75) | 33,235.00 | 5,912.00 |
| FSS Escrow | 13,596.00 | 9,905.42 | (3,690.58) | 117,348.00 | 89,148.75 | (28,199.25) | 118,865.00 | 1,517.00 |
| HAP - Portable | 2,910.00 | 1,579.17 | (1,330.83) | 17,183.00 | 14,212.50 | (2,970.50) | 18,950.00 | 1,767.00 |
| TOTAL HAP PAYMENTS | 164,247.00 | 167,207.50 | 2,960.50 | 1,590,324.00 | 1,504,867.50 | (85,456.50) | 2,006,490.00 | 416,166.00 |
| TOTAL EXPENSES | 196,556.59 | 203,563.34 | 7,006.75 | 1,904,090.04 | 1,832,070.00 | (72,020.04) | 2,442,760.00 | 538,669.96 |
| SURPLUS | 20,792.97 | (3,102.51) | 23,895.48 | 14,664.56 | (27,922.50) | 42,587.06 | (37,230.00) | 51,894.56 |

Brainerd HRA
Operating Statement
Nine Months Ending 09/30/2025
Program: 312 - Bridges Project: General

| | Period | Period | Period | YTD | YTD | YTD | Annual | Remaining |
|-----------------------|-----------------|-----------------|-----------------|------------------|------------------|-------------------|-------------------|--------------------|
| | Amount | Budget | Variance | Amount | Budget | Variance | Budget | Budget |
| INCOME | | | | | | | | |
| MHFA HAP Revenue | 8,526.00 | 9,597.50 | (1,071.50) | 75,511.00 | 86,377.50 | (10,866.50) | 115,170.00 | (39,659.00) |
| MHFA Admin Rev | 802.36 | 962.92 | (160.56) | 7,638.64 | 8,666.25 | (1,027.61) | 11,555.00 | (3,916.36) |
| Operating Trans Out | 0.00 | (925.42) | 925.42 | 0.00 | (8,328.75) | 8,328.75 | (11,105.00) | 11,105.00 |
| Other Income | 300.00 | 0.00 | 300.00 | 2,100.00 | 0.00 | 2,100.00 | 0.00 | 2,100.00 |
| TOTAL INCOME | 9,628.36 | 9,635.00 | (6.64) | 85,249.64 | 86,715.00 | (1,465.36) | 115,620.00 | (30,370.36) |
| EXPENSES | | | | | | | | |
| Travel | 5.60 | 33.33 | 27.73 | 81.20 | 300.00 | 218.80 | 400.00 | 318.80 |
| Office Supplies | 0.00 | 4.17 | 4.17 | 0.00 | 37.50 | 37.50 | 50.00 | 50.00 |
| HAP - Sec Dep | 0.00 | 187.50 | 187.50 | 920.00 | 1,687.50 | 767.50 | 2,250.00 | 1,330.00 |
| HAP Payments | 8,826.00 | 9,410.00 | 584.00 | 76,391.00 | 84,690.00 | 8,299.00 | 112,920.00 | 36,529.00 |
| TOTAL EXPENSES | 8,831.60 | 9,635.00 | 803.40 | 77,392.20 | 86,715.00 | 9,322.80 | 115,620.00 | 38,227.80 |
| SURPLUS | 796.76 | 0.00 | 796.76 | 7,857.44 | 0.00 | 7,857.44 | 0.00 | 7,857.44 |

Brainerd HRA
Operating Statement
Nine Months Ending 09/30/2025
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 | 75,935.00 | 74,939.17 | 995.83 | 667,287.00 | 674,452.50 | (7,165.50) | 899,270.00 | (231,983.00) |
| Excess Utilities | 728.00 | 325.00 | 403.00 | 3,672.00 | 2,925.00 | 747.00 | 3,900.00 | (228.00) |
| Operating Subsidy | 37,043.33 | 28,040.42 | 9,002.91 | 248,780.33 | 252,363.75 | (3,583.42) | 336,485.00 | (87,704.67) |
| Other Income | 1,952.45 | 2,115.83 | (163.38) | 17,879.09 | 19,042.50 | (1,163.41) | 25,390.00 | (7,510.91) |
| Other Inc - Ross Grant | 7,077.09 | 7,155.83 | (78.74) | 53,006.07 | 64,402.50 | (11,396.43) | 85,870.00 | (32,863.93) |
| Other Income Tenant | 3,837.65 | 2,095.83 | 1,741.82 | 20,126.33 | 18,862.50 | 1,263.83 | 25,150.00 | (5,023.67) |
| Lease Revenue | 8,937.50 | 8,937.50 | 0.00 | 80,437.50 | 80,437.50 | 0.00 | 107,250.00 | (26,812.50) |
| Laundry Income | 1,952.00 | 1,985.83 | (33.83) | 16,805.00 | 17,872.50 | (1,067.50) | 23,830.00 | (7,025.00) |
| Investment Interest | 5,777.13 | 2,083.33 | 3,693.80 | 55,896.98 | 18,750.00 | 37,146.98 | 25,000.00 | 30,896.98 |
| Capital Fund Revenue | 0.00 | 5,500.00 | (5,500.00) | 145,825.00 | 49,500.00 | 96,325.00 | 66,000.00 | 79,825.00 |
| TOTAL INCOME | 143,240.15 | 133,178.74 | 10,061.41 | 1,309,715.30 | 1,198,608.75 | 111,106.55 | 1,598,145.00 | (288,429.70) |
| EXPENSES | | | | | | | | |
| ADMINISTRATIVE | | | | | | | | |
| Admin Salaries | 26,137.63 | 31,029.17 | 4,891.54 | 239,539.49 | 279,262.50 | 39,723.01 | 372,350.00 | 132,810.51 |
| Legal | 388.00 | 741.67 | 353.67 | 2,786.13 | 6,675.00 | 3,888.87 | 8,900.00 | 6,113.87 |
| Staff Training | 931.89 | 1,166.67 | 234.78 | 13,093.86 | 10,500.00 | (2,593.86) | 14,000.00 | 906.14 |
| Travel | 0.00 | 41.67 | 41.67 | 374.17 | 375.00 | 0.83 | 500.00 | 125.83 |
| Auditing Fees | 0.00 | 860.83 | 860.83 | 8,381.55 | 7,747.50 | (634.05) | 10,330.00 | 1,948.45 |
| Other Admin | 1,217.41 | 1,891.66 | 674.25 | 12,288.76 | 17,025.00 | 4,736.24 | 22,700.00 | 10,411.24 |
| TOTAL ADMINISTRATIVE | 28,674.93 | 35,731.67 | 7,056.74 | 276,463.96 | 321,585.00 | 45,121.04 | 428,780.00 | 152,316.04 |
| TENANT SERVICES | | | | | | | | |
| Rec Publication Other | 0.00 | 412.50 | 412.50 | 0.00 | 3,712.50 | 3,712.50 | 4,950.00 | 4,950.00 |
| TOTAL TENANT SERVICES | 0.00 | 412.50 | 412.50 | 0.00 | 3,712.50 | 3,712.50 | 4,950.00 | 4,950.00 |
| UTILITIES | | | | | | | | |
| Water | 4,712.35 | 4,063.33 | (649.02) | 34,803.37 | 36,570.00 | 1,766.63 | 48,760.00 | 13,956.63 |
| Sewer | 6,431.87 | 5,290.42 | (1,141.45) | 46,490.57 | 47,613.75 | 1,123.18 | 63,485.00 | 16,994.43 |
| Electricity | 10,159.30 | 6,963.33 | (3,195.97) | 57,090.44 | 62,670.00 | 5,579.56 | 83,560.00 | 26,469.56 |
| Gas | 1,122.46 | 4,799.58 | 3,677.12 | 34,871.67 | 43,196.25 | 8,324.58 | 57,595.00 | 22,723.33 |
| TOTAL UTILITIES | 22,425.98 | 21,116.66 | (1,309.32) | 173,256.05 | 190,050.00 | 16,793.95 | 253,400.00 | 80,143.95 |
| MAINTENANCE | | | | | | | | |
| Labor | 14,417.54 | 19,389.17 | 4,971.63 | 152,733.93 | 174,502.50 | 21,768.57 | 232,670.00 | 79,936.07 |
| Materials | 3,359.54 | 2,833.33 | (526.21) | 25,895.02 | 25,500.00 | (395.02) | 34,000.00 | 8,104.98 |
| Contracts | 28,129.81 | 21,776.66 | (6,353.15) | 201,173.15 | 195,990.00 | (5,183.15) | 261,320.00 | 60,146.85 |
| TOTAL MAINTENANCE | 45,906.89 | 43,999.16 | (1,907.73) | 379,802.10 | 395,992.50 | 16,190.40 | 527,990.00 | 148,187.90 |
| OTHER | | | | | | | | |
| PILOT | 2,711.85 | 2,529.17 | (182.68) | 25,585.14 | 22,762.50 | (2,822.64) | 30,350.00 | 4,764.86 |
| Collection Losses | 0.00 | 416.67 | 416.67 | 0.00 | 3,750.00 | 3,750.00 | 5,000.00 | 5,000.00 |
| Lease Int Exp - Cintas | 16.67 | 17.50 | 0.83 | 148.91 | 157.50 | 8.59 | 210.00 | 61.09 |
| Casualty Loss-Non Capitalized | 0.00 | 0.00 | 0.00 | 3,472.35 | 0.00 | (3,472.35) | 0.00 | (3,472.35) |
| Insurance | 11,074.62 | 10,804.58 | (270.04) | 99,671.58 | 97,241.25 | (2,430.33) | 129,655.00 | 29,983.42 |
| Employee Benefits | 16,730.01 | 20,796.24 | 4,066.23 | 169,804.53 | 187,166.25 | 17,361.72 | 249,555.00 | 79,750.47 |
| Other General Expense | 133.95 | 259.17 | 125.22 | 1,205.55 | 2,332.50 | 1,126.95 | 3,110.00 | 1,904.45 |
| TOTAL OTHER | 30,667.10 | 34,823.33 | 4,156.23 | 299,888.06 | 313,410.00 | 13,521.94 | 417,880.00 | 117,991.94 |
| TOTAL EXPENSES | 127,674.90 | 136,083.32 | 8,408.42 | 1,129,410.17 | 1,224,750.00 | 95,339.83 | 1,633,000.00 | 503,589.83 |
| SURPLUS | 15,565.25 | (2,904.58) | 18,469.83 | 180,305.13 | (26,141.25) | 206,446.38 | (34,855.00) | 215,160.13 |

Brainerd HRA
Operating Statement
Nine Months Ending 09/30/2025
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 | 18,410.00 | 16,406.67 | 2,003.33 | 158,940.00 | 147,660.00 | 11,280.00 | 196,880.00 | (37,940.00) |
| Excess Utilities | (33.34) | 20.83 | (54.17) | 267.55 | 187.50 | 80.05 | 250.00 | 17.55 |
| Investment Interest | 1,315.28 | 1,000.00 | 315.28 | 11,061.20 | 9,000.00 | 2,061.20 | 12,000.00 | (938.80) |
| Other Income | 50.00 | 0.00 | 50.00 | 573.85 | 0.00 | 573.85 | 0.00 | 573.85 |
| Other Income Tenant | 185.00 | 216.67 | (31.67) | 9,697.16 | 1,950.00 | 7,747.16 | 2,600.00 | 7,097.16 |
| Laundry Income | 55.00 | 66.67 | (11.67) | 479.75 | 600.00 | (120.25) | 800.00 | (320.25) |
| TOTAL INCOME | 19,981.94 | 17,710.84 | 2,271.10 | 181,019.51 | 159,397.50 | 21,622.01 | 212,530.00 | (31,510.49) |
| EXPENSES | | | | | | | | |
| ADMINISTRATIVE | | | | | | | | |
| Legal | 0.00 | 100.00 | 100.00 | 1,752.43 | 900.00 | (852.43) | 1,200.00 | (552.43) |
| Travel | 0.00 | 4.17 | 4.17 | 1.40 | 37.50 | 36.10 | 50.00 | 48.60 |
| Auditing Fees | 2,000.00 | 870.83 | (1,129.17) | 9,750.00 | 7,837.50 | (1,912.50) | 10,450.00 | 700.00 |
| Management Fees | 1,960.00 | 1,960.00 | 0.00 | 17,444.00 | 17,640.00 | 196.00 | 23,520.00 | 6,076.00 |
| Other Admin | 0.00 | 170.00 | 170.00 | 550.00 | 1,530.00 | 980.00 | 2,040.00 | 1,490.00 |
| TOTAL ADMINISTRATIVE | 3,960.00 | 3,105.00 | (855.00) | 29,497.83 | 27,945.00 | (1,552.83) | 37,260.00 | 7,762.17 |
| UTILITIES | | | | | | | | |
| Water | 217.06 | 461.67 | 244.61 | 2,961.81 | 4,155.00 | 1,193.19 | 5,540.00 | 2,578.19 |
| Electricity | 210.91 | 258.33 | 47.42 | 2,052.18 | 2,325.00 | 272.82 | 3,100.00 | 1,047.82 |
| Gas | 126.17 | 762.50 | 636.33 | 7,199.29 | 6,862.50 | (336.79) | 9,150.00 | 1,950.71 |
| TOTAL UTILITIES | 554.14 | 1,482.50 | 928.36 | 12,213.28 | 13,342.50 | 1,129.22 | 17,790.00 | 5,576.72 |
| MAINTENANCE | | | | | | | | |
| Materials | 117.40 | 833.33 | 715.93 | 6,418.94 | 7,500.00 | 1,081.06 | 10,000.00 | 3,581.06 |
| Contracts | 5,210.69 | 4,262.50 | (948.19) | 22,339.48 | 38,362.50 | 16,023.02 | 51,150.00 | 28,810.52 |
| TOTAL MAINTENANCE | 5,328.09 | 5,095.83 | (232.26) | 28,758.42 | 45,862.50 | 17,104.08 | 61,150.00 | 32,391.58 |
| OTHER | | | | | | | | |
| Insurance | 1,012.42 | 1,490.83 | 478.41 | 9,111.78 | 13,417.50 | 4,305.72 | 17,890.00 | 8,778.22 |
| Property Taxes | 0.00 | 1,179.17 | 1,179.17 | 0.00 | 10,612.50 | 10,612.50 | 14,150.00 | 14,150.00 |
| Other General Expense | 0.00 | 441.67 | 441.67 | 262.00 | 3,975.00 | 3,713.00 | 5,300.00 | 5,038.00 |
| TOTAL OTHER | 1,012.42 | 3,111.67 | 2,099.25 | 9,373.78 | 28,005.00 | 18,631.22 | 37,340.00 | 27,966.22 |
| TOTAL EXPENSES | 10,854.65 | 12,795.00 | 1,940.35 | 79,843.31 | 115,155.00 | 35,311.69 | 153,540.00 | 73,696.69 |
| SURPLUS | 9,127.29 | 4,915.84 | 4,211.45 | 101,176.20 | 44,242.50 | 56,933.70 | 58,990.00 | 42,186.20 |

Brainerd Housing and Redevelopment Authority

Payment Summary Report

September 2025

| Doc. Date | | Number | Payments |
|------------------|---------------------------------------|---------------|-----------------|
| 09/04/2025 | Payroll for 09/04/2025 | ACH | \$29,577.27 |
| 09/04/2025 | Health Savings Accounts | ACH | \$ 3,103.85 |
| 09/04/2025 | Security Benefit | ACH | \$ 5,568.79 |
| 09/04/2025 | Minnesota State Retirement System | ACH | \$ 1,502.62 |
| 09/04/2025 | Harpers Payroll Service | ACH | \$ 107.58 |
| 09/04/2025 | Harpers Payroll Service | ACH | \$11,930.14 |
| 09/10/2025 | Payroc LLC | ACH | \$ 134.76 |
| 09/10/2025 | Payroc LLC | ACH | \$ 221.52 |
| 09/17/2025 | 90 Degree Benefits Inc. | ACH | \$23,952.00 |
| 09/18/2025 | Payroll for 09/18/2025 | ACH | \$29,220.86 |
| 09/18/2025 | Health Savings Accounts | ACH | \$ 853.85 |
| 09/18/2025 | Security Benefit | ACH | \$ 5,568.79 |
| 09/18/2025 | Minnesota State Retirement System | ACH | \$ 1,502.62 |
| 09/18/2025 | Harpers Payroll Service | ACH | \$ 96.46 |
| 09/18/2025 | Harpers Payroll Service | ACH | \$11,858.70 |
| 09/02/2025 | Angel Zierden | 253 | \$ 995.00 |
| 09/02/2025 | Colonywood Apartments | 254 | \$ 554.00 |
| 09/02/2025 | Dianna Lorimor | 255 | \$ 612.00 |
| 09/02/2025 | Grand Oaks Court Townhomes | 256 | \$ 168.00 |
| 09/02/2025 | Grand Oaks Townhomes | 257 | \$ 660.00 |
| 09/02/2025 | Lake Investments, LLC | 258 | \$ 1,178.00 |
| 09/02/2025 | Michael Degen | 259 | \$ 2,143.00 |
| 09/02/2025 | Real Property Management Deluxe | 260 | \$ 1,250.00 |
| 09/02/2025 | Sprucewood Townhomes | 261 | \$ 948.00 |
| 09/05/2025 | Burrell, Carrie | 262 | \$ 16.80 |
| 09/05/2025 | Block, Creo | 263 | \$ 189.00 |
| 09/05/2025 | Charpentier, Eric | 264 | \$ 37.94 |
| 09/05/2025 | Gangl, Hannah | 265 | \$ 147.00 |
| 09/05/2025 | Olson, Jamie | 266 | \$ 170.45 |
| 09/05/2025 | Schommer, John | 267 | \$ 163.80 |
| 09/05/2025 | Barnett, Ryan | 268 | \$ 36.40 |
| 09/04/2025 | Brainerd Public Utilities | 27518 | \$ 260.00 |
| 09/04/2025 | CenterPoint Energy | 27519 | \$ 58.00 |
| 09/04/2025 | Amazon Capital Services Inc. | 27520 | \$ 452.70 |
| 09/04/2025 | Atlas Abstract & Title, Inc. | 27521 | \$ 200.00 |
| 09/04/2025 | Brainerd Hardware | 27522 | \$ 90.83 |
| 09/04/2025 | Brainerd Public Utilities | 27523 | \$ 2,740.40 |
| 09/04/2025 | Bremer Bank Credit Card | 27524 | \$ 2,515.97 |
| 09/04/2025 | Capital One Commercial (Menards Card) | 27525 | \$ 1,252.67 |
| 09/04/2025 | CenterPoint Energy | 27526 | \$ 1,926.08 |
| 09/04/2025 | CIGNA CHLIC-Chicago | 27527 | \$ 847.81 |
| 09/04/2025 | CliftonLarsonAllen LLP | 27528 | \$ 2,000.00 |
| 09/04/2025 | Climate Makers Acquisition, Inc. | 27529 | \$ 1,083.00 |
| 09/04/2025 | Column Software PBC | 27530 | \$ 181.32 |

Brainerd Housing and Redevelopment Authority**Payment Summary Report****September 2025**

| Doc. Date | | Number | Payments |
|------------------|---|---------------|-----------------|
| 09/04/2025 | Crow Wing County Land Services Dept | 27531 | \$ 394.72 |
| 09/04/2025 | Culligan | 27532 | \$ 47.50 |
| 09/04/2025 | DeRuyck Construction | 27533 | \$ 5,500.00 |
| 09/04/2025 | Faster Solutions Inc. | 27534 | \$ 95.00 |
| 09/04/2025 | Fireline Sprinkler Corp | 27535 | \$ 3,750.00 |
| 09/04/2025 | Granite Pest Control LLC | 27536 | \$ 1,349.50 |
| 09/04/2025 | Handyman's, Inc. | 27537 | \$ 351.54 |
| 09/04/2025 | Hirshfield's Inc. | 27538 | \$ 191.94 |
| 09/04/2025 | Home Depot Credit Services | 27539 | \$ 2,650.27 |
| 09/04/2025 | Home Depot Supply | 27540 | \$ 323.51 |
| 09/04/2025 | HR Direct | 27541 | \$ 97.95 |
| 09/04/2025 | Internation Eprocurement LLC | 27542 | \$ 1,000.00 |
| 09/04/2025 | Scheving, John | 27543 | \$ 3,200.00 |
| 09/04/2025 | Kutak Rock LLP | 27544 | \$ 1,128.00 |
| 09/04/2025 | Life Insurance Company of North America | 27545 | \$ 390.18 |
| 09/04/2025 | Master Trade Service Inc. | 27546 | \$31,751.00 |
| 09/04/2025 | Jones, Mike | 27547 | \$ 43.40 |
| 09/04/2025 | Minnesota Cleaning Solutions | 27548 | \$ 360.00 |
| 09/04/2025 | MN Elevator, Inc. Lockbox 446080 | 27549 | \$ 956.84 |
| 09/04/2025 | MRI Software LLC | 27550 | \$ 232.00 |
| 09/04/2025 | Nahro | 27551 | \$ 1,044.90 |
| 09/04/2025 | Northland Steam Cleaners | 27552 | \$ 200.00 |
| 09/04/2025 | Office Shop | 27553 | \$ 119.45 |
| 09/04/2025 | Paper Storm | 27554 | \$ 62.40 |
| 09/04/2025 | Patnodes Custom Cabinets | 27555 | \$ 4,344.00 |
| 09/04/2025 | Ratwik, Roszak & Maloney, P.A. | 27556 | \$ 666.00 |
| 09/04/2025 | Rise and Shine Cleaners LLC | 27557 | \$ 1,960.00 |
| 09/04/2025 | SCR Northern | 27558 | \$ 1,559.06 |
| 09/04/2025 | Siemens Industry, Inc. | 27559 | \$ 4,419.00 |
| 09/04/2025 | The Hartford | 27560 | \$ 333.79 |
| 09/04/2025 | Advanced Business Methods | 27561 | \$ 654.78 |
| 09/04/2025 | T-Mobile | 27562 | \$ 317.40 |
| 09/04/2025 | Vivid Color Painting | 27563 | \$ 536.45 |
| 09/04/2025 | Waste Partners Inc | 27564 | \$ 3,549.10 |
| 09/04/2025 | West Central Flooring | 27565 | \$ 2,077.75 |
| 09/04/2025 | Alpenglow Technologies | 27566 | \$ 1,823.00 |
| 09/04/2025 | Yde's Major Appliance | 27567 | \$ 218.95 |
| 09/04/2025 | Labor Logic LLC | 27568 | \$ 55.25 |
| 09/18/2025 | Atlas Abstract & Title, Inc. | 27569 | \$ 100.00 |
| 09/18/2025 | Batteries Plus | 27570 | \$ 5.99 |
| 09/18/2025 | Borden Steinbauer Krueger & Knudson, PA | 27571 | \$ 123.00 |
| 09/18/2025 | Brainerd Public Utilities | 27572 | \$21,002.17 |
| 09/18/2025 | CenturyLink | 27573 | \$ 133.86 |
| 09/18/2025 | Cintas | 27574 | \$ 286.46 |

Brainerd Housing and Redevelopment Authority
Payment Summary Report
September 2025

| Doc. Date | | Number | Payments |
|------------------|-------------------------------------|---------------|---------------------|
| 09/18/2025 | City of Brainerd | 27575 | \$ 1,000.00 |
| 09/18/2025 | Crow Wing County Land Services Dept | 27576 | \$ 46.00 |
| 09/18/2025 | Crow Wing County Land Services Dept | 27577 | \$ 98.68 |
| 09/18/2025 | Ctc-446126 | 27578 | \$ 1,108.41 |
| 09/18/2025 | Dearborn National | 27579 | \$ 213.79 |
| 09/18/2025 | Pearl Enterprise | 27580 | \$ 687.50 |
| 09/18/2025 | Granite Pest Control LLC | 27581 | \$ 944.50 |
| 09/18/2025 | Handyman's, Inc. | 27582 | \$ 175.77 |
| 09/18/2025 | Hirshfield's Inc. | 27583 | \$ 41.48 |
| 09/18/2025 | Holden Electric Co. Inc. | 27584 | \$ 698.75 |
| 09/18/2025 | Housing Auth Risk Retention Group | 27585 | \$ 1,000.00 |
| 09/18/2025 | Integrity Services Inc | 27586 | \$ 975.60 |
| 09/18/2025 | LandWerx LLC | 27587 | \$ 380.00 |
| 09/18/2025 | Management Computer Services Inc | 27588 | \$ 100.00 |
| 09/18/2025 | Minnesota Home Improvements LLC | 27589 | \$17,816.00 |
| 09/18/2025 | MN Chapter NAHRO | 27590 | \$ 495.00 |
| 09/18/2025 | Morrison County Recorders Office | 27591 | \$ 92.00 |
| 09/18/2025 | ODP Business Solutions | 27592 | \$ 266.21 |
| 09/18/2025 | Quick Construction Inc. | 27593 | \$ 250.00 |
| 09/18/2025 | RIMM Masonry | 27594 | \$ 2,000.00 |
| 09/18/2025 | Shaw Integrated and Turf Solutions | 27595 | \$10,536.02 |
| 09/18/2025 | Thelen Heating And Roofing | 27596 | \$ 111.00 |
| 09/18/2025 | Tkda | 27597 | \$ 655.60 |
| 09/18/2025 | Vsp | 27598 | \$ 75.76 |
| 09/18/2025 | Wex Health | 27599 | \$ 7.50 |
| 09/18/2025 | Tenant Refund | 27600 | \$ 217.55 |
| 09/24/2025 | Tenant Refund | 27601 | \$ 363.25 |
| 09/25/2025 | Pearl Enterprise | 27602 | \$ 3,980.00 |
| Total | | | \$291,820.46 |

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

To: Brainerd HRA Board Members
 From: Mallory Demel, Rental Assistance Manager
 Date: October 15, 2025
 Re: Housing Choice Voucher Program Report

HCV Program

- Through 8/31/2025, our Unit Months Leased (UML) was 73.33% and HAP utilization was 82.32%.
- Activity Recap:
 - Vouchers Issued: 1
 - New Move-Ins: 2
 - Annual Recertifications: 28
 - Interim Recertifications: 17
 - Inspections: 10
 - Terminations: 6

Additional Info: We will be notifying the next 50 applicants on our HCV waiting list the week of October 20th-23rd for January 1, 2026, lease-ups. The last time we notified for vouchers was in January 2025; we are excited to have movement on our waiting list after such a long time period.

We did not have a shortfall meeting with HUD in September; the meeting scheduled for October 1, 2025, was cancelled due to the government shutdown. The HUD Shortfall Team is aware we are notifying as it was their suggestion to start now.

Bring It Home (BIH) Program

- Activity Recap: No activity to report

Additional Info: Due diligence items for the Bring It Home Rental Assistance Program were submitted to Minnesota Housing on October 14, 2025. The next step in the process of starting this program will be signing the contract. The Bring It Home (BIH) team from Minnesota Housing has stated that contract signing could happen any time from October 2025 – February 2026. Once the contract is signed by our agency, we can begin the process of hiring a new staff member to administer the program, getting applicants for the waiting list, issuing vouchers and leasing up participants.

Bridges Program

- Tenants leased up in units: 11
- 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: 0 | □ Crow Wing: 10 |
| □ Morrison: 0 | □ Todd: 0 |
| □ Aitkin: 1 | □ Wadena: 0 |

● Total Bridges HAP Request: \$8,826.00

Bridges Program (Continued)

Additional Info: We are currently in a state funding deficit for the Bridges Program due to Minnesota Housing sending late payments to our agency. We are currently waiting on July 2025's payment of \$9,919 and September 2025's payment of \$9,340 – totaling \$19,259.

Family Self-Sufficiency Program

- Active FSS participants (*as of 10/15/2025*): 47
- Tenants going OFF for month: 1
- Tenants going ON for month: 2
- Total number of FSS participants escrowing monthly: 27
- Total amount of escrow: \$13,596.00
- Total combined amount of monthly escrow: \$265,977.88

Additional Info: HUD announced the FY25 FSS application. It is due October 29th, 2025.

Action Requested: Approval of the submission of the FY25 FSS grant application.

Housing Choice Voucher Programs (HCV)

| | |
|---|------------------|
| <u>Voucher Allocation</u> | 325 |
| Move-ins | 0 |
| Move-outs | 6 |
| Vouchers - looking for housing | 0 |
| Vouchers - first day of month | 302 |
| Average Vouchers to date | 318 |
| HAP Payments | \$145,853 |
| | |
| <u>Reasons For Leaving Program</u> | |
| Voluntarily Left | 2 |
| Terminated | 2 |
| | |
| <u>Revenue</u> | |
| Housing Assistance Payment (HAP) | \$173,061 |
| HUD Administrative Fee | \$36,276 |
| | |
| <u>Port Out Vouchers</u> | 3 |
| St Cloud HRA | \$2,233 |
| Douglas County HRA | \$677 |
| | |
| <u>Homeownership</u> | 5 |
| Homeownership HAP | \$3,073 |
| | |
| <u>FYI Vouchers</u> | 0 |
| FYI Vouchers HAP | \$0 |
| | |
| <u>Demographics</u> | |
| Elderly Households | 37.97% |
| Disabled/Handicapped Households | 30.17% |
| Families with Children | 88 |
| Average Annual Income | \$18,231 (Gross) |
| Average HAP | \$556 |
| | |
| <u>Waiting List Total</u> | |
| Crow Wing County Preference | 316 |
| Non-Preference | 88 |

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To: Brainerd HRA Board Members
From: Hannah Gangl, Housing Manager
Date: October 14th, 2025
Re: Housing Management Report

Vacancy Report for September 2025

Please see attachment.

Valley View Townhomes:

Occupancy: 100%
Move Ins: 0
Move Outs: 0
Notified: 0
Screening: 0
Denied: 0
Waiting List: 24

ROSS Program Updates

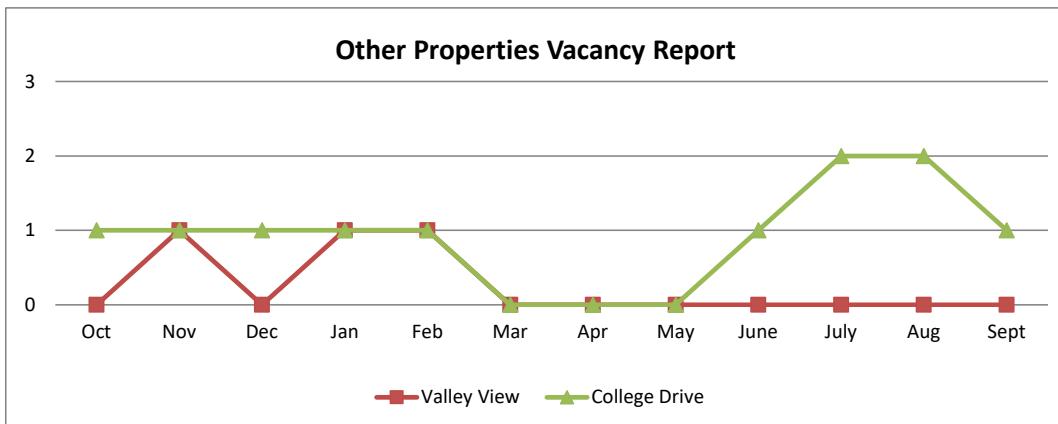
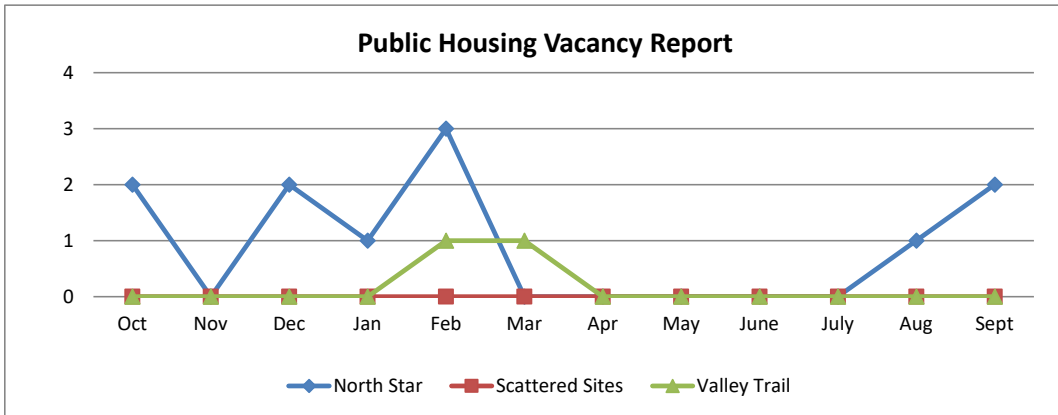
- 20 active participants in the ROSS program; 0 newly enrolled and 0 exited participants.
- 13 contacts with enrolled ROSS participants – 8 contacts with non-enrolled residents for more limited resource/referral work.
- CSFP Food Boxes: 27 residents; shelf-stable box; elderly tenants only.
- Revamped our initial intake and annual reexamination forms.

No Action Requested; Discussion Items

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Brainerd HRA 2025 Vacancy Report

| | Public Housing | | | | Tax Credit | | Tax Credit - DW Jones | |
|-----------------|----------------|-----------------|--------------|----------------|-------------|---------------|-----------------------|--|
| | North Star | Scattered Sites | Valley Trail | Total PH Vac/% | Valley View | College Drive | | |
| # units | 162 | 16 | 25 | 203 | 20 | | 24 | |
| Jan 31 | 1 | 0 | 0 | 1 | 1 | | 1 | |
| Jan % | 0.62% | 0.00% | 0.00% | 0.49% | 5.00% | | 4.17% | |
| Feb 28 | 3 | 0 | 1 | 4 | 1 | | 1 | |
| Feb % | 1.85% | 0.00% | 4.00% | 1.97% | 5.00% | | 4.17% | |
| March 31 | 0 | 0 | 1 | 1 | 0 | | 0 | |
| March % | 0.00% | 0.00% | 4.00% | 0.49% | 0.00% | | 0.00% | |
| April 30 | 0 | 0 | 0 | 0 | 0 | | 0 | |
| April % | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | 0.00% | |
| May 31 | 0 | 0 | 0 | 0 | 0 | | 0 | |
| May % | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | 0.00% | |
| June 30 | 0 | 0 | 0 | 0 | 0 | | 1 | |
| June % | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | 4.17% | |
| July 31 | 0 | 0 | 0 | 0 | 0 | | 2 | |
| July % | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | 8.33% | |
| Aug 31 | 1 | 0 | 0 | 1 | 0 | | 2 | |
| Aug % | 0.62% | 0.00% | 0.00% | 0.49% | 0.00% | | 8.33% | |
| Sept 30 | 2 | 0 | 0 | 2 | 0 | | 1 | |
| Sept % | 1.23% | 0.00% | 0.00% | 0.99% | 0.00% | | 4.17% | |
| Oct 31 | | | | | | | | |
| Oct % | 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% | |
| Dec 31 | | | | | | | | |
| Dec % | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | 0.00% | |
| Total | 7 | 0 | 2 | 9 | 2 | | 8 | |
| % | 0.48% | 0.00% | 0.89% | 0.49% | 1.11% | | 3.70% | |



Brainerd Housing and Redevelopment Authority

Monthly Property Performance Report

September 2025

1. Physical Occupancy

| Properties | Total Units | Occupied Units | Vacant Units | Percent Occupied |
|-----------------|-------------|----------------|--------------|------------------|
| North Star | 162 | 160 | 2 | 98.80% |
| Valley Trail | 25 | 25 | 0 | 100% |
| Scattered Sites | 16 | 16 | 0 | 100% |
| TOTAL | 203 | 201 | 0 | 99% |

2. Customer Traffic

| | |
|-------------------------------------|----|
| Applications Placed on PH Wait List | 27 |
| Applications Denied on PH Wait List | 0 |

3. Waiting List

| Unit Size | # of Units | Total # on Wait List | Notified | Screening | Denied |
|--------------|------------|----------------------|----------|-----------|----------|
| NS: 1 BR | 160 | 143 | 6 | 3 | 0 |
| NS: 2 BR | 2 | 17 | 0 | 0 | 0 |
| VT/SS: 2 BR | 12 | 63 | 0 | 0 | 0 |
| VT/SS: 3 BR | 24 | 64 | 0 | 0 | 0 |
| VT/SS: 4 BR | 5 | 18 | 3 | 0 | 0 |
| TOTAL | 203 | 305 | 6 | 3 | 0 |

4. Move-Ins and Move Outs

| | This Month | Year-to-Date |
|-----------|------------|--------------|
| Move-Ins | 2 | 19 |
| Move-Outs | 4 | 22 |

5. Lists of Vacant Units and Unit Status

| Unit | Unit Size | Anticipated Lease Date | Applicant Approved? |
|---------|-----------|------------------------|---------------------|
| NS #811 | 1 BR | MI 10/1/25 | Yes |
| NS #806 | 1 BR | MI 10/14/25 | Yes |

6. Recertifications

| | |
|--------------------------|----|
| Interim Recertifications | 9 |
| Annual Recertifications | 4 |
| Completed for this month | 13 |

7. 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 |

8. Lease Enforcements

| | |
|----------------------------------|----|
| Lease warnings/violations issued | 2 |
| 30-day lease terminations | 16 |

9. Evictions

| Resident | Reason | Summons Date | Judgment Action |
|----------|--------------------|--------------|-------------------------|
| NS #813 | Nonpayment of Rent | 9/18/25 | Writ of Recovery Issued |
| NS #1205 | Nonpayment of Rent | 9/18/25 | Settlement Agreement |

10. Rent Collection

| | This Month |
|--------------------------------|---------------|
| Rent Charges | 75,935 |
| Other Charges | 4,566 |
| Total New Charges | 80,501 |
| Arrears, tenants in possession | 4,721 |

11. Accounts Receivable

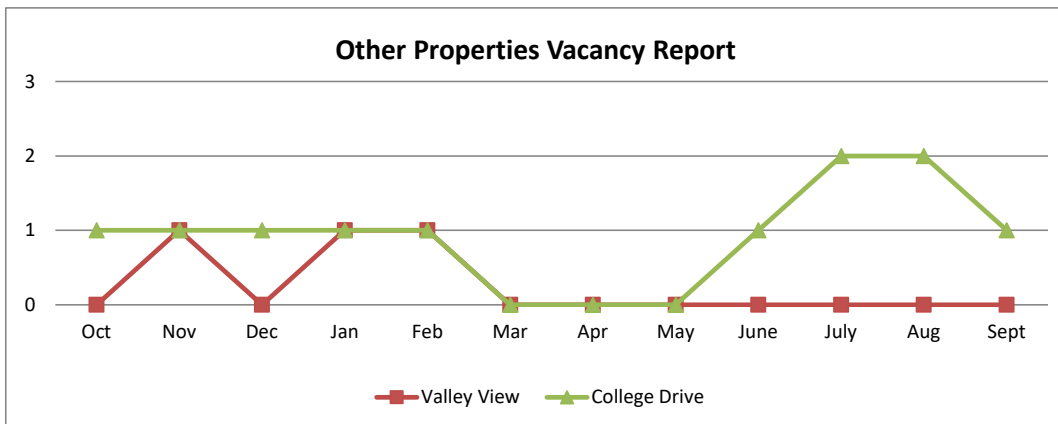
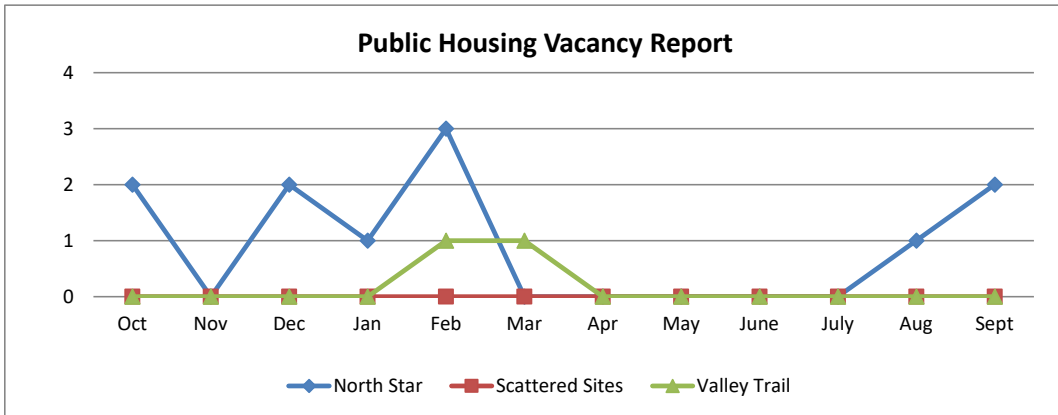
| | |
|---|--------|
| Current Tenant Accounts Receivable (Rent) | 3,403 |
| Current Rent Charges | 75,935 |
| Current Rent Collections | 72,532 |
| Accounts Receivable Rate | 4% |
| Collection Rate | 96% |

12. Collections - Prior 12 Month Period

| | |
|--|---------|
| Prior Tenants Accounts Receivable (Rent) | 7,693 |
| Prior Rent Charges | 814,709 |
| Collection Rate | 99% |

Brainerd HRA 2025 Vacancy Report

| | Public Housing | | | | Tax Credit | | Tax Credit - DW Jones | |
|-----------------|----------------|-----------------|--------------|----------------|-------------|---------------|-----------------------|--|
| | North Star | Scattered Sites | Valley Trail | Total PH Vac/% | Valley View | College Drive | | |
| # units | 162 | 16 | 25 | 203 | 20 | 24 | | |
| Jan 31 | 1 | 0 | 0 | 1 | 1 | 1 | | |
| Jan % | 0.62% | 0.00% | 0.00% | 0.49% | 5.00% | 4.17% | | |
| Feb 28 | 3 | 0 | 1 | 4 | 1 | 1 | | |
| Feb % | 1.85% | 0.00% | 4.00% | 1.97% | 5.00% | 4.17% | | |
| March 31 | 0 | 0 | 1 | 1 | 0 | 0 | | |
| March % | 0.00% | 0.00% | 4.00% | 0.49% | 0.00% | 0.00% | | |
| April 30 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| April % | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | |
| May 31 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| May % | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | |
| June 30 | 0 | 0 | 0 | 0 | 0 | 1 | | |
| June % | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 4.17% | | |
| July 31 | 0 | 0 | 0 | 0 | 0 | 2 | | |
| July % | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 8.33% | | |
| Aug 31 | 1 | 0 | 0 | 1 | 0 | 2 | | |
| Aug % | 0.62% | 0.00% | 0.00% | 0.49% | 0.00% | 8.33% | | |
| Sept 30 | 2 | 0 | 0 | 2 | 0 | 1 | | |
| Sept % | 1.23% | 0.00% | 0.00% | 0.99% | 0.00% | 4.17% | | |
| Oct 31 | | | | | | | | |
| Oct % | 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% | | |
| Dec 31 | | | | | | | | |
| Dec % | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | |
| Total | 7 | 0 | 2 | 9 | 2 | 8 | | |
| % | 0.48% | 0.00% | 0.89% | 0.49% | 1.11% | 3.70% | | |





To: Brainerd HRA Board Members
 From: John Schommer, Rehab & Maintenance Director
 Date: October 15, 2025
 Re: Rehab Programs and Maintenance Report

Brainerd SCDP Streetscape Application

We are excited to share that our streetscape application for \$600,000 was funded! Attached is the letter Mayor Badeaux received from DEED on October 8th. Our next steps will be to complete the environmental review and work with the city to have city council adopt the necessary policies.

Current Projects in Process:

| | HTF | MHFA-RLP/ELP | SCDP | Total |
|------------------|-----|--------------|------|-------|
| City of Brainerd | 1 | 2/0 | 2 | 5 |
| Crow Wing County | 2 | 3/1 | N/A | 6 |
| Cass County | N/A | 0/0 | N/A | 0 |
| Morrison County | N/A | 1/0 | N/A | 1 |

Action Requested: None, discussion items.

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October 8, 2025

The Honorable David Badeaux
Mayor, City of Brainerd
501 Laurel St.
Brainerd, MN 56401

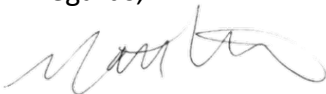
Dear Mayor Badeaux:

I am pleased to inform you that your application for the 2025 Minnesota Small Cities Development Program Grant (SCDP) has been approved for funding in the amount of \$600,000 from the Department of Housing and Urban Development (HUD). A grant contract agreement will be issued within the next few weeks.

Zachary Klehr is the DEED representative assigned to your grant. For additional information, please contact Zachary at zachary.klehr@state.mn.us or at (651) 259-7460.

Congratulations on this grant award to help enhance your community development efforts.

Regards,



Matt Varilek
Commissioner

cc: State Senator Keri Heintzeman
State Representative Josh Heintzeman
State Representative Ben Davis
John Schommer, Rehab Director, Brainerd Housing and Redevelopment Authority

Minnesota Department of Employment and Economic Development
Business & Community Development Division
Great Northern Building 180 East Fifth Street, 12th Floor, Saint Paul, Minnesota 55101

Phone 800-657-3858

mn.gov/deed

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To: Brainerd HRA Board Members
From: Eric Charpentier, Executive Director
Date: October 22nd, 2025
Re: Executive Director Report

City Staff Appreciation Lunch

The City of Brainerd along with Brainerd Public Utilities and the HRA hosted their annual employee appreciation luncheon on October 2nd. The City recognizes years of service awards for staff at specific intervals, we had 4 staff recognized at this year's lunch.

Development Interest in Gustafson Park

I had a local realtor reach out to me to discuss the possibility of acquiring the land at Gustafson Park in NE Brainerd for potential single-family home development. The potential concept plan is to build workforce housing in this neighborhood with starting home prices at or below \$250k. The realtor believes that they have a builder that can meet that requirement which would be a basic home design in a 2 or 3 bedroom layout. As we have previously discussed, Gustafson park could be an ideal location for additional infill development. Staff have reached out to City staff to start this conversation to see if there is an appetite to move this idea forward to the park board and the Council. The next step will be to have a sit down meeting with the City, the realtor, builder and HRA staff.

Rental Housing Development Finance Training

During the week of October 20th – 24th I will be taking a week long course on rental housing development finance through Grow America. This is the 2nd course in a 4 part certification program for the Housing Development Finance Professional (HDFP) credential that I am working towards. The online, live, classwork will take place from 9am – 5pm each day culminating with a final exam on the 24th.

No Action Requested; Discussion items