



**Brainerd HRA Board of Commissioners Meeting**  
**December 17th, 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=m91cfd8447f5c4f5a4ec51afb1d7234a>  
Join by phone: 415-655-0001  
Meeting number (access code): 2557 244 0563  
Meeting password: 7U2MuFWcHn3

*"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 December 17<sup>th</sup>, 2025
4. APPROVAL OF MINUTES
  - a. Approval of Minutes from Regular Board Mtg. on November 19<sup>th</sup>, 2025 (Attachment 1 - Pg 3)
5. UNFINISHED BUSINESS
  - a. Review of Strategic Goals (Attachment 2 - Pg 7)
  - b. Amendment to Grant Agreement between Brainerd HRA, Crow Wing County HRA and Level Contracting, LLC (Attachment 3 - Pg. 15)
6. NEW BUSINESS
  - a. Accounts Receivable Write Off (Attachment 4 - Pg 19)
  - b. 2026 Meeting Calendar (Attachment 5 - Pg 21)

- c.** Shared Services Agreement between Brainerd HRA and CWC HRA (Attachment 6 - Pg 25)
- d.** Bring It Home Grant Agreement with Minnesota Housing (Attachement 7 - Pg 35)

**7. BILLS & COMMUNICATIONS**

- a.** Financial Report (Attachment 8 - Pg 57)
- b.** HCV Report (Attachment 9 - Pg 79)
- c.** Housing Management Report (Attachment 10 - Pg 83)
- d.** Rehab Programs Report (Attachment 11 - Pg 89)
- e.** Executive Director Report (Attachment 12 - Pg 91)

**8. COMMISSIONER COMMENTS**

**9. NEXT MEETING:** January 28<sup>th</sup>, 2026

**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, November 19th, 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, November 19th, 2025.*

### 1. CALL TO ORDER:

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

### 2. ROLL CALL:

Present: Commissioners Janet Decker, Michael Duval, Wayne Erickson, Kevin Yeager, Allie Verchota. Absent: Katie Deblock, Justin Grecula. Staff Present: Eric Charpentier (Executive Director), Karen Young (Finance Director), Mallory Demel (Rental Assistance Manager), John Schommer (Rehab & Maintenance Director), Brit Thompson (Rehab Administrative Specialist). Guests: Montgomery Jensen (Level Contracting).

### 3. REVIEW AND APPROVE AGENDA:

November 19th, 2025, Agenda reviewed and approved unanimously. ***Motion by Commissioner Erickson; second by Commissioner Yeager. Motion carried.***

### 4. APPROVAL OF MINUTES:

Minutes from October 22nd, 2025, meeting approved. ***Motion by Commissioner Yeager; second by Commissioner Verchota. Motion carried.***

## **5. UNFINISHED BUSINESS — Request from Level Contracting for Outlot E & F Project:**

Summary: Executive Director Eric Charpentier presented. Greater MN Housing Infrastructure Grant application denied (48 applicants, \$17M requested vs \$7.5M available). Level Contracting faces \$350K infrastructure gap; exploring SAC/WAC fee deferrals and BPU cost savings. Developer proposed adding two units (total 20) to improve viability. Board discussed urgency due to new building codes and timing constraints. **Action: Motion approved for up to \$50,000.00 funding. Motioned by Commissioner Erickson; second by Commissioner Yeager. Motion carried.**

Resolution 2025-08 adopted for \$50,000.00 grant to Level Contracting for infrastructure support. **Motioned by Commissioner Verchota; second by Commissioner Yeager. Motion Carried unanimously via roll call vote.**

## **6. NEW BUSINESS — Review and Adoption of 2026 Budgets:**

Summary: Finance Director Karen Young presented budgets for General Fund, Housing Choice Voucher (HCV), Public Housing, Bridges, Bring It Home, and Valley View. Key points: Preliminary levy \$227,866; 8% wage adjustment; health insurance +3%; Public Housing deficit \$80,880 (covered by reserves); HCV deficit \$16,598; Valley View surplus \$85,460; Bring It Home startup costs \$102,640 with projected surplus \$45,677. Discussion included timing vs final city levy approval; historical practice supports November adoption.

Action: Motion passed to adopt all budgets. **Motion by Commissioner Yeager; second by Commissioner Erickson. Motion carried.**

Resolution 2025-07 adopted for Public Housing Operating Budget. **Motion by Commissioner Verchota; second by Commissioner Yeager. Motion carried unanimously via roll call vote.**

## **7. BILLS & COMMUNICATIONS:**

- a. **Financial Report:** Presented by Director Karen Young.
  - a. October operating balances: \$4.62M across programs.
  - b. Payments approved as presented. **Motion by Commissioner Erickson; second by Commissioner Yeager. Motion Carried.**
- b. **HCV Report:** Presented by Manager Mallory Demel.
  - a. Unit Month Lease: 81%; HAP utilization: 86.75%.
  - b. 50 applicants notified for January lease-ups; 26 responded, 13 complete.

- c. Family Self-Sufficiency: 47 active participants; \$265,198 escrow; two graduates received \$26,124 and \$14,333.
- c. **Housing Management:** Presented by Executive Director Eric Charpentier.
  - a. Valley View: 100% occupancy; 23 on waitlist.
  - b. Staffing: ROSS Coordinator hired; Housing Admin Specialist position reposted.
- d. **Rehab Programs:** Presented by Director John Schommer.
  - a. Environmental review and policy adoption for SCDP grant underway.
  - b. North Star office renovation progressing.
- e. **Executive Director Report:** Presented by Executive Director Eric Charpentier.
  - a. Wright Street: Developer interest in 50-unit tax credit project; site walk completed; EDA discussion planned for December.
  - b. Gustafson Park: City Council reviewed options for platting 7 lots; HRA involvement possible later.
  - c. Scattered site acquisition efforts are ongoing.

## **8. COMMISSIONER COMMENTS:**

Commissioners expressed appreciation for staff efforts on budgets and development initiatives. Emphasis on strategic planning for scattered sites and workforce housing. Holiday greetings extended.

## **9. NEXT MEETING:**

Scheduled for Wednesday, December 17th, 2025, at 1:00 PM.

## **10. ADJOURNMENT:**

***Motion to adjourn at 2:21 p.m. by Commissioner Erickson; second by Commissioner Yeager.  
Motion carried unanimously.***

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To: Brainerd HRA Board Members  
From: Eric Charpentier, Executive Director  
Date: December 17<sup>th</sup>, 2025  
Re: Strategic Goals Quarterly Update

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We have updated the status of the goals that we have been working on in the 4th 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.

We have received feedback from the City Council in regard to the future development potential of Gustafson Park in NE Brainerd. The City will be working with the Park Board as well as looking at ordering an updated plat of the property for future listing and selling off up to 7 lots individually. The Council did not make the decision to move forward with development, but if they do move in that direction, they will likely take on that project through their Community Development department.

**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**

<b>Goal</b>	<b>Action Steps</b>	<b>Status</b>
<p>Goal 1: Workforce Retention and Development – High Priority</p>	<p>Maintain stable workforce – focus on retention and additions.</p>	<p><i>Quarter 2 saw one department head staff member exit the organization which has prompted a review of that specific workload. That position has been split into two management level positions to “right size” the workload as we look at the Bring It Home program coming online towards the end of 2025.</i></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><i>Quarter 4 was a transition time for our public housing staff. We have hired a new ROSS coordinator and a housing admin specialist. We also hired a new housekeeper for our properties.</i></p>
	<p>Support well-trained, competent, and professional workforce.</p>	<p><i>We continue to encourage staff training and with the addition of new management positions we will have additional training opportunities for those managers throughout the rest of this year.</i></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>Ongoing</i></p> <p><i>Staff was presented with an opportunity to review Pequot HRA again and</i></p>

		<p><i>ultimately decided against pursuing this opportunity at this time.</i></p> <p><i>We are decreasing the number of board meetings that we are scheduling for both CWC HRA and Crosby HRA by one meeting per year for 2026</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>The grant was submitted for the Washington street project for streetscape on behalf of the City. We are awaiting MN DEED's funding award decisions. Funding awards were not completed in Quarter 3</i></p> <p><i>We received SCDP funding for streetscape for the Washington St Project and are moving forward with the project with the City</i></p>
	<p>Possible development/redevelopment of ISD 181 site, Andrew Street site, Wright Street extension site</p>	<p><i>Staff continues to explore opportunities with the Wright Street extension site as well as the potential for the development of some park land in NE Brainerd</i></p> <p><i>Staff have received good 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><i>In the 4<sup>th</sup> quarter we presented a request to the EDA to considering conveying the North parcel of the Wright St Extension to the HRA. The feedback from the EDA was to find a smaller portion of that 26-acre parcel. We will continue to work with CMHP to identify the land needs and work towards a potential purchase agreement to submit to the EDA and City.</i></p>
	<p>Continued support of the proposed redevelopment project at 805 Laurel Street</p>	<p><i>.Staff has reached out for an update on the status of this project.</i></p> <p><i>The developer continues to express their desire to get a project moving forward on this site. The workforce housing</i></p>

		<p>development program will be releasing an RFP in Q4 that the developer is looking at submitting an application 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.</p> <p><i>The CWC HRA rescinded their loan approval for this project. DW Jones is still planning to develop this site but there is no foreseeable timeline to get started. Staff will continue to support their efforts for development.</i></p>
	<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.</p>	<p><i>Conveyance of lots and proposed grant agreement being drafted to move forward in support of Outlot E&amp;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></p> <p><i>The Board approved additional funding for the infrastructure development of Outlot E&amp;F as this project did not get any funding from the infrastructure grant program through the State. We anticipate the sale of this property to the developer to occur in late Q1 of '26 for development in 2026. The project is scheduled for 20 units.</i></p>
	<p>City acquisition of former state hospital site.</p>	<p><i>Councilman Johnson has moved this to a top priority for the City Council. HRA staff will assist as we are needed. No updates to this initiative in Q3</i></p>
<p>Goal 3: Engage Developers</p>	<p>Guide and mentor developers to greater successes through our expertise.</p>	<p><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></p>
	<p>Work with local non-profit builders such as Lakes Area Habitat for Humanity and</p>	

	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. We continue to work with CMHP on the potential for a multi family development utilizing tax credits.</i>
	Utilize available state and federal funding to help incentivize development in Brainerd.	<i>Staff worked with the City of Brainerd to submit an application for the Greater Minnesota Housing Infrastructure Grant in June. Staff will be looking at the workforce housing development program to help with the 805 Laurel project. Staff is 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&amp;F project, which should come in Q4. We were unsuccessful in securing funds through the infrastructure grant program. We will consider future applications for state or federal grant funding as they become available.</i>
	Continue to review management and shared services contracts to supplement and increase agency revenue.	<i>. The Crosby shared services agreement was approved. We have had increased discussions with the Pequot HRA as they are looking at some staff transitions. Our operational budget was given a preliminary approval through the CWC Commissioners that 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 has met with one new developer that has land within Brainerd city limits to discuss housing options.</i>

		<p><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 EDA to acquire a portion of land within the Wright Street extension.</i></p> <p><i>Staff is currently reviewing available land that is for sale in Brainerd. We anticipate having a recommendation for the board in Q1 of '26 on potential purchase sites.</i></p>
	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 is looking at potential land that the HRA may be able to acquire that would allow us to partner on a land trust build. Staff has 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	

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To: Brainerd HRA Board Members  
From: John Schommer, Rehab & Maintenance Director  
Date: December 8, 2025  
Re: Revised Grant Agreement for Outlots E and F in Brainerd Oaks

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At the November 19, 2025 meeting, the Brainerd HRA board approved a request from Level Contracting for additional infrastructure support to develop Outlots E & F in the amount of \$50,000. As the board previously approved a grant agreement between CWC HRA, Brainerd HRA and Level Contracting at the April 8, 2025 meeting, our legal counsel from Kutak Rock LLP drafted a revised grant agreement incorporating the additional support provided by Brainerd HRA and a resolution to adopt it.

**Action Requested: Approve resolution 2025-10 that approves a revised Grant Agreement between CWC HRA, Brainerd HRA, and Level Contracting in connection with redevelopment of Outlots E and F.**

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

**RESOLUTION NO. 2025-10**

**RESOLUTION APPROVING AN AMENDED AND RESTATED GRANT AGREEMENT IN  
CONNECTION WITH REDEVELOPMENT OF OUTLOTS E AND F  
IN THE CITY OF BRAINERD**

WHEREAS, the Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota (the “Brainerd HRA”) is anticipated to convey or has conveyed to the Housing and Redevelopment Authority in and for the County of Crow Wing (“County HRA”) certain property described as Outlot E and Outlot F, Brainerd Oaks, Crow Wing County, Minnesota (together, “Outlots E and F” or the “Property”); and

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

WHEREAS, the County HRA and the Redeveloper entered into a Purchase and Redevelopment Agreement, dated April 8, 2025, in accordance with and conforming to the Master Contract, pursuant to which the County HRA will sell and the Redeveloper will purchase Outlots E and F, and the Redeveloper will construct owner-occupied and/or rental twin homes thereon (the “Redeveloper Project”); and

WHEREAS, in connection with the Redeveloper Project, the County HRA, by Resolution No. 2025-02 adopted by its Board of Commissioners on April 8, 2025, and the Brainerd HRA, by Resolution No. 2025-01 adopted by this Board of Commissioners (the “Board”) on March 26, 2025, committed up to \$150,000 and \$100,000, respectively, of available funds (the “Original Grants”) to reimburse the Redeveloper for the costs of constructing certain roadway and other infrastructure improvements in connection with the Redeveloper Project (the “Infrastructure Project”), and to that end, the County HRA, the Brainerd HRA, and the Redeveloper executed a Grant Agreement, dated March 26, 2025 (the “Original Grant Agreement”), pursuant to which the County HRA and Brainerd HRA agreed to grant to the Redeveloper the Original Grants, as reimbursement for the costs of the Infrastructure Project paid by the Redeveloper; and

WHEREAS, in connection with the Redeveloper Project, the Brainerd HRA, by Resolution No. 2025-08 adopted by this Board on November 19, 2025, committed an additional \$50,000 of available funds (the “Additional Grant” and together with the Original Grants, the “Grants”) to reimburse the Redeveloper for the costs of the Infrastructure Project; and

WHEREAS, the County HRA, the Brainerd HRA, and the Redeveloper propose to enter into an Amended and Restated Grant Agreement, which amends and restates the Original Grant Agreement in its entirety (the Original Grant Agreement, as amended and restated, is hereinafter referred to as the “Grant Agreement”) for the additional funds committed by Brainerd HRA, in the form presented to the Board.

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

1. The Board has reviewed the Grant Agreement, and the Brainerd HRA finds that committing an additional \$50,000 (now in the aggregate maximum amount of \$150,000) of available funds to reimburse the Redeveloper for the costs of constructing the Infrastructure Project pursuant to the Grant Agreement and performance of the Brainerd HRA's obligations thereunder are in the best interest of the City of Brainerd, Minnesota (the "City") and its residents. The Board finds:

(a) There is a need for redevelopment within the City to provide employment opportunities, to improve the local tax base, to provide housing and to improve the general economy of the City and the State of Minnesota (the "State"). The sound development of the economic security of the residents of the City depends upon proper development of marginal and other property, which includes property that meets any one of a number of conditions, including properties whose values are too low to pay for the public services required or rendered and properties whose lack of use or improper use has resulted in stagnant or unproductive land that could otherwise contribute to the public health, safety, and welfare.

(b) In many cases such property cannot be developed without public participation and assistance in forms including property acquisition, loans, grants and/or write down, proper planning, the financing of land assembly in the work of clearance or development, and the making or financing of various other public and private improvements necessary for redevelopment. In cases where the development of property cannot be done by private enterprise alone, the Brainerd HRA believes it to be in the public interest to consider the exercise of its powers, to advance and spend public money, and to provide the means and impetus for such redevelopment.

(c) In certain cases, property within the City would or may not be available for redevelopment without the specific financial aid to be sought, that the Grant Agreement will afford maximum opportunity, consistent with the needs of the City as a whole, for the redevelopment of the Property by private enterprise.

(d) The welfare of the City requires the active promotion, retention, attraction, encouragement, and redevelopment of economically sound industry and commerce through governmental action for the purpose of preventing the emergence of blighted lands and providing housing for persons of all incomes. The Brainerd HRA desires to facilitate and encourage such action as may be necessary to prevent the economic deterioration of such areas to the point where the process can be reversed only by total redevelopment. Through the use of the powers conferred on the Brainerd HRA pursuant to the HRA Act and other laws of the State, promoting economic development may eliminate conditions which have prevented normal development of land by private enterprise and have resulted in a stagnant and unproductive condition of land potentially useful and valuable for contributing to the public health, safety, and welfare.

2. The recitals set forth in the preamble to this resolution and in Resolution No. 2025-01 adopted by this Board on March 26, 2025 are incorporated into this resolution as if fully set forth herein.

3. The Grant Agreement as presented to the Board is hereby in all respects approved, subject to modifications that do not alter the substance of the transaction and that are approved by the Chair and Executive Director, provided that execution of the Grant Agreement by such officials shall be conclusive evidence of approval.

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

take or cause to be taken such actions as may be necessary on behalf of the Board to implement the Grant Agreement.

Approved by the Board of Commissioners of the Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota on December 17, 2025.

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Chair

ATTEST:

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Executive Director



To: Brainerd HRA Board Members  
From: Karen Young, Finance Director  
Date: December 11, 2025  
Re: Accounts Receivable Write-Off

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Per Brainerd HRA policy, when an account remains unpaid for 90 days following the tenant's move out date with no repayment activity, the Finance Director shall obtain approval from the Board of Commissioner's to write-off those accounts. As such, we are requesting the approval to write-off all balances outstanding at 12/31/2025 in Public Housing Accounts Receivable and Valley View Accounts Receivable that remain unpaid 90 days following the tenant's move out date. When feasible, these balances will be filed with the State of Minnesota for collection through the Revenue Recapture process. This process allows Housing Authorities to collect outstanding balances through any state return that the tenant is entitled.

**Action Requested: A Board motion is required to write-off uncollectible Public Housing and Valley View Accounts Receivable for 2025.**

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To: Brainerd HRA Board Members  
From: Eric Charpentier, Executive Director  
Date: 12/17/2025  
Re: 2026 Calendar

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Attached is the proposed 2026 Meeting schedule. Our regular meetings will continue to be scheduled for 1pm on the 4<sup>th</sup> Wednesday of each month. Our meetings will continue to be held at the Brainerd City Hall in the Council chambers. Staff is requesting to hold our November and December 2026 meetings on the 3<sup>rd</sup> Wednesday of the month due to the Thanksgiving holiday and Christmas holiday that would typically conflict with our regular date.

**Action Item: Approve the 2026 Regular Board Meeting Calendar**

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## Brainerd HRA Board Meeting Schedule for 2026

Board meetings are typically held on the fourth Wednesday of each month at 1:00 p.m. in the City Council Chambers located at Brainerd City Hall, 501 Laurel St, Brainerd, MN.

MONTH	DAY	DATE
January	28	01-28-26
February	25	02-25-26
March	25	03-25-26
April	22	04-22-26
May	27	05-27-26
June	24	06-24-26
July	22	07-22-26
August	26	08-26-26
September	23	09-23-26
October	28	10-28-26
November	18*	11-18-26*
December	16*	12-16-26*

*\*Date changed due to holiday.*

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

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To: Brainerd HRA Board Members  
From: Eric Charpentier, Executive Director  
Date: December 17<sup>th</sup>, 2025  
Re: Shared Services Agreement

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In 2012 the Crow Wing County HRA entered into a shared services agreement with the Brainerd HRA to implement and conduct the day-to-day business of the agency. This shared services contract continues to renew on a yearly basis unless there are updates to that agreement. We have updated the services agreement for 2026 to reflect an increase in funding to the Brainerd HRA which, per the agreement, will now total \$200,151 annually.

I have attached a draft of the updated services agreement that reflects the current compensation amount as well as the list of initiatives that we continue to work on and implement.

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

**Recommendation: Authorize the Executive Director to execute Resolution 2025-09 the updated shared services agreement between the Crow Wing County HRA and the Brainerd HRA.**

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## **SHARED SERVICES AGREEMENT**

This agreement is entered into this the 17th day of December 2025; between the Crow Wing County Housing & Redevelopment Authority (CWC HRA) and the Brainerd Housing and Redevelopment Authority (Brainerd HRA).

WHEREAS, the Brainerd HRA is a government agency local and politic with a similar mission and has the professional and administrative capacity to support the CWC HRA; and,

WHEREAS, both parties are desirous of entering into an agreement whereby the Brainerd HRA shall provide services to the CWC HRA;

NOW, THEREFORE IT IS HEREBY AGREED THAT:

### **I. Scope of Services**

On behalf of the CWC HRA, the Brainerd HRA will carry out all business of the CWC HRA as prescribed by the CWC HRA Board of Commissioners, Minnesota State Statutes, funding source requirements and all other related Federal, State, and local laws and regulations. This includes, but is not limited to:

- A. Fiscal/Other Administrative Responsibility
  - a. Oversee the overall financial management of the CWC HRA by working closely with the CWC HRA Board of Commissioners
  - b. Prepare an annual budget for approval by the CWC HRA Board
  - c. Operate per the approved budget, oversee accounts payable, and prepare checks for CWC HRA Board approval
  - d. Oversee accounts receivable processes and ensure that adequate bank security pledges for CWC HRA deposits are maintained
  - e. Communicate potential problems to the CWC HRA Board and offer viable solutions
  - f. Schedule CWC HRA Board meetings, prepare Agendas and materials (including program/project reports, fiscal reports, resolutions and minutes), attend Board meetings
  - g. Maintain all records of the CWC HRA per laws and regulations
  - h. The Brainerd HRA will use its own computer hardware and software programs for maintaining the CWC HRA's financial records

### **II. Compensation**

The agreed upon compensation will be \$200,151 annually to be paid in monthly installments of \$16,679.25.

These fees will cover all costs listed in Section I. The fees received by the Brainerd HRA will not cover the following costs:

- A. The cost of the CWC HRA audit if required by any investor, private party, local, state or federal government
- B. Bank fees and check charges

- C. CWC HRA Board costs such as stipend for attending meetings, mileage, Board liability, insurance, other
- D. Fees incurred for legal or other professional services/representation/consultation related to CWC HRA programs and initiatives
- E. TIF related expenses including continued TIF reporting fees incurred from BakerTilly or another financial advisor
- F. Costs incurred for Brainerd HRA staff including mileage, training and meeting costs

The fees paid to the Brainerd HRA will cover CWC HRA's current programs and projects as of the date this Agreement is signed, as listed in Appendix A. Any new ventures pursued by the CWC HRA would require a renegotiation of fees and an amendment to the Agreement.

### **III. Term**

The term of this agreement shall be for a period of 12 months commencing on the 1<sup>st</sup> day of January 2026 and terminating on the 31<sup>st</sup> day of December 2026. This agreement shall automatically renew for successive one-year terms there after unless one of the parties hereto provides at least 60 days notice of its intent to terminate this agreement at the end of the then current term. However, either party may terminate this agreement for any reason upon sixty (60) day advance written notice. In the event either party terminates this agreement before its expiration any fees owed to the Brainerd HRA will be prorated through the last day of the 60 day termination period.

### **IV. Indemnification**

The Crow Wing County HRA and the Brainerd HRA agree to indemnify, hold harmless and defend each other, together with their respective elected officials, officers and employees from any and all liability arising out of their respective acts and omissions, and those of their respective officers and employees, in the execution, performance or failure to adequately perform obligations pursuant to this agreement.

### **V. Insurance**

CWC HRA will maintain adequate insurance to protect the CWC HRA Board. The Brainerd HRA will maintain adequate insurance to protect from claims and liability for all work performed by the Brainerd HRA and its respective employees, Board or agents on behalf of CWC HRA. The minimum accepted coverage is \$500,000 per Claimant and \$1,500,000 per occurrence.

### **VI. Compliance With Laws**

The Brainerd HRA shall abide by all Federal, State, or local laws, statutes, ordinances, rules and regulations now in effect, or here after adopted, pertaining to this Agreement or the subject matter of this Agreement. This shall include obtaining all licenses, permits or other rights required for the provision of services contemplated by this Agreement. This Agreement shall be governed by and construed in accordance with the substantive and procedural laws of the State of Minnesota without giving effect to the principles of conflict of laws. All proceedings related to this Agreement shall be venued in the County of Crow Wing, State of Minnesota.

### **VII. Independent Contractor Status**

The Brainerd HRA is an independent Contractor, and nothing herein contained shall be

construed to create the relationship of an employer and employee between County and Brainerd HRA or Brainerd HRA's agents, servants or employees. The Brainerd HRA shall at all times be free to exercise initiative, judgment and discretion as to how to best perform or provide services. The Brainerd HRA acknowledges and agrees that the Brainerd HRA, agents, servants and employees, are not entitled to receive any of the benefits received by County employees and is not eligible for workers' or unemployment compensation benefits. The Brainerd HRA also acknowledges and agrees that no withholding or deduction for State or Federal income taxes, FICA, FUTA, or otherwise, will be made from the payments due the Brainerd HRA and that it is the Brainerd HRA's sole obligation to comply with applicable provisions of all Federal and State tax laws.

**VIII. Assignment Of Interest**

The parties shall not enter into any subcontract for the performance of services contemplated under this Agreement nor assign any interest in the Agreement without prior written consent of all parties and subject to such conditions and provisions as are deemed necessary. Any subcontracting or assigning party shall be responsible for the performance of its subcontractors or assignees unless otherwise agreed.

**IX. Non-Discrimination**

During the performance of this agreement, the Brainerd HRA agrees that no person shall, on the grounds of race, color, religion, age, sex, disability, marital status, public assistance status, criminal record, creed or national origin be excluded from full employment rights and, participation in, be denied the benefits of or be otherwise subjected to discrimination under any and all applicable Federal and State laws against discrimination.

**X. Authorized Representative**

Notification required to be provided pursuant to this Agreement shall be provided to the following named persons and addresses unless otherwise stated in this Agreement or in a modification of this Agreement.

***Brainerd HRA***  
Brainerd HRA  
Eric Charpentier  
324 East River Road  
Brainerd, MN 56401  
(218) 824-3425

***CWC HRA***  
Crow Wing County HRA  
Board Chairperson  
326 Laurel St. Suite 13  
Brainerd, MN 56401  
(218) 824-1067

**XI. Severability**

The provisions of this Agreement shall be deemed severable. If any part of this Agreement is rendered void, invalid, or unenforceable, such rendering shall not affect the validity and enforceability of the remainder of this Agreement unless the part or parts which are void, invalid or otherwise unenforceable shall substantially impair the value of the entire Agreement with

respect to either party.

**XII. Modifications**

The CWC HRA and the Brainerd HRA hereby acknowledge that they have read this Agreement and affirmatively states and represents that they understand its contents. Further, that the above constitutes the entire agreement by and between the CWC HRA and the Brainerd HRA and is binding upon themselves, their heirs, assigns and successors in interest and any alterations, variations, modifications or waivers of the provisions of this Agreement shall only be valid when they have been reduced to writing and signed by the authorized representatives of the CWC HRA and the Brainerd HRA.

Approved this the 17th day of December, 2026.

**Crow Wing County Housing and Redevelopment Authority**

By: \_\_\_\_\_  
*Board Chairperson*

Its: Chair

**Brainerd Housing and Redevelopment Authority**

By: \_\_\_\_\_  
*Eric Charpentier*

Its: Executive Director

## Appendix A

### **CROW WING COUNTY HRA – CURRENT PROJECTS**

1. TIF Revolving Loan Fund
2. Brainerd Oaks/Serene Pines/Dal Mar Estates: Oversee the Development Agreement for the construction of new single-family homes in all three subdivisions
3. BLAEDC Economic Development/CREDI Shared Services Agreement administration
4. MCPP Annual Application and Program Management
5. West Grove Townhomes Annual Project Management and Oversight
6. Administer the Tax Forfeit Property Policy
7. Administer Small Cities Development Program (SCDP) Local Income
8. Apply for a Small Cities Development Program (SCDP) grant every other year on behalf of a city in Crow Wing County outside of Brainerd
9. Housing Trust Fund administration

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HOUSING AND REDEVELOPMENT AUTHORITY  
IN AND FOR THE CITY OF BRAINERD

RESOLUTION NO. 2025-09

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

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

Section 1. Recitals.

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

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

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

Section 2. Authority Approval; Further Proceedings.

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

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

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

Approved by the Board of Commissioners of the Housing and Redevelopment Authority in and for the City of Brainerd this 17<sup>th</sup> day of December, 2025.

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*Chair – Michael Duval*

ATTEST:

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*Executive Director – Eric Charpentier*



To: Brainerd HRA Board Members  
From: Eric Charpentier, Executive Director  
Date: 12/17/2025  
Re: Bring It Home – State Rental Assistance Grant Agreement

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In 2023 the state legislature authorized and created a new program, the Bring It Home program for state rental assistance to help Minnesota’s continued housing needs statewide. Staff has been participating in learning sessions with MN Housing and MN NAHRO throughout the last 2+ years as MN Housing has crafted this new program. We submitted our RFP in the spring of 2025 with the anticipation that MN Housing would be ready to have a grant agreement ready for us by 2026. We were recently sent the attached agreement to administer the state rental assistance program throughout Crow Wing County. MN Housing has been very clear that agencies that are receiving start up costs for this program (which we are receiving funding for this) that agencies would not be reimbursed for any costs incurred prior to signing the grant agreement.

Staff has reviewed the contract language in the grant agreement and staff would recommend authorizing staff to sign the contract with MN Housing to administer the Bring It Home voucher program. MN NAHRO is offering support with documentation for this new program and MN Housing is also offering some templates to help agencies get started. Staff is excited to finally get moving forward with this initiative and we will be moving forward with hiring a staff member to work on this initiative along with our current rental assistance staff.

**Action Item: Authorize Executive Director Charpentier to sign the attached Contract and Grant Agreement to administer the Bring It Home Rental Assistance program throughout Crow Wing County.**

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**MINNESOTA HOUSING FINANCE AGENCY  
GRANT CONTRACT AGREEMENT  
BRING IT HOME RENTAL ASSISTANCE PROGRAM**

This Grant Contract Agreement is between the Minnesota Housing Finance Agency ("MHFA") and The Housing and Redevelopment Authority in and for the City of Brainerd, 324 East River Rd, Brainerd, MN 56401 ("GRANTEE").

**Recitals**

1. Under [Minnesota Statute 462A.2095](#), MHFA is empowered to enter into this Grant Contract Agreement.
2. MHFA is in need of a Program Administrator to implement the Bring It Home Rental Assistance Program (the "Program"), which provides tenant-based and project-based rental assistance to low-income, cost-burdened households within Crow Wing County.
3. The Grantee represents that it is duly qualified and agrees to perform all services described in this Grant Contract Agreement to the satisfaction of MHFA. Pursuant to [Minn. Stat. 16B.98, Subd.1](#), the Grantee agrees to minimize administrative costs as a condition of this Grant Contract Agreement.

**Grant Contract Agreement**

**1 Term of Grant Contract Agreement**

1.1 ***Effective date:***

**December 5, 2025**, or the date all required signatures are obtained, whichever is later. Per [Minn. Stat. 16B.98, Subd. 5](#), the Grantee must not begin work until this Grant Contract Agreement is fully executed and MHFA's Authorized Representative has notified the Grantee that work may commence. Per [Minn. Stat. 16B.98, Subd. 7](#), no payments will be made to the Grantee until this Grant Contract Agreement is fully executed.

1.2 ***Grant period:***

The Grant Contract Agreement period for the Program begins with the Effective Date of this Grant Contract Agreement and continues through **December 31, 2027**, (the "Grant Period"). All funds provided through this Grant Contract Agreement must be fully expended in compliance with this Grant Contract Agreement by the end of the Grant Period.

1.3 ***Expiration date:***

**February 29, 2028**, or until all obligations have been satisfactorily fulfilled, whichever occurs first.

1.4 ***Survival of Terms:***

The following clauses survive the expiration or cancellation of this Grant Contract Agreement: 8. Liability; 9. State Audits; 10. Government Data Practices and Intellectual Property Rights; 12. Publicity and Endorsement; 13. Governing Law, Jurisdiction, and Venue; and 15. Data Disclosure.

**2 Grantee's Duties**

The Grantee, who is not a state employee, will:

Comply with required grants management policies and procedures set forth through [Minn. Stat. 16B.97, Subd. 4 \(a\) \(1\)](#), and review the State of Minnesota Office of Grants Management [Policy 08-01](#), (Conflict of Interest for State Grant-Making). The Grantee is required to have a documented Conflict of Interest policy and must utilize this policy when performing the Grantee duties under the Grant Contract Agreement. If the Grantee has knowledge or becomes aware of any actual, potential, perceived, or organizational conflicts of interest with respect to the Grant Contract Agreement, the Grantee shall

immediately disclose the conflict of interest directly to MHFA.

- 2.1 The Grantee has submitted to MHFA a Work Plan for funding under the Program, which, as revised as required by MHFA, is attached hereto as **Exhibit A** and made a part hereof (the “Work Plan”). The Grantee has submitted to MHFA a Budget for funding under the Program, which is attached hereto as **Exhibit B** and made a part hereof (the “Budget”). The Work Plan and Budget are collectively known as the “Grantee’s Project Plan.” The Grantee shall perform the activities that are outlined in the Grantee’s Project Plan unless otherwise approved in writing by MHFA.
- 2.2 The Grantee agrees to comply with all Program expectations and requirements outlined in the [Program Guide](#), which is incorporated into this Grant Contract Agreement and may be amended from time to time as needed. MHFA will provide notice of any such amendments to the Grantee’s Authorized Representative (defined herein) by email. Unless otherwise indicated in the Program Guide, any such amendments are binding on the Grantee as of the date indicated in the notice, which shall not be earlier than the date that MHFA sends the notice.
- 2.3 **Eligibility Criteria**  
The Grantee must follow the state eligibility criteria for the Program, as set forth in the [Program Guide](#).
- 2.4 **Required Program Forms and Documentation**  
The Grantee agrees to use the standard forms and documentation formats provided or approved by MHFA for administration of the Program, which can be found on the MHFA [webpage](#). The Grantee shall not modify these forms without prior written approval from MHFA. MHFA may update or revise these forms from time to time and will provide notice of such updates to the Grantee’s Authorized Representative (defined herein) by email. The Grantee shall implement the updated versions as directed by MHFA.
- 2.5 **Monitoring, Financial Reconciliation, and Final Reporting**
  - (a) **Monitoring**  
MHFA will conduct regular monitoring to ensure compliance with this Grant Contract Agreement and applicable requirements. MHFA reserves the right to conduct on-site or virtual monitoring visits at any time, including within the first quarter after initial disbursement of funds.
  - (b) **Quarterly Progress Reports**  
The Grantee will submit a quarterly written report to MHFA that summarizes the grant activities, outcomes, eligible expenses, and challenges for the given period.
  - (c) **Financial Reconciliation**  
MHFA will periodically conduct financial reconciliations throughout the grant period per the Program Guide requirements. Before the final payment is made, MHFA will complete a financial reconciliation as required by the Minnesota **Office of Grants Management [Policy 08-10](#)**. Grantees shall be required to submit documentation including but not limited to: a cost report or general ledger, receipts and expenses for the work, invoices for the work, and any other documentation deemed necessary by MHFA to complete the financial reconciliation.
  - (d) **Final Report**  
The Grantee shall submit a final written report that includes the outcomes of the Program activities and confirmation of compliance with applicable affordability and eligibility requirements.

2.6 **Quarterly Data Reporting and Evaluation**

The Grantee shall submit program information data (such as waiting list numbers, household sizes, voucher placement times, etc.) quarterly to MHFA in a manner and format provided by MHFA. The format will be provided on the MHFA [webpage](#). MHFA may update or revise this format from time to time and will provide notice of such updates to the Grantee’s Authorized Representative (defined herein) by email. No grant payments will be made on grants with past due progress reports unless MHFA has granted a written extension.

3 **Time**

The Grantee must comply with all the time requirements described in this Grant Contract Agreement. In the performance of this Grant Contract Agreement, time is of the essence.

4 **Consideration and Payment**

4.1 **Consideration**

MHFA will pay for all services performed by the Grantee under this Grant Contract Agreement as follows:

(a) **Compensation**

The Grantee will be paid an amount not to exceed \$815,884.00, according to the breakdown of costs outlined below and contained in **Exhibit B**, which is attached and incorporated into this Grant Contract Agreement.

Program Activity	Funding Amount
Startup Costs	Up to \$102,640.00
Rental Assistance (HAP)	Up to \$573,900.00
Administrative fees	Up to \$139,344.00

(b) **Startup Costs**

Startup costs are eligible for reimbursement if expended within the first 12 months of the grant contract agreement unless otherwise approved by MHFA in writing and at its sole discretion.

(c) **Travel Expenses**

Reimbursement for travel and subsistence expenses actually and necessarily incurred by the Grantee as a result of this Grant Contract Agreement will not exceed \$0.00; provided that the Grantee will be reimbursed for travel and subsistence expenses in the same manner and in no greater amount than provided in the current "Commissioner’s Plan” promulgated by the Commissioner of Minnesota Management and Budget (MMB). The Grantee will not be reimbursed for travel and subsistence expenses incurred outside Minnesota unless it has received MHFA’s prior written approval for out of state travel. Minnesota will be considered the home state for determining whether travel is out of state.

(d) **Total Obligation**

The total obligation of MHFA for all compensation and reimbursements to the Grantee under this Grant Contract Agreement will not exceed \$815,884.00 (the “Grant Proceeds”).

## 4.2 *Payment*

### *(a) Invoices*

MHFA will process payments promptly upon receipt of a complete Disbursement Request Form from the Grantee as outlined in the [Program Guide](#). MHFA may revise or update this form at any time and will notify the Grantee's Authorized Representative (defined herein) by email of such changes. The Grantee shall begin using the updated version as directed by MHFA.

Each disbursement request for eligible services and costs actually incurred must include supporting documentation for MHFA's review and approval. Supporting documentation may include, but is not limited to: bank statements, accounting reports, receipts, invoices, documentation of participant rent and utility payments, summary participant data, or other relevant financial records. Disbursement requests must be submitted in a timely manner to MHFA, no later than the 15<sup>th</sup> of each month. MHFA may request additional documentation and/or clarifications as needed. Prior to issuing the final payment under this Grant Contract Agreement, MHFA will conduct a financial reconciliation, as outlined above in 2.5(c).

### *(b) Advance Payments*

The Grantee may request an initial advance payment for up to fifty percent (50%) of approved startup costs and for up to Two (2) months of approved projected Housing Assistance Payments (HAP), as defined in the [Program Guide](#). Approval of any advance payments will be at MHFA's sole discretion. Within sixty (60) days of disbursement of the startup cost advance Grantee must submit documentation as required by Minnesota Housing of eligible expenditures as defined in the [Program Guide](#). At least 75% of the advance payment for start-up costs must be spent before -MHFA will process a request for additional funds. Any unspent or unverified funds that have been advanced must be promptly returned to MHFA.

### *(c) Unexpended Funds*

The Grantee must promptly return to MHFA any unexpended funds that have not been accounted for annually in a financial report to MHFA due at grant closeout.

## 4.3 *Contracting and Bidding Requirements*

- (a) Any services and/or materials that are expected to cost \$100,000 or more must undergo a formal notice and bidding process.
- (b) Services and/or materials that are expected to cost between \$25,000 and \$99,999 must be competitively awarded based on a minimum of three (3) verbal quotes or bids.
- (c) Services and/or materials that are expected to cost between \$10,000 and \$24,999 must be competitively awarded based on a minimum of two (2) verbal quotes or bids or awarded to a targeted vendor.
- (d) The Grantee must take all necessary affirmative steps to assure that targeted vendors from businesses with active certifications through these entities are used when possible:
  - [State Department of Administration's Certified Targeted Group, Economically Disadvantaged and Veteran-Owned Vendor List](#).
  - Metropolitan Council Underutilized Business Program: MCUB: [Metropolitan Council Underutilized Business Program](#).

- Small Business Certification Program through Hennepin County, Ramsey County, and City of St. Paul: [Central Certification Directory](#).
- (e) The Grantee must maintain written standards of conduct covering conflicts of interest and governing the actions of its employees engaged in the selection, award and administration of contracts.
- (f) The Grantee must maintain supporting documentation of the purchasing or bidding process used to contract services in their financial records, including support documentation justifying a single/sole source bid, if applicable.
- (g) Notwithstanding (a) - (d) above, MHFA may waive bidding process requirements when:
- Vendors included in response to competitive grant request for proposal process were approved and incorporated as an approved work plan for the grant.
  - It is determined there is only one legitimate or practical source for such materials or services and that the Grantee has established a fair and reasonable price.
- (h) For projects that include construction work of \$25,000 or more, prevailing wage rules apply per [Minn. Stat. 177.41](#) through [177.44](#). These rules require that the wages of laborers and workers should be comparable to wages paid for similar work in the community as a whole.
- (i) The Grantee must not contract with vendors who are suspended or debarred in MN: <https://mn.gov/admin/osp/government/suspended-debarred/>

## 5 Conditions of Payment

All services provided by the Grantee under this Grant Contract Agreement must be performed to MHFA's satisfaction, as determined at the sole discretion of the MHFA's Authorized Representative and in accordance with all applicable federal, state, and local laws, ordinances, rules, and regulations. The Grantee will not receive payment for work found by MHFA to be unsatisfactory or performed in violation of federal, state, or local law.

## 6 Authorized Representative

- 6.1 MHFA's Authorized Representative is Jennifer Bergman, Director of Local Government Housing Programs, 400 Wabasha Street North, Suite 400, Saint Paul, MN 55102, 651-297-5232 [Jennifer.Bergman@state.mn.us](mailto:Jennifer.Bergman@state.mn.us), or their successor, and has the responsibility to monitor the Grantee's performance and the authority to accept the services provided under this Grant Contract Agreement. If the services are satisfactory, MHFA's Authorized Representative will certify acceptance on each invoice submitted for payment. The Authorized Representative may delegate certain responsibilities to the Program Manager, Dani Salus, Manager, Rental Assistance, [Danielle.Salus@state.mn.us](mailto:Danielle.Salus@state.mn.us), or his/her/their successor.
- 6.2 The Grantee's Authorized Representative is Eric Charpentier, Executive Director, 218-824-3425, [eric@brainerdhra.org](mailto:eric@brainerdhra.org). If the Grantee's Authorized Representative changes at any time during this Grant Contract Agreement, the Grantee must immediately notify MHFA.

## **7 Assignment Amendments, Waiver, and Grant Contract Agreement Complete**

### **7.1 Assignment**

The Grantee shall neither assign nor transfer any rights or obligations under this Grant Contract Agreement without the prior written consent of MHFA, approved by the same parties who executed and approved this Grant Contract Agreement, or their successors in office.

### **7.2 Amendments**

Any amendments to this Grant Contract Agreement must be in writing and will not be effective until it has been executed and approved by the same parties who executed and approved the original Grant Contract Agreement, or their successors in office.

### **7.3 Waiver**

If MHFA fails to enforce any provision of this Grant Contract Agreement, that failure does not waive the provision or MHFA's right to enforce it.

### **7.4 Grant Contract Agreement Complete**

This Grant Contract Agreement contains all negotiations and agreements between MHFA and the Grantee. No other understanding regarding this Grant Contract Agreement, whether written or oral, may be used to bind either party.

## **8 Liability**

The Grantee must indemnify, save, and hold MHFA, its agents, and employees harmless from any claims or causes of action, including attorney's fees incurred by MHFA, arising from the performance of this Grant Contract Agreement by the Grantee or the Grantee's agents or employees. This clause will not be construed to bar any legal remedies the Grantee may have for MHFA's failure to fulfill its obligations under this Grant Contract Agreement.

## **9 State Audits**

Under [Minn. Stat. 16B.98, Subd. 8](#), the Grantee's books, records, documents, and accounting procedures and practices of the Grantee or other party relevant to this Grant Contract Agreement or transaction are subject to examination by the Commissioner of Administration, MHFA and/or the State Auditor or Legislative Auditor, as appropriate, for a minimum of six years from the end of this Grant Contract Agreement, receipt and approval of all final reports, or the required period of time to satisfy all state and program retention requirements, whichever is later.

## **10 Government Data Practices and Intellectual Property Rights**

### **10.1 Government Data Practices**

The Grantee and MHFA must comply with the Minnesota Government Data Practices Act, [Minn. Stat. Ch. 13](#), as it applies to all data provided by MHFA under this Grant Contract Agreement, and as it applies to all data created, collected, received, stored, used, maintained, or disseminated by the Grantee under this Grant Contract Agreement. The civil remedies of [Minn. Stat. 13.08](#) apply to the release of the data referred to in this clause by either the Grantee or MHFA. If the Grantee receives a request to release the data referred to in this Clause, the Grantee must immediately notify MHFA. MHFA will give the Grantee instructions concerning the release of the data to the requesting party before the data is released. The Grantee's response to the request shall comply with applicable law.

### **10.2 Intellectual Property Rights**

- (a) MHFA owns all rights, title, and interest in all of the intellectual property rights, including copyrights, patents, trade secrets, trademarks, and service marks in the works and documents created and paid for under this Grant Contract Agreement. The "works" means all inventions,

improvements, discoveries (whether or not patentable), databases, computer programs, reports, notes, studies, photographs, negatives, designs, drawings, specifications, materials, tapes, and disks conceived, reduced to practice, created or originated by the Grantee, its employees, agents, and subcontractors, either individually or jointly with others in the performance of this Grant Contract Agreement. "Works" includes documents. The "documents" are the originals of any databases, computer programs, reports, notes, studies, photographs, negatives, designs, drawings, specifications, materials, tapes, disks, or other materials, whether in tangible or electronic forms, prepared by the Grantee, its employees, agents, or subcontractors, in the performance of this Grant Contract Agreement. The documents will be the exclusive property of MHFA and all such documents must be immediately returned to MHFA by the Grantee upon completion or cancellation of this Grant Contract Agreement. To the extent possible, those works eligible for copyright protection under the United States Copyright Act will be deemed to be "works made for hire." The Grantee assigns all right, title, and interest it may have in the works and the documents to MHFA. The Grantee must, at the request of MHFA, execute all papers and perform all other acts necessary to transfer or record MHFA's ownership interest in the works and documents.

(b) *Obligations*

- (1) Notification. Whenever any invention, improvement, or discovery (whether or not patentable) is made or conceived for the first time or actually or constructively reduced to practice by the Grantee, including its employees and subcontractors, in the performance of this Grant Contract Agreement, the Grantee will immediately give MHFA's Authorized Representative written notice thereof, and must promptly furnish MHFA's Authorized Representative with complete information and/or disclosure thereon.
- (2) Representation. The Grantee must perform all acts, and take all steps necessary to ensure that all intellectual property rights in the works and documents are the sole property of MHFA, and that neither the Grantee nor its employees, agents, or subcontractors retain any interest in and to the works and documents. The Grantee represents and warrants that the works and documents do not and will not infringe upon any intellectual property rights of other persons or entities. The Grantee will indemnify; defend, to the extent permitted by the Attorney General; and hold harmless MHFA, at Grantee's expense, from any action or claim brought against MHFA to the extent that it is based on a claim that all or part of the works or documents infringe upon the intellectual property rights of others. The Grantee will be responsible for payment of any and all such claims, demands, obligations, liabilities, costs, and damages, including but not limited to, attorney fees. If such a claim or action arises, or in the Grantee's or MHFA's opinion is likely to arise, the Grantee must, at the MHFA's discretion, either procure for MHFA the right or license to use the intellectual property rights at issue or replace or modify the allegedly infringing works or documents as necessary and appropriate to obviate the infringement claim. This remedy of MHFA will be in addition to and not exclusive of other remedies provided by law.

## 11 Workers Compensation

The Grantee certifies that it is in compliance with [Minn. Stat. 176.181, Subd. 2](#), pertaining to workers' compensation insurance coverage. The Grantee's employees and agents will not be considered MHFA employees. Any claims that may arise under the Minnesota Workers' Compensation Act on behalf of these employees and any claims made by any third party as a consequence of any act or omission on the part of these employees are in no way MHFA's obligation or responsibility.

## 12 Publicity and Endorsement

### 12.1 *Publicity*

Any publicity regarding the subject matter of this Grant Contract Agreement must identify MHFA as the sponsoring agency and must not be released without prior written approval from MHFA's Authorized Representative. For purposes of this provision, publicity includes notices, informational pamphlets, press releases, research, reports, signs, and similar public notices prepared by or for the Grantee individually or jointly with others, or any subcontractors, with respect to the program, publications, or services provided resulting from this Grant Contract Agreement. All projects primarily funded by state grant appropriations must publicly credit MHFA, including on the Grantee's website when practicable.

### 12.2 *Endorsement*

The Grantee must not claim that MHFA endorses its products or services.

## 13 Governing Law, Jurisdiction, and Venue

Minnesota law, without regard to its choice-of-law provisions, governs this Grant Contract Agreement. Venue for all legal proceedings out of this Grant Contract Agreement, or its breach, must be in the appropriate state or federal court with competent jurisdiction in Ramsey County, Minnesota.

## 14 Termination

### 14.1 *Termination by MHFA*

#### *(a) Without Cause*

MHFA may terminate this Grant Contract Agreement without cause, upon 30 days' written notice to the Grantee. Upon termination, the Grantee will be entitled to payment, determined on a pro rata basis, for services satisfactorily performed.

#### *(b) With Cause*

MHFA may immediately terminate this Grant Contract Agreement if MHFA finds that there has been a failure to comply with the provisions of this Grant Contract Agreement, that reasonable progress has not been made or that the purposes for which the funds were granted have not been or will not be fulfilled. MHFA may take action to protect the interests of MHFA, including the refusal to disburse additional funds and requiring the return of all or part of the funds already disbursed.

### 14.2 *Termination by The Commissioner of Administration*

The Commissioner of Administration may immediately and unilaterally cancel this Grant Contract Agreement if further performance under the Agreement would not serve agency purposes or is not in the best interest of the State.

### 14.3 *Termination for Insufficient Funding*

MHFA may immediately terminate this Grant Contract Agreement if:

*(a)* It does not obtain funding from the Minnesota Legislature

*(b)* Or, if funding cannot be continued at a level sufficient to allow for the payment of the services covered here. Termination must be by written notice to the Grantee. MHFA is not obligated to pay for any services that are provided after notice and effective date of termination. However, the Grantee will be entitled to payment, determined on a pro rata basis, for services satisfactorily performed to the extent that funds are available. MHFA will not be assessed any penalty if this Grant Contract Agreement is terminated because of the decision of the Minnesota Legislature, or other funding source, not to appropriate funds. MHFA must provide the Grantee notice of the lack of funding within a reasonable time of MHFA's receiving that notice.

## 15 Data Disclosure

Under [Minn. Stat. 270C.65, Subd. 3](#), and other applicable law, the Grantee consents to disclosure of its social security number, federal employer tax identification number, and/or Minnesota tax identification number, already provided to MHFA, to federal and state tax agencies and state personnel involved in the payment of state obligations. These identification numbers may be used in the enforcement of federal and state tax laws which could result in action requiring the Grantee to file state tax returns and pay delinquent state tax liabilities, if any.

## 16 Fraud Disclosure

Fraud is any intentionally deceptive action made for personal gain or to damage another. Any person or entity (including its employees and affiliates) that enters into an agreement with MHFA and witnesses, discovers evidence of, receives a report from another source, or has other reasonable basis to suspect that fraud or embezzlement has occurred must immediately make a report to:

- MHFA's Chief Risk Officer at 651.296.7608 or 800.657.3769 or by email at [MHFA.ReportWrongdoing@state.mn.us](mailto:MHFA.ReportWrongdoing@state.mn.us);
- Any member of MHFA's [Servant Leadership Team](#) as denoted on MHFA's current organizational chart (Go to [mnhousing.gov](http://mnhousing.gov), scroll to the bottom of the screen and select About Us, select Servant Leadership Team); or
- [Report Wrongdoing or Concerns \(mnhousing.gov\)](#) (Go to [mnhousing.gov](http://mnhousing.gov), scroll to the bottom of the screen and select Report Wrongdoing).

## 17 Suspension

By entering into any agreement with MHFA, a contracting party represents that the contracting party (including its employees or affiliates that will have direct control over the subject of the agreement) has not been suspended from doing business with MHFA. Please refer to MHFA's website for a list of [suspended individuals and organizations](#). (Go to [mnhousing.gov/suspensions](http://mnhousing.gov/suspensions))

## 18 Conflicts

In the event of a conflict between the terms of this Grant Contract Agreement, its exhibits, and the Program Guide, or between exhibits, the order of precedence is first the Grant Contract Agreement, and then in the following order:

- Program Guide
- Exhibit A- Work Plan
- Exhibit B- Budget

**1. GRANTEE**

The Grantee certifies that the appropriate person(s) have executed the Grant Contract Agreement on behalf of the Grantee as required by applicable articles, bylaws, resolutions, or ordinances.

By: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

**2. MINNESOTA HOUSING FINANCE AGENCY**

By: \_\_\_\_\_  
(with delegated authority)

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Distribution:  
Agency  
Grantee  
MHFA's Authorized Representative

## Bring It Home Rental Assistance (BIH) Option 2 Amended Procedures Work Plan [Exhibit A]

The purpose of this BIH Work Plan is to outline changes from the Administrator’s Housing Choice Voucher (HCV) plan that will be used to implement Option 2. The BIH Work Plan must be submitted and approved by Minnesota Housing Finance Agency (MHFA) prior to the execution of the Grant Contract Agreement.

Provide the name of the software provider currently being utilized. If switching providers, provide that information as well.

<b>Software Provider (Yardi, MRI, PHAweb)</b>	PHA-Web
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Listed first are the modifications that will have expedited approval from MHFA.

When adding proposed Option 2 Amendments, please be sure to include:

- Detailed description of the proposed change
- How the change differs from the Program Administrator’s HCV Administrative Plan or similar governing document
- How the change aligns with the objectives of the Bring It Home Rental Assistance Program

<b>OPTION 2 EXPEDITED APPROVAL AMENDMENTS</b>	Explanation of Administrative Plan Differences
<b>Expectation:</b> The Grantee must select which expedited approval amendments they are pursuing.	Administrative Plan differences must include: <ul style="list-style-type: none"> <li>• Plan section that is being amended</li> <li>• General description of how it differs from current procedures</li> </ul>
Additional time for the housing search so that renters are more likely to find and secure housing.	Plan section to be amended: 5-II.E. Current administrative plan states the initial voucher term will be 60 calendar days. The family must submit a Request for Tenancy Approval and proposed lease within the 60-day period unless the PHA grants an extension.  We will amend this section to state the initial voucher term for the Bring It Home rental assistance program to 180 days, giving participants more time to search for adequate housing.

<p>Alternatives to the HUD Housing Quality Standards/National Standards for the Physical Inspection of Real Estate (NSPIRE) inspections that achieve efficiencies for the renter, Housing Providers, and Program Administrator while maintaining health and safety standards.</p>	<p>Plan section to be amended: 8-II.A. Current admin plan states that the PHA must obtain the services of an independent entity to perform all HQS inspections in cases where an HCV family is receiving assistance in a PHA-owned unit.</p> <p>We will amend this section to state that, for annual/biennial unit inspections, the PHA may use a passing annual unit inspection conducted by the PHA’s Public Housing maintenance staff for the requirements of their program within 3 calendar months of the due date of a BIH participants annual/biennial unit inspection in lieu of conducting the required Housing Quality Standards (HQS)/National Standards for the Physical Inspection of Real Estate (NSPIRE) inspection.</p>
<p>Changes to the definitions of household or family for the purposes of determining eligibility.</p>	<p>Option not selected by PHA</p>
<p>Project-Based Rental Assistance without limitations on the number of units receiving Rental Assistance per property or address.</p>	<p>Plan section to be amended: 17-I.A., 17-II.F., 17-V.B., and 17-VII.D.</p> <p>Current administrative plan states (in Section 17-I.A., paragraph labeled “Overview”) the PHA will operate a project-based voucher program using up to 20 percent of its authorized units for project-based assistance. We will amend Section 17-I.A. (paragraph labeled “Overview”), to state that the PHA will operate the Bring It Home project-based voucher program with no restrictions on the number or percentage of authorized units within the project.</p> <p>Current administrative plan also states (in Section 17-I.A., paragraph labeled “Additional Project-Based Units”) The PHA may project-base up to an additional 10 percent of its authorized units, up to 30 percent, in accordance with HUD regulations and requirements. We will amend Section 17-I.A.(paragraph labeled “Additional Project-Based Units”) to state that the PHA will operate the Bring It Home project-based voucher program with no restrictions on the number or percentage of authorized units within the project.</p> <p>Current administrative plan also states (in Section 17-II.F., paragraph labeled “25 Percent per Project Cap”) In general, the PHA may not select a proposal to provide PBV assistance for units in a project or enter into an</p>

agreement to enter into a HAP or a HAP contract to provide PBV assistance for units in a project, if the total number of dwelling units in the project that will receive PBV assistance during the term of the PBV HAP contract is more than the greater of 25 units or 25 percent of the number of dwelling units (assisted or unassisted) in the project.

We will amend Section 17-II.F. (paragraph labeled “25 Percent per Project Cap”) to state that the PHA may select a proposal to provide PBV assistance for units in a project or enter into an agreement to enter into a HAP or a HAP contract to provide PBV assistance for units in a project with no restrictions on the number or percentage of authorized units within the project.

Current administrative plan also states (in Section 17-II.F., paragraph labeled “Exceptions to 25 Percent per Project Cap”) As of April 18, 2017, units are not counted against the 25 percent or 25-unit per project cap if: (1) the units are exclusively for elderly families or, (2) the units are for households eligible for supportive services available to all families receiving PBV assistance in the project. If the project is located in a census tract with a poverty rate of 20 percent or less, as determined in the most recent American Community Survey Five-Year estimates, the project cap is the greater of 25 units or 40 percent (instead of 25 percent) of the units in the project [FR Notice 7/14/17].

We will amend Section 17-II.F. (paragraph labeled “Exceptions to 25 Percent per Project Cap”) to state that the PHA will operate the Bring It Home project-based voucher program with no restrictions on the number or percentage of authorized units within the project.

Current administrative plan also states (in Section 17-II.F., paragraph labeled “Promoting Partially Assisted Projects”) a PHA may establish local requirements designed to promote PBV assistance in partially assisted projects. A partially assisted project is a project in which there are fewer units covered by a HAP contract than residential units [24 CFR 983.3]. A PHA may establish a per-project cap on the number of units that will receive PBV assistance or other project-based assistance in a multifamily project containing excepted units or in a single-family building. A PHA may also determine not to

provide PBV assistance for excepted units, or the PHA may establish a per-project cap of less than 25 units or 25 percent of units. PHA Policy states: Excepted units will be limited to units for elderly families. Beyond that, the PHA will not impose any further cap on the number of PBV units assisted per project.

We will amend Section 17-II.F. (paragraph labeled “Promoting Partially Assisted Projects”) to state that the PHA will not establish local requirements to promote PBV assistance in partially assisted projects for the Bring It Home project-based voucher program. Also, the PHA will operate the Bring It Home project-based voucher program with no restrictions on the number or percentage of authorized units within the project.

Current administrative plan also states (in Section 17-V.B., paragraph labeled “HAP Contract Requirements: Contract Information”) The HAP contract must specify the following information: The number of units in any project that will exceed the 25 percent per project cap, which will be set aside for occupancy by qualifying families (elderly and/or disabled families and families receiving supportive services).

We will amend Section 17-V.B. (paragraph labeled “HAP Contract Requirements: Contract Information”) to state that the PHA will operate the Bring It Home project-based voucher program with no restrictions on the number or percentage of authorized units within the project.

Current administrative plan also states (in Section 17-VII.D., paragraph labeled “Exceptions to Occupancy Cap”) As of April 18, 2017, units are not counted against the 25 percent or 25-unit per project cap if: (1) the units are exclusively for elderly families or, (2) the units are for households eligible for supportive services available to all families receiving PBV assistance in the project. If the project is located in a census tract with a poverty rate of 20 percent or less, as determined in the most recent American Community Survey Five-Year estimates, the project cap is the greater of 25 units or 40 percent (instead of 25 percent) of the units in the project [FR Notice 7/14/17].

We will amend Section 17-VII.D. (paragraph labeled “Exceptions to Occupancy Cap”) to state that the PHA

	<p>will operate the Bring It Home project-based voucher program with no restrictions on the number or percentage of authorized units within the project.</p>
<p>Issuance of Project-Based Rental Assistance for units that have already passed previous inspections or meet state and local occupancy requirements without HUD-required property reviews such as environmental reviews that are not otherwise required by state or local law.</p>	<p>Plan section to be amended: 17-II.H., 17-III.B., 17-III.D. Current administrative plan states (in Section 17-II.H.) The PHA activities under the PBV program are subject to HUD environmental regulations in 24 CFR parts 50 and 58. The responsible entity is responsible for performing the federal environmental review under the National Environmental Policy Act of 1969 (42 U.S.C. 4321 et seq.). The PHA may not enter into an agreement to enter into a HAP contract nor enter into a HAP contract until it has complied with the environmental review requirements. In the case of existing housing, the responsible entity that is responsible for the environmental review under 24 CFR part 58 must determine whether or not PBV assistance is categorically excluded from review under the National Environmental Policy Act and whether or not the assistance is subject to review under the laws and authorities listed in 24 CFR 58.5. The PHA may not enter into an agreement to enter into a HAP contract or a HAP contract with an owner, and the PHA, the owner, and its contractors may not acquire, rehabilitate, convert, lease, repair, dispose of, demolish, or construct real property or commit or expend program or local funds for PBV activities under this part, until the environmental review is completed. The PHA must supply all available, relevant information necessary for the responsible entity to perform any required environmental review for any site. The PHA must require the owner to carry out mitigating measures required by the responsible entity (or HUD, if applicable) as a result of the environmental review. We will amend Section 17-II.H. to state that the Bring It Home project-based voucher program may, for initial inspections for new or existing housing units that will utilize the BIH rental assistance, waive an inspection conducted by the PHA if the rental unit has previously passed inspections that meet state or local requirements without having to pass property reviews such as environmental reviews.</p> <p>Current administrative plan also states (in Section 17-III.B., paragraph labeled “National Standards for the</p>

Physical Inspection of Real Estate”) NSPIRE standards for the tenant-based program, including those for special housing types, generally apply to the PBV program. NSPIRE requirements for shared housing, manufactured home space rental, and the homeownership option do not apply because these housing types are not assisted under the PBV program. We will amend Section 17-III.B. to state that the Bring It Home project-based voucher program may, for initial inspections for new or existing housing units that will utilize the BIH rental assistance, waive an inspection conducted by the PHA if the rental unit has previously passed inspections that meet state or local requirements without having to pass property reviews such as environmental reviews.

Current Administrative plan states (in Section 17-III.D., paragraph labeled “Pre-selection Inspection”) the PHA must examine the proposed site before the proposal selection date. If the units to be assisted already exist, the PHA must inspect all the units before the proposal selection date and must determine whether the units substantially comply with NSPIRE. To qualify as existing housing, units must substantially comply with NSPIRE on the proposal selection date. However, the PHA may not execute the HAP contract until the units fully comply with NSPIRE.

We will amend Section 17-III.D. (paragraph labeled “Pre-selection Inspection”) to state that the Bring It Home project-based voucher program may, for initial inspections for new or existing housing units that will utilize the BIH rental assistance, waive an inspection conducted by the PHA if the rental unit has previously passed inspections that meet state or local requirements without having to pass property reviews such as environmental reviews.

Current administrative plan states (in Section 17-III.D., paragraph labeled “Pre-HAP Contract Inspections”) The PHA must inspect each contract unit before execution of the HAP contract. The PHA may not provide assistance on behalf of the family until the unit fully complies with NSPIRE, unless the PHA has adopted a policy to enter into a HAP contract for units that fail the initial inspection as a result of only non-life-threatening

	<p>conditions, or if the unit passed an alternative inspection. PHA Policy: The PHA will not provide assistance on behalf of the family until the unit fully complies with NSPIRE.</p> <p>We will amend Section 17-III.D. (paragraph labeled “Pre-HAP Contract Inspections”) to state that the Bring It Home project-based voucher program may, for initial inspections for new or existing housing units that will utilize the BIH rental assistance, waive an inspection conducted by the PHA if the rental unit has previously passed inspections that meet state or local requirements without having to pass property reviews such as environmental reviews.</p>
<p>Allowing households to rent units above 120% of the payment standard and/or pay up to 50% of their income towards rent where the Program Administrator can demonstrate that choices are severely restricted, the alternative would be homelessness or housing instability, and all other options have been exhausted.</p>	<p>Plan sections to be amended: 6-II.B. and 16-III.A. Current administrative plan does not allow the household to rent units above 120% of the payment standard, unless with a reasonable accommodation (6-II.B.). Current administrative plan also states that if a family chooses a unit with a gross rent that exceeds the PHA’s applicable payment standard: (1) the family will pay more than the TTP, and (2) at initial occupancy the PHA may not approve the tenancy if it would require the family share to exceed 40 percent of the family’s monthly adjusted income.</p> <p>We will amend these sections to allow BIH households to rent units above 120% of the payment standard and/or pay up to 50% of their income towards rent where the Program Administrator can demonstrate that choices are severely restricted, the alternative would be homelessness or housing instability, and all other options have been exhausted.</p>
<p>Allowing shorter-term leases including month-to-month or rental agreements that are not in a standard lease form where the Housing Provider would otherwise refuse to rent to the household.</p>	<p>Plan section to be amended: 9-I.E. Current administrative plan states (in paragraph labeled “Lease Form and Tenancy Addendum”) if the owner uses a standard lease form for rental to unassisted tenants in the locality or the premises, the lease must be in such standard form. If the owner does not use a standard lease form for rental to unassisted tenants, the owner may use another form of lease. The HAP contract prescribed by HUD contains the owner’s certification that if the owner uses a standard lease form for rental to unassisted tenants, the lease for the assisted tenants is in such standard form.</p>

	<p>Current administrative plan also states (in paragraph labeled “Term of Assisted Tenancy”) in the same section that the PHA will approve an initial lease term of less than one (1) year only where the PHA determines and can clearly document that (i) Such shorter term would improve housing opportunities for the tenant; and (ii) Such shorter term is the prevailing local market practice.</p> <p>We will amend this section to state (in paragraph labeled “Lease Form and Tenancy Addendum”): The owner may use a lease form of their choosing for the assisted rental unit that complied with state and local rental requirements. The PHA will not consider what type of rental leases the owner uses for unassisted rental units. We will also amend this section to state (in paragraph labeled “Term of Assisted Tenancy”): The PHA will approve lease terms alternative to the standard 1-year lease term, including, but not limited to, month-to-month, 6-month leases and lease terms lasting more than 1 year.</p>
Allowing Eligible Households to apply for BIH Rental Assistance using various forms of identification.	Option not selected by PHA
Allowing eligibility based on receipt of income-based state or federal benefits.	Option not selected by PHA

Proposed Amendment	Explanation of Administrative Plan Differences	MHFA Approval Date or Required Changes
<p><b>Expectation:</b> The Grantee must adjust its proposed amendments to program procedures as needed. The final listed amendments must reflect the spirit and intent of the initial application.</p>		
<p>Proposed change must include:</p> <ul style="list-style-type: none"> <li>Detailed description of proposed change</li> <li>How change aligns with BIH objectives</li> </ul>	<p>Administrative Plan differences must include:</p> <ul style="list-style-type: none"> <li>Plan section that is being amended</li> <li>General description of how it differs from proposed change</li> </ul>	

<p><b>Example: “Local applicant” preference points given to households on separate BIH waiting list who live in Service Area. 3 points will be awarded to these households.</b></p>	<p><b>Current Administrative Plan Section III.D. does not allow preference points for local applicants on waiting list.</b></p>	
<p>The PHA will offer a “lease in place” preference to families that will be utilizing Bring It Home rental assistance in their current housing situation.</p>	<p>Current administrative plan Section 4-III.C. does not allow preference points to "lease in place" applicants on the waiting list; the current preferences are for being a local resident (living within PHA jurisdiction) and a preference to any family that has been terminated from the PHA’s HCV Program due to insufficient funding.</p> <p>We will amend this section to state that the Bring It Home rental assistance program will include a preference for families that will be “leasing in place,” helping to prioritize currently rent-burdened families and eliminating the need for housing searches will make it faster for families to begin receiving rental assistance.</p>	

**Bring It Home Rental Assistance Program**  
**Budget Exhibit B**

<b>Program Administrator Name:</b>	The Housing and Redevelopment Authority in and for the City of Brainerd
<b>SWIFT Vendor Number</b> 10 digit number with a 3 digit location (e.g. 0000000000 - 000)	0000201918-001

<b>Startup Costs</b>		
<i>Startup costs are intended to be used for the first 12 months of the Bring It Home Rental Assistance Program and may include any necessary expenses to establish and quickly disperse funds, before administrative fees are fully realized. Please fill out the proposed budget amounts as well as the narrative portion at the bottom.</i>	Proposed Budget	Notes
<b>Initial Staffing</b>		
Advertising and recruitment for program staff	\$700.00	Advertising costs to post for new staff position to hire for administering BIH.
Onboarding, orientation and training for program staff	\$21,040.00	Staff time for training of new BIH staff. Estimated at 10 hours per week for 9 months.
Initial salaries and benefits for program staff (# of staff )	\$73,800.00	\$8200/mos for 1 FTE - 9 months of wages/benefits until fully receiving Admin Fees
<b>Marketing &amp; Outreach</b>		
Materials for advertising and outreach (printing, website updates, social media, etc.)	\$1,000.00	Outreach costs for promotion of BIH to landlords and potential participants.
Educational outreach for landlords		
Educational outreach for service agencies		
Educational outreach for potential participants		
Translation and interpretation services		
<b>Equipment &amp; Technology</b>		
Software updates and licensing fees	\$2,100.00	Subscription software costs for new staff to administer BIH.
Purchase of office equipment, furniture and technology	\$1,500.00	Purchase of computer and office equipment for new staff to administer BIH.
<b>Other Startup Costs</b>		
Accounting and audit expenses	\$1,500.00	Estimated audit costs for new BIH program.
Legal fees related to the program		
Other (please describe in notes)	\$1,000.00	MN NAHRO package of sample forms, procedures and templates for implementation.
Other (please describe in notes)		
<b>Subtotal</b>	<b>\$102,640.00</b>	

<b>Rental Assistance (HAP)</b>			
<i>Minnesota Housing has set a minimum grant amount for each program administrator. If the program administrator requests less than or equal to the minimum grant amount, the award will be capped at the lower of the two amounts. Program administrators may apply for more than the minimum grant amount and are eligible to receive additional funding subject to availability of additional or unused funds.</i>	Proposed Annual Budget	# of Vouchers (estimate)	Notes
Option 1: Existing Procedures	\$0.00	0	
Option 2: Amended Procedures	\$286,950.00	49	50% of estimated HAP costs for BIH over two year grant period.
Option 3: Alternative Plans	\$0.00	0	
<b>Subtotal</b>	<b>\$286,950.00</b>	<b>49</b>	

<b>Administrative Fees</b>		
<i>Based on per voucher per month (pvpm). The fees are calculated as follows:                      - \$150 for vouchers 1-5                      - \$140 for vouchers 6-10                      - \$130 for vouchers 11-15                      - \$109 for vouchers 16+                      See instructions for more details.</i>	Proposed Annual Budget	Notes
Administrative Fee	\$69,672.00	Admin Fee based on 49 vouchers - which is the top of the range
<b>Subtotal</b>	<b>\$69,672.00</b>	

<b>Totals</b>	
	Proposed Year 1 Budget
Startup Costs	\$102,640.00
Rental Assistance (HAP)	\$286,950.00
Administrative Fees	\$69,672.00
<b>Year 1 Total</b>	<b>\$459,262.00</b>
	Proposed Year 2 Budget
Rental Assistance (HAP)	\$286,950.00
Administrative Fees	\$69,672.00
<b>Year 2 Total</b>	<b>\$356,622.00</b>
<b>Grand Total (Year 1-2)</b>	<b>\$815,884.00</b>
<b>Proposed Total # of Vouchers</b>	<b>49</b>

To: Brainerd HRA Board Members  
From: Karen Young, Finance Director  
Date: December 10, 2025  
Re: December Financial Report

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Please find attached the financial information for November 2025.

**Fund Balance Review**

At the March and November 2025 board meetings, the board committed funds of \$150,000 for Outlots E and F infrastructure improvements. The board also has funds committed for Housing Rehab. The board has assigned fund balance of \$180,000 for Housing and Redevelopment Initiatives. We will bring this before the board next year when we know the yearend fund balance calculations to set the amounts for presentation in our 12/31/2025 audited financial statements.

**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	Oct	Nov
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	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	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	2.00
<b>Total Points</b>	<b>25</b>		<b>25.00</b>	<b>25.00</b>	<b>25.00</b>	<b>25.00</b>	<b>23.00</b>	<b>23.00</b>	<b>23.00</b>	<b>25.00</b>	<b>25.00</b>	<b>25.00</b>	<b>25.00</b>	<b>25.00</b>

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	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	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	4.00
<b>Total Points</b>	<b>25</b>		<b>25.00</b>	<b>20.00</b>	<b>20.00</b>	<b>20.00</b>	<b>20.00</b>	<b>20.00</b>	<b>20.00</b>	<b>20.00</b>	<b>22.00</b>	<b>22.00</b>	<b>22.00</b>	<b>22.00</b>

<b>Total of Above Ratios</b>	<b>50</b>		<b>50.00</b>	<b>45</b>	<b>45</b>	<b>45</b>	<b>43</b>	<b>43</b>	<b>43</b>	<b>45</b>	<b>47</b>	<b>47</b>	<b>47</b>	<b>47</b>
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Capital Fund Ratios	Max Pts	Scoring												
Timeliness of Obligation	5	>90% at OED = 5 <90% at OED = 0	5.00	5.00	5.00	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	5.00
<b>Total Points</b>	<b>10</b>		<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>

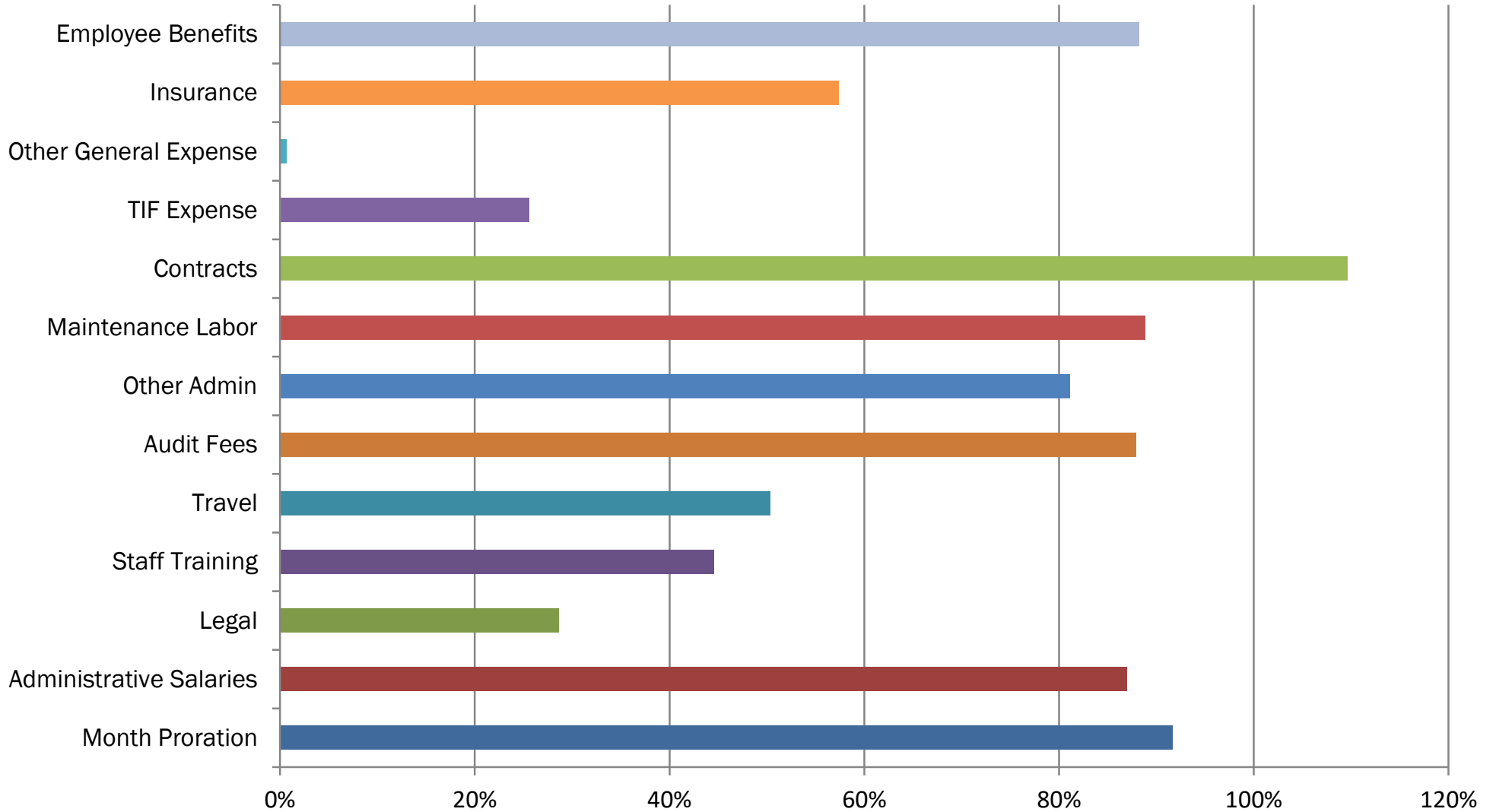
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## November 2025 Operating Account Balances

<b>Property/Program</b>	<b>November 2024</b>	<b>October 2025</b>	<b>November 2025</b>
General Fund	\$557,687.11	\$874,892.72	\$866,719.17
Housing Rehab Program	\$295,661.09	\$249,994.46	\$252,871.88
Bridges	\$9,601.28	\$8,735.83	\$9,379.83
Crow Wing County HRA	\$1,772,108.39	\$2,012,985.68	\$1,977,275.78
Public Housing	\$1,026,971.19	\$952,533.55	\$829,030.66
Valley View	\$368,070.34	\$470,283.47	\$469,942.13
Brainerd South Housing Group	\$60,521.25	\$21,265.95	\$113,028.60
Housing Choice Voucher	\$46,422.14	\$33,373.56	\$6,381.99
<b>Total</b>	<b>\$4,137,042.79</b>	<b>\$4,624,065.22</b>	<b>\$4,524,630.04</b>

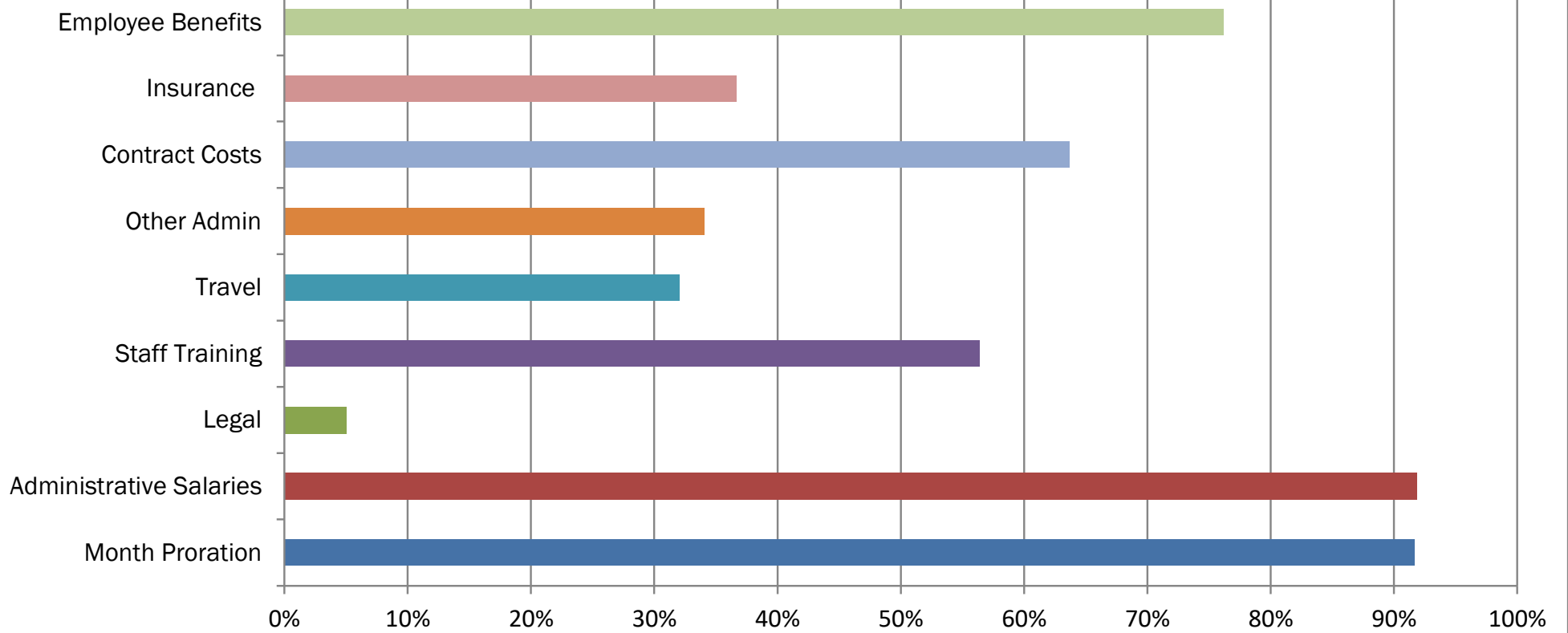
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## November 2025 YTD General Fund Expense/Annual Budget Comparison

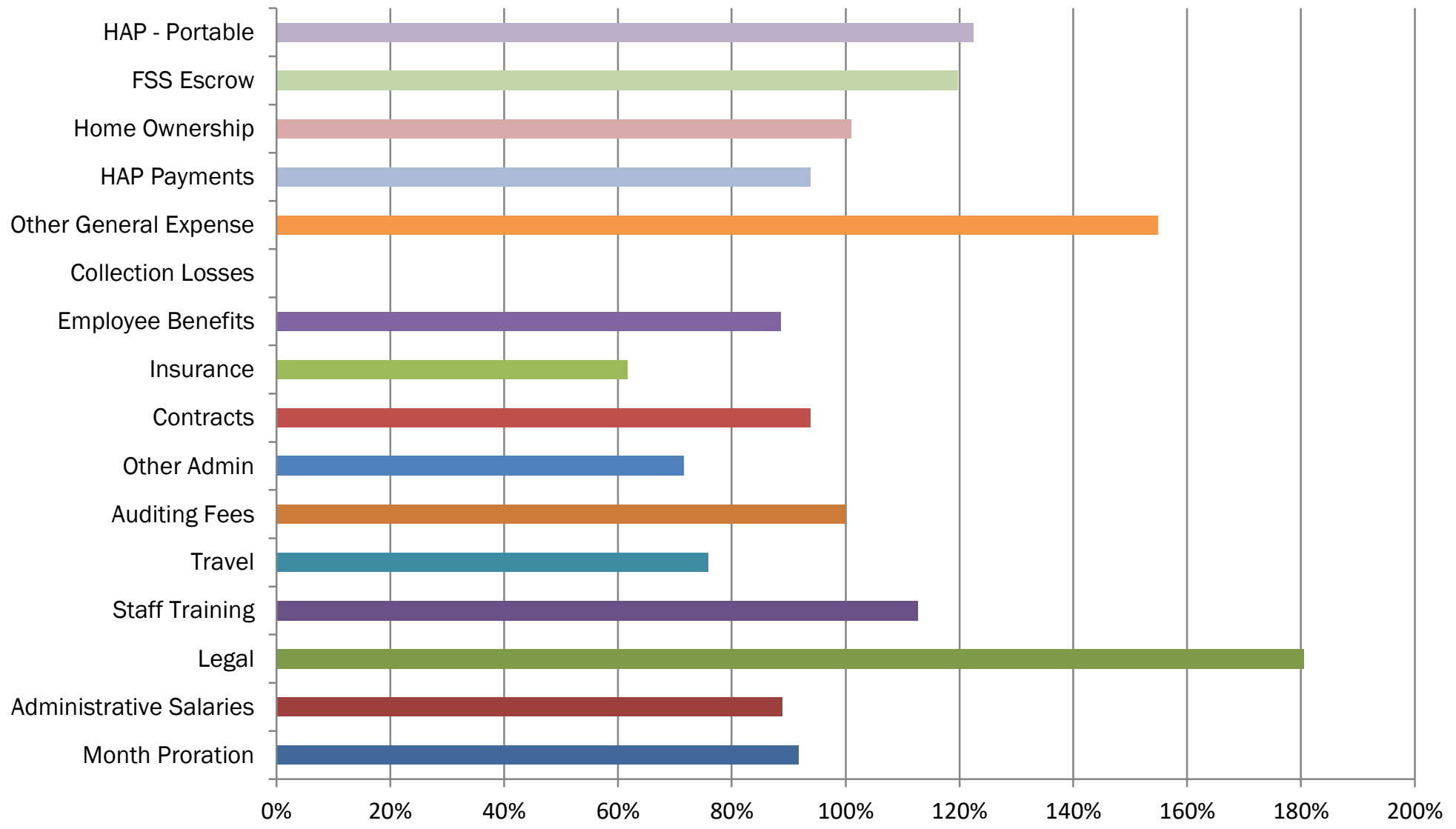


Contract Costs: Yearly software contract paid for PHA Web. 4th quarter paid for HR services.

### November 2025 YTD Housing Rehab Expense/Annual Budget Comparison



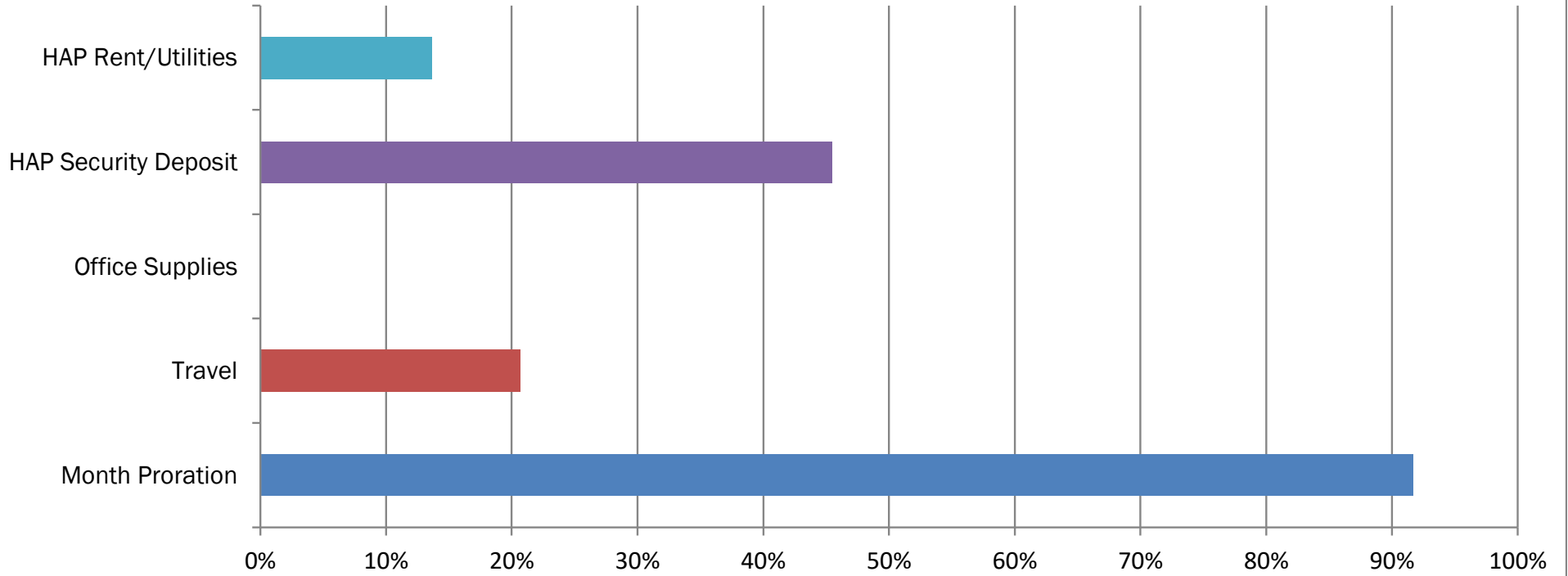
### November 2025 YTD Housing Choice Voucher Expense/Annual Budget Comparison



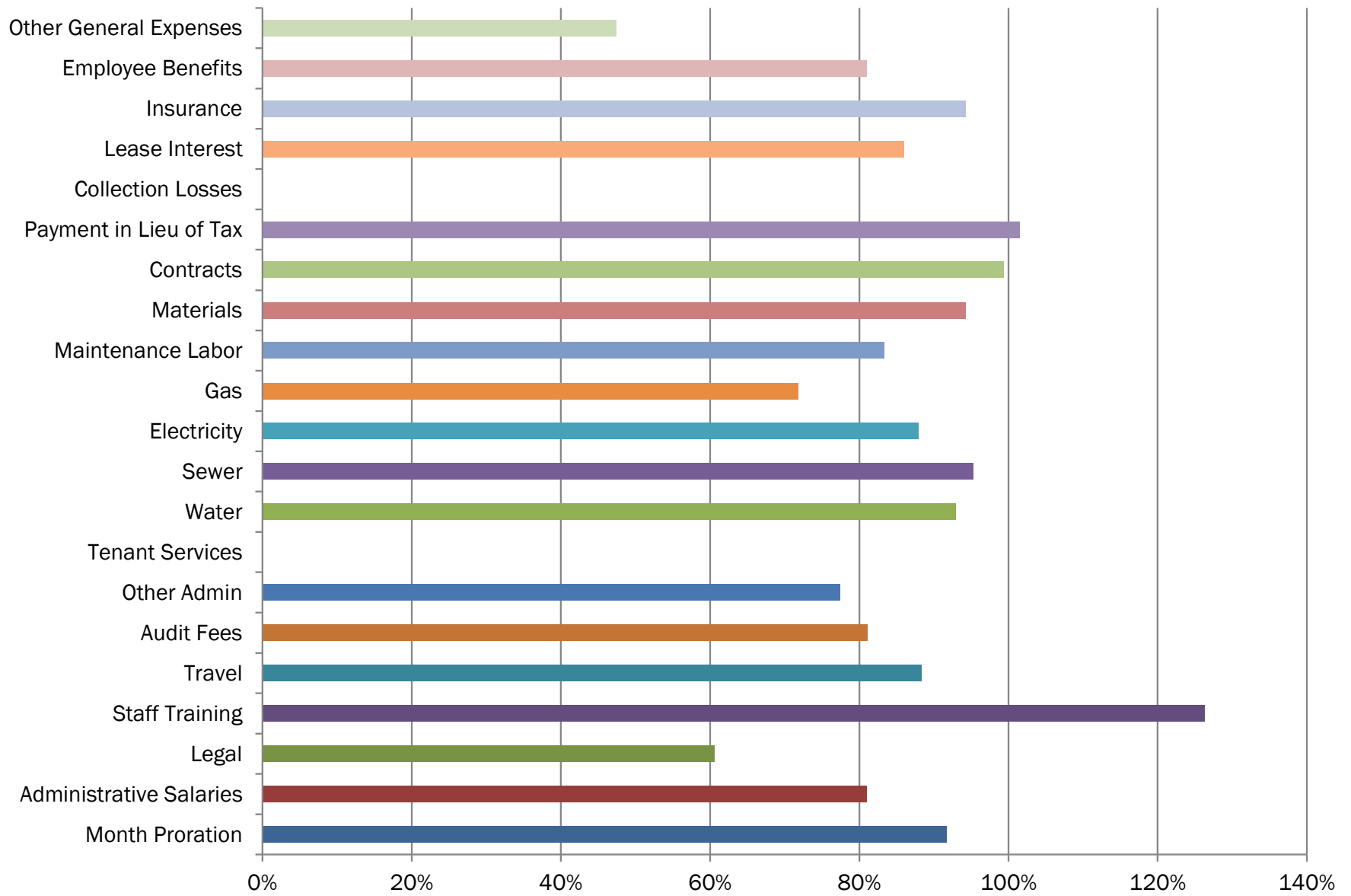
Training: National HCV and NAHRO training.

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

### November 2025 YTD Bridges Expense/Annual Budget Comparison

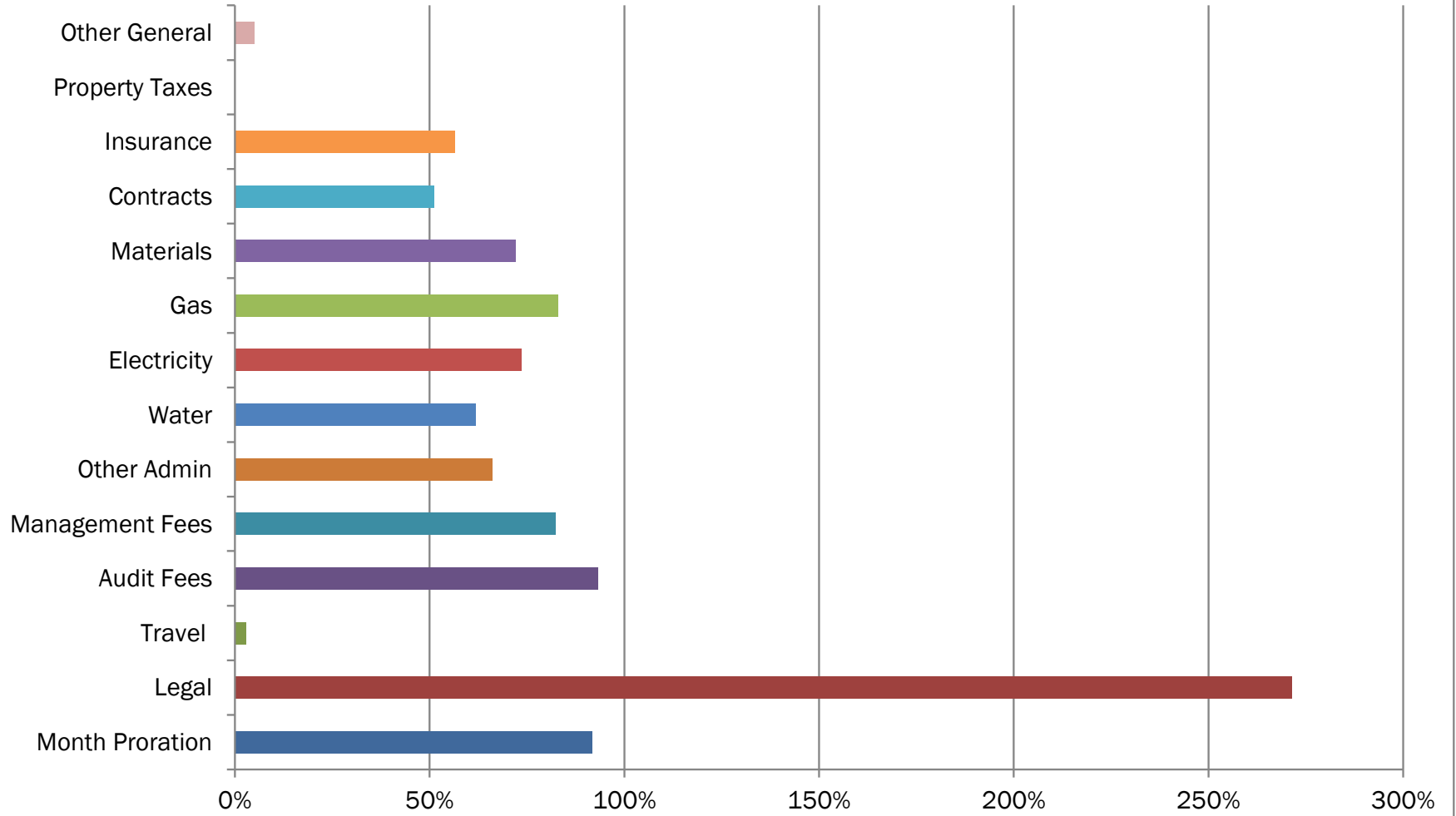


## November 2025 YTD Public Housing Expense/Annual Budget Comparison



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

### November 2025 YTD Valley View Expense/Annual Budget Comparison



Legal: Tenant Evictions

**Brainerd HRA**  
**Operating Statement**  
**Eleven Months Ending 11/30/2025**  
**Program: 210 - General Fund      Project: General Fund**

	<b>Period Amount</b>	<b>Period Budget</b>	<b>Period Variance</b>	<b>YTD Amount</b>	<b>YTD Budget</b>	<b>YTD Variance</b>	<b>Annual Budget</b>	<b>Remaining Budget</b>
<b>INCOME</b>								
Investment Interest	3,019.75	1,250.00	1,769.75	32,239.60	13,750.00	18,489.60	15,000.00	17,239.60
Operating Transfer In	0.00	925.42	(925.42)	0.00	10,179.58	(10,179.58)	11,105.00	(11,105.00)
Other Income	520.69	1,104.17	(583.48)	5,732.93	12,145.83	(6,412.90)	13,250.00	(7,517.07)
City Tax Settlements	0.00	14,496.67	(14,496.67)	96,804.38	159,463.33	(62,658.95)	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	13,420.53	22,395.00	(8,974.47)	243,852.72	246,345.00	(2,492.28)	268,740.00	(24,887.28)
Loan Interest Revenue	0.00	679.17	(679.17)	0.00	7,470.83	(7,470.83)	8,150.00	(8,150.00)
<b>TOTAL INCOME</b>	<b>16,960.97</b>	<b>40,850.43</b>	<b>(23,889.46)</b>	<b>612,415.84</b>	<b>449,354.57</b>	<b>163,061.27</b>	<b>490,205.00</b>	<b>122,210.84</b>
<b>EXPENSES</b>								
<b>ADMINISTRATIVE</b>								
Admin Salaries	19,596.32	21,675.00	2,078.68	226,255.56	238,425.00	12,169.44	260,100.00	33,844.44
Legal	0.00	416.67	416.67	1,430.26	4,583.33	3,153.07	5,000.00	3,569.74
Staff Training	0.00	833.33	833.33	4,455.91	9,166.67	4,710.76	10,000.00	5,544.09
Travel	41.35	41.67	0.32	251.83	458.33	206.50	500.00	248.17
Auditing Fees	0.00	833.33	833.33	8,787.50	9,166.67	379.17	10,000.00	1,212.50
Other Admin	2,867.90	908.33	(1,959.57)	8,838.25	9,991.67	1,153.42	10,900.00	2,061.75
<b>TOTAL ADMINISTRATIVE</b>	<b>22,505.57</b>	<b>24,708.33</b>	<b>2,202.76</b>	<b>250,019.31</b>	<b>271,791.67</b>	<b>21,772.36</b>	<b>296,500.00</b>	<b>46,480.69</b>
<b>MAINTENANCE</b>								
Labor	1,838.76	1,950.00	111.24	20,791.46	21,450.00	658.54	23,400.00	2,608.54
Contracts	923.89	1,493.33	569.44	19,641.64	16,426.67	(3,214.97)	17,920.00	(1,721.64)
<b>TOTAL MAINTENANCE</b>	<b>2,762.65</b>	<b>3,443.33</b>	<b>680.68</b>	<b>40,433.10</b>	<b>37,876.67</b>	<b>(2,556.43)</b>	<b>41,320.00</b>	<b>886.90</b>
<b>OTHER</b>								
TIF Expense	0.00	10.83	10.83	33.20	119.17	85.97	130.00	96.80
Other General Exp	0.00	3,152.17	3,152.17	258.30	34,673.83	34,415.53	37,826.00	37,567.70
Insurance	807.59	968.33	160.74	6,666.33	10,651.67	3,985.34	11,620.00	4,953.67
Employee Benefits	8,386.56	9,389.17	1,002.61	99,396.02	103,280.83	3,884.81	112,670.00	13,273.98
<b>TOTAL OTHER</b>	<b>9,194.15</b>	<b>13,520.50</b>	<b>4,326.35</b>	<b>106,353.85</b>	<b>148,725.50</b>	<b>42,371.65</b>	<b>162,246.00</b>	<b>55,892.15</b>
<b>TOTAL EXPENSES</b>	<b>34,462.37</b>	<b>41,672.16</b>	<b>7,209.79</b>	<b>396,806.26</b>	<b>458,393.84</b>	<b>61,587.58</b>	<b>500,066.00</b>	<b>103,259.74</b>
<b>SURPLUS</b>	<b>(17,501.40)</b>	<b>(821.73)</b>	<b>(16,679.67)</b>	<b>215,609.58</b>	<b>(9,039.27)</b>	<b>224,648.85</b>	<b>(9,861.00)</b>	<b>225,470.58</b>

**Brainerd HRA**  
**Operating Statement**  
**Eleven Months Ending 11/30/2025**  
**Program: 660 - Rehab      Project: Consolidated**

	<b>Period Amount</b>	<b>Period Budget</b>	<b>Period Variance</b>	<b>YTD Amount</b>	<b>YTD Budget</b>	<b>YTD Variance</b>	<b>Annual Budget</b>	<b>Remaining Budget</b>
<b>INCOME</b>								
Other Income - Misc	0.00	41.67	(41.67)	436.12	458.33	(22.21)	500.00	(63.88)
Other Inc - Mgnt Fees	10,000.00	10,000.00	0.00	110,000.00	110,000.00	0.00	120,000.00	(10,000.00)
Other Inc - MHFA	0.00	27,566.67	(27,566.67)	138,142.15	303,233.33	(165,091.18)	330,800.00	(192,657.85)
SC Grant Admin	4,245.39	1,895.83	2,349.56	19,201.00	20,854.17	(1,653.17)	22,750.00	(3,549.00)
<b>TOTAL INCOME</b>	<b>14,245.39</b>	<b>39,504.17</b>	<b>(25,258.78)</b>	<b>267,779.27</b>	<b>434,545.83</b>	<b>(166,766.56)</b>	<b>474,050.00</b>	<b>(206,270.73)</b>
<b>EXPENSES</b>								
<b>ADMINISTRATIVE</b>								
Admin Salaries	8,320.48	8,847.50	527.02	97,531.36	97,322.50	(208.86)	106,170.00	8,638.64
Legal	0.00	416.67	416.67	252.00	4,583.33	4,331.33	5,000.00	4,748.00
Staff Training	0.00	416.67	416.67	2,820.24	4,583.33	1,763.09	5,000.00	2,179.76
Travel	36.75	125.00	88.25	480.27	1,375.00	894.73	1,500.00	1,019.73
Other Admin	27.68	491.67	463.99	2,008.99	5,408.33	3,399.34	5,900.00	3,891.01
<b>TOTAL ADMINISTRATIVE</b>	<b>8,384.91</b>	<b>10,297.51</b>	<b>1,912.60</b>	<b>103,092.86</b>	<b>113,272.49</b>	<b>10,179.63</b>	<b>123,570.00</b>	<b>20,477.14</b>
<b>MAINTENANCE</b>								
Contracts Costs	4.00	25,000.00	24,996.00	190,994.31	275,000.00	84,005.69	300,000.00	109,005.69
<b>TOTAL MAINTENANCE</b>	<b>4.00</b>	<b>25,000.00</b>	<b>24,996.00</b>	<b>190,994.31</b>	<b>275,000.00</b>	<b>84,005.69</b>	<b>300,000.00</b>	<b>109,005.69</b>
<b>OTHER</b>								
Insurance	0.00	134.17	134.17	590.20	1,475.83	885.63	1,610.00	1,019.80
Employee Benefits	2,979.06	3,561.25	582.19	32,555.88	39,173.75	6,617.87	42,735.00	10,179.12
<b>TOTAL OTHER</b>	<b>2,979.06</b>	<b>3,695.42</b>	<b>716.36</b>	<b>33,146.08</b>	<b>40,649.58</b>	<b>7,503.50</b>	<b>44,345.00</b>	<b>11,198.92</b>
<b>TOTAL EXPENSES</b>	<b>11,367.97</b>	<b>38,992.93</b>	<b>27,624.96</b>	<b>327,233.25</b>	<b>428,922.07</b>	<b>101,688.82</b>	<b>467,915.00</b>	<b>140,681.75</b>
<b>SURPLUS</b>	<b>2,877.42</b>	<b>511.24</b>	<b>2,366.18</b>	<b>(59,453.98)</b>	<b>5,623.76</b>	<b>(65,077.74)</b>	<b>6,135.00</b>	<b>(65,588.98)</b>

**Brainerd HRA**  
**Operating Statement**  
**Eleven Months Ending 11/30/2025**  
**Program: 310 - Housing Choice Vouchers      Project: General**

	<b>Period Amount</b>	<b>Period Budget</b>	<b>Period Variance</b>	<b>YTD Amount</b>	<b>YTD Budget</b>	<b>YTD Variance</b>	<b>Annual Budget</b>	<b>Remaining Budget</b>
<b>REVENUE</b>								
HUD HAP Received	165,097.00	167,207.50	(2,110.50)	1,943,273.00	1,839,282.50	103,990.50	2,006,490.00	(63,217.00)
Admin Fees Earned	32,639.17	30,920.00	1,719.17	348,951.83	340,120.00	8,831.83	371,040.00	(22,088.17)
Investment Interest	88.90	250.00	(161.10)	1,015.89	2,750.00	(1,734.11)	3,000.00	(1,984.11)
Other Income	0.00	2,083.33	(2,083.33)	22,834.69	22,916.67	(81.98)	25,000.00	(2,165.31)
<b>TOTAL REVENUE</b>	<b>197,825.07</b>	<b>200,460.83</b>	<b>(2,635.76)</b>	<b>2,316,075.41</b>	<b>2,205,069.17</b>	<b>111,006.24</b>	<b>2,405,530.00</b>	<b>(89,454.59)</b>
<b>EXPENSES</b>								
<b>ADMINISTRATIVE</b>								
Admin Salaries	17,632.13	19,784.17	2,152.04	210,949.27	217,625.83	6,676.56	237,410.00	26,460.73
Legal	325.00	225.00	(100.00)	4,874.30	2,475.00	(2,399.30)	2,700.00	(2,174.30)
Staff Training	0.00	416.67	416.67	5,638.13	4,583.33	(1,054.80)	5,000.00	(638.13)
Travel	147.75	125.00	(22.75)	1,136.92	1,375.00	238.08	1,500.00	363.08
Auditing Fees	0.00	860.83	860.83	10,330.00	9,469.17	(860.83)	10,330.00	0.00
Other Admin	594.18	650.00	55.82	5,576.28	7,150.00	1,573.72	7,800.00	2,223.72
<b>TOTAL ADMINISTRATIVE</b>	<b>18,699.06</b>	<b>22,061.67</b>	<b>3,362.61</b>	<b>238,504.90</b>	<b>242,678.33</b>	<b>4,173.43</b>	<b>264,740.00</b>	<b>26,235.10</b>
<b>MAINTENANCE</b>								
Contracts	923.94	2,560.00	1,636.06	28,809.76	28,160.00	(649.76)	30,720.00	1,910.24
<b>TOTAL MAINTENANCE</b>	<b>923.94</b>	<b>2,560.00</b>	<b>1,636.06</b>	<b>28,809.76</b>	<b>28,160.00</b>	<b>(649.76)</b>	<b>30,720.00</b>	<b>1,910.24</b>
<b>OTHER EXPENSE</b>								
Insurance	697.18	958.75	261.57	7,101.32	10,546.25	3,444.93	11,505.00	4,403.68
Employee Benefits	9,318.89	10,477.09	1,158.20	111,312.83	115,247.91	3,935.08	125,725.00	14,412.17
Collection Losses	0.00	208.33	208.33	0.00	2,291.67	2,291.67	2,500.00	2,500.00
Other General Exp	155.91	90.00	(65.91)	1,672.20	990.00	(682.20)	1,080.00	(592.20)
<b>TOTAL OTHER EXPENSE</b>	<b>10,171.98</b>	<b>11,734.17</b>	<b>1,562.19</b>	<b>120,086.35</b>	<b>129,075.83</b>	<b>8,989.48</b>	<b>140,810.00</b>	<b>20,723.65</b>
<b>HAP PAYMENTS</b>								
HAP Payments	146,107.00	152,953.33	6,846.33	1,722,156.00	1,682,486.67	(39,669.33)	1,835,440.00	113,284.00
Home Ownership	3,167.00	2,769.58	(397.42)	33,563.00	30,465.42	(3,097.58)	33,235.00	(328.00)
FSS Escrow	12,542.00	9,905.42	(2,636.58)	142,281.00	108,959.58	(33,321.42)	118,865.00	(23,416.00)
HAP - Portable	2,977.00	1,579.17	(1,397.83)	23,204.00	17,370.83	(5,833.17)	18,950.00	(4,254.00)
<b>TOTAL HAP PAYMENTS</b>	<b>164,793.00</b>	<b>167,207.50</b>	<b>2,414.50</b>	<b>1,921,204.00</b>	<b>1,839,282.50</b>	<b>(81,921.50)</b>	<b>2,006,490.00</b>	<b>85,286.00</b>
<b>TOTAL EXPENSES</b>	<b>194,587.98</b>	<b>203,563.34</b>	<b>8,975.36</b>	<b>2,308,605.01</b>	<b>2,239,196.66</b>	<b>(69,408.35)</b>	<b>2,442,760.00</b>	<b>134,154.99</b>
<b>SURPLUS</b>	<b>3,237.09</b>	<b>(3,102.51)</b>	<b>6,339.60</b>	<b>7,470.40</b>	<b>(34,127.49)</b>	<b>41,597.89</b>	<b>(37,230.00)</b>	<b>44,700.40</b>

**Brainerd HRA**  
**Operating Statement**  
**Eleven Months Ending 11/30/2025**  
**Program: 312 - Bridges      Project: General**

	<b>Period Amount</b>	<b>Period Budget</b>	<b>Period Variance</b>	<b>YTD Amount</b>	<b>YTD Budget</b>	<b>YTD Variance</b>	<b>Annual Budget</b>	<b>Remaining Budget</b>
<b>INCOME</b>								
MHFA HAP Revenue	10,065.00	9,597.50	467.50	94,652.00	105,572.50	(10,920.50)	115,170.00	(20,518.00)
MHFA Admin Rev	962.00	962.92	(0.92)	9,403.00	10,592.08	(1,189.08)	11,555.00	(2,152.00)
Operating Trans Out	0.00	(925.42)	925.42	0.00	(10,179.58)	10,179.58	(11,105.00)	11,105.00
Other Income	300.00	0.00	300.00	2,700.00	0.00	2,700.00	0.00	2,700.00
<b>TOTAL INCOME</b>	<b>11,327.00</b>	<b>9,635.00</b>	<b>1,692.00</b>	<b>106,755.00</b>	<b>105,985.00</b>	<b>770.00</b>	<b>115,620.00</b>	<b>(8,865.00)</b>
<b>EXPENSES</b>								
Travel	0.00	33.33	33.33	82.60	366.67	284.07	400.00	317.40
Office Supplies	0.00	4.17	4.17	0.00	45.83	45.83	50.00	50.00
HAP - Sec Dep	0.00	187.50	187.50	1,820.00	2,062.50	242.50	2,250.00	430.00
HAP Payments	10,365.00	9,410.00	(955.00)	95,532.00	103,510.00	7,978.00	112,920.00	17,388.00
<b>TOTAL EXPENSES</b>	<b>10,365.00</b>	<b>9,635.00</b>	<b>(730.00)</b>	<b>97,434.60</b>	<b>105,985.00</b>	<b>8,550.40</b>	<b>115,620.00</b>	<b>18,185.40</b>
<b>SURPLUS</b>	<b>962.00</b>	<b>0.00</b>	<b>962.00</b>	<b>9,320.40</b>	<b>0.00</b>	<b>9,320.40</b>	<b>0.00</b>	<b>9,320.40</b>

**Brainerd HRA**  
**Operating Statement**  
**Eleven Months Ending 11/30/2025**  
**Program: 400 - Public Housing      Project: General**

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
<b>INCOME</b>								
Dwelling Rental	76,493.00	74,939.17	1,553.83	818,820.00	824,330.83	(5,510.83)	899,270.00	(80,450.00)
Excess Utilities	0.00	325.00	(325.00)	3,672.00	3,575.00	97.00	3,900.00	(228.00)
Operating Subsidy	0.00	28,040.42	(28,040.42)	286,638.66	308,444.58	(21,805.92)	336,485.00	(49,846.34)
Other Income	1,282.80	2,115.83	(833.03)	19,280.49	23,274.17	(3,993.68)	25,390.00	(6,109.51)
Other Inc - Ross Grant	3,828.61	7,155.83	(3,327.22)	63,911.77	78,714.17	(14,802.40)	85,870.00	(21,958.23)
Other Income Tenant	2,928.02	2,095.83	832.19	24,736.35	23,054.17	1,682.18	25,150.00	(413.65)
Lease Revenue	8,937.50	8,937.50	0.00	98,312.50	98,312.50	0.00	107,250.00	(8,937.50)
Laundry Income	1,680.00	1,985.83	(305.83)	20,287.00	21,844.17	(1,557.17)	23,830.00	(3,543.00)
Investment Interest	5,475.83	2,083.33	3,392.50	64,420.70	22,916.67	41,504.03	25,000.00	39,420.70
Capital Fund Revenue	0.00	5,500.00	(5,500.00)	145,825.00	60,500.00	85,325.00	66,000.00	79,825.00
<b>TOTAL INCOME</b>	<b>100,625.76</b>	<b>133,178.74</b>	<b>(32,552.98)</b>	<b>1,545,904.47</b>	<b>1,464,966.26</b>	<b>80,938.21</b>	<b>1,598,145.00</b>	<b>(52,240.53)</b>
<b>EXPENSES</b>								
<b>ADMINISTRATIVE</b>								
Admin Salaries	20,584.33	31,029.17	10,444.84	301,548.94	341,320.83	39,771.89	372,350.00	70,801.06
Legal	500.00	741.67	241.67	5,395.41	8,158.33	2,762.92	8,900.00	3,504.59
Staff Training	0.00	1,166.67	1,166.67	17,682.79	12,833.33	(4,849.46)	14,000.00	(3,682.79)
Travel	67.31	41.67	(25.64)	441.48	458.33	16.85	500.00	58.52
Auditing Fees	0.00	860.83	860.83	8,381.55	9,469.17	1,087.62	10,330.00	1,948.45
Other Admin	4,551.77	1,891.66	(2,660.11)	17,577.47	20,808.34	3,230.87	22,700.00	5,122.53
<b>TOTAL ADMINISTRATIVE</b>	<b>25,703.41</b>	<b>35,731.67</b>	<b>10,028.26</b>	<b>351,027.64</b>	<b>393,048.33</b>	<b>42,020.69</b>	<b>428,780.00</b>	<b>77,752.36</b>
<b>TENANT SERVICES</b>								
Rec Publication Other	0.00	412.50	412.50	0.00	4,537.50	4,537.50	4,950.00	4,950.00
<b>TOTAL TENANT SERVICES</b>	<b>0.00</b>	<b>412.50</b>	<b>412.50</b>	<b>0.00</b>	<b>4,537.50</b>	<b>4,537.50</b>	<b>4,950.00</b>	<b>4,950.00</b>
<b>UTILITIES</b>								
Water	5,011.43	4,063.33	(948.10)	45,300.29	44,696.67	(603.62)	48,760.00	3,459.71
Sewer	6,620.85	5,290.42	(1,330.43)	60,471.41	58,194.58	(2,276.83)	63,485.00	3,013.59
Electricity	7,742.27	6,963.33	(778.94)	73,475.22	76,596.67	3,121.45	83,560.00	10,084.78
Gas	3,462.04	4,799.58	1,337.54	41,328.99	52,795.42	11,466.43	57,595.00	16,266.01
<b>TOTAL UTILITIES</b>	<b>22,836.59</b>	<b>21,116.66</b>	<b>(1,719.93)</b>	<b>220,575.91</b>	<b>232,283.34</b>	<b>11,707.43</b>	<b>253,400.00</b>	<b>32,824.09</b>
<b>MAINTENANCE</b>								
Labor	18,843.79	19,389.17	545.38	193,841.44	213,280.83	19,439.39	232,670.00	38,828.56
Materials	3,124.80	2,833.33	(291.47)	32,048.15	31,166.67	(881.48)	34,000.00	1,951.85
Contracts	22,214.86	21,776.66	(438.20)	259,723.32	239,543.34	(20,179.98)	261,320.00	1,596.68
<b>TOTAL MAINTENANCE</b>	<b>44,183.45</b>	<b>43,999.16</b>	<b>(184.29)</b>	<b>485,612.91</b>	<b>483,990.84</b>	<b>(1,622.07)</b>	<b>527,990.00</b>	<b>42,377.09</b>
<b>OTHER</b>								
PILOT	2,682.82	2,529.17	(153.65)	30,795.80	27,820.83	(2,974.97)	30,350.00	(445.80)
Collection Losses	0.00	416.67	416.67	0.00	4,583.33	4,583.33	5,000.00	5,000.00
Lease Int Exp - Cintas	15.54	17.50	1.96	180.56	192.50	11.94	210.00	29.44
Casualty Loss-Non Capitalized	0.00	0.00	0.00	3,472.35	0.00	(3,472.35)	0.00	(3,472.35)
Insurance	11,216.81	10,804.58	(412.23)	122,247.53	118,850.42	(3,397.11)	129,655.00	7,407.47
Employee Benefits	12,647.03	20,796.24	8,149.21	202,111.31	228,758.76	26,647.45	249,555.00	47,443.69
Other General Expense	133.95	259.17	125.22	1,473.45	2,850.83	1,377.38	3,110.00	1,636.55
<b>TOTAL OTHER</b>	<b>26,696.15</b>	<b>34,823.33</b>	<b>8,127.18</b>	<b>360,281.00</b>	<b>383,056.67</b>	<b>22,775.67</b>	<b>417,880.00</b>	<b>57,599.00</b>
<b>TOTAL EXPENSES</b>	<b>119,419.60</b>	<b>136,083.32</b>	<b>16,663.72</b>	<b>1,417,497.46</b>	<b>1,496,916.68</b>	<b>79,419.22</b>	<b>1,633,000.00</b>	<b>215,502.54</b>
<b>SURPLUS</b>	<b>(18,793.84)</b>	<b>(2,904.58)</b>	<b>(15,889.26)</b>	<b>128,407.01</b>	<b>(31,950.42)</b>	<b>160,357.43</b>	<b>(34,855.00)</b>	<b>163,262.01</b>

**Brainerd HRA**  
**Operating Statement**  
**Eleven Months Ending 11/30/2025**  
**Program: 513 - Tax Credit      Project: Valley View**

	<b>Period Amount</b>	<b>Period Budget</b>	<b>Period Variance</b>	<b>YTD Amount</b>	<b>YTD Budget</b>	<b>YTD Variance</b>	<b>Annual Budget</b>	<b>Remaining Budget</b>
<b>INCOME</b>								
Dwelling Rental	17,405.00	16,406.67	998.33	194,755.00	180,473.33	14,281.67	196,880.00	(2,125.00)
Excess Utilities	143.13	20.83	122.30	410.68	229.17	181.51	250.00	160.68
Investment Interest	1,269.18	1,000.00	269.18	13,687.62	11,000.00	2,687.62	12,000.00	1,687.62
Other Income	0.00	0.00	0.00	573.85	0.00	573.85	0.00	573.85
Other Income Tenant	165.00	216.67	(51.67)	10,872.16	2,383.33	8,488.83	2,600.00	8,272.16
Laundry Income	0.00	66.67	(66.67)	511.25	733.33	(222.08)	800.00	(288.75)
<b>TOTAL INCOME</b>	<b>18,982.31</b>	<b>17,710.84</b>	<b>1,271.47</b>	<b>220,810.56</b>	<b>194,819.16</b>	<b>25,991.40</b>	<b>212,530.00</b>	<b>8,280.56</b>
<b>EXPENSES</b>								
<b>ADMINISTRATIVE</b>								
Legal	0.00	100.00	100.00	3,257.99	1,100.00	(2,157.99)	1,200.00	(2,057.99)
Travel	0.00	4.17	4.17	1.40	45.83	44.43	50.00	48.60
Auditing Fees	0.00	870.83	870.83	9,750.00	9,579.17	(170.83)	10,450.00	700.00
Management Fees	1,960.00	1,960.00	0.00	21,364.00	21,560.00	196.00	23,520.00	2,156.00
Other Admin	412.64	170.00	(242.64)	1,762.64	1,870.00	107.36	2,040.00	277.36
<b>TOTAL ADMINISTRATIVE</b>	<b>2,372.64</b>	<b>3,105.00</b>	<b>732.36</b>	<b>36,136.03</b>	<b>34,155.00</b>	<b>(1,981.03)</b>	<b>37,260.00</b>	<b>1,123.97</b>
<b>UTILITIES</b>								
Water	687.18	461.67	(225.51)	4,112.56	5,078.33	965.77	5,540.00	1,427.44
Electricity	251.90	258.33	6.43	2,537.71	2,841.67	303.96	3,100.00	562.29
Gas	660.45	762.50	102.05	8,264.68	8,387.50	122.82	9,150.00	885.32
<b>TOTAL UTILITIES</b>	<b>1,599.53</b>	<b>1,482.50</b>	<b>(117.03)</b>	<b>14,914.95</b>	<b>16,307.50</b>	<b>1,392.55</b>	<b>17,790.00</b>	<b>2,875.05</b>
<b>MAINTENANCE</b>								
Materials	516.50	833.33	316.83	7,737.35	9,166.67	1,429.32	10,000.00	2,262.65
Contracts	1,523.82	4,262.50	2,738.68	27,671.22	46,887.50	19,216.28	51,150.00	23,478.78
<b>TOTAL MAINTENANCE</b>	<b>2,040.32</b>	<b>5,095.83</b>	<b>3,055.51</b>	<b>35,408.57</b>	<b>56,054.17</b>	<b>20,645.60</b>	<b>61,150.00</b>	<b>25,741.43</b>
<b>OTHER</b>								
Insurance	1,012.38	1,490.83	478.45	11,136.58	16,399.17	5,262.59	17,890.00	6,753.42
Property Taxes	0.00	1,179.17	1,179.17	0.00	12,970.83	12,970.83	14,150.00	14,150.00
Other General Expense	0.00	441.67	441.67	262.00	4,858.33	4,596.33	5,300.00	5,038.00
<b>TOTAL OTHER</b>	<b>1,012.38</b>	<b>3,111.67</b>	<b>2,099.29</b>	<b>11,398.58</b>	<b>34,228.33</b>	<b>22,829.75</b>	<b>37,340.00</b>	<b>25,941.42</b>
<b>TOTAL EXPENSES</b>	<b>7,024.87</b>	<b>12,795.00</b>	<b>5,770.13</b>	<b>97,858.13</b>	<b>140,745.00</b>	<b>42,886.87</b>	<b>153,540.00</b>	<b>55,681.87</b>
<b>SURPLUS</b>	<b>11,957.44</b>	<b>4,915.84</b>	<b>7,041.60</b>	<b>122,952.43</b>	<b>54,074.16</b>	<b>68,878.27</b>	<b>58,990.00</b>	<b>63,962.43</b>

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

<b>Doc. Date</b>		<b>Number</b>	<b>Payments</b>
11/05/2025	Payroc LLC	ACH	\$ 143.37
11/05/2025	Payroc LLC	ACH	\$ 229.89
11/10/2025	90 Degree Benefits Inc.	ACH	\$ 19,960.00
11/13/2025	Payroll for 11/13/2025	ACH	\$ 28,604.45
11/13/2025	Health Savings Accounts	ACH	\$ 2,565.39
11/13/2025	Harpers Payroll Service	ACH	\$ 11,518.25
11/13/2025	Security Benefit	ACH	\$ 5,057.11
11/13/2025	Minnesota State Retirement System	ACH	\$ 1,402.62
11/13/2025	Harpers Payroll Service	ACH	\$ 90.27
11/15/2025	Brainerd Daily Dispatch	ACH	\$ 284.89
11/15/2025	Brainerd Daily Dispatch	ACH	\$ 284.89
11/26/2025	Payroll for 11/26/2025	ACH	\$ 30,201.78
11/30/2025	To Transfer BS Repl Res Escrow	ACH	\$ 5,000.00
11/03/2025	Angel Zierden	287	\$ 995.00
11/03/2025	Colonywood Apartments	288	\$ 554.00
11/03/2025	Dianna Lorimor	289	\$ 612.00
11/03/2025	Grand Oaks Court Townhomes	290	\$ 168.00
11/03/2025	Grand Oaks Townhomes	291	\$ 1,472.00
11/03/2025	Lake Investments, LLC	292	\$ 1,788.00
11/03/2025	Michael Degen	293	\$ 2,143.00
11/03/2025	Real Property Management Deluxe	294	\$ 1,250.00
11/03/2025	Sprucewood Townhomes	295	\$ 913.00
11/07/2025	Grand Oaks Townhomes	296	\$ 152.00
11/14/2025	Thompson, Brit	297	\$ 10.71
11/14/2025	Reynolds, Brock	298	\$ 6.02
11/14/2025	Charpentier, Eric	299	\$ 334.99
11/14/2025	Olson, Jamie	300	\$ 234.64
11/14/2025	Schommer, John	301	\$ 91.00
11/14/2025	Barnett, Ryan	302	\$ 114.10
11/04/2025	Minnesota Bureau of Criminal Apprehension	27701	\$ 32.00
11/13/2025	Amazon Capital Services Inc.	27702	\$ 1,103.27
11/13/2025	Borden Steinbauer Krueger & Knudson, PA	27703	\$ 325.00
11/13/2025	Brainerd Hardware	27704	\$ 80.47
11/13/2025	Brainerd Public Utilities	27705	\$ 18,453.20
11/13/2025	Capital One Commercial (Menards Card)	27706	\$ 1,472.12
11/13/2025	Cintas	27707	\$ 321.46
11/13/2025	City of Brainerd	27708	\$ 919.10
11/13/2025	Culligan	27709	\$ 60.20
11/13/2025	Dearborn National	27710	\$ 147.91
11/13/2025	Housing Rehab Participant Refund	27711	\$ 4.00
11/13/2025	Granite Pest Control LLC	27712	\$ 4,434.50
11/13/2025	Gull Lake Glass	27713	\$ 66.58
11/13/2025	Handyman's, Inc.	27714	\$ 175.77

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

<b>Doc. Date</b>		<b>Number</b>	<b>Payments</b>
11/13/2025	Labor Logic LLC	27715	\$ 58.50
11/13/2025	Home Depot Credit Services	27716	\$ 201.33
11/13/2025	Home Depot Supply	27717	\$ 446.06
11/13/2025	Integrity Services Inc	27718	\$ 1,219.50
11/13/2025	Jones, Mike	27719	\$ 45.15
11/13/2025	Minnesota Department of Labor & Industry	27720	\$ 125.00
11/13/2025	MN Elevator, Inc. Lockbox 446080	27721	\$ 956.84
11/13/2025	MRI Software LLC	27722	\$ 275.00
11/13/2025	Office Shop	27723	\$ 537.44
11/13/2025	Pye-Barker Fire & Safety	27724	\$ 160.00
11/13/2025	Quick Construction Inc.	27725	\$ 424.68
11/13/2025	Siemens Industry, Inc.	27726	\$ 2,570.00
11/13/2025	Tkda	27727	\$ 1,007.95
11/13/2025	Vsp	27728	\$ 57.46
11/13/2025	Waste Partners Inc	27729	\$ 3,524.11
11/13/2025	Wex Health	27730	\$ 8.00
11/13/2025	Alpenglow Technologies	27731	\$ 2,063.50
11/13/2025	Tenant Refund	27732	\$ 63.60
11/13/2025	Tenant Refund	27733	\$ 205.05
11/13/2025	Tenant Refund	27734	\$ 123.89
11/13/2025	Voided Check	27735	\$ -
11/13/2025	Tenant Refund	27736	\$ 216.89
11/13/2025	Tenant Refund	27737	\$ 216.55
11/13/2025	Tenant Refund	27738	\$ 438.00
11/13/2025	Tenant Refund	27739	\$ 511.36
11/13/2025	Brainerd Public Utilities	27740	\$ 520.00
11/13/2025	CenterPoint Energy	27741	\$ 116.00
11/26/2025	Tenant Refund	27742	\$ 173.98
11/26/2025	Amazon Capital Services Inc.	27743	\$ 404.53
11/26/2025	Borden Steinbauer Krueger & Knudson, PA	27744	\$ 668.00
11/26/2025	Voided Check	27745	\$ -
11/26/2025	Brainerd Public Utilities	27746	\$ 3,961.27
11/26/2025	CenterPoint Energy	27747	\$ 5,804.13
11/26/2025	CIGNA CHLIC-Chicago	27748	\$ 687.65
11/26/2025	Ctc-446126	27749	\$ 1,071.02
11/26/2025	Essentia Health	27750	\$ 103.00
11/26/2025	Forum Communications	27751	\$ 1,209.00
11/26/2025	GHA Technologies	27752	\$ 2,719.31
11/26/2025	Pearl Enterprise	27753	\$ 275.00
11/26/2025	Granite Pest Control LLC	27754	\$ 3,781.00
11/26/2025	Handyman's, Inc.	27755	\$ 1,064.04
11/26/2025	Hirshfield's Inc.	27756	\$ 25.99

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

<b>Doc. Date</b>		<b>Number</b>	<b>Payments</b>
11/26/2025	Holden Electric Co. Inc.	27757	\$ 397.50
11/26/2025	Housing Auth Risk Retention Group	27758	\$ 28,337.00
11/26/2025	Housing Insurance Services Inc.	27759	\$ 104,245.76
11/26/2025	Kutak Rock LLP	27760	\$ 5,593.00
11/26/2025	Master Trade Service Inc.	27761	\$ 21,989.00
11/26/2025	Minnesota Cleaning Solutions	27762	\$ 740.00
11/26/2025	ODP Business Solutions	27763	\$ 259.86
11/26/2025	Paper Storm	27764	\$ 31.20
11/26/2025	Rise and Shine Cleaners LLC	27765	\$ 2,887.50
11/26/2025	Strike Painting & Finishing	27766	\$ 1,750.00
11/26/2025	Voided Check	27767	\$ -
11/26/2025	Advanced Business Methods	27768	\$ 617.26
<b>Total</b>			<b>\$348,664.81</b>

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

To: Brainerd HRA Board Members  
From: Mallory Demel, Rental Assistance Manager  
Date: December 17th, 2025  
Re: Housing Choice Voucher Program Report

### **HCV Program**

Through 11/30/2025, our Unit Months Leased (UML) was 88.56% and HAP utilization was 94.95%.

● Activity Recap:

- Vouchers Issued: 4
- New Move-Ins: 2
- Annual Recertifications: 25
- Interim Recertifications: 15
- Inspections: 12
- Terminations: 1

Additional Info: We were able to issue 4 new vouchers in November. As of the time this report was written, we have issued an additional 9 new vouchers, with at least 10+ more to be issued within December.

### **Bring It Home (BIH) Program**

- Activity Recap: No activity to report

Additional Info: Information regarding the Bring It Home Grant Agreement Contract will be included in the Executive Director's report.

### **Bridges Program**

● Activity Recap:

- Tenants leased up in units: 12
- Participants Issued Bridges Voucher/Searching for Unit: 0
- Notified: 3
- Participants Receiving HCV Voucher: 0
- Participants Giving Up Bridges Voucher: 0
- Tenants Residing Counties:
  - Cass County: 0
  - Morrison: 0
  - Aitkin: 1
  - Crow Wing: 11
  - Todd: 0
  - Wadena: 0
- Total Bridges HAP Request: \$11,025.00 (Rent & URP)

### **Bridges Program (Continued)**

Additional Info: A Bridges household was placed back on program due to completing the required actions to keep her voucher. Notified 3 more on the waiting list due to last notification there was no response. No further information to report currently.

### **Family Self-Sufficiency Program (FSS)**

- Active FSS participants *(as of 12/9/2025)*: 46
- Tenants going OFF for month: 1
- Tenants going ON for month: 0
- Total number of FSS participants escrowing monthly: 31
- Total amount of escrow: \$12,542.00
- Total combined amount of monthly escrow: \$237,942.00

Additional Info: We had another FSS household give up her voucher so she could purchase a home. She earned \$7,108.68 in escrow and will receive a disbursement for that amount. She reported using the money for her new home.

**Action Requested: No action required.**

## Housing Choice Voucher Programs (HCV)

<b><u>Voucher Allocation</u></b>	325
Move-ins	2
Move-outs	6
Vouchers - looking for housing	4
Vouchers - first day of month	295
Average Vouchers to date	316
HAP Payments	\$146,107
<b><u>Reasons For Leaving Program</u></b>	
Voluntarily Left	3
Terminated	1
<b><u>Revenue</u></b>	
Housing Assistance Payment (HAP)	\$165,097
HUD Administrative Fee	\$24,857
<b><u>Port Out Vouchers</u></b>	3
St Cloud HRA	\$2,300
Douglas County HRA	\$677
<b><u>Homeownership</u></b>	5
Homeownership HAP	\$3,150
<b><u>FYI Vouchers</u></b>	0
FYI Vouchers HAP	\$0
<b><u>Demographics</u></b>	
Elderly Households	39.24%
Disabled/Handicapped Households	29.86%
Families with Children	84
Average Annual Income	\$17,919 (Gross)
Average HAP	\$560
<b><u>Waiting List Total</u></b>	
Crow Wing County Preference	315
Non-Preference	95





To: Brainerd HRA Board Members  
From: Hannah Gangl, Housing Manager  
Date: December 10<sup>th</sup>, 2025  
Re: Housing Management Report

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**Vacancy Report for November 2025**

Please see attachment.

**Valley View Townhomes:**

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

**Staffing Updates**

A conditional job offer has been made for the Housing Administrative Specialist position, pending completion of the pre-employment background and credit check. Her tentative start date is Monday, December 15<sup>th</sup>, 2025.

Shalea Greene joined us on November 12<sup>th</sup>, 2025, as the ROSS Service Coordinator and has hit the ground running! She is getting up to speed with training, connecting with current participants, and has already started recruiting new participants.

**ROSS Program Updates**

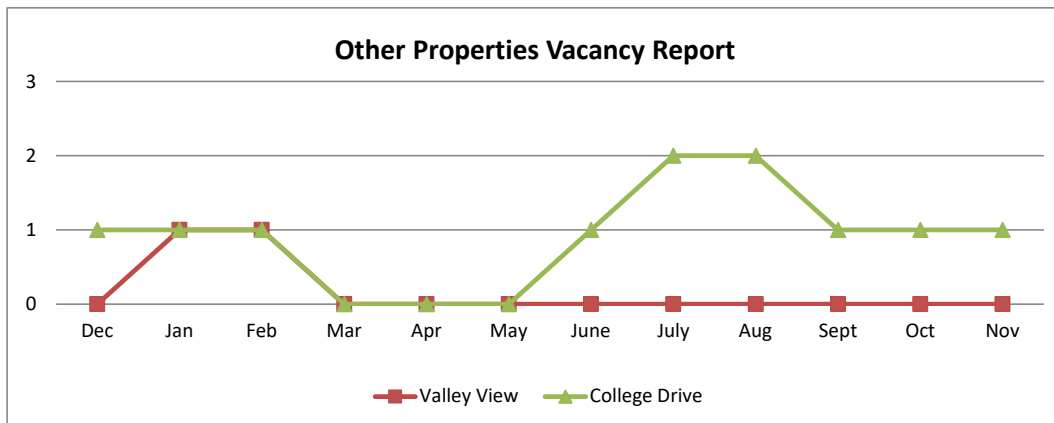
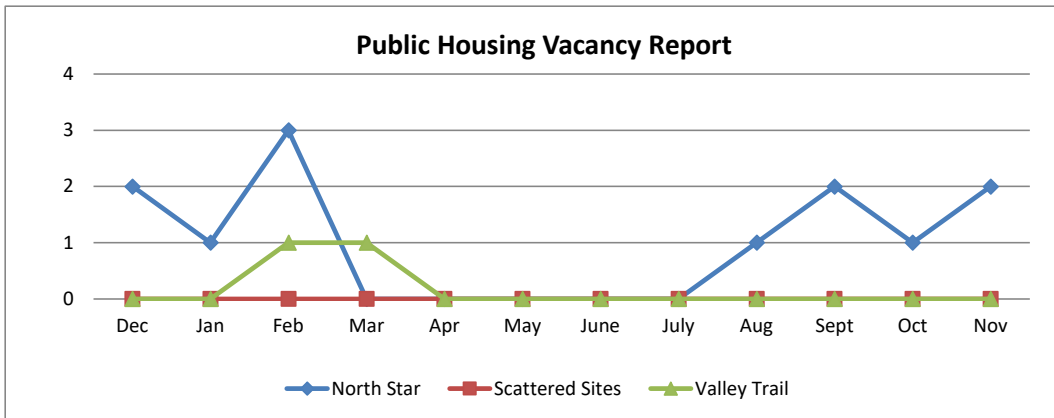
- 20 active participants in the ROSS program; 0 newly enrolled and 0 exited participants.
- 27 contacts with enrolled ROSS participants – 21 contacts with non-enrolled residents for more limited resource/referral work.
- CSFP Food Boxes: 29 residents; shelf-stable box; elderly tenants only.
- 72 Thanksgiving meals were donated by Brainerd Legion, VFW, Eagles & Elks Club!

**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	
<b># units</b>	162	16	25	203	20		24	
<b>Jan 31</b>	1	0	0	1	1		1	
Jan %	0.62%	0.00%	0.00%	0.49%	5.00%		4.17%	
<b>Feb 28</b>	3	0	1	4	1		1	
Feb %	1.85%	0.00%	4.00%	1.97%	5.00%		4.17%	
<b>March 31</b>	0	0	1	1	0		0	
March %	0.00%	0.00%	4.00%	0.49%	0.00%		0.00%	
<b>April 30</b>	0	0	0	0	0		0	
April %	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	
<b>May 31</b>	0	0	0	0	0		0	
May %	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	
<b>June 30</b>	0	0	0	0	0		1	
June %	0.00%	0.00%	0.00%	0.00%	0.00%		4.17%	
<b>July 31</b>	0	0	0	0	0		2	
July %	0.00%	0.00%	0.00%	0.00%	0.00%		8.33%	
<b>Aug 31</b>	1	0	0	1	0		2	
Aug %	0.62%	0.00%	0.00%	0.49%	0.00%		8.33%	
<b>Sept 30</b>	2	0	0	2	0		1	
Sept %	1.23%	0.00%	0.00%	0.99%	0.00%		4.17%	
<b>Oct 31</b>	1	0	0	1	0		1	
Oct %	0.62%	0.00%	0.00%	0.49%	0.00%		4.17%	
<b>Nov 30</b>	2	0	0	2	0		1	
Nov %	1.23%	0.00%	0.00%	0.99%	0.00%		4.17%	
<b>Dec 31</b>								
Dec %	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	
<b>Total</b>	10	0	2	12	2		10	
%	0.56%	0.00%	0.73%	0.54%	0.91%		3.79%	



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# Brainerd Housing and Redevelopment Authority

## Monthly Property Performance Report

November 2025

### 1. Physical Occupancy

Properties	Total Units	Occupied Units	Vacant Units	Percent Occupied
North Star	162	160	2	99%
Valley Trail	25	25	0	100%
Scattered Sites	16	16	0	100%
<b>TOTAL</b>	<b>203</b>	<b>201</b>	<b>0</b>	<b>99%</b>

### 2. Customer Traffic

Applications Placed on PH Wait List	22
Applications Denied on PH Wait List	4

### 3. Waiting List

Unit Size	# of Units	Total # on Wait List	Notified	Screening	Denied
NS: 1 BR	160	154	5	2	0
NS: 2 BR	2	15	0	0	0
VT/SS: 2 BR	12	70	0	0	0
VT/SS: 3 BR	24	66	0	0	0
VT/SS: 4 BR	5	15	0	0	0
<b>TOTAL</b>	<b>203</b>	<b>320</b>	<b>5</b>	<b>2</b>	<b>0</b>

### 4. Move-Ins and Move Outs

	This Month	Year-to-Date
Move-Ins	2	26
Move-Outs	2	27

### 5. Lists of Vacant Units and Unit Status

Unit	Unit Size	Anticipated Lease Date	Applicant Approved?
NS #913	1 BR	MI 12/17/25	Yes
NS #813	1 BR	Last week of December	TBD

### 6. Recertifications

Interim Recertifications	2
Annual Recertifications	2
Completed for this month	4

7. Annual Unit Inspections

Total units to be inspected this year	203
Number inspected for the month	0
Number completed year-to-date	41
Total left to be inspected this year	162
Have all building system inspections been completed?	In Process

8. Lease Enforcements

Lease warnings/violations issued	5
30-day lease terminations	18

9. Evictions

Resident	Reason	Summons Date	Judgment Action
North Star	Nonpayment of Rent	10/8/25	WR- Lockout on 11/13/25

10. Rent Collection

	This Month
Rent Charges	76,493
Other Charges	2,928
<b>Total New Charges</b>	<b>79,421</b>
Arrears, tenants in possession	4,575

11. Accounts Receivable

Current Tenant Accounts Receivable (Rent)	2,804
Current Rent Charges	76,493
Current Rent Collections	73,689
Accounts Receivable Rate	4%
Collection Rate	96%

12. Collections - Prior 12 Month Period

Prior Tenants Accounts Receivable (Rent)	7,431
Prior Rent Charges	820,494
Collection Rate	99%



To: Brainerd HRA Board Members  
 From: John Schommer, Rehab & Maintenance Director  
 Date: December 9, 2025  
 Re: Rehab Programs and Maintenance Report

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### **Brainerd SCDP Grants**

We are currently in a posting period for the environmental review for the Washington Street grant.

To date we have completed 7 units of rental rehab and 7 units of owner-occupied rehab for the current SE Brainerd grant.

### **Housing Management Office**

We are still waiting on some equipment to arrive to complete the office work but staff is scheduled to move into the office space on Friday, December 19<sup>th</sup>.

### **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

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**Action Requested: None, discussion items.**

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

To: Brainerd HRA Board Members  
From: Eric Charpentier, Executive Director  
Date: December 17<sup>th</sup>, 2025  
Re: Executive Director Report

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**Update on Development for Gustafson Park**

The City Council has decided to look at replatting the 1.2 acres of the park and bring back a plan to the Park Board to get a formal recommendation on their interest in having the park be developed for housing. This plan does not include the HRA at this time and the City would look at selling off the individual lots on the open market.

**No Action Requested; Discussion items**

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