



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

Brainerd HRA Board of Commissioners Meeting
November 19th, 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=m83b0aada8e96b553108bc57efe7ef6>

Join by phone: 415-655-0001

Meeting number (access code): 2556 099 6698

Meeting password: 5amPvJf636E

"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 November 19th, 2025
4. APPROVAL OF MINUTES – (Attachment 1, pg. 3)
 - a. Approval of Minutes from Regular Board Mtg. on October 22nd, 2025
5. UNFINISHED BUSINESS – (Attachment 2, pg. 5)
 - a. Request from Level Contracting for Outlot E and F Project
6. NEW BUSINESS– (Attachment 3, pg. 13)
 - a. Review and Adoption of 2026 Budgets
 - i. 2026 General Fund Comparative Budget– (Attachment 3.1, pg. 19)
 - ii. 2026 Housing Choice Voucher Comparative Budget– (Attachment 3.2, pg. 21)
 - iii. 2026 Public Housing Comparative Budget– (Attachment 3.3, pg. 23)

- iv. 2026 Bridges Comparative Budget– (Attachment 3.4, pg. 25)
- v. 2026 Bring It Home Comparative Budget– (Attachment 3.5, pg. 27)
- vi. 2026 Valley View Comparative Budget– (Attachment 3.6, pg. 29)

7. **BILLS & COMMUNICATIONS**

- a. Financial Report – (Attachment 4, pg. 33)
- b. HCV Report – (Attachment 5, pg. 55)
- c. Housing Management Report – (Attachment 6, pg. 59)
- d. Rehab Programs Report – (Attachment 7, pg. 65)
- e. Executive Director Report – (Attachment 8, pg. 67)

8. **COMMISSIONER COMMENTS**

9. **NEXT MEETING:** December 17th, 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



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

Brainerd HRA

BOARD MEETING MINUTES

Wednesday, October 22, 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, October 22, 2025.

1. CALL TO ORDER:

Chair Michael Duval called the meeting to order at 1:00 p.m.

2. ROLL CALL:

Present: Commissioners Katie Deblock, Janet Decker, Michael Duval, Kevin Yeager, Justin Grecula.

Absent: Commissioners Allie Verchota, Wayne Erickson.

Staff Present: Karen Young (Finance Director), Mallory Demel (Rental Assistance Manager), Hannah Gangl (Housing Manager), John Schommer (Rehab & Maintenance Director), Brit Thompson (Rehab Administrative Specialist).

Guests: Ken Heintzeman, Nick Broyles (City Administrator).

3. REVIEW AND APPROVE AGENDA:

Motion to approve the agenda as presented. Motion by Commissioner Yeager; second by Commissioner Grecula. Motion carried.

4. APPROVAL OF MINUTES:

Motion to approve the minutes of the regular board meeting held September 24, 2025. Motion by Commissioner Yeager; second by Commissioner Grecula. Motion carried.

5. UNFINISHED BUSINESS — Strategic Goals (Q3):

Presented by Finance Director Karen Young. Staff provided a quarterly update on strategic goals. Highlights included workforce retention efforts with two staff transitions and cross-training, developer engagement for Wright Street and Gustafson Park, succession planning, and Outlot

E&F conveyance progress. Discussion also covered pending DEED infrastructure grant and management fee increase for 2026. No action taken.

6. NEW BUSINESS:

a. Family Self-Sufficiency (FSS) Program Grant Application:

Presented by Mallory Demel. FY2026 grant request of \$106,422 for salary, benefits, and training stipend. Motion to approve submission by Commissioner Grecula; second by Commissioner Deblock. Motion carried.

b. 2026 Payment Standards:

Presented by Mallory Demel. Staff recommended maintaining current payment standards (~95–110% of FMR; 3-BR remains slightly above 110%). Consensus to maintain; no formal action taken.

7. BILLS & COMMUNICATIONS —

a. Financial Report:

Presented by Finance Director Karen Young. Highlights: FY2026 budgets in progress; HUD confirmed funding through year-end for HCV, FSS, ROSS, and Public Housing; Bremer Bank transitioned to Old National Bank on October 20. Motion to approve payments as presented by Commissioner Yeager; second by Commissioner Deblock. Motion carried.

b. HCV Report:

Presented by Mallory Demel. 50 applicants notified for January 1, 2026 lease-ups; Bring It Home due diligence submitted October 14; Bridges reimbursements pending; FSS: 47 active participants, \$265,977 escrow total.

c. Housing Management Report:

Presented by Hannah Gangl: Valley View Townhomes at 100% occupancy; 24 on waitlist; 27 PH applications added; 2 evictions in process; inspections underway; ROSS program supports 20 active participants and CSFP food boxes distributed to 27 residents. Rehab: DEED SCDP grant \$600,000 awarded Oct 8; next steps environmental review & policy adoption.

d. Executive Director Report:

Presented by Finance Director Karen Young. Staff recognized at City/BPU appreciation lunch; Gustafson Park workforce housing concept (≤\$250K, 2–3 BR); Executive Director Eric Charpentier is currently attending Grow America finance training.

8. COMMISSIONER COMMENTS:

Commissioners expressed appreciation for DEED grant success and discussed the community walk concept.

9. NEXT MEETING:

Wednesday, November 19, 2025 (moved earlier due to holiday).

10. ADJOURNMENT:

Motion to adjourn by Commissioner Yeager; second by Commissioner Deblock. Motion carried.
Meeting adjourned at 1:40 p.m.

This page intentionally left blank.



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

To: Brainerd HRA Board Members
From: Eric Charpentier, Executive Director
Date: November 19th, 2025
Re: Request from Level Contracting for Additional Infrastructure Support

On October 23rd the City of Brainerd was made aware that the grant application for the Greater Minnesota Housing Infrastructure Grant was not chosen for funding during this grant cycle. There were 48 applicants totaling over \$17 million dollars of grant requests for approximately \$7.5 million in available grant funding. HRA and City staff met with MN Housing staff to learn more about why this project was not chosen for funding. There were many cities in the same peer size group as Brainerd that did not get funding, and the focus of the grant funding was on communities with populations of 5,000 and less. Due to the large number of requests that were submitted, this ended up being the primary reason that the project did not receive any funding.

City and HRA staff met with Level Contracting on November 3rd to explore any additional funding opportunities that are available to help close the infrastructure development gap that is estimated by Level Contracting to be just over \$350k. Level Contracting will be requesting that the city defer its SAC/WAC and Park dedication fees until a later time to allow for these units to be built and have them stabilized. They will likely be requesting a 5-year deferment at an upcoming Council meeting and if successful, it would help ease the immediate cash flow burden on the development. Likewise, the developer has a meeting set up with BPU to discuss any cost savings that may be available to get the electric services hooked up at the same time as the roadway, sewer and water.

Also discussed at the meeting on November 3rd was the possibility of adding 2 additional units (1 twin home) into the property which would ultimately help the development with additional cash flow once built. The City was receptive to this and had suggested adding these two units.

Level Contracting is requesting additional support from the Brainerd HRA to help close the funding gap for this infrastructure. The initial request is to support the development at the same grant amount that the Crow Wing County HRA is supporting this project, which was approved at \$150,000. The specific request is for an additional \$50,000 in funding (adding to the previously approved \$100,000 in support). The developer has been diligent in submitting grant requests looking for additional funding, but unfortunately those requests have not been funded. With the potential addition of 2 additional units staff does support the request for additional funding up to \$50,000.

Mr. Jensen will be available at our meeting to answer any questions from the board in regard to this request.

Action Requested; Consider additional support up to \$50,000 in support of the infrastructure costs to develop Outlot E & F in Brainerd Oaks to Level Contracting LLC

Approve Resolution #2025-08 for funding up to \$50,000 from the Brainerd HRA to Level Contracting LLC to support the development of 10 twin homes on Outlot F.



LEVEL

CONTRACTING, LLC

MN Lic# BC681914 WI Lic# DC-032200306

Dear Brainerd Housing Redevelopment Authority,

November 7TH, 2025

This letter is a formal request for additional grant funds.

Consideration: The City of Brainerd has applied for two Minnesota Housing Grants to fund the gap in this project. Unfortunately, and disappointing, these grants have been unsuccessful. The project has roughly \$353,585.00 funding gap to complete the infrastructure and soil corrections to make this a viable project. Level Contracting, LLC will be making a long-term investment roughly of five million to see the project competed and appealing to the community. With new building codes and other factor(s) implementing in 2026 the cost of building will increase even if there was a future grant opportunity from Minnesota Housing, the project very well could still be to costly. We believe it is important to start this project in 2025/2026 to avoid any more cost increases.

Cost to develop land

\$471,315.00 Soil Correction, Site Work, City Street, Sewer & Water Extension

\$62,000.00 Civil. Survey, Plat and Engineering

\$12,270.00 GeoTech

\$40,000.00 Electrical Services

\$585,585.00 Total

-\$250,000.00 Current Grant

\$353,585.00 per unit average is \$17,679.25

Project: Level Contracting, LLC plans to build ten twin homes providing twenty three-bedroom, three bath homes with two stall garages as additional workforce housing in the City of Brainerd. This is a critically housing need, to offer adequate housing in our community for workforce professionals with families.

Formal Request: Level Contracting, LLC has received a total of \$250,000.00 in grant funds, \$150,000.00 from the Crow Wing County HRA and \$100,000.00 from the Brainerd HRA as matching dollars to apply for the Minnesota Housing Grants. (The Request and Resolution: Level Contracting, LLC is requesting an additional consideration of \$50,000.00 from the Brainerd Housing Redevelopment Authority to move the project forward in 2025/2026 for a total grant of \$150,000.00 from the Brainerd Housing Redevelopment Authority)

Thank you for your consideration,



Monty Jensen, Manager

This page intentionally left blank.



Minnesota Housing
400 Wabasha St. N
Suite 400
St. Paul, MN 55102

October 23, 2025

James Kramvik
City of Brainerd
501 Laurel St
Brainerd, MN 56401

Dear James,

Thank you for submitting a proposal through the Greater Minnesota Housing Infrastructure Grant Program 2025 Request for Proposals and for City of Brainerd's commitment to meeting its needs for public infrastructure necessary to support housing development. Minnesota Housing received 48 proposals requesting \$17.3 million. We regret to inform you that because of strong demand for limited resources, Minnesota Housing is unable to fund your proposal at this time.

For further information on additional funding opportunities for local governments, please visit [Minnesota Housing's website](#).

If you have any questions, please contact the Local Government Housing Programs team at infrastructuregrants.mhfa@state.mn.us.

Sincerely,

A handwritten signature in black ink, appearing to read 'Nick Boettcher'.

Nick Boettcher
Policy and Programs Specialist, Minnesota Housing

Equal Opportunity Employer

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

Resolution No. 2025-08

SUPPORTING A GRANT FOR A WORKFORCE HOUSING PROJECT

WHEREAS, the Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota (“Authority”) is authorized pursuant to Minnesota Statutes, Sections 469.001 to 469.047 (the “HRA Act”), including Section 469.041(6) thereof, to do any and all things necessary or convenient to aid and cooperate in the planning, undertaking, construction, or operation of a project, as defined in the HRA Act, to carry out the public purposes described herein;

WHEREAS, the Authority has received a request to provide financial assistance to Level Contracting, LLC, a Minnesota limited liability company (or an affiliated entity, the “Redeveloper”), in the form of a grant of \$ [REDACTED], for the construction of a workforce housing project, comprised of 10 twin homes, including 20 three-bedroom, three-bathroom units with two-stall garages (the “Project”) to be located in the City of Brainerd, Minnesota; and

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners (the “Board”) of the Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota that:

The Authority supports the financial assistance requested by the Redeveloper in the form of a grant for the Project in an amount not to exceed \$ [REDACTED], payable as a reimbursement for costs of the Project upon completion of thereof; provided, however, that authorization of the grant for the Project is solely within the discretion of the Board after satisfaction of all conditions required pursuant to the HRA Act, including without limitation, (i) a public hearing to be conducted by the Housing and Redevelopment Authority in and for the County of Crow Wing under the HRA Act; and (ii) determining that grant financial assistance is necessary for the Project.

Approved by the Board of Commissioners of the Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota this ___ day of _____, 2025.

Chair

ATTEST:

Secretary



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

To: Brainerd HRA Board Members
From: Karen Young, Finance Director
Date: November 13, 2025
Re: 2026 Budget Approval

The 2026 budgets are attached for General Fund, Housing Choice Voucher, Public Housing, Bridges, Bring It Home, and Valley View.

Overview

- Federal program funding for Housing Choice Voucher and Public Housing are not known at this time and are based on estimates.
- Health insurance rates increased by 3%.
- An 8% annual adjustment to wages is included along with additional adjustments.
- Payroll allocations adjusted to reflect how staff are tracking time.
- Property Insurance remained level and Liability Insurance increased by approximately 2.1%.
- Expenses are generally based on three-year averages.

General Fund

- City Tax Levy - Preliminary levy set at \$227,866.
- Management Fees – Management Fees for Crosby HRA \$114,400, CWC HRA \$200,151, Brainerd South \$68,765 and Valley View \$25,400.
- TIF Revenue – TIF Increment for Downtown District.
- Operating Transfer – Transfer from Bridges Program.
- SCDP Admin Fee - Anticipated admin for SCDP reimbursements for SE Brainerd grant.
- Other Income:
 - \$248,100 MHFA Loans for Housing Rehab (2025 budgeted eight loans for \$330,800).
 - \$5,000 Tax Forfeit Property Sale of one lot.
 - \$1,500 Miscellaneous Income.
- Loan Interest Revenue – Interest Accrued for DT TIF Interfund Loan. (Offsets expense).

Operating Expenses:

- Legal – Legal for General Fund initiatives.
- Other Administrative – Three-year average for Sundry, Publications, Membership, Advertising, Office Supplies, Telephone and Postage.
- Contract Costs – Includes technology contracts for General Fund. Includes six MHFA Loans of \$225,000 for Housing Rehab (2025 budgeted eight loans of \$300,000).

General Expenses:

- TIF Expense – Downtown TIF District reporting to CWC.
- Other Programs - Other initiatives as directed by the Board \$12,486. \$500 TFP closing costs.
- Interfund Loan Interest – Interest Expense for Downtown TIF Interfund Loan (Offsets Revenue).

Net Cash Flow – balanced budget.

Fund Balance update: The Fund Balance Policy recommends 8 to 10 months of unassigned fund balance (reserves not designated for a specific purpose). The unassigned fund balance as of 12/31/2024 was \$455,171 or approximately 8 months of 2025 budgeted operating expenses.

Housing Choice Voucher

Income:

- Housing Assistance Payments (HAP) based on 2025 estimated expenditures.
- Administrative Fees estimated at 95% of eligibility.
- HCV Unit Months Leased (UML) is estimated at 96%.
- Fraud Recovery is based on a three-year average repayments from tenants.
- Other Income includes \$21,040 start-up costs reimbursement for State Bring It Home voucher program.

Operating Expenses:

- Other Administrative – Three-year average for Sundry, Publications, Membership, Advertising, Office Supplies, Telephone and Postage.
- Contract Costs – Includes annual utility study, IT and City HR fees.
- Other General Expense – Admin Fee paid to receiving agency for Port-Out Vouchers.

General Expenses:

- Collection Losses – Participant default of repayment agreements. Processed through Revenue Recapture.

Other Financial Items:

- Housing Assistance Payments – Estimated HAP expense to lease at 96% Unit Months Leased (UML).

Net Cash Flow:

- Net Cash Flow – Operating deficit of (\$16,598). We currently have approximately 5.5 months of administrative reserves for HCV.

Public Housing

Income:

- A 2% Dwelling Rent vacancy loss is projected.
- Operating Subsidy funding is estimated at 95% eligibility.
- Other Tenant Charges – Based on three-year average.
- Other Income:
 - \$92,020 ROSS Grant.
 - \$142,950 Antenna Revenue.
 - \$23,220 Laundry Revenue.
 - \$8,070 Misc. Revenue.

Operating Expenses:

- Training – Increased for new staff trainings.
- Legal – Three-year average.
- Other Administrative – Three-year average for Sundry, Publications, Membership, Advertising and Postage.
- Maintenance Labor – Variance due to allocation adjustments.
- Maintenance Contracts – Based on three-year averages.
- Utilities – Based on average consumption and rates.

Other Financial Items:

- Capital Expenditures - Based on average CFP funding.

Net Cash Flow:

- Net Cash Flow – Operating deficit of (\$80,880). Budgetary use of Public Housing Reserves of \$80,880 to balance the budget. We currently have approximately 8.3 months of reserves for PH.

Bridges

- Bridges Grant Revenue – Bridges MHFA HAP \$117,440 and Admin Fee \$11,545. Based on 13 vouchers leased per month.
- Operating Transfer Out to General Fund.

Bring It Home (BIH)

Income:

- HAP Revenue – Based on 49 leased vouchers.
- Admin Fee Revenue – Based on voucher issuance to lease 49 vouchers.

Operating Expenses: Based on allowable expenses for Year 1 of BIH Program.

Valley View Townhomes

Expenses generally based on averages.

Income:

- Dwelling Rental and Rental Supplement: 3% rent increase and 2% vacancy loss are projected.
- Other Tenant Charges – Based on two-year average.

Operating Expenses:

- Legal – Two-year average.
- Management Fee – Increased fees per occupied unit from \$98 to \$108.
- Maintenance Expenses – Based on averages.
- Contract Costs – Increased based on projected 2025 expenses.
- Exterminating – Increased based on projected 2025 expenses.
- Insurance – Renewal Rates.

Other Financial Items:

- Replacement Reserve - Based on the schedule. Requires a 3% increase every year until 2050.

Net Cash Flow:

- Net Cash Flow – Surplus of \$85,460. Any budget surplus will fund reserves for future capital improvements or the Mortgage Payable maturing in 2028.

Action Requested: Adopt a motion approving the 2026 General Fund, Housing Choice Voucher, Bridges, Bring It Home, and Valley View budgets. Adopt Resolution No. 2025-07 PHA Board Resolution Approving the 2026 Public Housing Operating Budget.

This page intentionally left blank.

General Fund Comparative Budget

Brainerd Housing Authority
324 E River Rd
Brainerd, MN 56401

Fiscal Year 12/31/2026

Account Title	2025 Budget	2026 Budget	Difference	% Difference
Revenues:				
City Tax Levy	173,960	227,866	53,906	31%
Investment Interest	15,000	15,000	0	0%
Management Fees	388,740	408,716	19,976	5%
TIF Revenue	12,000	20,740	8,740	73%
Operating Transfer	11,105	11,095	(10)	0%
SCDP Admin Fee	35,000	35,000	0	0%
Other Income	337,300	254,600	(82,700)	-25%
Interfund Loan Interest	8,150	7,070	(1,080)	-13%
Total Revenues	981,255	980,087	(1,168)	0%
Expenditures:				
Administrative				
Salaries	389,670	465,180	75,510	19%
Employee Benefits	155,405	181,295	25,890	17%
Travel	2,000	2,000	0	0%
Staff Training	15,000	15,000	0	0%
Audit Cost	10,000	10,400	400	4%
Legal	14,500	14,500	0	0%
Other Administrative Costs	16,800	17,900	1,100	7%
Contract Costs	317,920	244,635	(73,285)	-23%
Total Administrative	921,295	950,910	29,615	3%
General Expenditures				
TIF Expense	255	330	75	29%
Insurance	13,229	8,791	(4,438)	-34%
Debt Service	0	0	0	0%
Other Programs	38,326	12,986	(25,340)	-66%
Interfund Loan Interest	8,150	7,070	(1,080)	-13%
Total General Expenditures	59,960	29,177	(30,783)	-51%
Total Expenditures	981,255	980,087	(1,168)	0%
Cash Flow	0	0	0	
Designated Fund Balance	0	0	0	
Cash Flow from Operations	0	0	0	

**Brainerd HRA
General Fund Consolidated Budget Detail
2026**

	General Fund	TFP	Downtown TIF	Housing Rehab	Total General Fund Accounts
Revenue	210	670	620	660	
Operating Transfer In/Out	11,095	0	0	0	11,095
Other Income	228,866	5,000	0	248,600	482,466
Investment Interest	15,000	0	0	0	15,000
Management Fees	288,716	0	0	120,000	408,716
Grant Revenue	12,250	0	0	22,750	35,000
Loan Interest Revenue	7,070	0	0	0	7,070
TIF Revenue	0	0	20,740	0	20,740
Total Revenue	562,997	5,000	20,740	391,350	980,087
Expenses					
Administrative					
Administration Salaries	347,400	0	0	117,780	465,180
Employee Benefits	135,750	0	0	45,544	181,295
Legal	5,000	4,500	0	5,000	14,500
Staff Training	10,000	0	0	5,000	15,000
Travel	500	0	0	1,500	2,000
Auditing Fees	10,400	0	0	0	10,400
Other Administrative Exp	12,000	0	0	5,900	17,900
Contracts Costs	19,635	0	0	225,000	244,635
Total Administration	540,685	4,500	0	405,725	950,910
General					
TIF Expense	130	0	200	0	330
Insurance	7,846	0	0	945	8,791
IF Loan Interest Exp	0	0	7,070	0	7,070
Other General Expense	12,486	500	0	0	12,986
Total General	20,462	500	7,270	945	29,177
Total Expenses	561,147	5,000	7,270	406,670	980,087
Cash Flow from Operations	1,850	0	13,470	(15,320)	0

Housing Choice Voucher Comparative Operating Budget

Brainerd Housing Authority
324 E River Rd
Brainerd, MN 56401

Fiscal Year 12/31/2026

Account Title	2025 Budget	2026 Budget	Difference	% Difference
Operating Income:				
Housing Assistance Payments	2,006,490	2,080,750	74,260	4%
Administrative Fees	298,235	310,675	12,440	4%
Less: Non-leased Vouchers	(5,965)	(12,431)	(6,466)	-108%
Less: Pro-ration	(14,615)	(14,915)	(300)	-2%
Total Administrative Fees	277,655	283,330	5,674	2%
FSS Coordinator Grant	93,385	106,422	13,037	14%
Fraud Recovery	23,500	23,500	0	0%
Investment Interest	3,000	2,000	(1,000)	-33%
Other Income	1,500	22,540	21,040	1403%
Total Operating Income	2,405,530	2,518,542	113,011	5%
Operating Expenditures:				
Administrative				
Salaries	237,410	263,660	26,250	11%
Employee Benefits	125,725	115,285	(10,440)	-8%
Travel	1,500	1,500	0	0%
Staff Training	5,000	5,000	0	0%
Audit Cost	10,330	10,740	410	4%
Legal	2,700	4,000	1,300	48%
Other Administrative Costs	7,800	8,200	400	5%
Contract Costs	30,720	33,700	2,980	10%
Total Administrative	421,185	442,085	20,900	5%
General Expenses				
Insurance				
Property	855	730	(125)	-15%
General Liability	3,190	3,415	225	7%
Worker's Comp	6,000	2,275	(3,725)	-62%
Directors & Officials Liability	1,460	1,585	125	9%
Other General Expense	1,080	1,800	720	67%
Collection Losses	2,500	2,500	0	0%
Total General Expenses	15,086	12,305	(2,781)	-18%
Total Operating Expenditures	436,271	454,390	18,119	4%
Cash Flow from Operations	1,969,260	2,064,152	94,892	5%
Other Financial Items				
Housing Assistance Payments	2,006,490	2,080,750	74,260	4%
Total Other Financial Items	2,006,490	2,080,750	74,260	4%
Net Cash Flow	(37,230)	(16,598)	20,632	

This page intentionally left blank.

Public Housing Comparative Operating Budget

PHA Name	Brainerd Housing Authority	Project Name	North Star Apartments
Address	324 E River Rd Brainerd, MN 56401		Scattered Sites Townhomes Valley Trail Townhomes
Fiscal Year	12/31/2026		
ACC Units	203	Recently Renovated	2024
Built Date	North Star Apartments - 1969	Estimated Occupancy Rate:	98.00%
	Scattered Sites Townhomes - 1987	Average Bedroom Size	1
	Valley Trail Townhomes - 1995	Anticipated Number of Turnovers	45
Type of Site (eld., family, etc.)	Mixed	Estimated Unit Months Leased	2387

FDS Line #	Account Title	2025 Budget	2026 Budget	Difference	% Difference
Operating Income:					
703	Gross Potential Rent	917,620	935,680	18,060	2%
	Less: Vacancy Loss	(18,350)	(18,710)	(360)	-2%
	Net Dwelling Rent	899,270	916,970	17,700	2%
706	HUD Operating Grant Income	343,350	341,610	(1,740)	-1%
	Less: Proration Amount	(6,865)	(17,080)	(10,215)	-149%
	Net Operating Grant Income	336,485	324,530	(11,955)	-4%
704	Other Tenant Charges	25,150	26,230	1,080	4%
704	Excess Utilities	3,900	3,900	0	0%
711	Interest Income	25,000	25,000	0	0%
715	Other Income	242,340	266,260	23,920	10%
	Total Operating Income	1,532,145	1,562,890	30,745	2%

Operating Expenditures:

Administrative

911	Salaries	372,350	390,925	18,575	5%
915	Employee Benefits	165,830	181,460	15,630	9%
916	Travel	500	500	0	0%
916	Staff Training	14,000	20,000	6,000	43%
912	Audit Cost	10,330	10,750	420	4%
916	Legal	8,900	6,500	(2,400)	-27%
916	Telephone	4,700	5,000	300	6%
916	Office Supplies	8,800	8,800	0	0%
916	Other Administrative Costs	9,200	10,400	1,200	13%
	Total Administrative	594,610	634,335	39,725	7%

Maintenance

941	Labor	232,670	242,550	9,880	4%
945	Employee Benefits	83,725	68,390	(15,335)	-18%
942	Maintenance Materials	34,000	34,000	0	0%
943	Maintenance Contract:				
943	Garbage	29,000	31,000	2,000	7%
943	Grounds	15,000	8,100	(6,900)	-46%
943	Plumbing	14,000	25,000	11,000	79%
943	Elevator	16,380	16,440	60	0%
943	Decorating	34,000	36,300	2,300	7%
943	Exterminating	19,600	33,000	13,400	68%
943	Other Contract Costs	135,160	132,940	(2,220)	-2%
	Total Maintenance	613,535	627,720	14,184	2%

FDS Line #	Account Title	2025 Budget	2026 Budget	Difference	% Difference
Utilities					
931	Water	48,760	51,045	2,285	5%
932	Electricity	83,560	83,560	0	0%
933	Gas	57,595	53,000	(4,595)	-8%
936	Sewer	63,485	69,040	5,555	9%
Total Utilities		253,401	256,645	3,244	1%
Tenant Services					
924	Tenant Services-Other	4,950	4,950	0	0%
Total Protective Services		4,950	4,950	0	0%
General Expenses					
961	Insurance				
961.1	Property	82,840	89,220	6,380	8%
961.2	General Liability	15,205	15,620	415	3%
961.3	Boiler	3,100	3,100	0	0%
961.4	Fidelity Bond	600	600	0	0%
961.5	Worker's Comp	25,000	25,910	910	4%
961.6	Directors & Officials Liability	2,910	3,170	260	9%
963	Payments in Lieu of Taxes	30,350	34,000	3,650	12%
962	Other General Expense	1,500	3,000	1,500	100%
966	Collection Losses	5,000	5,000	0	0%
972	Casualty Losses - Non-capitalized	0	6,500	6,500	100%
Total General Expenses		166,505	186,120	19,615	12%
Total Operating Expenditures		1,633,000	1,709,770	76,767	5%
Cash Flow from Operations		(100,855)	(146,880)	(46,022)	46%
Other Financial Items					
	Transfer of Operations (BLI Acct. 1406)	66,000	66,000	0	0%
706.1	HUD Grants-Capital Contributions	433,000	433,000	0	0%
	Capital Expenditures	(433,000)	(433,000)	0	0%
Total Other Financial Items		66,000	66,000	0	0%
Cash Flow		(34,855)	(80,880)	(58,423)	-168%
	Budgetary use of Public Housing Reserves	0	80,880	80,880	100%
Net Cash Flow		(34,855)	0	34,855	

Bridges Comparative Operating Budget

Brainerd Housing Authority
324 E River Rd
Brainerd, MN 56401

Fiscal Year 12/31/2026

Account Title	2025 Budget	2026 Budget	Difference	% Difference
Operating Income:				
HAP Revenue	115,170	117,440	2,270	2%
Admin Fee Revenue	11,555	11,545	(10)	0%
Other Income	0	0	0	0%
Operating Transfer In/Out	(11,105)	(11,095)	10	0%
Total Operating Income	115,620	117,890	2,270	2%
Operating Expenditures:				
Administrative				
Travel	400	400	0	0%
Office Supplies	50	50	0	0%
Contract Costs	0	0	0	0%
Total Administrative	450	450	0	0%
General Expenses				
HAP Payments to Landlords	112,920	112,942	22	0%
Security Deposit Payments	2,250	4,498	2,248	100%
Other General Expense	0	0	0	0%
Total General Expenses	115,170	117,440	2,270	2%
Total Expenditures	115,620	117,890	2,270	2%
Net Cash Flow	0	0	0	

This page intentionally left blank.

Bring It Home Comparative Operating Budget

Brainerd Housing Authority
324 E River Rd
Brainerd, MN 56401

Fiscal Year 12/31/2026

Account Title	2025 Budget	2026 Budget	Difference	% Difference
Operating Income:				
HAP Revenue	0	286,950	286,950	100%
Admin Fee Revenue	0	69,672	69,672	100%
Startup Costs Income	0	102,640	102,640	100%
Total Operating Income	0	459,262	459,262	100%
Operating Expenditures:				
Administrative				
Salaries	0	60,320	60,320	100%
Employee Benefits	0	37,025	37,025	100%
Travel	0	450	450	100%
Staff Training	0	21,040	21,040	100%
Audit Costs	0	1,500	1,500	100%
Office Supplies	0	1,500	1,500	100%
Advertising	0	1,700	1,700	100%
Contract Costs	0	3,100	3,100	100%
Total Administrative	0	126,635	126,635	100%
General Expenses				
HAP Payments to Landlords	0	286,950	286,950	100%
Other General Expense	0	0	0	0%
Total General Expenses	0	286,950	286,950	100%
Total Expenditures	0	413,585	413,585	100%
Net Cash Flow	0	45,677	45,677	

This page intentionally left blank.

Valley View Comparative Operating Budget

Brainerd Housing Authority
324 E River Rd
Brainerd, MN 56401

Fiscal Year 12/31/2026

Account Title	2025 Budget	2026 Budget	Difference	% Difference
Operating Income:				
3110.000 Dwelling Rental	151,770	164,725	12,955	9%
3120.000 Excess Utilities	250	350	100	40%
3600.000 Rental Supplement	45,110	59,780	14,670	33%
3610.000 Investment Interest	12,000	10,000	(2,000)	-17%
3690.000 Other Income	0	400	400	100%
3691.000 Other Tenant Charges	2,600	7,000	4,400	169%
3695.000 Laundry Income	800	600	(200)	-25%
Total Operating Income	212,530	242,855	30,325	14%
Operating Expenditures:				
Administrative				
4130.000 Legal	1,200	1,500	300	25%
4140.000 Staff Training	0	4,500	4,500	100%
4150.000 Travel	50	50	0	0%
4171.000 Auditing Fees	10,450	10,450	0	0%
4190.000 Other Admin	1,400	1,800	400	29%
4191.000 Management Fees	23,520	25,400	1,880	8%
4197.000 MN Minimum Fee	240	0	(240)	-100%
4199.000 Postage	400	400	0	0%
Total Administrative	37,260	44,100	6,840	18%
Utilities				
4310.000 Water	5,540	4,500	(1,040)	-19%
4320.000 Electricity	3,100	3,000	(100)	-3%
4330.000 Gas	9,150	9,800	650	7%
Total Utilities Expenses	17,790	17,300	550	3%
Maintenance Expenses				
4420.000 Materials	10,000	10,000	0	0%
4430.000 Contracts Costs	10,000	12,000	2,000	20%
4431.000 Garbage and Trash	6,200	4,900	(1,300)	-21%
4432.000 Decorating Contract	18,000	10,000	(8,000)	-44%
4435.000 Grounds Contract	3,600	2,800	(800)	-22%
4450.000 Plumbing/Heating	6,300	5,000	(1,300)	-21%
4455.000 Snow Removal	5,500	5,500	0	0%
4456.000 Exterminating	600	1,000	400	67%
4457.000 Janitor/Cleaning	950	750	(200)	-21%
Total Maintenance Expenses	61,150	51,950	(9,200)	-15%

Account Title	2025 Budget	2026 Budget	Difference	% Difference
Other General Expense				
4510.001 Property Insurance	15,330	9,790	(5,540)	-36%
4510.002 Liability Insurance	2,560	2,410	(150)	-6%
4520.000 Property Taxes	14,150	6,600	(7,550)	-53%
4590.000 Other General Expense	5,300	5,300	0	0%
4570.000 Collection Losses	0	6,000	6,000	100%
4581.000 Interest Expense-Mortgage	0	4,500	4,500	100%
Total General Expenses	37,340	34,600	(13,240)	-35%
Total Operating Expenditures	153,540	147,950	(15,050)	-10%
Cash Flow from Operations	58,990	94,905	35,916	61%
Other Financial Items				
Replacement Reserve	9,170	9,445	275	3%
Total Other Financial Items	9,170	9,445	275	3%
Net Cash Flow	49,820	85,460	35,641	72%

PHA Board Resolution
Approving Operating Budget

**U.S. Department of Housing and
 Urban Development**
Office of Public and Indian Housing

OMB Approval No. 2577-0029 (exp. 04/30/2027)

Public reporting burden for this collection of information is estimated to average 136.2 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, completing the operating budget and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information including suggestions for reducing this burden, to the Reports Management Officer, QDAM, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410. When providing comments, please refer to OMB Approval No. 2577-0029. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information is required by Section 6(c)(4) of the U.S. Housing Act of 1937. The information is the operating budget for the low-income public housing program and provides a summary of the proposed and budgeted receipts and expenditures, approval of budgeted receipts and expenditures, and justification of certain specified amounts. HUD reviews the information to determine if the operating budget adopted by the public housing agency (PHA) and the amounts are reasonable, and that the PHA complies with HUD prescribed procedures. PHA boards must approve the operating budget and HUD requires boards to certify their approval through this form. Responses are required to obtain benefits. This information does not lend itself to confidentiality.

PHA Name: **HRA in and for the City of Brainerd** PHA Code: **MN032**

PHA Fiscal Year Beginning **01/01/2026** Board Resolution Number: **2025-07**

Acting on behalf of the Board of Commissioners of the above-named PHA as its Chairperson, I make the following certifications and agreement to the Department of Housing and Urban Development (HUD) regarding the Board's approval of (check one or more as applicable):

- Operating Budget approved by Board resolution on: DATE
11/19/2025
- Operating Budget submitted to HUD, if applicable, on: _____
- Operating Budget revision approved by Board resolution on: _____
- Operating Budget revision submitted to HUD, if applicable, on: _____

I certify on behalf of the above-named PHA that:

1. All statutory and regulatory requirements have been met;
2. The PHA has sufficient operating reserves to meet the working capital needs of its developments;
3. Proposed budget expenditure are necessary in the efficient and economical operation of the housing for the purpose of serving low-income residents;
4. The budget indicates a source of funds adequate to cover all proposed expenditures;
5. The PHA will comply with the wage rate requirement under 24 CFR 968.110(c) and (f); and
6. The PHA will comply with the requirements for access to records and audits under 24 CFR 968.110(i).

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct.
WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012; 31 U.S.C. §3729, 3802).

Print Board Chairperson's Name: Michael Duval	Signature: 	Date: 11/19/2025
---	--------------------	--------------------------------

This page intentionally left blank.



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

To: Brainerd HRA Board Members
From: Karen Young, Finance Director
Date: November 12, 2025
Re: November Financial Report

Please find attached the financial information for October 2025.

Action Requested: Motion for approval of payments as presented.

This page intentionally left blank.

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	Oct
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	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	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	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	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	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	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	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	22.00
Total of Above Ratios	50		50.00	45	45	45	43	43	43	45	47	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	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	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	10.0

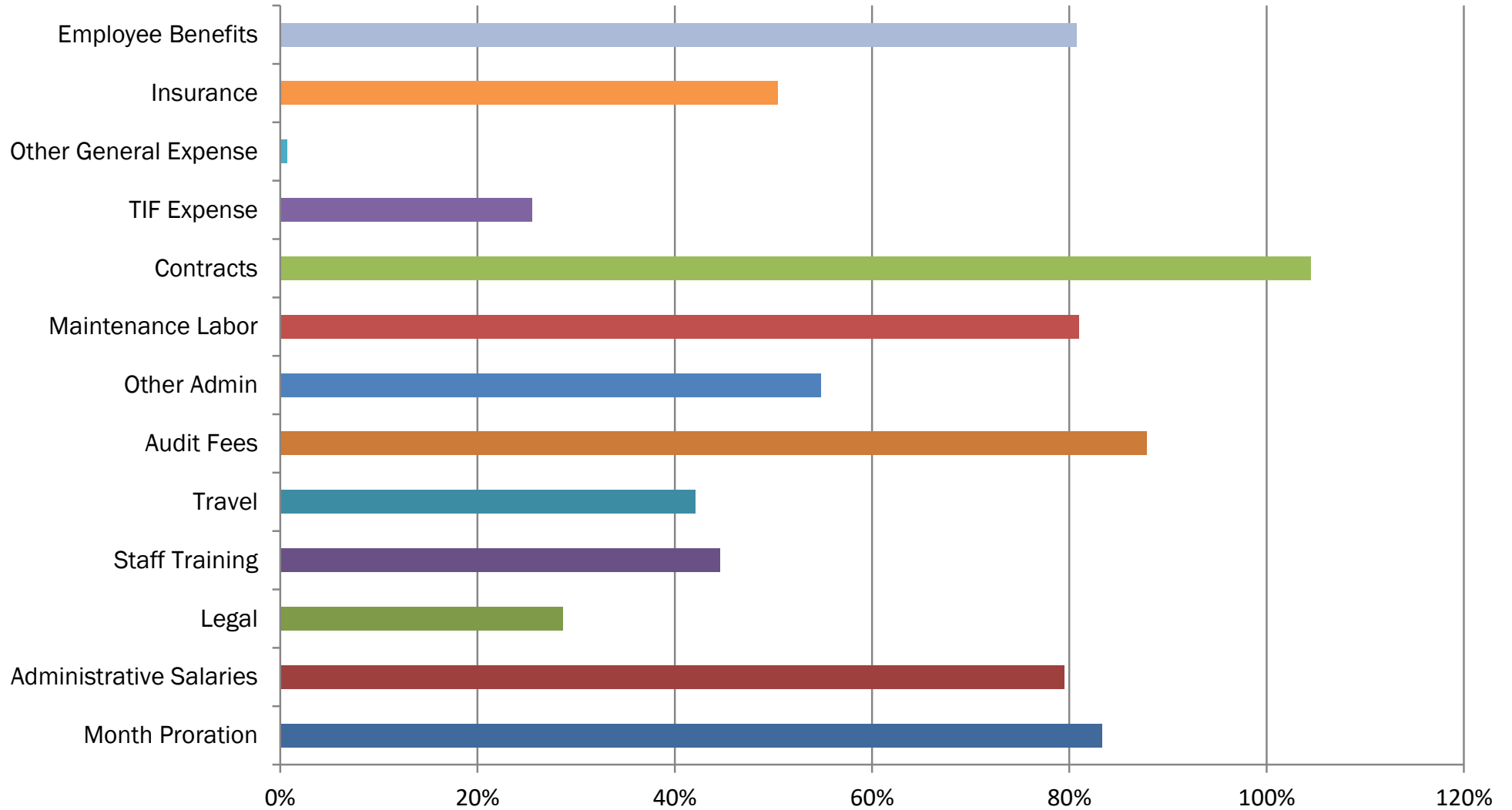
This page intentionally left blank.

October 2025 Operating Account Balances

Property/Program	October 2024	September 2025	October 2025
General Fund	\$539,549.70	\$903,281.53	\$874,892.72
Housing Rehab Program	\$203,373.10	\$254,214.72	\$249,994.46
Bridges	\$8,627.28	-\$11,353.77	\$8,735.83
Crow Wing County HRA	\$1,782,064.88	\$2,077,427.10	\$2,012,985.68
Public Housing	\$1,026,653.72	\$1,009,620.94	\$952,533.55
Valley View	\$357,956.00	\$461,562.61	\$470,283.47
Brainerd South	\$48,508.57	\$74,865.44	\$21,265.95
Housing Choice Voucher	\$68,754.58	\$19,516.56	\$33,373.56
Total	\$4,035,487.83	\$4,789,135.13	\$4,624,065.22

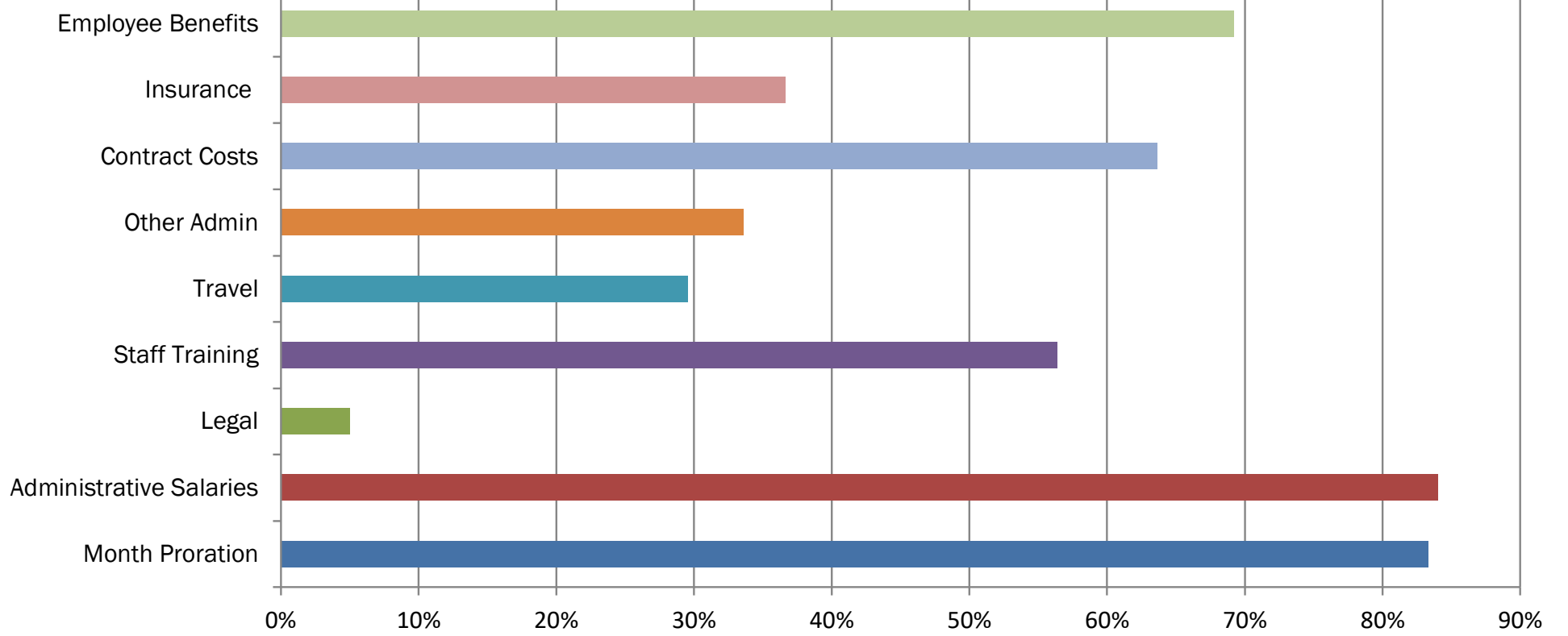
This page intentionally left blank.

October 2025 YTD General Fund Expense/Annual Budget Comparison

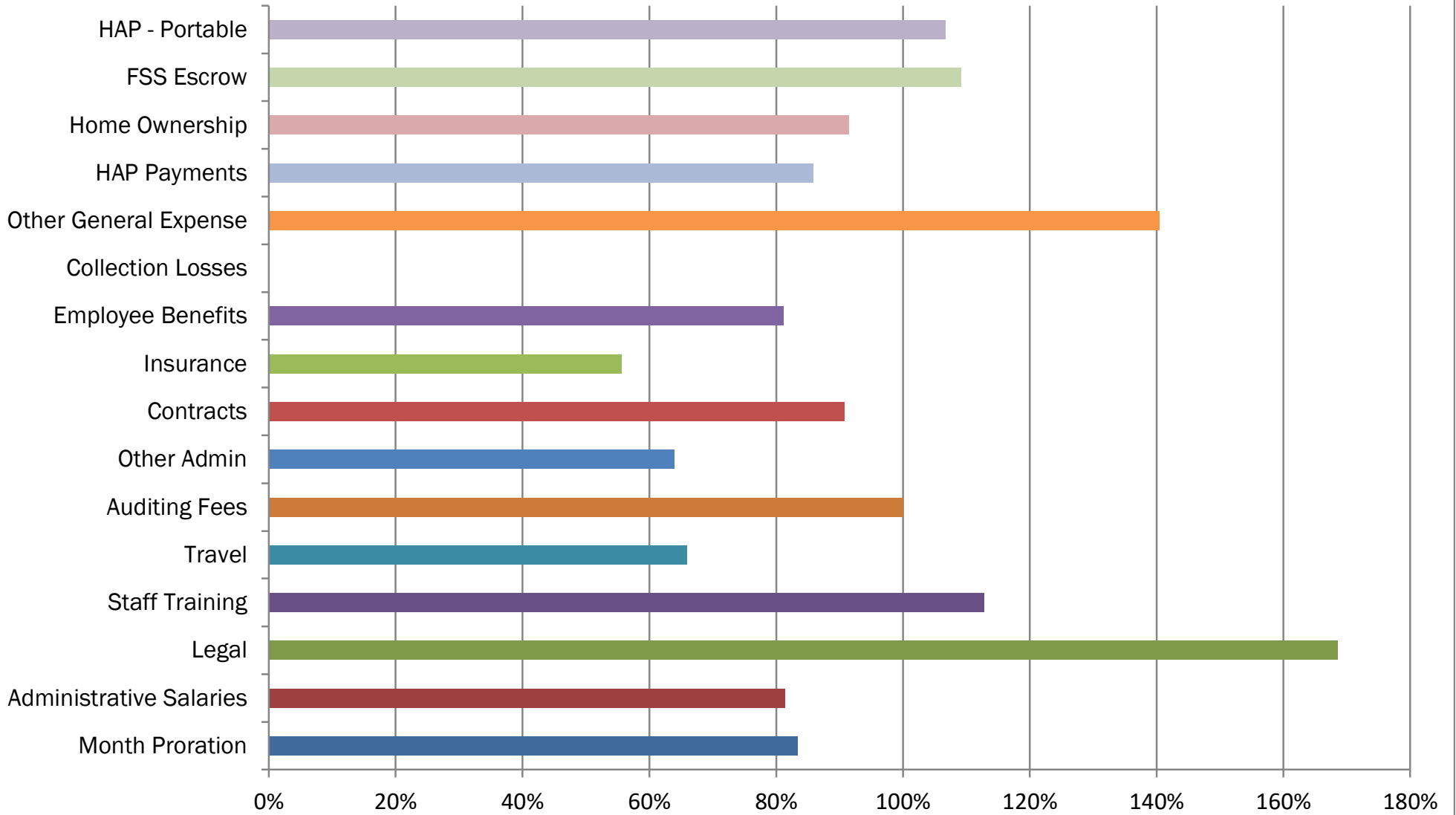


Contract Costs: Yearly software contract paid for PHA Web. 4th quarter paid for HR services.

October 2025 YTD Housing Rehab Expense/Annual Budget Comparison



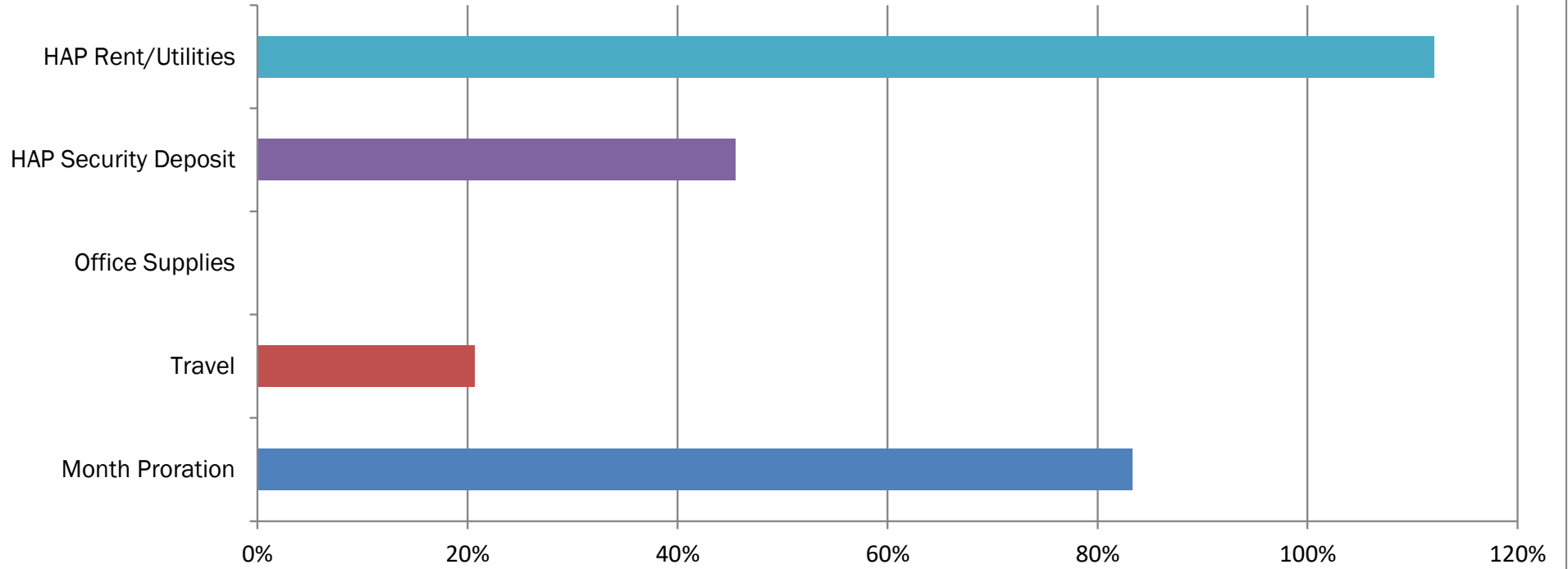
October 2025 YTD Housing Choice Voucher Expense/Annual Budget Comparison



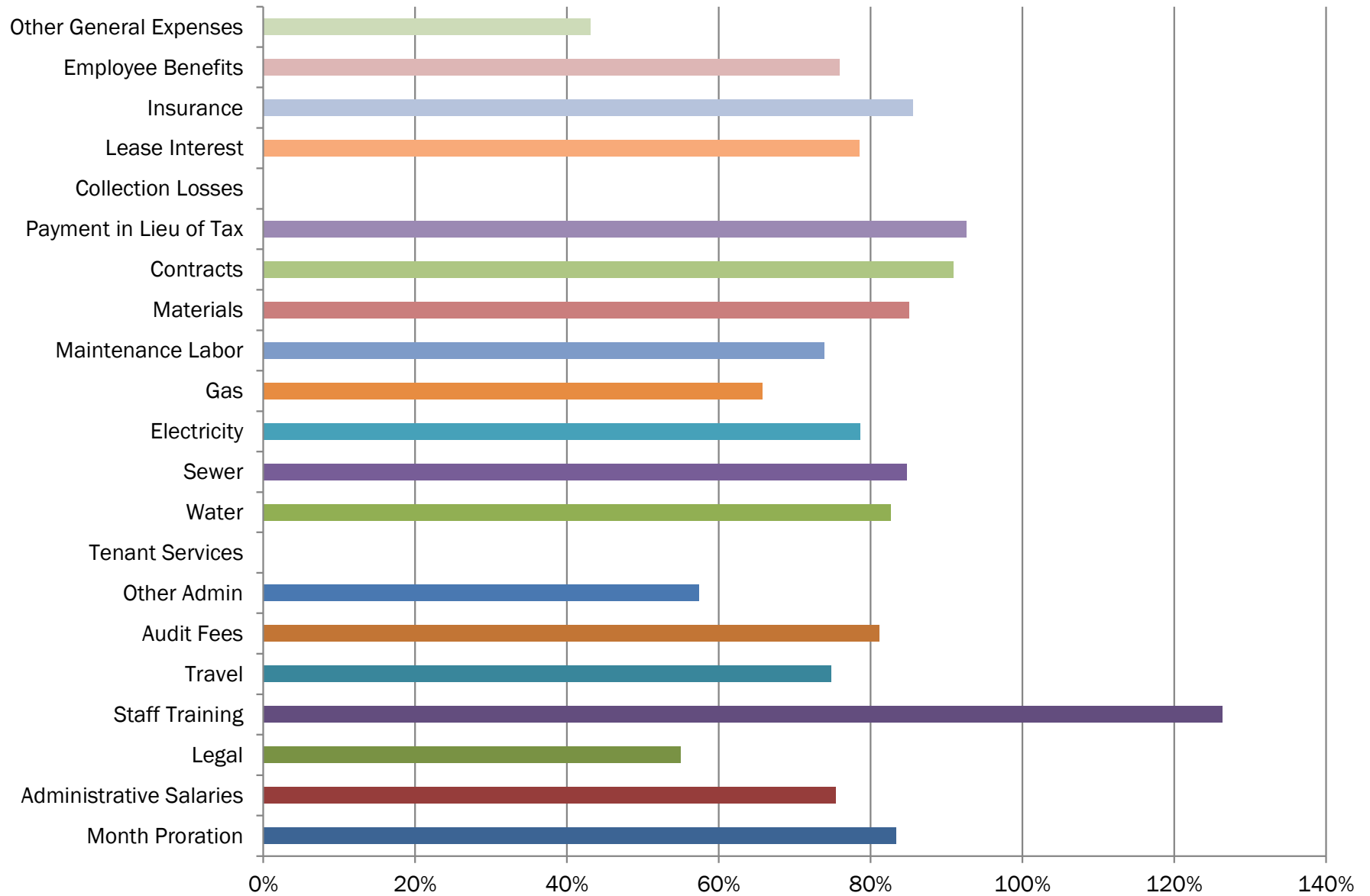
Training: National HCV and NAHRO training.

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

October 2025 YTD Bridges Expense/Annual Budget Comparison

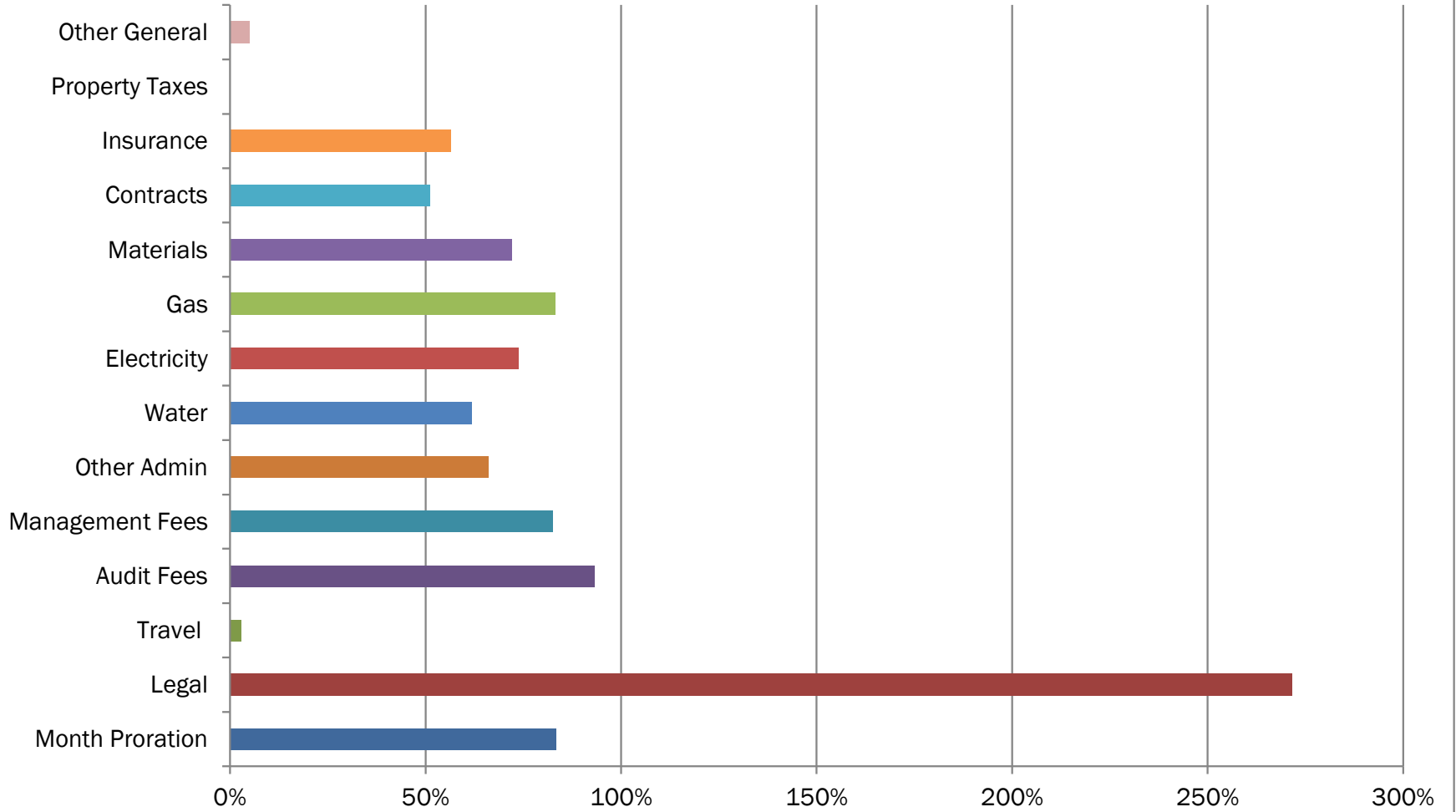


October 2025 YTD Public Housing Expense/Annual Budget Comparison



Training: National procurement training, NAHRO training, and Housing Manager trainings.

October 2025 YTD Valley View Expense/Annual Budget Comparison



Legal: Tenant Evictions

Brainerd HRA
Operating Statement
Ten Months Ending 10/31/2025
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	3,322.23	1,250.00	2,072.23	29,219.85	12,500.00	16,719.85	15,000.00	14,219.85
Operating Transfer In	0.00	925.42	(925.42)	0.00	9,254.17	(9,254.17)	11,105.00	(11,105.00)
Other Income	68.52	1,104.17	(1,035.65)	5,212.24	11,041.67	(5,829.43)	13,250.00	(8,037.76)
City Tax Settlements	0.00	14,496.67	(14,496.67)	96,804.38	144,966.67	(48,162.29)	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	23,200.96	22,395.00	805.96	230,432.19	223,950.00	6,482.19	268,740.00	(38,307.81)
Loan Interest Revenue	0.00	679.17	(679.17)	0.00	6,791.67	(6,791.67)	8,150.00	(8,150.00)
TOTAL INCOME	26,591.71	40,850.43	(14,258.72)	595,454.87	408,504.18	186,950.69	490,205.00	105,249.87
EXPENSES								
ADMINISTRATIVE								
Admin Salaries	30,755.51	21,675.00	(9,080.51)	206,659.24	216,750.00	10,090.76	260,100.00	53,440.76
Legal	0.00	416.67	416.67	1,430.26	4,166.67	2,736.41	5,000.00	3,569.74
Staff Training	672.00	833.33	161.33	4,455.91	8,333.33	3,877.42	10,000.00	5,544.09
Travel	1.40	41.67	40.27	210.48	416.67	206.19	500.00	289.52
Auditing Fees	(750.00)	833.33	1,583.33	8,787.50	8,333.33	(454.17)	10,000.00	1,212.50
Other Admin	1,109.40	908.33	(201.07)	5,970.35	9,083.33	3,112.98	10,900.00	4,929.65
TOTAL ADMINISTRATIVE	31,788.31	24,708.33	(7,079.98)	227,513.74	247,083.33	19,569.59	296,500.00	68,986.26
MAINTENANCE								
Labor	2,714.24	1,950.00	(764.24)	18,952.70	19,500.00	547.30	23,400.00	4,447.30
Contracts	3,196.27	1,493.33	(1,702.94)	18,717.75	14,933.33	(3,784.42)	17,920.00	(797.75)
TOTAL MAINTENANCE	5,910.51	3,443.33	(2,467.18)	37,670.45	34,433.33	(3,237.12)	41,320.00	3,649.55
OTHER								
TIF Expense	0.00	10.83	10.83	33.20	108.33	75.13	130.00	96.80
Other General Exp	119.00	3,152.17	3,033.17	258.30	31,521.67	31,263.37	37,826.00	37,567.70
Insurance	713.80	968.33	254.53	5,858.74	9,683.33	3,824.59	11,620.00	5,761.26
Employee Benefits	10,368.76	9,389.17	(979.59)	91,009.46	93,891.67	2,882.21	112,670.00	21,660.54
TOTAL OTHER	11,201.56	13,520.50	2,318.94	97,159.70	135,205.00	38,045.30	162,246.00	65,086.30
TOTAL EXPENSES	48,900.38	41,672.16	(7,228.22)	362,343.89	416,721.66	54,377.77	500,066.00	137,722.11
SURPLUS	(22,308.67)	(821.73)	(21,486.94)	233,110.98	(8,217.48)	241,328.46	(9,861.00)	242,971.98

Brainerd HRA
Operating Statement
Ten Months Ending 10/31/2025
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	416.67	19.45	500.00	(63.88)
Other Inc - Mgnt Fees	10,000.00	10,000.00	0.00	100,000.00	100,000.00	0.00	120,000.00	(20,000.00)
Other Inc - MHFA	41,875.00	27,566.67	14,308.33	138,142.15	275,666.67	(137,524.52)	330,800.00	(192,657.85)
SC Grant Admin	0.00	1,895.83	(1,895.83)	14,955.61	18,958.33	(4,002.72)	22,750.00	(7,794.39)
TOTAL INCOME	51,875.00	39,504.17	12,370.83	253,533.88	395,041.67	(141,507.79)	474,050.00	(220,516.12)
EXPENSES								
ADMINISTRATIVE								
Admin Salaries	12,480.72	8,847.50	(3,633.22)	89,210.88	88,475.00	(735.88)	106,170.00	16,959.12
Legal	0.00	416.67	416.67	252.00	4,166.67	3,914.67	5,000.00	4,748.00
Staff Training	842.74	416.67	(426.07)	2,820.24	4,166.67	1,346.43	5,000.00	2,179.76
Travel	133.00	125.00	(8.00)	443.52	1,250.00	806.48	1,500.00	1,056.48
Other Admin	17.50	491.67	474.17	1,981.31	4,916.67	2,935.36	5,900.00	3,918.69
TOTAL ADMINISTRATIVE	13,473.96	10,297.51	(3,176.45)	94,707.95	102,975.01	8,267.06	123,570.00	28,862.05
MAINTENANCE								
Contracts Costs	39,011.94	25,000.00	(14,011.94)	190,990.31	250,000.00	59,009.69	300,000.00	109,009.69
TOTAL MAINTENANCE	39,011.94	25,000.00	(14,011.94)	190,990.31	250,000.00	59,009.69	300,000.00	109,009.69
OTHER								
Insurance	0.00	134.17	134.17	590.20	1,341.67	751.47	1,610.00	1,019.80
Employee Benefits	3,609.36	3,561.25	(48.11)	29,576.82	35,612.50	6,035.68	42,735.00	13,158.18
TOTAL OTHER	3,609.36	3,695.42	86.06	30,167.02	36,954.17	6,787.15	44,345.00	14,177.98
TOTAL EXPENSES	56,095.26	38,992.93	(17,102.33)	315,865.28	389,929.18	74,063.90	467,915.00	152,049.72
SURPLUS	(4,220.26)	511.24	(4,731.50)	(62,331.40)	5,112.49	(67,443.89)	6,135.00	(68,466.40)

Brainerd HRA
Operating Statement
Ten Months Ending 10/31/2025
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	169,886.00	167,207.50	2,678.50	1,778,176.00	1,672,075.00	106,101.00	2,006,490.00	(228,314.00)
Admin Fees Earned	29,553.17	30,920.00	(1,366.83)	316,312.66	309,200.00	7,112.66	371,040.00	(54,727.34)
Investment Interest	56.57	250.00	(193.43)	926.99	2,500.00	(1,573.01)	3,000.00	(2,073.01)
Other Income	0.00	2,083.33	(2,083.33)	22,834.69	20,833.33	2,001.36	25,000.00	(2,165.31)
TOTAL REVENUE	199,495.74	200,460.83	(965.09)	2,118,250.34	2,004,608.33	113,642.01	2,405,530.00	(287,279.66)
EXPENSES								
ADMINISTRATIVE								
Admin Salaries	27,621.78	19,784.17	(7,837.61)	193,317.14	197,841.67	4,524.53	237,410.00	44,092.86
Legal	0.00	225.00	225.00	4,549.30	2,250.00	(2,299.30)	2,700.00	(1,849.30)
Staff Training	799.34	416.67	(382.67)	5,638.13	4,166.67	(1,471.46)	5,000.00	(638.13)
Travel	25.90	125.00	99.10	989.17	1,250.00	260.83	1,500.00	510.83
Auditing Fees	0.00	860.83	860.83	10,330.00	8,608.33	(1,721.67)	10,330.00	0.00
Other Admin	148.07	650.00	501.93	4,982.10	6,500.00	1,517.90	7,800.00	2,817.90
TOTAL ADMINISTRATIVE	28,595.09	22,061.67	(6,533.42)	219,805.84	220,616.67	810.83	264,740.00	44,934.16
MAINTENANCE								
Contracts	3,351.20	2,560.00	(791.20)	27,885.82	25,600.00	(2,285.82)	30,720.00	2,834.18
TOTAL MAINTENANCE	3,351.20	2,560.00	(791.20)	27,885.82	25,600.00	(2,285.82)	30,720.00	2,834.18
OTHER EXPENSE								
Insurance	768.34	958.75	190.41	6,404.14	9,587.50	3,183.36	11,505.00	5,100.86
Employee Benefits	10,969.45	10,477.09	(492.36)	101,993.94	104,770.84	2,776.90	125,725.00	23,731.06
Collection Losses	0.00	208.33	208.33	0.00	2,083.33	2,083.33	2,500.00	2,500.00
Other General Exp	155.91	90.00	(65.91)	1,516.29	900.00	(616.29)	1,080.00	(436.29)
TOTAL OTHER EXPENSE	11,893.70	11,734.17	(159.53)	109,914.37	117,341.67	7,427.30	140,810.00	30,895.63
HAP PAYMENTS								
HAP Payments	146,818.00	152,953.33	6,135.33	1,575,288.00	1,529,533.33	(45,754.67)	1,835,440.00	260,152.00
Home Ownership	3,073.00	2,769.58	(303.42)	30,396.00	27,695.83	(2,700.17)	33,235.00	2,839.00
FSS Escrow	12,391.00	9,905.42	(2,485.58)	129,739.00	99,054.17	(30,684.83)	118,865.00	(10,874.00)
HAP - Portable	3,044.00	1,579.17	(1,464.83)	20,227.00	15,791.67	(4,435.33)	18,950.00	(1,277.00)
TOTAL HAP PAYMENTS	165,326.00	167,207.50	1,881.50	1,755,650.00	1,672,075.00	(83,575.00)	2,006,490.00	250,840.00
TOTAL EXPENSES	209,165.99	203,563.34	(5,602.65)	2,113,256.03	2,035,633.34	(77,622.69)	2,442,760.00	329,503.97
SURPLUS	(9,670.25)	(3,102.51)	(6,567.74)	4,994.31	(31,025.01)	36,019.32	(37,230.00)	42,224.31

Brainerd HRA
Operating Statement
Ten Months Ending 10/31/2025
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	9,076.00	9,597.50	(521.50)	84,587.00	95,975.00	(11,388.00)	115,170.00	(30,583.00)
MHFA Admin Rev	802.36	962.92	(160.56)	8,441.00	9,629.17	(1,188.17)	11,555.00	(3,114.00)
Operating Trans Out	0.00	(925.42)	925.42	0.00	(9,254.17)	9,254.17	(11,105.00)	11,105.00
Other Income	300.00	0.00	300.00	2,400.00	0.00	2,400.00	0.00	2,400.00
TOTAL INCOME	10,178.36	9,635.00	543.36	95,428.00	96,350.00	(922.00)	115,620.00	(20,192.00)
EXPENSES								
Travel	1.40	33.33	31.93	82.60	333.33	250.73	400.00	317.40
Office Supplies	0.00	4.17	4.17	0.00	41.67	41.67	50.00	50.00
HAP - Sec Dep	900.00	187.50	(712.50)	1,820.00	1,875.00	55.00	2,250.00	430.00
HAP Payments	8,776.00	9,410.00	634.00	85,167.00	94,100.00	8,933.00	112,920.00	27,753.00
TOTAL EXPENSES	9,677.40	9,635.00	(42.40)	87,069.60	96,350.00	9,280.40	115,620.00	28,550.40
SURPLUS	500.96	0.00	500.96	8,358.40	0.00	8,358.40	0.00	8,358.40

Brainerd HRA
Operating Statement
Ten Months Ending 10/31/2025
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	75,040.00	74,939.17	100.83	742,327.00	749,391.67	(7,064.67)	899,270.00	(156,943.00)
Excess Utilities	0.00	325.00	(325.00)	3,672.00	3,250.00	422.00	3,900.00	(228.00)
Operating Subsidy	37,858.33	28,040.42	9,817.91	286,638.66	280,404.17	6,234.49	336,485.00	(49,846.34)
Other Income	118.60	2,115.83	(1,997.23)	17,997.69	21,158.33	(3,160.64)	25,390.00	(7,392.31)
Other Inc - Ross Grant	7,077.09	7,155.83	(78.74)	60,083.16	71,558.33	(11,475.17)	85,870.00	(25,786.84)
Other Income Tenant	1,682.00	2,095.83	(413.83)	21,808.33	20,958.33	850.00	25,150.00	(3,341.67)
Lease Revenue	8,937.50	8,937.50	0.00	89,375.00	89,375.00	0.00	107,250.00	(17,875.00)
Laundry Income	1,802.00	1,985.83	(183.83)	18,607.00	19,858.33	(1,251.33)	23,830.00	(5,223.00)
Investment Interest	3,047.89	2,083.33	964.56	58,944.87	20,833.33	38,111.54	25,000.00	33,944.87
Capital Fund Revenue	0.00	5,500.00	(5,500.00)	145,825.00	55,000.00	90,825.00	66,000.00	79,825.00
TOTAL INCOME	135,563.41	133,178.74	2,384.67	1,445,278.71	1,331,787.49	113,491.22	1,598,145.00	(152,866.29)
EXPENSES								
ADMINISTRATIVE								
Admin Salaries	41,425.12	31,029.17	(10,395.95)	280,964.61	310,291.67	29,327.06	372,350.00	91,385.39
Legal	2,109.28	741.67	(1,367.61)	4,895.41	7,416.67	2,521.26	8,900.00	4,004.59
Staff Training	4,588.93	1,166.67	(3,422.26)	17,682.79	11,666.67	(6,016.12)	14,000.00	(3,682.79)
Travel	0.00	41.67	41.67	374.17	416.67	42.50	500.00	125.83
Auditing Fees	0.00	860.83	860.83	8,381.55	8,608.33	226.78	10,330.00	1,948.45
Other Admin	736.94	1,891.66	1,154.72	13,025.70	18,916.66	5,890.96	22,700.00	9,674.30
TOTAL ADMINISTRATIVE	48,860.27	35,731.67	(13,128.60)	325,324.23	357,316.67	31,992.44	428,780.00	103,455.77
TENANT SERVICES								
Rec Publication Other	0.00	412.50	412.50	0.00	4,125.00	4,125.00	4,950.00	4,950.00
TOTAL TENANT SERVICES	0.00	412.50	412.50	0.00	4,125.00	4,125.00	4,950.00	4,950.00
UTILITIES								
Water	5,485.49	4,063.33	(1,422.16)	40,288.86	40,633.33	344.47	48,760.00	8,471.14
Sewer	7,359.99	5,290.42	(2,069.57)	53,850.56	52,904.17	(946.39)	63,485.00	9,634.44
Electricity	8,642.51	6,963.33	(1,679.18)	65,732.95	69,633.33	3,900.38	83,560.00	17,827.05
Gas	2,995.28	4,799.58	1,804.30	37,866.95	47,995.83	10,128.88	57,595.00	19,728.05
TOTAL UTILITIES	24,483.27	21,116.66	(3,366.61)	197,739.32	211,166.66	13,427.34	253,400.00	55,660.68
MAINTENANCE								
Labor	22,263.72	19,389.17	(2,874.55)	174,997.65	193,891.67	18,894.02	232,670.00	57,672.35
Materials	3,028.33	2,833.33	(195.00)	28,923.35	28,333.33	(590.02)	34,000.00	5,076.65
Contracts	36,335.31	21,776.66	(14,558.65)	237,508.46	217,766.66	(19,741.80)	261,320.00	23,811.54
TOTAL MAINTENANCE	61,627.36	43,999.16	(17,628.20)	441,429.46	439,991.66	(1,437.80)	527,990.00	86,560.54
OTHER								
PILOT	2,527.84	2,529.17	1.33	28,112.98	25,291.67	(2,821.31)	30,350.00	2,237.02
Collection Losses	0.00	416.67	416.67	0.00	4,166.67	4,166.67	5,000.00	5,000.00
Lease Int Exp - Cintas	16.11	17.50	1.39	165.02	175.00	9.98	210.00	44.98
Casualty Loss-Non Capitalized	0.00	0.00	0.00	3,472.35	0.00	(3,472.35)	0.00	(3,472.35)
Insurance	11,359.14	10,804.58	(554.56)	111,030.72	108,045.83	(2,984.89)	129,655.00	18,624.28
Employee Benefits	19,659.75	20,796.24	1,136.49	189,464.28	207,962.49	18,498.21	249,555.00	60,090.72
Other General Expense	133.95	259.17	125.22	1,339.50	2,591.67	1,252.17	3,110.00	1,770.50
TOTAL OTHER	33,696.79	34,823.33	1,126.54	333,584.85	348,233.33	14,648.48	417,880.00	84,295.15
TOTAL EXPENSES	168,667.69	136,083.32	(32,584.37)	1,298,077.86	1,360,833.32	62,755.46	1,633,000.00	334,922.14
SURPLUS	(33,104.28)	(2,904.58)	(30,199.70)	147,200.85	(29,045.83)	176,246.68	(34,855.00)	182,055.85

Brainerd HRA
Operating Statement
Ten Months Ending 10/31/2025
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	177,350.00	164,066.67	13,283.33	196,880.00	(19,530.00)
Excess Utilities	0.00	20.83	(20.83)	267.55	208.33	59.22	250.00	17.55
Investment Interest	1,357.24	1,000.00	357.24	12,418.44	10,000.00	2,418.44	12,000.00	418.44
Other Income	0.00	0.00	0.00	573.85	0.00	573.85	0.00	573.85
Other Income Tenant	1,010.00	216.67	793.33	10,707.16	2,166.67	8,540.49	2,600.00	8,107.16
Laundry Income	31.50	66.67	(35.17)	511.25	666.67	(155.42)	800.00	(288.75)
TOTAL INCOME	20,808.74	17,710.84	3,097.90	201,828.25	177,108.34	24,719.91	212,530.00	(10,701.75)
EXPENSES								
ADMINISTRATIVE								
Legal	1,505.56	100.00	(1,405.56)	3,257.99	1,000.00	(2,257.99)	1,200.00	(2,057.99)
Travel	0.00	4.17	4.17	1.40	41.67	40.27	50.00	48.60
Auditing Fees	0.00	870.83	870.83	9,750.00	8,708.33	(1,041.67)	10,450.00	700.00
Management Fees	1,960.00	1,960.00	0.00	19,404.00	19,600.00	196.00	23,520.00	4,116.00
Other Admin	800.00	170.00	(630.00)	1,350.00	1,700.00	350.00	2,040.00	690.00
TOTAL ADMINISTRATIVE	4,265.56	3,105.00	(1,160.56)	33,763.39	31,050.00	(2,713.39)	37,260.00	3,496.61
UTILITIES								
Water	463.57	461.67	(1.90)	3,425.38	4,616.67	1,191.29	5,540.00	2,114.62
Electricity	233.63	258.33	24.70	2,285.81	2,583.33	297.52	3,100.00	814.19
Gas	404.94	762.50	357.56	7,604.23	7,625.00	20.77	9,150.00	1,545.77
TOTAL UTILITIES	1,102.14	1,482.50	380.36	13,315.42	14,825.00	1,509.58	17,790.00	4,474.58
MAINTENANCE								
Materials	801.91	833.33	31.42	7,220.85	8,333.33	1,112.48	10,000.00	2,779.15
Contracts	3,807.92	4,262.50	454.58	26,147.40	42,625.00	16,477.60	51,150.00	25,002.60
TOTAL MAINTENANCE	4,609.83	5,095.83	486.00	33,368.25	50,958.33	17,590.08	61,150.00	27,781.75
OTHER								
Insurance	1,012.42	1,490.83	478.41	10,124.20	14,908.33	4,784.13	17,890.00	7,765.80
Property Taxes	0.00	1,179.17	1,179.17	0.00	11,791.67	11,791.67	14,150.00	14,150.00
Other General Expense	0.00	441.67	441.67	262.00	4,416.67	4,154.67	5,300.00	5,038.00
TOTAL OTHER	1,012.42	3,111.67	2,099.25	10,386.20	31,116.67	20,730.47	37,340.00	26,953.80
TOTAL EXPENSES	10,989.95	12,795.00	1,805.05	90,833.26	127,950.00	37,116.74	153,540.00	62,706.74
SURPLUS	9,818.79	4,915.84	4,902.95	110,994.99	49,158.34	61,836.65	58,990.00	52,004.99

Brainerd Housing and Redevelopment Authority
Payment Summary Report
October 2025

Doc. Date		Number	Payments
10/02/2025	Payroll for 10/02/2025	ACH	\$29,323.30
10/02/2025	Thompson, Brit	ACH	\$ 12.88
10/02/2025	Burrell, Carrie	ACH	\$ 5.60
10/02/2025	Block, Creo	ACH	\$ 158.20
10/02/2025	Olson, Jamie	ACH	\$ 223.30
10/02/2025	Wedan, Janet	ACH	\$ 194.93
10/02/2025	Demel, Mallory	ACH	\$ 242.96
10/02/2025	Barnett, Ryan	ACH	\$ 21.70
10/02/2025	Health Savings Accounts	ACH	\$ 3,103.85
10/02/2025	Security Benefit	ACH	\$ 5,568.79
10/02/2025	Minnesota State Retirement System	ACH	\$ 1,502.62
10/02/2025	Harpers Payroll Service	ACH	\$ 101.19
10/02/2025	Harpers Payroll Service	ACH	\$11,888.08
10/15/2025	Payroc LLC	ACH	\$ 129.55
10/15/2025	Payroc LLC	ACH	\$ 238.74
10/16/2025	Payroll for 10/16/2025	ACH	\$28,680.85
10/16/2025	90 Degree Benefits Inc.	ACH	\$23,952.00
10/16/2025	Health Savings Accounts	ACH	\$ 853.85
10/16/2025	Minnesota State Retirement System	ACH	\$ 1,502.62
10/16/2025	Security Benefit	ACH	\$ 5,518.09
10/16/2025	Harpers Payroll Service	ACH	\$ 87.94
10/16/2025	Harpers Payroll Service	ACH	\$11,690.77
10/17/2025	Charpentier, Eric	ACH	\$ 11.34
10/17/2025	Schommer, John	ACH	\$ 519.96
10/30/2025	Payroll for 10/30/2025	ACH	\$34,591.21
10/30/2025	Block, Creo	ACH	\$ 200.90
10/30/2025	Health Savings Accounts	ACH	\$ 830.77
10/30/2025	Security Benefit	ACH	\$ 6,028.61
10/30/2025	Minnesota State Retirement System	ACH	\$ 1,488.62
10/30/2025	Harpers Payroll Service	ACH	\$ 105.81
10/30/2025	Harpers Payroll Service	ACH	\$13,441.34
10/01/2025	Angel Zierden	269	\$ 995.00
10/01/2025	Colonywood Apartments	270	\$ 554.00
10/01/2025	Dianna Lorimor	271	\$ 612.00
10/01/2025	Grand Oaks Court Townhomes	272	\$ 168.00
10/01/2025	Lake Investments, LLC	273	\$ 2,688.00
10/01/2025	Michael Degen	274	\$ 2,143.00
10/01/2025	Real Property Management Deluxe	275	\$ 1,250.00
10/01/2025	Sprucewood Townhomes	276	\$ 948.00
10/02/2025	Absolute Electric of Central MN LLC	27603	\$ 259.75
10/02/2025	Borden Steinbauer Krueger & Knudson, PA	27604	\$ 407.35
10/02/2025	Brainerd Glass Company	27605	\$ 132.33
10/02/2025	Brainerd Hardware	27606	\$ 109.95

Brainerd Housing and Redevelopment Authority
Payment Summary Report
October 2025

Doc. Date		Number	Payments
10/02/2025	Brainerd Public Utilities	27607	\$ 2,861.62
10/02/2025	CenterPoint Energy	27608	\$ 2,351.10
10/02/2025	City of Brainerd	27609	\$ 597.40
10/02/2025	Crow Wing County Landfill	27610	\$ 52.00
10/02/2025	Crow Wing County Treasurer	27611	\$23,650.94
10/02/2025	DeRuyck Construction	27612	\$ 8,700.00
10/02/2025	Essentia Health	27613	\$ 103.00
10/02/2025	Granite Pest Control LLC	27614	\$ 1,107.50
10/02/2025	Handyman's, Inc.	27615	\$ 175.77
10/02/2025	Hirshfield's Inc.	27616	\$ 191.94
10/02/2025	Home Depot Credit Services	27617	\$ 703.97
10/02/2025	Home Depot Supply	27618	\$ 805.16
10/02/2025	Housing Enterprise Insurance Company, Inc.	27619	\$38,793.93
10/02/2025	Housing Insurance Svc Inc.	27620	\$ 4,265.86
10/02/2025	Keeping It Clean LLC	27621	\$ 635.00
10/02/2025	Kutak Rock LLP	27622	\$ 117.50
10/02/2025	Life Insurance Company of North America	27623	\$ 164.58
10/02/2025	Jones, Mike	27624	\$ 61.25
10/02/2025	Minnesota Cleaning Solutions	27625	\$ 560.00
10/02/2025	MN Elevator, Inc. Lockbox 446080	27626	\$ 956.84
10/02/2025	Northland Fire Protection	27627	\$ 222.00
10/02/2025	Old National Bank Credit Card	27628	\$ 7,179.30
10/02/2025	Paper Storm	27629	\$ 62.40
10/02/2025	Patnodes Custom Cabinets	27630	\$ 1,086.00
10/02/2025	The Hartford	27631	\$ 333.79
10/02/2025	T-Mobile	27632	\$ 326.72
10/02/2025	West Central Flooring	27633	\$ 1,940.00
10/02/2025	Yde's Major Appliance	27634	\$ 675.00
10/06/2025	West Central Flooring	27635	\$ 1,557.00
10/09/2025	Housing Insurance Svc Inc.	27636	\$ 2,575.00
10/14/2025	Brainerd Lakes Area Economic Development Corporation	27637	\$47,297.50
10/14/2025	Cuyuna Range Economic Development Inc.	27638	\$13,592.50
10/16/2025	Amazon Capital Services Inc.	27639	\$ 141.69
10/16/2025	Borden Steinbauer Krueger & Knudson, PA	27640	\$ 3,782.88
10/16/2025	Brainerd Public Utilities	27641	\$19,787.30
10/16/2025	Capital One Commercial (Menards Card)	27642	\$ 1,343.13
10/16/2025	Voided Payment	27643	\$ -
10/16/2025	Cintas	27644	\$ 286.46
10/16/2025	City of Brainerd	27645	\$ 8,818.79
10/16/2025	Column Software PBC	27646	\$ 106.00
10/16/2025	Crow Wing County Land Services Dept	27647	\$ 92.00
10/16/2025	Crow Wing County Landfill	27648	\$ 165.00
10/16/2025	Ctc-446126	27649	\$ 1,109.71

Brainerd Housing and Redevelopment Authority
Payment Summary Report
October 2025

Doc. Date		Number	Payments
10/16/2025	Culligan	27650	\$ 87.10
10/16/2025	Dearborn National	27651	\$ 147.91
10/16/2025	Forum Communications	27652	\$ 604.50
10/16/2025	Pearl Enterprise	27653	\$ 550.00
10/16/2025	Granite Pest Control LLC	27654	\$ 1,117.00
10/16/2025	Handyman's, Inc.	27655	\$ 435.42
10/16/2025	Labor Logic LLC	27656	\$ 55.25
10/16/2025	Integrity Services Inc	27657	\$ 975.60
10/16/2025	JM Operations LLC	27658	\$ 3,600.00
10/16/2025	Kutak Rock LLP	27659	\$ 3,049.00
10/16/2025	Landquist & Son Inc	27660	\$ 68.00
10/16/2025	Life Insurance Company of North America	27661	\$ 125.02
10/16/2025	Management Computer Services Inc	27662	\$ 250.00
10/16/2025	Midwest Machinery Co	27663	\$ 117.91
10/16/2025	MRI Software LLC	27664	\$ 150.00
10/16/2025	Northland Fire Protection	27665	\$ 1,673.60
10/16/2025	Quick Construction Inc.	27666	\$ 501.47
10/16/2025	Rise and Shine Cleaners LLC	27667	\$ 3,272.50
10/16/2025	Safeguard Security Inc.	27668	\$ 5,280.00
10/16/2025	Shaw Integrated and Turf Solutions	27669	\$22,210.74
10/16/2025	The Hartford	27670	\$ 320.78
10/16/2025	Thelen Heating And Roofing	27671	\$ 270.00
10/16/2025	Vsp	27672	\$ 75.76
10/16/2025	Waste Partners Inc	27673	\$ 3,203.62
10/16/2025	Wex Health	27674	\$ 7.50
10/16/2025	Alpenglow Technologies	27675	\$ 1,892.00
10/16/2025	Voided Payment	27676	\$ -
10/16/2025	Voided Payment	27677	\$ -
10/28/2025	CIGNA CHLIC-Chicago	27678	\$ 847.81
10/30/2025	American Door Works	27679	\$ 589.50
10/30/2025	Atlas Abstract & Title, Inc.	27680	\$ 100.00
10/30/2025	BDS Laundry Systems	27681	\$ 966.84
10/30/2025	Borden Steinbauer Krueger & Knudson, PA	27682	\$ 55.00
10/30/2025	Brainerd Public Utilities	27683	\$ 3,737.79
10/30/2025	Brighton Development Corporation	27684	\$ 228.39
10/30/2025	CenterPoint Energy	27685	\$ 2,693.42
10/30/2025	CIGNA CHLIC-Chicago	27686	\$ 687.65
10/30/2025	Crow Wing County Land Services Dept	27687	\$ 46.00
10/30/2025	DeRuyck Construction	27688	\$30,000.00
10/30/2025	Granite Pest Control LLC	27689	\$ 2,684.00
10/30/2025	Kutak Rock LLP	27690	\$ 1,692.00
10/30/2025	Minnesota Housing Finance Agency	27691	\$ 300.00

Brainerd Housing and Redevelopment Authority
Payment Summary Report
October 2025

Doc. Date		Number	Payments
10/30/2025	North Central Lawn Care & Irrigation	27692	\$ 290.00
10/30/2025	Old National Bank Credit Card	27693	\$ 2,548.45
10/30/2025	Paper Storm	27694	\$ 62.40
10/30/2025	Pike Plumbing & Heating, Inc	27695	\$ 125.00
10/30/2025	Quick Construction Inc.	27696	\$ 299.98
10/30/2025	Strike Painting & Finishing	27697	\$ 4,200.00
10/30/2025	Advanced Business Methods	27698	\$ 385.76
10/30/2025	T-Mobile	27699	\$ 326.77
10/30/2025	Viking Electric Supply LLC	27700	\$ 610.00
Total			\$495,340.72



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: November 10, 2025
Re: Housing Choice Voucher Program Report

HCV Program

Through 10/31/2025, our Unit Months Leased (UML) was 81.00% and HAP utilization was 86.75%.

● Activity Recap:

- Vouchers Issued: 2
- New Move-Ins: 1
- Annual Recertifications: 19
- Interim Recertifications: 22
- Inspections: 9
- Terminations: 0

Additional Info: We notified 50 applicants for vouchers at the end of October and have had a great response back to the notifications. We currently have 26 applicants that have responded to the notification by calling or stopping into our office and 13 of those applicants that have turned in all of their required documentation. We should be able to start issuing vouchers as early as 11/17/25.

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. We received back a request from the Bring It Home team from Minnesota Housing with a suggested change to our workplan. 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

● Activity Recap:

- Tenants leased up in units: 11
- Participants Issued Bridges Voucher/Searching for Unit: 1
- Notified: 2
- Participants Receiving HCV Voucher: 0
- Participants Giving Up Bridges Voucher: 0

Bridges Program (Continued)

- Tenants Residing Counties:
 - Cass County: 0
 - Morrison: 0
 - Aitkin: 1
 - Crow Wing: 10
 - Todd: 0
 - Wadena: 0
- Total Bridges HAP Request: \$9,676.00

Additional Info: Assisted a tenant with a \$900.00 security deposit. We notified two applicants off the waiting list, and one applicant is still searching for a unit.

Family Self-Sufficiency Program (FSS)

- Active FSS participants (*as of 11/06/2025*): 47
- Tenants going OFF for month: 2
- Tenants going ON for month: 1
- Total number of FSS participants escrowing monthly: 28
- Total amount of escrow: \$12,391.00
- Total combined amount of monthly escrow: \$265,198.32

Additional Info: FY25 FSS grant has been submitted. We also had two FSS participants graduate at the end of October. The first FSS household received \$26,124.06 and stated she will be saving it to purchase a home. The second FSS graduate stated she didn't know what she would do with her escrow money. She received \$14,332.77.

Action Requested: No action required.

Housing Choice Voucher Programs (HCV)

<u>Voucher Allocation</u>	325
Move-ins	1
Move-outs	5
Vouchers - looking for housing	2
Vouchers - first day of month	299
Average Vouchers to date	316
HAP Payments	\$147,151
<u>Reasons For Leaving Program</u>	
Voluntarily Left	2
Terminated	0
<u>Revenue</u>	
Housing Assistance Payment (HAP)	\$169,886
HUD Administrative Fee	\$21,771
<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	38.10%
Disabled/Handicapped Households	30.27%
Families with Children	88
Average Annual Income	\$17,880 (Gross)
Average HAP	\$559
<u>Waiting List Total</u>	
Crow Wing County Preference	293
Non-Preference	96

This page intentionally left blank.



To: Brainerd HRA Board Members
From: Hannah Gangl, Housing Manager
Date: November 10th, 2025
Re: Housing Management Report

Vacancy Report for October 2025

Please see attachment.

Valley View Townhomes:

Occupancy: 100%
Move Ins: 0
Move Outs: 0
Notified: 0
Screening: 0
Denied: 0
Waiting List: 23

Staffing Updates

We have conducted interviews for the open Housing Administrative Specialist position. A conditional job offer has been made, pending completion of the pre-employment background and credit check.

Additionally, we have conducted interviews for the open ROSS Services Coordinator position. A conditional job offer was made and accepted! Her start date is Wednesday, November 12th, 2025.

ROSS Program Updates

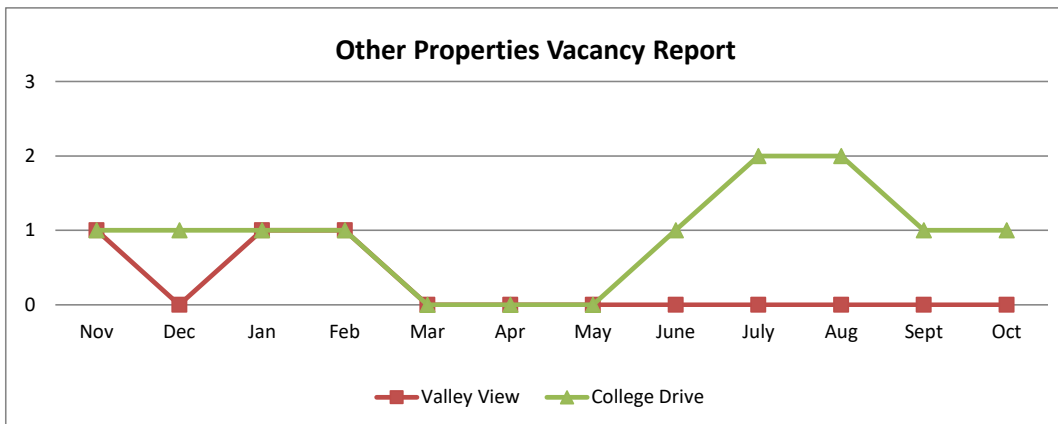
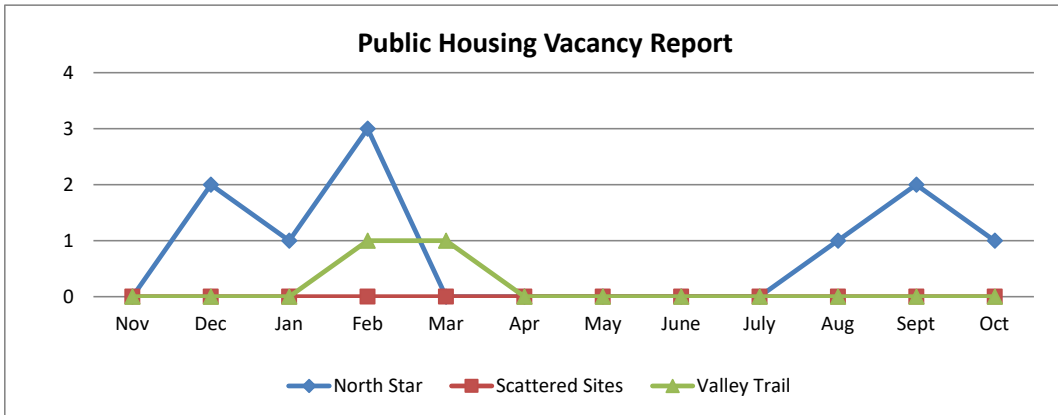
- 20 active participants in the ROSS program; 0 newly enrolled and 0 exited participants.
- CSFP Food Boxes: 29 residents; shelf-stable box; elderly tenants only.
- Completed the FY25 ROSS Annual Report.

No Action Requested; Discussion Items

This page intentionally left blank.

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	1	0	0	1	0	1		
Oct %	0.62%	0.00%	0.00%	0.49%	0.00%	4.17%		
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	8	0	2	10	2	9		
%	0.49%	0.00%	0.80%	0.49%	1.00%	3.75%		



This page intentionally left blank.

Brainerd Housing and Redevelopment Authority

Monthly Property Performance Report

October 2025

1. Physical Occupancy

Properties	Total Units	Occupied Units	Vacant Units	Percent Occupied
North Star	162	161	1	99%
Valley Trail	25	25	0	100%
Scattered Sites	16	16	0	100%
TOTAL	203	202	0	99%

2. Customer Traffic

Applications Placed on PH Wait List	2
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	127	6	3	0
NS: 2 BR	2	15	0	0	0
VT/SS: 2 BR	12	59	0	0	0
VT/SS: 3 BR	24	62	0	0	0
VT/SS: 4 BR	5	15	2	1	0
TOTAL	203	278	8	4	0

4. Move-Ins and Move Outs

	This Month	Year-to-Date
Move-Ins	4	24
Move-Outs	2	25

5. Lists of Vacant Units and Unit Status

Unit	Unit Size	Anticipated Lease Date	Applicant Approved?
NS #212	2 BR	MI 11/25/25	Yes

6. Recertifications

Interim Recertifications	9
Annual Recertifications	3
Completed for this month	12

7. Annual Unit Inspections

Total units to be inspected this year	203
Number inspected for the month	34
Number completed year-to-date	34
Total left to be inspected this year	169
Have all building system inspections been completed?	In Process

8. Lease Enforcements

Lease warnings/violations issued	5
30-day lease terminations	9

9. Evictions

Resident	Reason	Summons Date	Judgment Action
N/A			

10. Rent Collection

	This Month
Rent Charges	75,040
Other Charges	1,682
Total New Charges	76,722
Arrears, tenants in possession	2,818

11. Accounts Receivable

Current Tenant Accounts Receivable (Rent)	1,994
Current Rent Charges	75,040
Current Rent Collections	73,046
Accounts Receivable Rate	3%
Collection Rate	97%

12. Collections - Prior 12 Month Period

Prior Tenants Accounts Receivable (Rent)	5,611
Prior Rent Charges	815,628
Collection Rate	99%



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

To: Brainerd HRA Board Members
From: John Schommer, Rehab & Maintenance Director
Date: November 13, 2025
Re: Rehab Programs and Maintenance Report

Brainerd SCDP Streetscape Grant

Staff have been working to complete the environmental review and working with the city staff to have city council adopt the necessary policies.

Housing Management Office

Progress on the Northstar Apartments housing management office is moving forward as planned. Taping work is being completed this week, and we remain on track to finish the project within the next four weeks.

Current Projects in Process:

	HTF	MHFA-RLP/ELP	SCDP	Total
City of Brainerd	1	2/0	1	4
Crow Wing County	1	1/0	N/A	2
Cass County	N/A	0/0	N/A	0
Morrison County	N/A	1/0	N/A	1

Action Requested: None, discussion items.

This page intentionally left blank.



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

To: Brainerd HRA Board Members
From: Eric Charpentier, Executive Director
Date: November 19th, 2025
Re: Executive Director Report

Multi-family Development Interest with Wright St

On November 14th HRA staff met with City Staff as well as a developer that has interest in building a multi-family tax credit apartment complex within the Wright Street extension. This meeting was to gauge the interest in the developer as well as any impediments to development based off an early concept drawing for a 50 unit, 3-story building on the South parcel that is City owned. The HRA has expressed interest in acquiring the South 20-acre parcel of property from the EDA and City. As this developer meeting on the 14th is being held after our packet is being published, I will have a more thorough update for the board during our meeting.

Development Interest in Gustafson Park

The City Council will be reviewing options and opportunities surrounding the development of the Gustafson Park land in Northeast Brainerd at their regularly scheduled meeting on November 17th. City staff have seen an increased interest in infill development in the last few years with the recent update to the city building and zoning codes. City staff would like to explore platting and splitting up these two parcels and selling off up to 7 lots at this site on the open market with the plan to maximize the housing density. If the private market is willing to purchase these lots at market rate pricing, then this would be the preferable option as it would require the least amount of government intervention needed to develop the property. Another option that will be presented to Council will be for the HRA to acquire the property from the City and to explore a purchase and development agreement with an interested developer for single-family housing. The third option being presented to the Council will be to not take any action regarding this park, at this time. I will have an update and provide the feedback from the City Council, at our meeting.

No Action Requested; Discussion items

This page intentionally left blank.