



BOARD OF COMMISSIONERS MEETING

Wednesday, February 26, 2020 @ 1:00 p.m.

Brainerd Housing & Redevelopment Authority (HRA) Administrative Office

324 East River Road | Brainerd, Minnesota

“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. Reading and Approval of Minutes:** January 22 and February 10 (*Attachments 1 & 2*)
- 4. Unfinished Business**
- 5. New Business**
 - a.** Approve Lease Subsidy Agreement with Loide’ Oils & Vinegars Limited (*Attachment 3*)
 - b.** Designation of Official Depository (*Attachment 4*)
 - c.** Approve Resolution No. 2020-04 Amending the Rental Payment Policy (*Attachment 5*)
- 6. Bills and Communications**
 - a.** Financial Report (*Attachment 6*)
 - b.** HCV/Section 8 Report (*Attachment 7*)
 - c.** Public Housing Report (*Attachment 8*)
 - d.** Executive Director Report (*Attachment 9*)
 - e.** Rehab Update (*Attachment 10*)
- 7. Commissioner Comments**
- 8. Adjourn**

Next Meeting: Wednesday, March 25, 2020

This page has been intentionally left blank.

Brainerd Housing and Redevelopment Authority
BOARD MEETING MINUTES
Wednesday, January 22, 2020

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 at 1:00 p.m., Wednesday, January 22, 2020, at the Brainerd HRA Administrative Office, 324 East River Road, in Brainerd, Minnesota.

1. CALL TO ORDER: Interim Executive Director Karen Young called the meeting to order at 1:04 p.m.

2. ROLL CALL:

Board members present: Chair Marlee Larson (via video conference), Commissioners Patrick Wussow, Ashley Storm, Eric Charpentier, Bekah Kent, and Gabe Johnson. **Others present:** Interim Executive Director/Finance Director Karen Young, Housing Manager Shannon Fortune, Rental Assistance Manager Tania Eller, Rehab Coordinator John Schommer, Rehab Specialist Roxanne Hurt, and Executive Assistant LeAnn Goltz. **Absent:** Krista Brodal.

3. INTRODUCTION: Roxanne Hurt, Rehab Specialist

4. ANNUAL MEETING:

a. Oath of Office: Although there are no new board members, Marlee Larson was reappointed to the Board with a term ending 12/31/24.

b. Election of Officers: Interim Executive Director Karen Young asked for nominations for chair for 2020.

Commissioner Wussow nominated Commissioner Larson for board chair and Commissioner Storm seconded the nomination. All commissioners voted in favor and none were opposed. The motion passed and Commissioner Larson was elected chair.

Young called for nominations for vice chair.

Commissioner Johnson nominated Commissioner Wussow for vice chair. Commissioner Wussow declined his nomination and instead nominated Commissioner Storm, seconded by Commissioner Charpentier. All commissioners voted in favor of nominating Commissioner Storm as vice chair and none were opposed. The motion passed and Commissioner Storm was elected vice chair.

Young called for nominations for secretary/treasurer.

Commissioner Johnson nominated Commissioner Charpentier for secretary/treasurer, seconded by Commissioner Storm. All commissioners voted in favor and none were opposed. The motion passed and Commissioner Charpentier was elected secretary/treasurer.

- c. **Review Bylaws:** The Board reviewed the current bylaws and noted that Section 3.9 addresses board meeting attendance. The current resident commissioner has been absent all year, despite every attempt to contact her. The Board suggested that staff should begin the process of finding a replacement.
- d. **Review Meeting Schedule:** The Board reviewed the 2020 meeting schedule.

5. **READING AND APPROVAL OF MINUTES:**

Commissioner Johnson moved to approve the minutes from the regular meeting on December 18th, 2019. Commissioner Charpentier seconded the motion. All commissioners voted in favor of the motion and none were opposed. The motion was approved.

6. **UNFINISHED BUSINESS:**

- a. **Approve Resolution Appointing Interim Executive Director:** When submitting a Crosby HRA contract renewal document to Minnesota Housing, staff was questioned about the authority of Young's signature. Staff provided the previous board meeting minutes confirming Young's appointment as interim executive director. In the event that this will not be sufficient (the bylaws state that an executive director be appointed by board resolution), staff presented a resolution stating Young's appointment to the position of interim executive director. This can then be provided to funders and others that request such documentation of this change.

Commissioner Johnson moved to approve Resolution No. 2020-01 Appointing Interim Executive Director, seconded by Commissioner Storm. A roll call vote was taken and all commissioners voted in favor and none were opposed. The motion was approved.

- b. **Ratify Assignment & Assumption of the Purchase & Redevelopment Agreement Between the Brainerd HRA and Galilee Ministries:** At the December board meeting, the Board made a motion to approve the transfer and assignment of the Master Purchase and Development Agreement to Lakes Area Habitat for Humanity from Galilee Ministries for the tax forfeited tract they purchased.

Attorney Martha Ingram drafted the Assignment and Assumption of the Master Purchase and Redevelopment Contract. Although the Board did make a motion to authorize the transfer, Ingram indicated a resolution to ratify the assignment of the PDA from Galilee Ministries to Lakes Area Habitat for Humanity was necessary.

Commissioner Johnson moved to approve Resolution 2020-02 to ratify the Assignment and Assumption of the Purchase and Development Contract, seconded by Commissioner Wussow. A roll call vote was taken and all commissioners voted in favor and none were opposed. The motion was approved.

7. **NEW BUSINESS:**

- a. **Authorize Participation in the Foster Youth to Independence (FYI) Program:** Eller presented a copy of a Memorandum of Understanding (MOU) with an effective date of February 1st, 2020, and the application for the FYI Program, which will be submitted on February 3rd, 2020. She explained that they anticipate submitting an application to HUD for potentially eight vouchers shortly thereafter.

The Board had a discussion.

Commissioner Johnson made a motion to authorize staff to enter into a Memorandum of Understanding and authorize the submission of the FYI application. Commissioner Storm seconded the motion. All commissioners voted in favor and none were opposed. The motion was approved.

8. BILLS AND COMMUNICATIONS

- a. Financial Report:** Young provided the financial information for December 2019.

Year-end Financial Statements and Ratios

The December ratios and financial statements do not fully reflect all year-end entries and adjustments. The final year-end entries and adjustments will be recorded prior to the audit and REAC submission. Therefore, the financial information is subject to change due to necessary year-end adjustments.

2019 Levy Payment

In December, the second half 2019 tax settlement of \$56,004.05 was received. Year-to-date, \$124,897.10 in levy payments has been received. The 2019 tax levy was estimated at \$126,890.

Scattered Site Replacement Program (SSRP)

The Board took action at the December meeting to remove the commitment of fund balance from SSRP. As such, these funds are reflected as General Fund and not SSRP in the December Operating Account Balances Report.

Audit Schedule

The 2019 audit schedule has been set with CliftonLarsonAllen (CLA). The Crow Wing County HRA audit will be during the week of February 3rd. The Brainerd HRA audit and Brainerd South compilation are scheduled for the week of February 10th. The Agency unaudited financial statements are due to the Real Estate Assessment Center (REAC) by February 28th and the unaudited Brainerd South financial statements are due to REAC by March 31st.

ASI TIF District Decertification

The Brainerd HRA administered the City's ASI Redevelopment TIF District which required decertification on 12/31/19. The City Council passed a resolution in February 2019 authorizing the decertification. The County did not receive the decertification in time to stop 2019 increment, so we collected July and December increment of \$5,886.02. A check was issued in December and this amount was remitted to the County along with the Confirmation of Decertification by the City.

Commissioner Wussow made a motion for approval of payments as presented. Commissioner Johnson seconded the motion. All commissioners voted in favor and none were opposed. The motion passed.

- b. HCV/Section 8:** Eller reported that the Unit Months Leased (UML) through December was 99% and HAP utilization was 103%. The waiting list will open February 3rd. In addition, the Brainerd HRA received notice that the agency was awarded \$67,304, which is an increase from last year's award of \$60,645 and over what was budgeted. Eller also informed the Board they she just found out that Set Aside Funds were available for 2019 and the HRA will apply for \$4,762.

- c. **Public Housing Report:** Fortune reported that there were 62 move-ins/move-outs in 2019. Also, the two-bedroom waiting list is increasing and they may need to close it. She will keep the Board posted. Receipts for the updated handbooks have been received from all but one resident and staff worked with legal counsel to address this situation. Fortune also shared the ROSS Program updates. Fortune gave an update to the Board regarding a situation in which our caretaker at the North Star was assaulted.

d. **Executive Director Report:**

Executive Director Search

Gary Weiers is continuing to stay in contact regarding the Executive Director search. We have determined that the interviews will all take place in the HRA conference room on February 26th. Tentatively, Board interviews shall begin at 12:30 and end with deliberations at 5:45 p.m. This time could change depending on the number of candidates and also whether we hold a February board meeting that day. The Board may also submit any interview questions that they may have to the subcommittee.

Housing Trust Fund

The ordinance establishing a Housing Trust Fund was on the agenda for the January 21st CWC Committee of the Whole Meeting (COW). Staff provided the ordinance and a summary memo. It is tentatively planned that the ordinance will go through public hearing at the February 11th county board meeting. The Workforce Housing Study is on task to be completed next month and presented at the February or March Crow Wing County HRA board meeting.

Crosby HRA Policies

Staff plans to review Crosby HRA policies and go through the same process that was done for Brainerd policies in the fiscal year to come for Crosby.

- e. **Rehab Update:** Schommer reviewed his report. He informed the Board that the application to the Federal Home Loan Bank was not accepted. Staff will continue to try in upcoming application opportunities.

- 9. **Commissioner Comments:** Commissioner Wussow shared that Sourcewell offers a grant (up to \$2,500) for a project that could be done by June 30. It requires matching funds and Wussow suggested looking into it. Commissioner Johnson mentioned that Yesterday's Gone and Life Cycle is for sale. There are opportunities downtown. Commissioner Charpentier shared that Tyler Glynn is now the executive director of BLAEDC.

10. **Adjournment:**

Commissioner Charpentier made a motion to adjourn the meeting. Commissioner Johnson seconded the motion. All commissioners voted in favor of the motion and none were opposed. The motion was approved and meeting was adjourned at 2:13 p.m.



Brainerd Housing and Redevelopment Authority SPECIAL BOARD MEETING MINUTES Monday, February 10, 2020

A special meeting of the Board of Commissioners of the Housing and Redevelopment Authority (HRA) in and for the City of Brainerd, Minnesota, was held at 1:00 p.m., Monday, February 10, 2020, at the Brainerd HRA Administrative Office, 324 East River Road, in Brainerd, Minnesota.

1. **CALL TO ORDER:** Vice Chair Ashley Storm called the meeting to order at 1:01 p.m.

2. **ROLL CALL:**

Board members present: Chair Marlee Larson (via teleconference), Commissioners Ashley Storm, Eric Charpentier, Bekah Kent, and Gabe Johnson. **Others present:** Interim Executive Director/ Finance Director Karen Young, Executive Assistant LeAnn Goltz, and HR Director Kris Schubert, City of Brainerd. **Absent:** Patrick Wussow.

3. **Discussion Regarding Executive Director Hiring Process:** Commissioner Charpentier reported to the Board that the consultant received 14 applications and selected four to continue to the next step for interviews. Of that group of four, one candidate withdrew her application leaving only three. Charpentier explained that the hiring committee was concerned about the remaining candidates and did not feel confident any of them would be the right fit.

Schubert added that there was another applicant, although the application was received after the deadline. She summarized the options provided by Gary Weiers the Board could choose to do:

- » Continue moving forward with the three final candidates. Conduct video interviews and then decide how to proceed (two were located out of state).
- » Consider other applicants not selected by the consultant.
- » Put the search on pause for several months and then repost the position. Should the Board choose this option, the consultant strongly recommends adding the video portion of the hiring process to the HRA's contract.
- » Immediately re-open the position and invite the late applicant to come in and interview.

Young suggested revising the job description so that it focuses more on the importance of community development and local partnerships. She added that another option could be to chance the contract so that the HRA selects the finalists. She also expressed concern about staff capacity should the Board choose to place the search process on pause.

The Board had a discussion about the options and upcoming initiatives, particularly the workforce housing study and housing trust fund. They discussed the importance of the housing trust fund initiative and suggested reaching out to the Alexandria HRA and Red Wing HRA to see if they might be able to help since they recently created a housing trust fund. They also suggested looking into any assistance Sourcewell may offer.

It was decided that Young would contact the HRAs of Alexandria and Red Wing as well as Sourcewell.

4. Adjournment:

Commissioner Johnson moved to adjourn the meeting, seconded by Commissioner Charpentier. All commissioners voted in favor and none were opposed. The meeting was adjourned at 1:50 p.m.



To: Brainerd HRA Board Members
From: John Schommer, Rehab Coordinator
Date: February 13, 2020
Re: Approve Lease Subsidy Agreement with Loide' Oils & Vinegars Limited

In 2017, the Brainerd Lakes Chamber of Commerce, in conjunction with Range Deluxe and several community partners, created the Destination Downtown Brainerd competition. The purpose of the program was to provide an incentive for a business to locate in downtown Brainerd. The third and final competition was held in 2019 and three winners were selected: grand prize, first runner-up and second-runner up. The Board agreed to provide a lease subsidy for all three finalists: \$8,000 for the grand prize winner and \$6,000 for runners-up.

Loide' Oils & Vinegars Limited was a runner up and the Brainerd HRA's contribution to this prize package was a lease subsidy for 50% of the rent or \$6,000, whichever is less, for one year. Loide' Oils & Vinegars Limited has chosen to locate their business at 617 Laurel Street owned by JJC Properties LLC. The rent is \$1,500 monthly and the lease began on January 17, 2020.

The Brainerd HRA will provide a forgivable loan of up to \$6,000 at zero percent interest. The loan will be forgiven 20% per year and completely forgiven after five years. The Brainerd HRA will pay the subsidy directly to the property owner in the amount of \$500 per month beginning on March 1, 2020.

Action Requested: Adopt Resolution No. 2020-03 approving a loan agreement between the Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota, and Loide' Oils & Vinegars Limited.

This page has been intentionally left blank.

FORGIVABLE LOAN AGREEMENT

This Forgivable Loan Agreement ("Agreement") is made this 26 day of February, 2020, between Loide' Oils & Vinegars Limited, a Minnesota corporation ("Borrower") and Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota, a public body corporate and politic and political subdivision of the State of Minnesota ("Lender").

RECITALS

A. In consideration for the loan contemplated by this Agreement, Borrower is executing and delivering to Lender this Forgivable Loan Agreement.

B. Lender agrees to loan to Borrower in the form of a lease subsidy the principal amount of up to \$6,000 (the "Loan") to pay a portion of the rental payments made by the Borrower to its landlord, JJC Properties LLC (the "Landlord"), to reimburse the Landlord for making certain building improvements to commercial space leased by the Borrower for the operation of its retail business in a building located at 617 Laurel Street (the "Property") in the City of Brainerd, Minnesota (the "City").

C. The Lender and Borrower have negotiated the terms of repayment or forgiveness of the Loan, and now desire to memorialize such terms in this Agreement.

ACCORDINGLY, to induce Lender to make the Loan to Borrower, and for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows:

1. The Loan Amount. Subject to and upon the terms and conditions of this Agreement, Lender agrees to loan to Borrower the sum not to exceed Six Thousand and no/100ths Dollars (\$6,000). The Loan shall be evidenced by a promissory note ("Note") payable by Borrower to Lender and substantially in the form of Exhibit A attached to this Agreement, which shall be dated as of the date of closing on the Loan (the "Loan Closing Date"). Proceeds of the Loan shall be disbursed in accordance with Section 3 hereof.

2. Repayment or Forgiveness of Loan. The Loan shall be repaid or forgiven as follows:

(a) The Note shall not bear interest.

(b) The Loan shall be structured as a forgivable loan. The outstanding principal balance of the Loan shall be immediately due and payable upon (i) thirty (30) days after written notification by Lender to Borrower of the occurrence of an Event of Default as defined in this Agreement, and demand of payment according to Section 6 of this Agreement; or (ii) ten (10) days after the Borrower no longer operates its business at the Property. On each yearly anniversary of the Closing Date over a period of five (5) years, if no Event of Default occurs and if the Borrower continues to operate its business

at the Property, then 20% of principal amount outstanding on the Loan shall be forgiven. After five (5) years, if no Event of Default has occurred and if no Event of Default occurs and if the Borrower continues to operate its business at the Property, then the remaining principal balance of the Loan shall be forgiven.

3. Disbursement of Loan Proceeds.

(a) All Loan proceeds in an amount not to exceed \$6,000 shall be disbursed directly to Landlord in the form of monthly rent payments in accordance with the Commercial Lease, effective as of January 17, 2020 (the "Lease") between the Borrower and the Landlord. On the first day of each month, commencing March 1, 2020, and continuing until February 28, 2021, the Lender shall pay \$500 of the Borrower's monthly lease payment then due and owing to the Landlord under the Lease in a total amount not to exceed \$6,000.

(b) The disbursement of proceeds of the Loan will be made subject to the conditions precedent that prior to or as of the Loan Closing Date:

(i) The Lender has received from Borrower, without expense to Lender, executed copies of this Agreement and the Note;

(ii) No Event of Default under this Agreement shall have occurred and be continuing;

(iii) A fully executed copy of the Lease.

4. Representations and Warranties. Borrower represents and warrants to Lender that:

(a) Borrower is duly authorized and empowered to execute, deliver, and perform this Agreement and to borrow money from Lender.

(b) The execution and delivery of this Agreement, and the performance by Borrower of its obligations hereunder, do not and will not materially violate or conflict with any applicable provision of law and do not and will not materially violate or conflict with, or cause any default or event of default to occur under, any material agreement binding upon Borrower.

(c) The execution and delivery of this Agreement has been duly approved by all necessary action of Borrower, and this Agreement has in fact been duly executed and delivered by Borrower and constitutes its lawful and binding obligation, legally enforceable against it.

(d) Borrower warrants that it shall keep and maintain books, records, and other documents relating directly to the receipt and disbursements of Loan proceeds and that any duly authorized representative of Lender shall, with reasonable advance notice, have access to and the right to inspect, copy, audit, and examine all such books, records, and other

documents of Borrower pertaining to the Loan until the completion of all closeout procedures and the final settlement and conclusion of all issues arising out of this Loan.

(e) Borrower warrants that to the best of its knowledge, it has fully complied with all applicable state and federal laws reasonably relevant to this Agreement and will continue to comply throughout the terms of this Agreement. If at any time Borrower receives notice of noncompliance from any governmental entity, Borrower agrees to take any necessary action to comply with the state or federal law in question.

5. Business Subsidy. Pursuant to Minnesota Statutes, Section 116J.993, subd. 3(21), the Loan does not constitute a business subsidy because the assistance is a business loan of less than \$150,000.

6. Event of Default by Borrower. The following shall be Events of Default under this Agreement:

(a) failure to pay any principal of the Loan if and when due;

(b) any representation or warranty made by Borrower herein or in the Note is false when made;

(c) Borrower files a petition under any chapter of the Federal Bankruptcy Code or any similar law, state or federal, now or hereafter existing, becomes "insolvent" as that term is generally defined under the Federal Bankruptcy Code, or is adjudged a bankrupt or insolvent, or has a custodian, trustee, or receiver appointed for, or has any court take jurisdiction of its property, or any part thereof, in any proceeding for the purpose of reorganization, arrangement, dissolution, or liquidation, and such custodian, trustee, or receiver is not discharged, or such jurisdiction is not relinquished, vacated, or stayed within thirty (30) days of the appointment;

(d) any material breach or failure of Borrower to perform any material term or condition of this Agreement not specifically described as an Event of Default in this Agreement and such breach or failure continues for a period of thirty (30) days after Lender has given written notice to Borrower specifying such default or breach, unless Lender agrees in writing to an extension of such time prior to its expiration; provided, however, if the failure stated in the notice cannot be corrected within the applicable period, Lender will not unreasonably withhold its consent to an extension of such time if corrective action is instituted by Borrower within the applicable period and is being diligently pursued until the Event of Default is corrected, but no such extension shall be given for an Event of Default that can be cured by the payment of money (i.e., payment of taxes, insurance premiums, or other amounts required to be paid hereunder).

7. Lender's Remedies upon Borrower's Default. Upon an Event of Default by Borrower and after provision by Lender of written notice and subject to the applicable limitations described in Section 6, Lender shall have the right to exercise any or all of the following remedies (and any other rights and remedies available to it):

- (a) declare the principal amount of the Loan thereon to be immediately due and payable upon providing written notice to Borrower;
- (b) suspend its performance under this Agreement;
- (c) take any action provided for at law to enforce compliance by Borrower with the terms of this Agreement and the Note.

In addition to any other amounts due on the Loan, and without waiving any other right of Lender under any this Agreement or any other instrument securing the Loan applicable documents, Borrower shall pay to Lender a late fee of \$250 for any payment not received in full by Lender within 30 calendar days of the date on which it is due.

8. Lender's Costs of Enforcement of Agreement. If an Event of Default has occurred as provided herein, then upon demand by Lender, Borrower shall pay or reimburse Lender for all expenses, including all reasonable attorneys' fees and expenses incurred by Lender in connection with the enforcement of this Agreement and the Note, or in connection with the protection or enforcement of the interests of Lender in any litigation or bankruptcy or insolvency proceeding or in any action or proceeding relating in any way to the transactions contemplated by this Agreement.

9. Indemnification.

(a) Borrower shall and does hereby agree to indemnify against and to hold Lender, and its officers, agents, and employees, harmless of and from any and all liability, loss, or damage that it may incur under or by reason of this Agreement, and of and from any and all claims and demands whatsoever that may be asserted against Lender by reason of any alleged obligations or undertakings on its part to perform or discharge any of the terms, covenants, or agreements contained herein.

(b) This indemnification and hold harmless provision shall survive the execution, delivery, and performance of this Agreement and the creation and payment of any indebtedness to Lender. Borrower waives notice of the acceptance of this Agreement by Lender.

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

10. Miscellaneous.

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

(b) Assignment. This Agreement shall be binding upon Borrower and its

successors and assigns and shall inure to the benefit of Lender and its successors and assigns. All rights and powers specifically conferred upon Lender may be transferred or delegated by Lender to any of its successors and assigns. Borrower's rights and obligations under this Agreement may be assigned only when such assignment is approved in writing by Lender; except that if such assignment is made to an affiliate or subsidiary of Borrower, Borrower may assign any of its rights or obligations to such affiliate or subsidiary upon written notice to the Lender.

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

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

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

To Lender: Housing and Redevelopment Authority in and for the City of
Brainerd, Minnesota
324 East River Road
Brainerd, MN 56401

To Borrower: Loide' Oils & Vinegars Limited
617 Laurel Street
Brainerd, MN 56401

(f) Termination. If the first disbursement of the Loan is not disbursed pursuant to this Agreement by March 1, 2020, this Agreement shall terminate and neither party shall have any further obligation to the other, except that if the Loan is not disbursed because Borrower has failed to use its best efforts to comply with the conditions set forth in Section 3 of this Agreement then Borrower shall pay to Lender all reasonable attorneys fees, costs, and expenses incurred by Lender in connection with this Agreement and the Note.

(g) Entire Agreement. This Agreement, together with the Exhibits hereto, which are incorporated by reference, constitutes the complete and exclusive statement of all mutual understandings between the parties with respect to this Agreement, superseding all prior or contemporaneous proposals, communications, and understandings, whether oral or written,

concerning the Loan.

(h) Headings. The headings appearing at the beginning of the several sections contained in this Agreement have been inserted for identification and reference purposes only and shall not be used in the construction and interpretation of this Agreement.

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

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

By: _____

Its Vice Chair

By: _____

Its Interim Executive Director

[SIGNATURE PAGE TO FORGIVABLE LOAN AGREEMENT – HOUSING AND REDEVELOPMENT AUTHORITY IN AND FOR
THE CITY OF BRAINERD, MINNESOTA]

LOIDE' OILS & VINEGARS LIMITED

By: _____

Title: _____

[SIGNATURE PAGE TO FORGIVABLE LOAN AGREEMENT – LOIDE' OILS & VINEGARS LIMITED]

EXHIBIT A

PROMISSORY NOTE

Principal Amount: \$6,000

Interest Rate: 0.0% _____, 2020

LOIDE' OILS & VINEGARS LIMITED, a Minnesota corporation ("Maker"), for value received, hereby promises to pay to the Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota, a public body corporate and politic and political subdivision of the State of Minnesota or its assigns ("Holder"), at its designated principal office or such other place as the Holder may designate in writing, the principal sum of Six Thousand and no/100ths Dollars (\$6,000), in any coin or currency that at the time or times of payment is legal tender for the payment of private debts in the United States of America. The principal of this Note is payable as follows:

1. As provided in the Forgivable Loan Agreement between Maker and Lender dated as of February 26, 2020 ("Forgivable Loan Agreement"), this Note shall not bear interest.

2. The outstanding principal balance of the Note shall be immediately due and payable upon (i) thirty (30) days after written notification by Lender to Maker of the occurrence of an Event of Default as defined in the Forgivable Loan Agreement, and demand of payment according to Section 6 of Forgivable Loan Agreement; or (ii) ten (10) days after the Maker no longer operates its business at the Property. On each yearly anniversary of the Closing Date (as defined in the Forgivable Loan Agreement) over a period of five (5) years, if no Event of Default occurs and if the Maker continues to operate its business at the Property, then 20% of the principal amount outstanding on the Loan shall be forgiven. After five (5) years, if no Event of Default has occurred and if the Maker continues to operate its business at the Property, then the remaining principal balance of the Note shall be forgiven.

3. The Maker shall have the right to prepay the principal of this Note, in whole or in part, on any date.

4. This Note is given pursuant to the Forgivable Loan Agreement of even date herewith. If any such security is found to be invalid for whatever reason, such invalidity shall constitute an Event of Default hereunder.

All of the agreements, conditions, covenants, provisions, and stipulations contained in the Forgivable Loan Agreement or any other instrument securing this Note are hereby made a part of this Note to the same extent and with the same force and effect as if they were fully set forth herein. It is agreed that time is of the essence of this Note. If an Event of Default occurs under the

Forgivable Loan Agreement or any other instrument securing this Note, then the Holder of this Note may at its right and option, without notice, declare immediately due and payable the principal balance of this Note, together with reasonable attorneys fees and expenses incurred by the Holder of this Note in collecting or enforcing payment hereof, whether by lawsuit or otherwise, and all other sums due hereunder or any instrument securing this Note. The Maker of this Note agrees that the Holder of this Note may, without notice to and without affecting the liability of the Maker, accept additional or substitute security for this Note, or release any security or any party liable for this Note or extend or renew this Note.

5. The remedies of the Holder of this Note as provided herein, and in the Forgivable Loan Agreement or any other instrument securing this Note shall be cumulative and concurrent and may be pursued singly, successively, or together, and, at the sole discretion of the Holder of this Note, may be exercised as often as occasion therefor shall occur; and the failure to exercise any such right or remedy shall in no event be construed as a waiver or release thereof.

The Holder of this Note shall not be deemed, by any act of omission or commission, to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by the Holder and then only to the extent specifically set forth in the writing. A waiver with reference to one event shall not be construed as continuing or as a bar to or waiver of any right or remedy as to a subsequent event. This Note may not be amended, modified, or changed except only by an instrument in writing signed by the party against whom enforcement of any such amendment, modifications, or change is sought.

6. If any term of this Note, or the application thereof to any person or circumstances shall, to any extent, be invalid or unenforceable, the remainder of this Note, or the application of such term to persons or circumstances other than those to which it is invalid or unenforceable shall not be affected thereby, and each term of this Note shall be valid and enforceable to the fullest extent permitted by law.

7. It is intended that this Note is made with reference to and shall be construed as a Minnesota contract and is governed by the laws thereof. Any disputes, controversies, or claims arising out of this Note shall be heard in the state or federal courts of Minnesota, and all parties to this Note waive any objection to the jurisdiction of these courts, whether based on convenience or otherwise.

8. The performance or observance of any promise or condition set forth in this Note may be waived, amended, or modified only by a writing signed by the Maker and the Holder. No delay in the exercise of any power, right, or remedy operates as a waiver thereof, nor shall any single or partial exercise of any other power, right, or remedy.

9. IT IS HEREBY CERTIFIED AND RECITED that all conditions, acts, and things required to exist, happen, and be performed precedent to or in the issuance of this Note do exist, have happened, and have been performed in regular and due form as required by law.

IN WITNESS WHEREOF, the Maker has caused this Note to be duly executed as of the
_____ day of _____, 2020.

LOIDE' OILS & VINEGARS LIMITED

By: _____

Title: _____

[SIGNATURE PAGE FOR PROMISSORY NOTE – LOIDE' OILS & VINEGARS LIMITED]

This page has been intentionally left blank.

HOUSING AND REDEVELOPMENT AUTHORITY
IN AND FOR THE CITY OF BRAINERD

RESOLUTION NO. 2020-03

RESOLUTION APPROVING A LOAN AGREEMENT
BETWEEN THE HOUSING AND REDEVELOPMENT
AUTHORITY IN AND FOR THE CITY OF BRAINERD,
MINNESOTA AND LOIDE' OILS & VINEGARS
LIMITED

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

Section 1. Recitals.

1.1. The Authority is a housing and redevelopment authority within the meaning of Minnesota Statutes, Section 469.001 through 469.047, as amended (the "HRA Act").

1.2. The Act provides the Authority with the power to take certain actions to remove, prevent, or reduce blight, blighting factors, or the causes of blight.

1.3. The Authority is authorized to make loans to any person or entity to carry out any purpose the Authority may carry out under the HRA Act pursuant to Minnesota Statutes, Section 469.192.

1.4. The Authority and Loide' Oils & Vinegars Limited (the "Borrower") desire to enter into a loan agreement (the "Loan Agreement") for a forgivable loan to be used to make monthly rent subsidy payments to be made to the Borrower's landlord to reimburse the landlord for costs undertaken in improving and rehabilitating property (the "Property") located in the downtown area of the City of Brainerd (the "Loan") to prepare the Property for the operation of the Borrower's retail business.

1.5. Pursuant to the Loan Agreement, the Authority will loan to the Borrower the sum of \$6,000, evidenced by a promissory note (the "Note") to be executed and delivered to the Authority by the Borrower.

1.6. The terms of the Loan Agreement and Note provide that a portion of the principal amount outstanding on the Loan will be forgiven each year the Borrower remains in business at the Property over a period of 5 years.

1.7. The provision of the Loan by the Authority to the Borrower will help redevelop a building and prevent blight within the City's downtown in accordance with the Authority's powers under the HRA Act.

Section 2. Loan Agreement and Note Approved.

2.01. The Authority hereby approves the provision of the Loan to the Borrower and the Loan Agreement and the Note in substantially the form presented to the Board, and authorizes execution of the Loan Agreement and all documents prepared in connection therewith, subject to modifications that do not alter the substance of the transaction and that are approved by the Vice Chair and Interim Executive Director, provided that execution of the Amendment by such officials shall be conclusive evidence of approval.

Approved this 26th day of February, 2020, by the Board of Commissioners of the Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota.

Vice Chair

ATTEST:

Interim Executive Director



To: Brainerd HRA Board Members
From: Karen Young, Finance Director
Date: February 19, 2020
Re: Designation of Official Depository

Pursuant to Minnesota Statute 118A.02, the Brainerd HRA Board shall designate as a depository of its funds, one or more financial institutions. At this time, the official depository is Bremer Bank.

Action Requested: Approve the designation of Bremer Bank as the official depository.

This page has been intentionally left blank.



To: Brainerd HRA Board Members
From: Shannon Fortune, Housing Manager
Date: February 19, 2020
Re: Approve Resolution No. 2020-04 Amending the Rental Payment Policy

The Rental Payment Policy needs to be updated to reflect the no cash policy that went into effect on January 1st, 2020.

Currently the policy includes the statement, "We prefer not to accept cash for rental payments, but cash will not be refused. Other acceptable forms of payment are direct debit, personal checks, bank check, or money orders."

It is recommended that the policy be amended to, "The Brainerd HRA does not accept cash for rental payments. Acceptable forms of payment are direct debit, personal checks, bank checks, or money orders."

Action Requested: Approve Resolution No. 2020-04 Amending the Rental Payment Policy.

This page has been intentionally left blank.

BRAINERD HOUSING AND REDEVELOPMENT AUTHORITY**Rental Payment Policy****Adopted: 2/26/2020; 10/31/18 (Original) Resolution No.: 2020-04; 2018-28 (Original)**

Monthly rent payments are to be made on or before the 1st of the month and no later than the 5th. All rent paid after the 5th is late and must include a late fee of 8% of the unpaid rent amount, or \$20.00, whichever is less.

If rental payment is sent to the Brainerd HRA via US Mail, it must be postmarked by the 5th of the month or it will be considered late and a late fee will be charged.

All rent must be paid in full; partial payments will not be accepted.

The Brainerd HRA does not accept cash for rental payments. Acceptable forms of payment are direct debit, personal checks, bank checks, or money orders.

No personal checks will be accepted after the 10th.

Payments received will be applied to the resident account in the following order if there are several types of balances owed (i.e., delinquent rent, late fees, maintenance charges, etc.): payment will first be applied to delinquent rent and late fees (to make the rent current), then to current rent, and then to maintenance fees and other charges.

If rent and/or other charges are paid by a personal check and the check is returned by the financial institution for any reason, this shall be considered non-payment of rent and will incur a late charge plus an additional charge for processing. If a resident has two personal checks returned, no further personal checks will be accepted.

If rent is paid late four or more times within a 12-month period, the lease may be terminated.

The following options are available to pay rent each month:

- direct debit from a checking or savings account;
- payment can be dropped off at the office during office hours;
- payment can be placed in the drop box located in front of the Brainerd HRA office building; or
- payment can be mailed to the Brainerd HRA at 324 East River Road, Brainerd.
- North Star Apartment residents can place rent payments made with check or money order in the maintenance office drop box located on the second floor.

The Brainerd HRA reserves the right to refuse any rent once legal proceedings have been initiated.

This page has been intentionally left blank.

HOUSING AND REDEVELOPMENT AUTHORITY
IN AND FOR THE CITY OF BRAINERD

RESOLUTION NO. 2020-04

RENTAL PAYMENT POLICY

WHEREAS, the Housing and Redevelopment Authority in and for the City of Brainerd is required to have a policy in place to establish clear rules and procedures for rental payments; and

WHEREAS, the Housing and Redevelopment Authority in and for the City of Brainerd Agency has reviewed and updated its previously adopted Rental Payment Policy; and

NOW, THEREFORE BE IT RESOLVED by the Board of Commissioners of the HRA as follows:

1. The Rental Payment Policy is hereby amended and approved.

I CERTIFY THAT the above resolution was adopted by the Housing and Redevelopment Authority in and for the City of Brainerd.

Dated: _____
Ashley Storm, Vice Chair

Dated: _____
Karen Young, Interim Executive Director

This page has been intentionally left blank.



To: Brainerd HRA Board Members
From: Karen Young, Finance Director
Date: February 19, 2020
Re: February Financial Report

Please find attached the financial information for January 2020.

Audit Schedule

Auditors from CliftonLarsonAllen (CLA) were at our offices during the week of February 3rd for the Crow Wing County HRA audit. They were at our offices the following week of February 10th for the Brainerd HRA audit and Brainerd South compilation. Mary will be at our March meeting to present the Brainerd HRA audit.

The Agency unaudited financial statements are due to the Real Estate Assessment Center (REAC) by February 28th, and the unaudited Brainerd South financial statements are due to REAC by March 31st.

2020 Capital Fund Program (CFP) Award

The 2020 CFP awards have been announced. Brainerd HRA was awarded \$379,530, which is an increase of almost 7% over last year and the most we have received for CFP. Staff is in the process of going out for bid on a significant public housing concrete project.

Financial Statements

Included in your packet this month are operating statements for the Bridges Program and housing rehab. We will include these for your review in all future packets.

Action Requested: Motion for approval of payments as presented.

This page has been intentionally left blank.

Brainerd Housing & Redevelopment Authority

2020 Ratios (and December, 2019)

FASS Ratios	Max Pts	Scoring	Dec 2019 After YE JE, B4 audit	Jan
Quick Ratio	12	QR <1 =0-, QR >2 =12	12.00	12.00
Months Expended Net Assets	11	MENA <1.0= 0, ME >4 =11	11.00	11.00
Debt Svc Coverage	2	DSC < 1 = 0, DSC >1.25 =2	2.00	2.00
Total Points	25		25.00	25.00

MASS Ratios	Max Pts	Scoring		
Occupancy	16	O <90% =0, O >98% =16	16.00	16.00
Tenant Accounts Receivable	5	TAR <1.5%=5, TAR >2.5% =0	5.00	0.00
Accounts Payable	4	AP < .75 = 4, AP >1.5 =0	4.00	4.00
Total Points	25		25.00	20.00
Total of Above Ratios	50		50	45

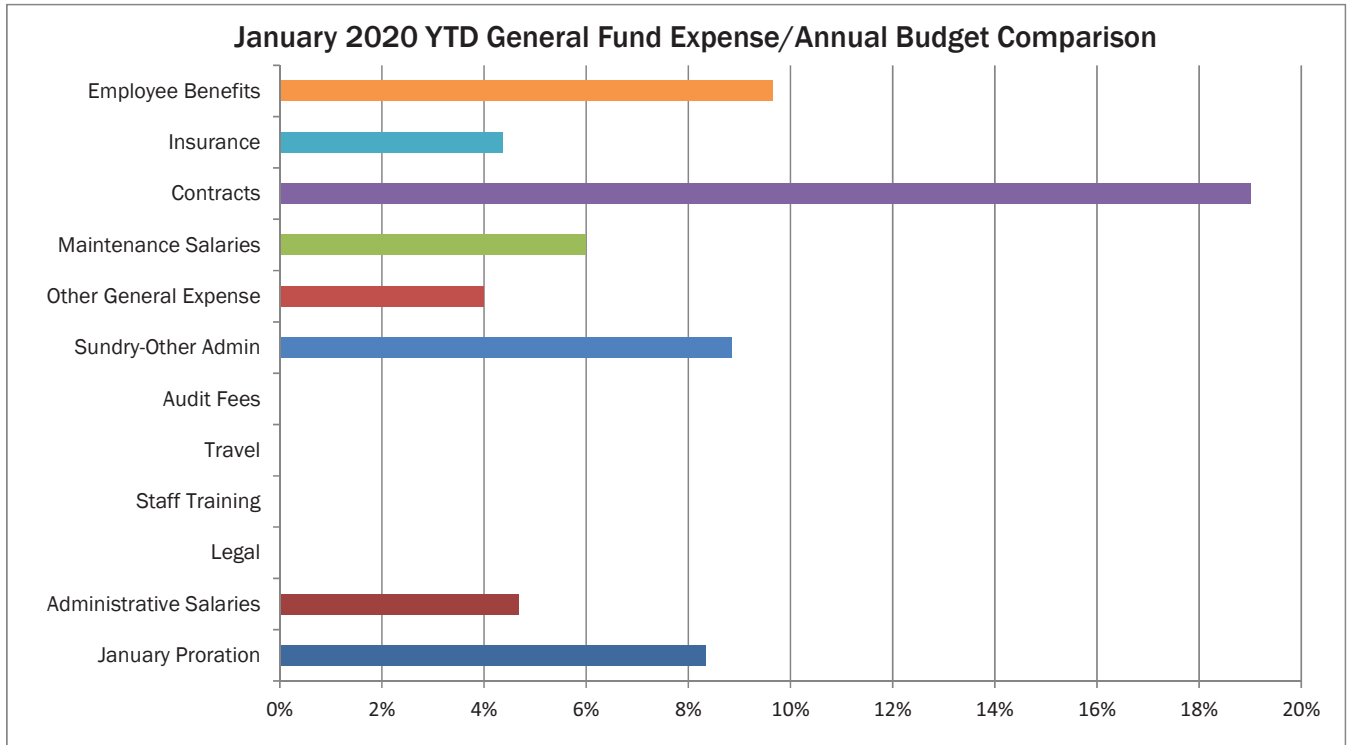
MASS Ratios	Max Pts	Scoring		
Timeliness of Obligation	5	>90% at OED = 5 <90% at OED = 0	5.00	5.00
Occupancy Rate	5	OR <93% = 0, OR >96% =5 Must have 5 points or	5.00	5.00
Total Points	10	Capital Fund Troubled	10.0	10.0

This page has been intentionally left blank.

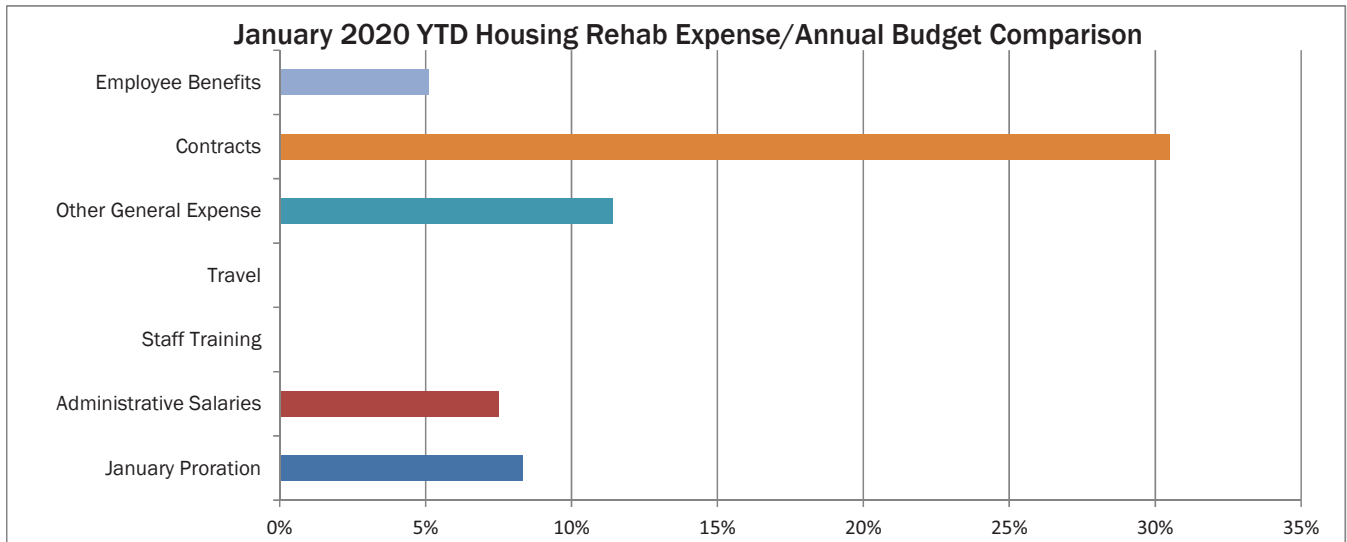
January 2020 Operating Account Balances

Property/Program	January 2019	December 2019	January 2020
General Fund	\$277,052.49	\$345,265.34	\$302,833.74
Brainerd Revolving Loan Program	\$99,077.00	\$99,077.00	\$99,077.00
SSRP	\$12,010.80	\$0.00	\$0.00
Housing Rehab Program	\$23,997.33	\$108,877.27	\$85,540.15
Bridges	\$10,658.67	\$15.19	\$715.19
Crow Wing County HRA	\$616,117.97	\$534,745.21	\$515,637.23
Public Housing	\$628,357.67	\$639,495.77	\$636,099.78
Brainerd South	\$35,728.50	\$55,247.76	\$62,932.08
Housing Choice Voucher	\$9,505.28	\$47,235.28	\$21,772.31
Total	\$1,712,505.71	\$1,829,958.82	\$1,724,607.48

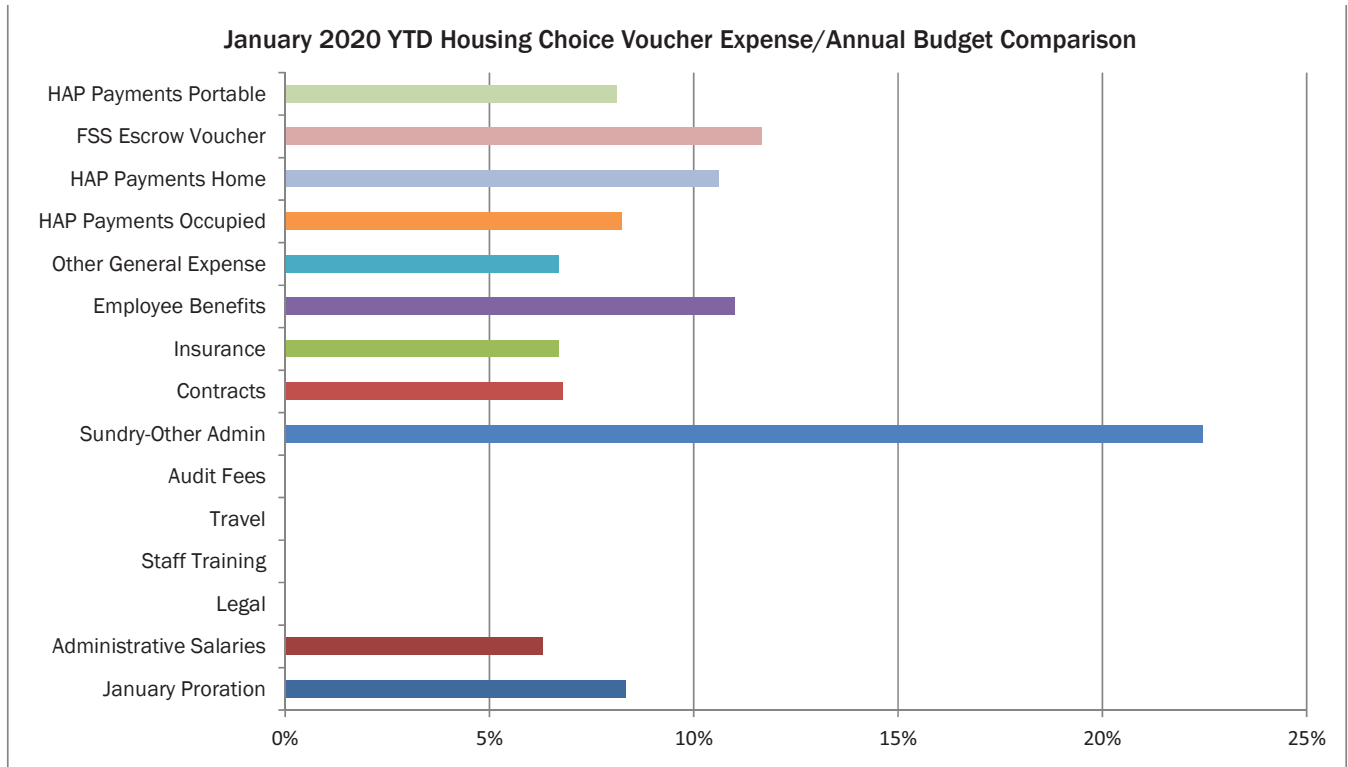
This page has been intentionally left blank.



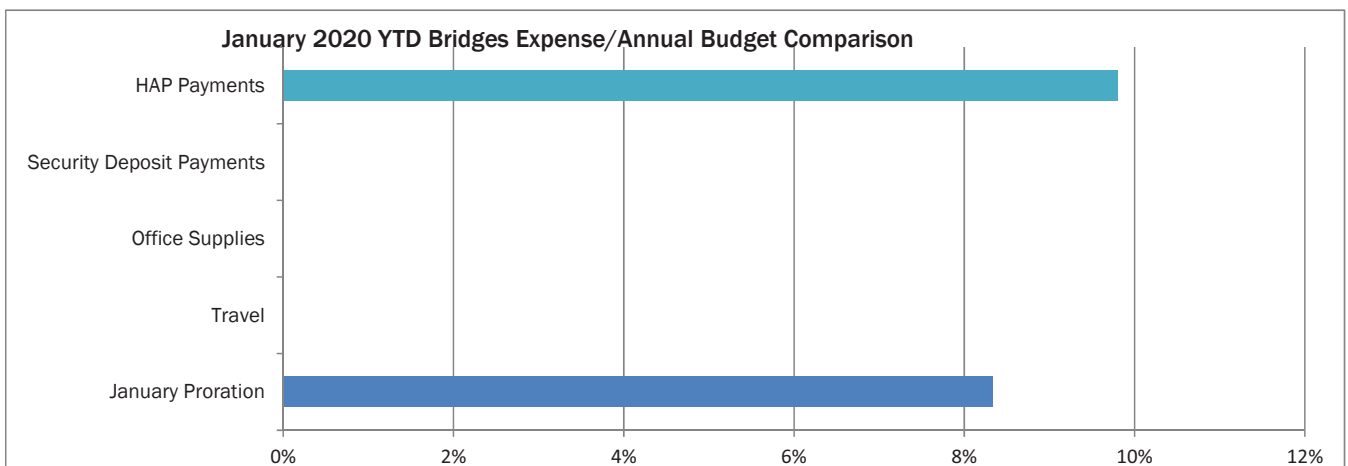
Contracts: ACA reporting software and anti-virus software one time purchase annually.

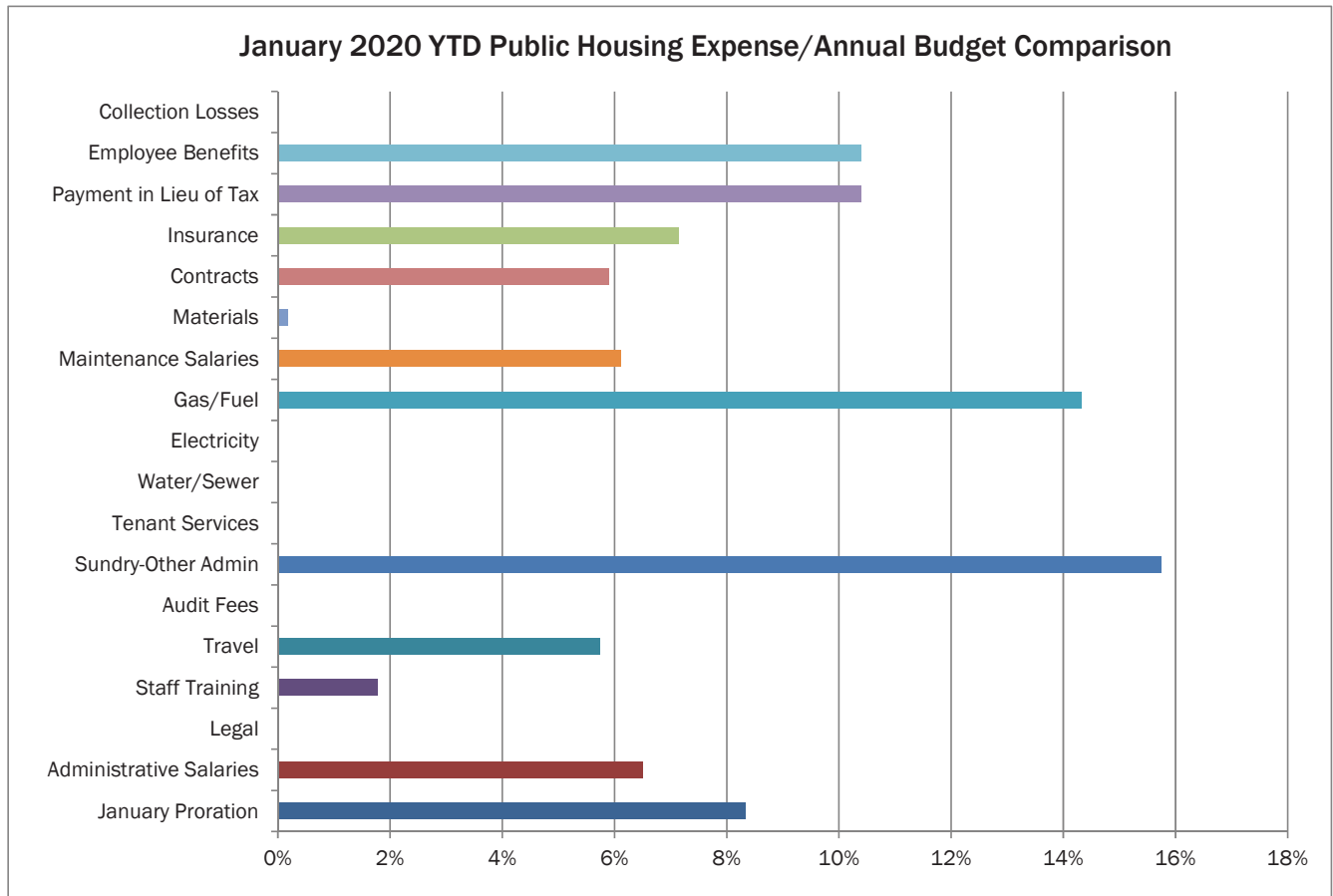


Contracts: 2 MHFA loans in process or completed in January

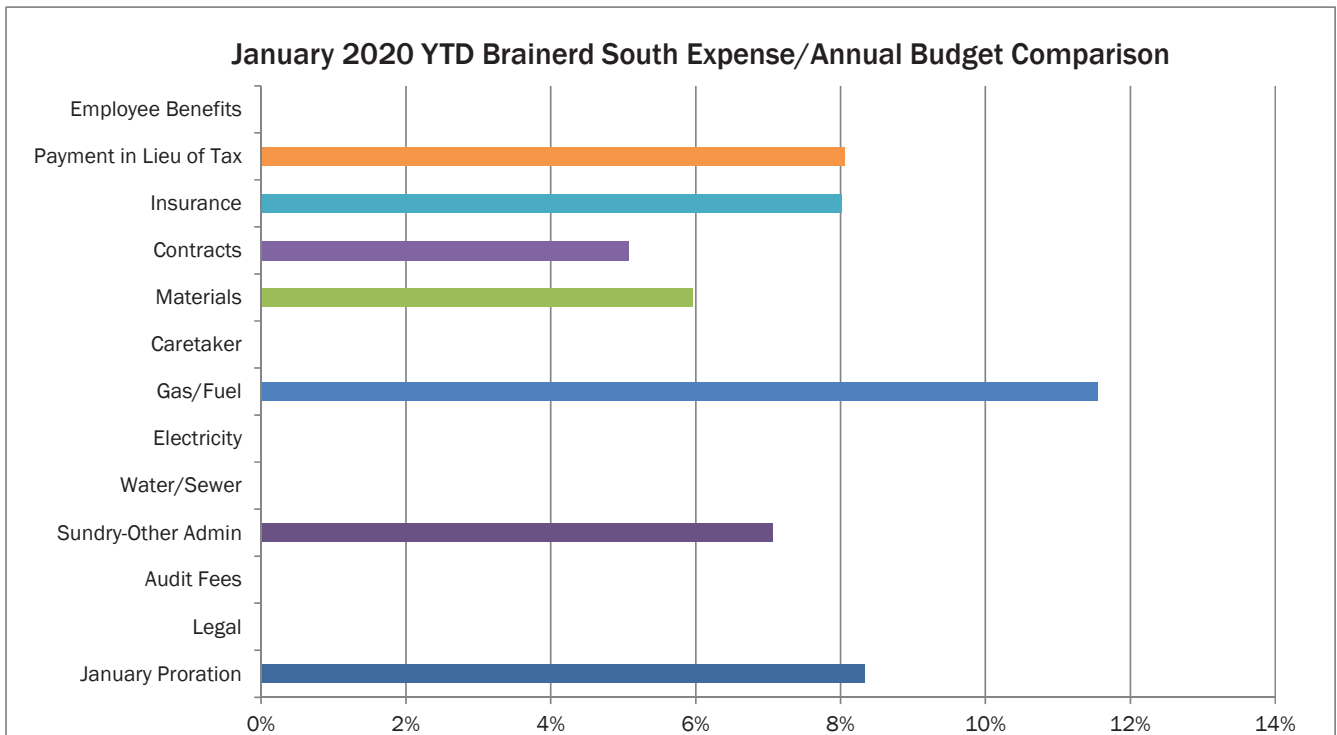


Sundry-Other Admin: Purchased postage for the year in January.





Gas/Fuel: Higher cost monthly in winter months.
Sundry-Other Admin: Purchased postage for the year in January.



Gas/Fuel: Higher cost monthly in winter months.

This page has been intentionally left blank.

Date: 2/19/2020
Time: 8:12:34 AM
roberta

Brainerd HRA
General Fund Operating Statement
January, 2020

Page: 1
Rpt File: F:\HMS\REP

	Current Period	Current Year	Year To Date Budget	Variance
General Fund Operating				
INCOME				
Management Fees	-14,273.55	-14,273.55	-14,083.33	-190.22
Interest Income	-377.11	-377.11	-220.83	-156.28
Other Income	0.00	0.00	-2,270.83	2,270.83
TOTAL INCOME	-14,650.66	-14,650.66	-16,574.99	1,924.33
EXPENSE				
Administrative				
Administrative Salaries	8,587.50	8,587.50	15,332.50	-6,745.00
Legal	0.00	0.00	166.67	-166.67
Staff Training	0.00	0.00	333.33	-333.33
Travel	0.00	0.00	50.00	-50.00
Sundry-Other Admin	539.49	539.49	508.33	31.16
Total Administration	9,126.99	9,126.99	16,390.83	-7,263.84
Maintenance				
Maintenance Salaries	701.50	701.50	975.83	-274.33
Contracts	237.58	237.58	104.17	133.41
Total Maintenance	939.08	939.08	1,080.00	-140.92
General				
TIF Expense	0.00	0.00	10.83	-10.83
Insurance	217.91	217.91	416.25	-198.34
Employee Benefits	8,649.06	8,649.06	7,462.09	1,186.97
Other General Expense	1,000.00	1,000.00	2,091.67	-1,091.67
Total General	9,866.97	9,866.97	9,980.84	-113.87
TOTAL EXPENSE	19,933.04	19,933.04	27,451.67	-7,518.63
Net Income/Loss	5,282.38	5,282.38	10,876.68	-5,594.30

Date: 2/20/2020
 Time: 7:11:49 AM
 roberta

Housing Rehab Operating Statement
January, 2020

Page: 1
 Rpt File: F:\HMS\REP

	Current Period	Current Year	Year To Date Budget	Variance
Housing Rehab Operating				
INCOME				
Other Income	-94,108.44	-94,108.44	-20,000.00	-74,108.44
Grant Admin Revenue	0.00	0.00	-3,257.50	3,257.50
TOTAL INCOME	-94,108.44	-94,108.44	-23,257.50	-70,850.94
EXPENSE				
Administrative				
Administrative Salaries	7,110.37	7,110.37	7,871.67	-761.30
Staff Training	0.00	0.00	499.99	-499.99
Travel	0.00	0.00	116.67	-116.67
Other Admin Exp	325.25	325.25	237.51	87.74
Total Administration	7,435.62	7,435.62	8,725.84	-1,290.22
Maintenance				
Contracts	33,112.00	33,112.00	9,050.00	24,062.00
Total Maintenance	33,112.00	33,112.00	9,050.00	24,062.00
General				
Employee Benefits	2,624.38	2,624.38	4,272.91	-1,648.53
Total General	2,624.38	2,624.38	4,272.91	-1,648.53
TOTAL EXPENSE	43,172.00	43,172.00	22,048.75	21,123.25
Net Income/Loss	-50,936.44	-50,936.44	-1,208.75	-49,727.69

Date: 2/19/2020
Time: 8:12:37 AM
roberta

**Brainerd HRA
HCV Operating Statement
January, 2020**

Page: 1
Rpt File: F:\HMS\REP

	Current Period	Current Year	Year To Date Budget	Variance
Housing Choice Voucher Operating INCOME				
HUD HAP Received	-117,438.00	-117,438.00	-117,659.17	221.17
Admin Fees Earned	-15,390.00	-15,390.00	-20,760.83	5,370.83
Interest Income	-32.20	-32.20	-12.50	-19.70
Other Income	-3,818.00	-3,818.00	-929.17	-2,888.83
TOTAL INCOME	-136,678.20	-136,678.20	-139,361.67	2,683.47
EXPENSE				
Administrative				
Administrative Salaries	8,827.17	8,827.17	11,692.50	-2,865.33
Legal	0.00	0.00	25.00	-25.00
Staff Training	0.00	0.00	521.67	-521.67
Travel	0.00	0.00	208.33	-208.33
Accounting & Audit Fees	0.00	0.00	291.67	-291.67
Sundry-Other Admin	1,156.81	1,156.81	429.15	727.66
Total Administration	9,983.98	9,983.98	13,168.32	-3,184.34
Maintenance				
Contracts	237.58	237.58	291.67	-54.09
Total Maintenance	237.58	237.58	291.67	-54.09
General				
Insurance	367.35	367.35	456.66	-89.31
Employee Benefits	9,090.10	9,090.10	6,887.51	2,202.59
Other General Expense	180.65	180.65	225.00	-44.35
Total General	9,638.10	9,638.10	7,569.17	2,068.93
HAP Payments				
HAP Payments Occupied	110,101.00	110,101.00	111,372.50	-1,271.50
HAP Payments Home	4,576.00	4,576.00	3,592.50	983.50
FSS Escrow Voucher	1,675.00	1,675.00	1,197.50	477.50
HAP Payments Portable	3,500.00	3,500.00	3,592.50	-92.50
Total HAP	119,852.00	119,852.00	119,755.00	97.00
TOTAL EXPENSE	139,711.66	139,711.66	140,784.16	-1,072.50
Net Income/Loss	3,033.46	3,033.46	1,422.49	1,610.97

Date: 2/20/2020
 Time: 7:11:56 AM
 roberta

Bridges Program
Bridges Operating Statement
January, 2020

Page: 1
 Rpt File: F:\HMS\REP

	Current Period	Current Year	Year To Date Budget	Variance
Bridges Operating INCOME				
HAP Received MHFA	-5,364.00	-5,364.00	-5,068.33	-295.67
Admin Revenue	-700.00	-700.00	-650.00	-50.00
Operating Transfer	0.00	0.00	587.50	-587.50
Total Income	-6,064.00	-6,064.00	-5,130.83	-933.17
EXPENSE				
Administrative				
Travel	0.00	0.00	37.50	-37.50
Office Supplies	0.00	0.00	25.00	-25.00
Total Administration	0.00	0.00	62.50	-62.50
General				
Security Deposit Pmts	0.00	0.00	506.67	-506.67
HAP Payment to Landlords	5,364.00	5,364.00	4,561.67	802.33
Total General	5,364.00	5,364.00	5,068.34	295.66
TOTAL EXPENSE	5,364.00	5,364.00	5,130.84	233.16
Net Income/Loss	-700.00	-700.00	0.01	-700.01

Date: 2/19/2020
Time: 8:12:42 AM
roberta

**Brainerd HRA
Public Housing Operating Statement
January, 2020**

Page: 4
Rpt File: F:\HMS\REP

	Current Period	Current Year	Year To Date Budget	Variance
Public Housing Operating INCOME				
Dwelling Rental	-63,402.00	-63,402.00	-61,671.67	-1,730.33
Excess Utilities	0.00	0.00	-258.33	258.33
Operating Subsidy	-24,277.00	-24,277.00	-20,803.33	-3,473.67
Investment Interest	-458.92	-458.92	-534.17	75.25
Other Income	-12,596.97	-12,596.97	-15,350.83	2,753.86
Other Income Tenants	-623.00	-623.00	-2,333.33	1,710.33
Capital Fund Income	0.00	0.00	-5,500.00	5,500.00
Laundry Income	-1,534.00	-1,534.00	-1,783.33	249.33
TOTAL INCOME	-102,891.89	-102,891.89	-108,234.99	5,343.10
EXPENSE				
Administrative				
Administrative Salaries	20,282.39	20,282.39	25,965.00	-5,682.61
Legal	0.00	0.00	316.67	-316.67
Staff Training	250.00	250.00	1,166.67	-916.67
Travel	115.00	115.00	166.67	-51.67
Sundry-Other Admin	2,926.17	2,926.17	1,547.93	1,378.24
Total Administration	23,573.56	23,573.56	29,162.94	-5,589.38
Rec Public and Other	0.00	0.00	412.50	-412.50
Total Tenant Services	0.00	0.00	412.50	-412.50
Utilities				
Water/Sewer	0.00	0.00	5,363.33	-5,363.33
Electricity	0.00	0.00	6,289.16	-6,289.16
Gas/Fuel	5,636.38	5,636.38	3,279.17	2,357.21
Total Utilities	5,636.38	5,636.38	14,931.66	-9,295.28
Maintenance				
Labor	12,387.99	12,387.99	16,880.00	-4,492.01
Materials	50.36	50.36	2,333.33	-2,282.97
Contracts	9,936.68	9,936.68	14,012.50	-4,075.82
Total Maintenance	22,375.03	22,375.03	33,225.83	-10,850.80
General				
Insurance	6,019.31	6,019.31	7,020.00	-1,000.69
Payment in Lieu of Tax	2,737.43	2,737.43	2,194.17	543.26
Employee Benefits	24,602.39	24,602.39	19,726.67	4,875.72
Collection Losses	0.00	0.00	666.67	-666.67
Total General	33,359.13	33,359.13	29,607.51	3,751.62
TOTAL EXPENSE	84,944.10	84,944.10	107,340.44	-22,396.34
Net Income/Loss	-17,947.79	-17,947.79	-894.55	-17,053.24

Date: 2/19/2020
Time: 8:12:49 AM
roberta

Brainerd South Operating Statement
January, 2020

Page: 1
Rpt File: F:\HMS\REP

	Current Period	Current Year	Year To Date Budget	Variance
Brainerd South Operating				
INCOME				
Dwelling Rental	-20,986.00	-20,986.00	-19,890.00	-1,096.00
Rental Supplement	-3,098.00	-3,098.00	-3,600.83	502.83
Investment Interest	-581.32	-581.32	-666.67	85.35
Other Income	-1,960.00	-1,960.00	-2,601.67	641.67
Laundry Income	-615.50	-615.50	-683.33	67.83
TOTAL INCOME	-27,240.82	-27,240.82	-27,442.50	201.68
EXPENSE				
Administrative				
Legal	0.00	0.00	25.00	-25.00
Sundry-Other Admin	3,503.24	3,503.24	4,131.67	-628.43
Total Administration	3,503.24	3,503.24	4,156.67	-653.43
Utilities				
Water	0.00	0.00	1,236.67	-1,236.67
Electricity	0.00	0.00	541.67	-541.67
Gas/Fuel	2,019.75	2,019.75	1,458.33	561.42
Total Utilities	2,019.75	2,019.75	3,236.67	-1,216.92
Maintenance				
Labor	0.00	0.00	908.33	-908.33
Materials	1,250.00	1,250.00	1,750.00	-500.00
Contracts	3,387.64	3,387.64	5,562.51	-2,174.87
Total Maintenance	4,637.64	4,637.64	8,220.84	-3,583.20
General				
Insurance	2,649.76	2,649.76	2,754.99	-105.23
Payment in Lieu of Tax	845.20	845.20	875.00	-29.80
Employee Benefits	0.00	0.00	101.67	-101.67
Total General	3,494.96	3,494.96	3,731.66	-236.70
TOTAL EXPENSE	13,655.59	13,655.59	19,345.84	-5,690.25
Net Income/Loss	-13,585.23	-13,585.23	-8,096.66	-5,488.57

**January 2020
Prior Year Comparative Statements**

This page has been intentionally left blank.

Date: 2/19/2020
Time: 8:13:13 AM
roberta

**Brainerd HRA
General Fund Operating Statement
January, 2020**

Page: 1
Rpt File: F:\HMS\REPORTS\GLSTOSP

	YTD 2020	YTD 2020 Budget	YTD 2019	YTD 2018
General Fund Operating				
INCOME				
Management Fees	-14,273.55	-14,083.33	-14,098.79	-14,163.94
Interest Income	-377.11	-220.83	0.00	0.00
Other Income	0.00	-2,270.83	0.00	0.00
TOTAL INCOME	-14,650.66	-16,574.99	-14,098.79	-14,163.94
EXPENSE				
Administrative				
Administrative Salaries	8,587.50	15,332.50	8,374.37	3,858.15
Legal	0.00	166.67	0.00	0.00
Staff Training	0.00	333.33	295.00	0.00
Travel	0.00	50.00	0.00	0.00
Sundry-Other Admin	539.49	508.33	859.42	201.78
Total Administration	9,126.99	16,390.83	9,528.79	4,059.93
Maintenance				
Maintenance Salaries	701.50	975.83	741.58	372.04
Contracts	237.58	104.17	155.47	20.83
Total Maintenance	939.08	1,080.00	897.05	392.87
General				
TIF Expense	0.00	10.83	0.00	0.00
Insurance	217.91	416.25	348.27	204.55
Employee Benefits	8,649.06	7,462.09	8,088.56	7,723.78
Other General Expense	1,000.00	2,091.67	500.00	0.00
Total General	9,866.97	9,980.84	8,936.83	8,259.88
TOTAL EXPENSE	19,933.04	27,451.67	19,362.67	12,712.68
Net Income/Loss	5,282.38	10,876.68	5,263.88	-1,451.26

Date: 2/20/2020
Time: 7:12:32 AM
roberta

Housing Rehab Proj Operating PY
Housing Rehab Operating Statement
January, 2020

Page: 1
Rpt File: F:\HMS\REPORTS\GLSTOSP

	YTD 2020	YTD 2020 Budget	YTD 2019	YTD 2018
Housing Rehab Operating INCOME				
Other Income	-94,108.44	-20,000.00	-2,500.00	-2,500.00
Grant Admin Revenue	0.00	-3,257.50	0.00	0.00
TOTAL INCOME	-94,108.44	-23,257.50	-2,500.00	-2,500.00
EXPENSE				
Administrative				
Administrative Salaries	7,110.37	7,871.67	5,350.18	3,448.10
Staff Training	0.00	499.99	185.00	185.00
Travel	0.00	116.67	0.00	0.00
Other Admin Exp	325.25	237.51	26.25	0.00
Total Administration	7,435.62	8,725.84	5,561.43	3,633.10
Maintenance				
Contracts	33,112.00	9,050.00	0.00	230.00
Total Maintenance	33,112.00	9,050.00	0.00	230.00
General				
Employee Benefits	2,624.38	4,272.91	2,352.27	1,988.00
Total General	2,624.38	4,272.91	2,609.74	1,988.00
TOTAL EXPENSE	43,172.00	22,048.75	8,171.17	5,851.10
Net Income/Loss	-50,936.44	-1,208.75	5,671.17	3,351.10

Date: 2/19/2020
Time: 8:13:16 AM
roberta

**Brainerd HRA
HCV Operating Statement
January, 2020**

Page: 1
Rpt File: F:\HMS\REPORTS\GLSTOSP

	YTD 2020	YTD 2020 Budget	YTD 2019	YTD 2018
Housing Choice Voucher Operating INCOME				
HUD HAP Received	-117,438.00	-117,659.17	-111,433.00	-116,668.00
Admin Fees Earned	-15,390.00	-20,760.83	-15,275.00	-13,503.00
Interest Income	-32.20	-12.50	-24.31	-0.93
Other Income	-3,818.00	-929.17	0.00	0.00
TOTAL INCOME	-136,678.20	-139,361.67	-126,732.31	-130,171.93
EXPENSE				
Administrative				
Administrative Salaries	8,827.17	11,692.50	9,446.56	4,594.13
Legal	0.00	25.00	0.00	0.00
Staff Training	0.00	521.67	0.00	0.00
Travel	0.00	208.33	0.00	0.00
Accounting & Audit Fees	0.00	291.67	0.00	0.00
Sundry-Other Admin	1,156.81	429.15	1,216.40	246.03
Total Administration	9,983.98	13,168.32	10,662.96	4,840.16
Maintenance				
Contracts	237.58	291.67	200.47	20.83
Total Maintenance	237.58	291.67	200.47	20.83
General				
Insurance	367.35	456.66	420.49	334.25
Employee Benefits	9,090.10	6,887.51	8,379.86	7,520.01
Other General Expense	180.65	225.00	210.60	175.50
Total General	9,638.10	7,569.17	9,010.95	8,029.76
HAP Payments				
HAP Payments Occupied	110,101.00	111,372.50	105,168.00	109,130.00
HAP Payments Home	4,576.00	3,592.50	4,096.00	3,013.00
FSS Escrow Voucher	1,675.00	1,197.50	2,063.00	2,264.00
HAP Payments Portable	3,500.00	3,592.50	3,631.00	2,382.00
Total HAP	119,852.00	119,755.00	114,958.00	116,789.00
TOTAL EXPENSE	139,711.66	140,784.16	134,832.38	129,679.75
Net Income/Loss	3,033.46	1,422.49	8,100.07	-492.18

Date: 2/20/2020
Time: 7:12:41 AM
roberta

Bridges Program PY
Bridges Operating Statement
January, 2020

Page: 1
Rpt File: F:\HMS\REPORTS\GLSTOSP

	YTD 2020	YTD 2020 Budget	YTD 2019	YTD 2018
Bridges Operating INCOME				
HAP Received MHFA	-5,364.00	-5,068.33	-6,361.00	-6,264.00
Admin Revenue	-700.00	-650.00	-550.00	-650.00
Operating Transfer	0.00	587.50	0.00	0.00
Total Income	-6,064.00	-5,130.83	-6,911.00	-6,914.00
EXPENSE				
Administrative				
Travel	0.00	37.50	0.00	0.00
Office Supplies	0.00	25.00	0.00	0.00
Total Administration	0.00	62.50	0.00	0.00
General				
Security Deposit Pmts	0.00	506.67	1,124.00	0.00
HAP Payment to Landlords	5,364.00	4,561.67	5,237.00	6,264.00
Total General	5,364.00	5,068.34	6,361.00	6,264.00
TOTAL EXPENSE	5,364.00	5,130.84	6,361.00	6,264.00
Net Income/Loss	-700.00	0.01	-550.00	-650.00

Date: 2/19/2020
Time: 8:13:25 AM
roberta

**Brainerd HRA
Public Housing Operating Statement
January, 2020**

Page: 4
Rpt File: F:\HMS\REPORTS\GLSTOSP

	YTD 2020	YTD 2020 Budget	YTD 2019	YTD 2018
Public Housing Operating INCOME				
Dwelling Rental	-63,402.00	-61,671.67	-59,510.00	-58,185.50
Excess Utilities	0.00	-258.33	0.00	0.00
Operating Subsidy	-24,277.00	-20,803.33	-18,609.00	-18,574.00
Investment Interest	-458.92	-534.17	42.17	33.46
Other Income	-12,596.97	-15,350.83	-5,995.26	-15,931.08
Other Income Tenants	-623.00	-2,333.33	-3,012.42	-5,226.68
Capital Fund Income	0.00	-5,500.00	-122,348.00	0.00
Laundry Income	-1,534.00	-1,783.33	-1,546.00	-2,052.00
TOTAL INCOME	-102,891.89	-108,234.99	-210,978.51	-99,935.80
EXPENSE				
Administrative				
Administrative Salaries	20,282.39	25,965.00	20,030.08	8,169.48
Legal	0.00	316.67	0.00	0.00
Staff Training	250.00	1,166.67	0.00	0.00
Travel	115.00	166.67	99.76	0.00
Sundry-Other Admin	2,926.17	1,547.93	4,533.56	1,006.71
Total Administration	23,573.56	29,162.94	24,663.40	9,176.19
 Rec Public and Other	 0.00	 412.50	 0.00	 0.00
Total Tenant Services	0.00	412.50	0.00	0.00
Utilities				
Water/Sewer	0.00	5,363.33	0.00	0.00
Electricity	0.00	6,289.16	0.00	0.00
Gas/Fuel	5,636.38	3,279.17	6,780.00	0.00
Total Utilities	5,636.38	14,931.66	6,780.00	0.00
Maintenance				
Labor	12,387.99	16,880.00	12,926.18	7,346.88
Materials	50.36	2,333.33	0.00	0.00
Contracts	9,936.68	14,012.50	11,671.73	11,677.46
Total Maintenance	22,375.03	33,225.83	24,597.91	19,024.34
General				
Insurance	6,019.31	7,020.00	6,607.33	4,975.20
Payment in Lieu of Tax	2,737.43	2,194.17	2,493.29	2,704.33
Employee Benefits	24,602.39	19,726.67	22,147.09	19,569.06
Collection Losses	0.00	666.67	0.00	0.00
Total General	33,359.13	29,607.51	31,247.71	27,248.59
TOTAL EXPENSE	84,944.10	107,340.44	87,289.02	55,449.12
 Net Income/Loss	 -17,947.79	 -894.55	 -123,689.49	 -44,486.68

Date: 2/19/2020
Time: 8:13:32 AM
roberta

Brainerd South Operating Statement
January, 2020

Page: 1
Rpt File: F:\HMS\REPORTS\GLSTOSP

	YTD 2020	YTD 2020 Budget	YTD 2019	YTD 2018
Brainerd South Operating				
INCOME				
Dwelling Rental	-20,986.00	-19,890.00	-19,733.00	-19,094.00
Rental Supplement	-3,098.00	-3,600.83	-3,373.00	-3,709.00
Investment Interest	-581.32	-666.67	8.43	9.66
Other Income	-1,960.00	-2,601.67	-2,178.00	-1,730.46
Laundry Income	-615.50	-683.33	-685.75	-703.25
TOTAL INCOME	-27,240.82	-27,442.50	-25,961.32	-25,244.67
EXPENSE				
Administrative				
Legal	0.00	25.00	0.00	0.00
Sundry-Other Admin	3,503.24	4,131.67	3,801.38	3,556.43
Total Administration	3,503.24	4,156.67	3,801.38	3,556.43
Utilities				
Water	0.00	1,236.67	0.40	0.00
Electricity	0.00	541.67	1.63	0.00
Gas/Fuel	2,019.75	1,458.33	2,539.45	0.00
Total Utilities	2,019.75	3,236.67	2,541.48	0.00
Maintenance				
Labor	0.00	908.33	825.00	825.00
Materials	1,250.00	1,750.00	1,250.00	1,250.00
Contracts	3,387.64	5,562.51	5,228.30	5,289.24
Total Maintenance	4,637.64	8,220.84	7,303.30	7,364.24
General				
Insurance	2,649.76	2,754.99	2,661.39	2,585.62
Payment in Lieu of Tax	845.20	875.00	756.58	933.72
Employee Benefits	0.00	101.67	101.68	101.68
Total General	3,494.96	3,731.66	3,519.65	3,621.02
TOTAL EXPENSE	13,655.59	19,345.84	17,165.81	14,541.69
Net Income/Loss	-13,585.23	-8,096.66	-8,795.51	-10,702.98

Brainerd Housing and Redevelopment Authority

Payment Summary Report

January 2020

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
1/16/2020	690	Erik Warner	\$115.00
1/30/2020	691	Erik Warner	\$13.69
1/2/2020	1578	Ash Properties	\$500.00
1/2/2020	1579	Health Savings Accounts	\$7,833.33
1/2/2020	1580	Minnesota State Retirement System	\$800.00
1/2/2020	1581	Electronic Federal Tax Payment System	\$7,003.16
1/2/2020	1582	MN Dept of Revenue	\$1,227.13
1/2/2020	1583	Health Savings Accounts	\$1,187.08
1/2/2020	1584	Security Benefit	\$4,194.19
1/8/2020	1585	Pueringer Investments	\$500.00
1/16/2020	1586	Electronic Federal Tax Payment System	\$9,547.70
1/16/2020	1587	MN Dept of Revenue	\$1,650.36
1/16/2020	1588	Health Savings Accounts	\$1,187.08
1/16/2020	1589	Security Benefit	\$5,025.50
1/16/2020	1590	Minnesota State Retirement System	\$880.00
1/16/2020	1591	Health Savings Accounts	\$1,187.08
1/30/2020	1592	Minnesota State Retirement System	\$805.00
1/30/2020	1593	Electronic Federal Tax Payment System	\$7,102.32
1/30/2020	1594	MN Dept of Revenue	\$1,210.08
1/30/2020	1595	Security Benefit	\$3,942.32
1/15/2020	1596	EBSO	\$25,345.80
1/2/2020	23068	Avesis Third Party Administrators	\$17.01
1/2/2020	23069	IP Networks	\$95.00
1/2/2020	23070	MCIT	\$1,579.00
1/2/2020	23071	MN Multi Housing Association	\$105.00
1/2/2020	23072	MRI Software LLC	\$5,087.02
1/16/2020	23073	AmeriPride Linen & Apparel Svcs	\$40.79
1/16/2020	23074	American Association of Service Coordina	\$265.00
1/16/2020	23075	Brainerd Glass Company	\$38.50
1/16/2020	23076	Brainerd Public Utilities	\$784.55
1/16/2020	23077	CTC	\$2,531.97
1/16/2020	23078	City of Brainerd	\$27.00
1/16/2020	23079	Climate Makers Acquisition, Inc.	\$1,958.68
1/16/2020	23080	Culligan	\$25.50
1/16/2020	23081	Dearborn National	\$506.98
1/16/2020	23082	Footings To Trim Inc.	\$18,920.00
1/16/2020	23083	HealthPartners	\$907.74
1/16/2020	23084	Life Insurance Company of North America	\$174.51
1/16/2020	23085	MN Elevator, Inc.	\$728.00
1/16/2020	23086	Midwest Machinery Co	\$841.95
1/16/2020	23087	Mike's Tree Company LLC	\$667.50
1/16/2020	23088	Nan McKay & Associates Inc	\$419.00
1/16/2020	23089	Nisswa Sanitation	\$2,259.36
1/16/2020	23090	Office Shop	\$991.33
1/16/2020	23091	PDQ Supply Inc.	\$463.97
1/16/2020	23092	Philadelphia Insurance Companies	\$1,599.00
1/16/2020	23093	Strike Painting & Finishing	\$1,200.00
1/16/2020	23094	Sun Life Financial	\$566.68
1/16/2020	23095	Verizon Wireless	\$315.99
1/16/2020	23096	Tenant Refund	\$203.33
1/16/2020	23097	Tenant Refund	\$409.37
1/30/2020	23098	Avesis Third Party Administrators	\$19.84
1/30/2020	23099	Brainerd Public Utilities	\$1,980.42
1/30/2020	23100	Bremer Bank Credit Card	\$381.85
1/30/2020	23101	CDW-Government	\$538.56
1/30/2020	23102	Cash	\$65.00
1/30/2020	23103	CenterPoint Energy	\$7,656.13

Brainerd Housing and Redevelopment Authority
Payment Summary Report
January 2020

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
1/30/2020	23104	City of Ironton	\$10,000.00
1/30/2020	23105	Crow Wing Cty Recorder's Office	\$92.00
1/30/2020	23106	Crow Wing Cty Recorder's Office	\$92.00
1/30/2020	23107	Crow Wing Cty Recorder's Office	\$92.00
1/30/2020	23108	Forum Communications Company	\$14.60
1/30/2020	23109	HealthPartners	\$834.05
1/30/2020	23110	Holden Electric Company Inc	\$488.65
1/30/2020	23111	Home Depot Credit Services	\$8.97
1/30/2020	23112	Kennedy & Graven, Chartered	\$1,051.90
1/30/2020	23113	Lakes Area Professional Services	\$10,611.56
1/30/2020	23114	Lewis Software Associates, LLC	\$291.75
1/30/2020	23115	Postmaster	\$3,440.00
1/30/2020	23116	U.S. Bank	\$26,006.00
		Report Total	\$188,651.83



To: Brainerd HRA Board Members
From: Tania Eller, Rental Assistance Manager
Date: February 19, 2020
Re: HCV Programs Report

HCV Report

Please see the attached report. Our Unit Months Leased (UML) through January was 101% and HAP utilization through January was 8%.

Bridges Report

Please see Attachment 7b.

Family Self-Sufficiency (FSS) Report

Please see Attachment 7c.

FYI Vouchers

On February 10th we applied seven FYI Vouchers. We received notice on February 13th that our request was approved and being forwarded to the Financial Management Division for processing. We do not know how long this process will take.

Shortfall Funding

Lin Wang, from the Financial Management Division, confirmed the shortfall prevention team has submitted a request for an additional \$4,762 to cover our deficit in HAP from 2019.

No Action Requested; Discussion Items

This page has been intentionally left blank.

January Housing Choice Voucher Programs (HCV)

<u>Voucher Allocation</u>	320
January Move-ins	1
January Move-outs	3
January Vouchers - looking for housing	11
January Vouchers - first day of month	322
Average Vouchers to date	322
Unit Months Leased	101%
HAP Utilization through 1/31/2020	8%

Reasons For Leaving Program

Voluntarily Left	2
Over Income 6 Months	1

Payments

Housing Assistance Payment (HAP)	\$119,852
January HUD Administrative Fee	\$15,390

Port Out Vouchers

	5
St. Cloud (2), Clay (1) Flager (1) Dakota (1)	\$3,500

Homeownership

	9
Homeownership HAP	\$4,576

Annual Average Income

\$14,079

Length of Time on Program

< 1 year	23%
< 2 years	14%
< 3 years	13%
< 4 years	4%
< 5 years	6%
> 5 years	38%

Demographics

Elderly Households	80
Disabled/Handicapped Households	159
Families with Children	130

Waiting List Total

	74
Crow Wing County Preference	33
Non Preference	41

**Average HAP Payment**

\$350

This page has been intentionally left blank.

Bridges Report from January 2020

Currently

- » Waiting list: 0
- » Tenants leased up in units: 13
- » Tenants in Shop Mode: 2
- » Participants issued a voucher & searching for a unit: 0
- » Notified: 1
- » Participants receiving HCV voucher: 0
- » Participants giving up Bridges voucher: 0

Tenants' Residing Counties

- » Cass County: 0
- » Morrison: 3
- » Aitkin: 1
- » Crow Wing: 13
- » Todd: 0
- » Wadena: 0

Total HAP payment: \$5,364.00

Family Self-Sufficiency Report from January 2020

Currently:

- » Active FSS participants: 30
- » Tenants going OFF for month: 0
- » Tenants going ON for month: 0
- » Tenants start ESCROWING: 0
- » Total number of FSS participants escrowing monthly: 12
- » Total amount of escrow: \$1,676.00
- » Total escrow: \$29,682.34



To: Brainerd HRA Board Members
From: Shannon Fortune, Housing Manager
Date: February 19, 2020
Re: Public Housing Report

Vacancy Report for January 2020

Please see Attachment 8a.

Monthly Property Performance Report for January 2020

Please see Attachment 8b.

Resident Commissioner Candidate Search

We will soon be starting the notification, nomination, and resident-driven election process to fill the position of resident commissioner. The process will start with a memo that will go to all Housing Choice Voucher and Public Housing households outlining the position and calling for nominations. The 30-day nomination window will be followed by a brief candidate questionnaire period and an election day will be scheduled for either late May or early June. The elected candidate can then be presented to the mayor for official appointment to the board.

ROSS Program Updates

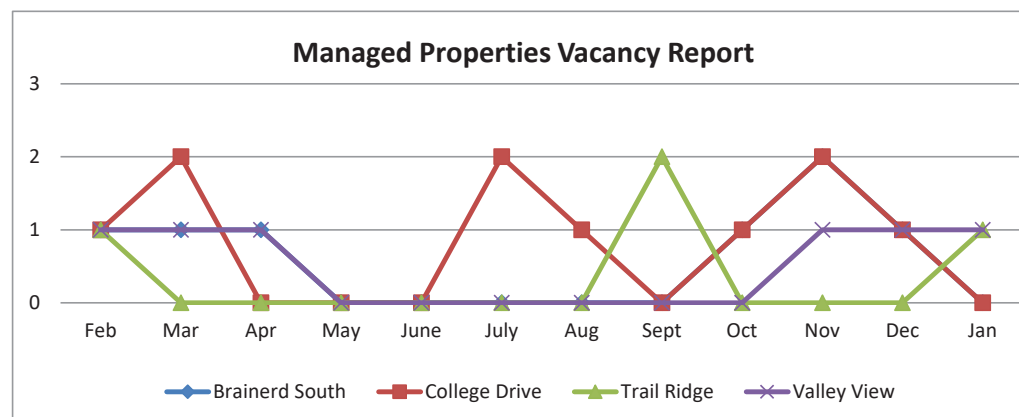
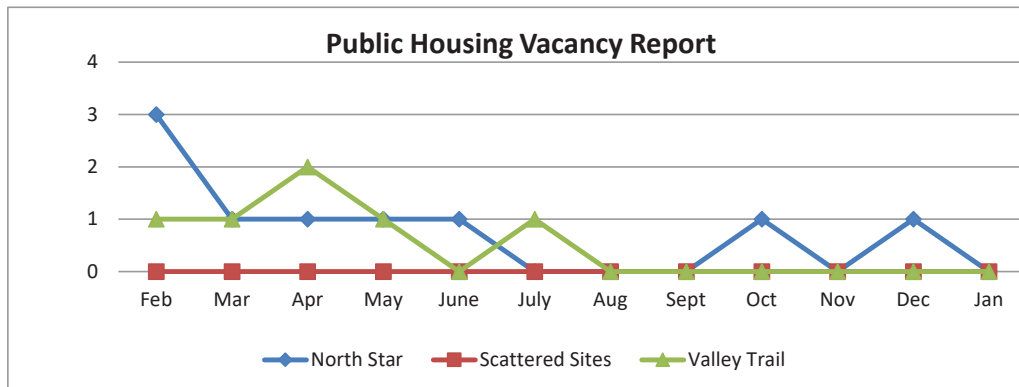
- » Erik currently has 11 active participants in the ROSS program and has been working with two non-enrolled households to provide quick referrals or resources.
- » Outreach activities this past month included getting formerly registered as a participating member in the Minnesota Hoarding Taskforce, connecting with the Brainerd Fire Department to work on arranging a fire safety presentation, and meeting with Legal Aid.
- » Upcoming projects include research on the Resident Participation Funds, an audit of our reporting on tenants meeting their monthly community service requirement, working on establishing a file review process, and planning out an educational event to run in late spring/early summer.
- » The Nutrition Assistance Program for Seniors (NAPS) had 29 residents participating this past month and six attendees at the nutrition seminar.

No Action Requested; Discussion Item

This page has been intentionally left blank.

Brainerd HRA 2020 Vacancy Report

	Public Housing				Section 236 Brainerd South	Tax Credit - DW Jones		
	North Star	Scattered Sites	Valley Trail	Total PH Vac/%		College Drive	Trail Ridge	Valley View
# units	162	16	25	203	60	24	18	20
Jan 31	0	0	0	0	0	0	1	1
Jan %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.56%	5.00%
Feb 28	0	0	0	0	0	0	0	0
Feb %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
March 31	0	0	0	0	0	0	0	0
March %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
April 30	0	0	0	0	0	0	0	0
April %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
May 31	0	0	0	0	0	0	0	0
May %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
June 30	0	0	0	0	0	0	0	0
June %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
July 31	0	0	0	0	0	0	0	0
July %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Aug 31	0	0	0	0	0	0	0	0
Aug %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Sept 30	0	0	0	0	0	0	0	0
Sept %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Oct 31	0	0	0	0	0	0	0	0
Oct %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Nov 30	0	0	0	0	0	0	0	0
Nov %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Dec 31	0	0	0	0	0	0	0	0
Dec %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	0	0	0	0	0	0	1	1
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.56%	5.00%



Brainerd Housing and Redevelopment Authority

Monthly Property Performance Report January 2020

1. Property Narrative

2. Physical Occupancy

Unit Size	Total Units	Occupied Units	Mod Rehab	Make Ready	Vacant Units	Percent Occupied
North Star	162	162	n/a	n/a	0	100%
Valley Trail	25	25	n/a	n/a	0	100%
Scattered Sites	16	16	n/a	n/a	0	100%
TOTAL	203	203	0	0	0	100%

3. Customer Traffic

Applications Requested	29
Applications Placed on PH Wait List	11
Applications Denied	12

4. Waiting List

Unit Size	# of Units	Total # on Wait List	Notified	Screening	Denied
1 bdrm	160	56	23	6	1
2 bdrm	14	34	0	0	0
3 bdrm	24	49	0	0	0
4 bdrm	5	2	0	0	0
TOTAL	203	141	23	6	1

5. Move-Ins and Move Outs

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

6. Lists of Vacant Units and Unit Status

Unit	Unit Size	Anticipated Lease Date	Applicant Approved?
None			

7. Recertifications

Interim Recertifications	11
Annual Recertifications	2
Completed for this month	13

8. Annual Unit Inspections

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

9. Lease Enforcements

Lease warnings/violations issued	1
30-day lease terminations	3

10. Evictions

Resident	Reason	Summons Date	Judgment Action
None			

11. Non-Emergency Work Orders

Beginning Balance	1
Received	87
Closed	86
Ending Balance	2
Total Completed Work Orders for Year	86

12. Emergency Work Orders

	This Month	Year-to-Date
Requested	1	1
Completed within 24 hours	1	1
Percent completed within 24 hours	100%	100%

13. Rent Collection

	This Month
Rent Charges	63,623
Other Charges	578
Total New Charges	64,201
Arrears, tenants in possession	757

Accounts Receivable

Current Tenant Accounts Receivable (Rent)	693
Current Rent Charges	63,623
Current Rent Collections	62,930
Accounts Receivable Rate	1%
Collection Rate	99%

Collections - Prior 12 Month Period

Prior Tenants Accounts Receivable (Rent)	1,024
Prior Rent Charges	1,024
Collection Rate	100%



To: Brainerd HRA Board Members
From: Karen Young, Interim Executive Director
Date: February 19, 2020
Re: Executive Director Report

Executive Director Search

Gary Weiers is continuing to stay in contact regarding the executive director search. The committee received an updated tentative timeline for the process restarting in May. We will continue to work through this process in the weeks to come.

Workforce Housing Study

The Workforce Housing Task Force met on January 23rd to discuss draft recommendations. Further revisions were suggested from the Task Force and an additional meeting is scheduled on February 27th to review the updates. The final study will tentatively be presented by Kristen Fish-Peterson from Redevelopment Resources at the March CWC HRA board meeting.

Housing Trust Fund Ordinance

Staff presented the Housing Trust Fund Ordinance at the January 21st Committee of the Whole. The public hearing considering the adoption of the Ordinance Establishing a Housing Trust Fund in Crow Wing County is scheduled for February 25th at 9:05 in the County Board Room.

Crow Wing Food Co-op

Jennifer Jacquot-Devries, president of the Co-op board, has asked about front loading the rent subsidy for the first four to six months of their lease, if possible, as they will have rent due on two locations while the buildout is happening at the new facility. They expect to sign their lease within the next three weeks and if everything stays on track would like to have the subsidy start April 1st.

Resident Commissioner

Section 3.9 of the Brainerd HRA Bylaws states, "*Commissioners shall be expected to attend all meetings except with an excused absence. Any Commissioner who misses three consecutive meetings without an excused absence is considered to have resigned from the Board of Commissioners.*"

Resident Commissioner Krista Brodal has been absent from the Brainerd HRA board meetings for more than three consecutive meetings. Pursuant to the bylaws, Ms. Brodal is officially considered to have resigned.

No Action Requested; Discussion Item

This page has been intentionally left blank.



To: Brainerd HRA Board Members
From: John Schommer, Rehab Coordinator
Date: February 20, 2020
Re: Rehab Programs Report

NE BRAINERD SCDP

Address	Owner	Type of Rehab	Units	Status
707 Laurel St.	Knotty Pine Bakery	Commercial	1	Complete
707 Laurel St.	Sarah H.S.	Mixed-use	9	Bidding
212 1 st Ave. NE	Andrea B.	Owner-occupied	1	Complete
612 2 nd Ave. NE	Kelly R.	Owner-occupied	1	Complete
201 & 203 B St.	Travis B.	Rental	2	Work Write-up
419 3 rd Ave. NE	Mary & Richard M.	Rental	3	Work Write-up
726 4 th Ave. NE	John G.	Rental	3	Application Phase

Emily SCDP

- » 4 Owner-occupied projects are complete
- » 2 projects are in work write-up

MHFA

- » 3 projects are in construction
- » 1 project is in work write-up

BRAINERD OAKS/SERENE PINES

Development	Total	# Sold to Developer	# Sold to End Buyer	For Sale	In Construction
Brainerd Oaks	81*	35	33	1	6
Serene Pines	23	11	10	1	3
Dalmar Estates	7	1	1	0	1

**Originally 83 lots, two have been merged/combined into a single parcel.*

This page has been intentionally left blank.