



Brainerd Board of Commissioners Meeting
Wednesday, December 21st, 2022
Brainerd HRA Office Conference Room
324 E River Road, Brainerd, MN

*"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
4. READING AND APPROVAL OF MINUTES (*Attachment 1*) Pg. 3
 - a. Approval of Minutes from Regular Board Meeting on November 16th, 2022
5. UNFINISHED BUSINESS

6. NEW BUSINESS
 - a. Accounts Receivable Write-Off (*Attachment 2*) Pg. 9
 - b. Review & Discuss Fund Balance (*Attachment 3*) Pg. 11
 - c. Review Updated ACOP (*Attachment 4*) Pg. 15
 - d. Review Updated Administrative Plan (*Attachment 5*) Pg. 19

7. BILLS & COMMUNICATIONS
 - a. Financial Report (*Attachment 6*) Pg. 23
 - b. HCV Report (*Attachment 7*) Pg. 51
 - c. Housing Management Report (*Attachment 8*) Pg. 57
 - d. Rehab Programs Report (*Attachment 9*) Pg. 63
 - e. Executive Director Report (*Attachment 10*) Pg. 67

8. COMMISSIONER COMMENTS

9. NEXT MEETING: Wed. January 25th, 2023

10. ADJOURN

Gabe Johnson, Chair, term expiring 12/31/22
Rebekah Kent-Ehlebracht, Vice Chair, term expiring 12/31/23
Michael Duval, Secretary/Treasurer, term expiring 12/31/25
Open Term, Commissioner, term expiring 12/31/24
Wayne Erickson, Commissioner, term expiring 12/31/25
Kevin Yeager, Commissioner, term expiring 12/31/22
Janet Decker, Resident Commissioner, term expiring 12/31/26

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**Brainerd HRA
BOARD MEETING MINUTES
Wednesday, November 16th, 2022**

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 Brainerd HRA Board Meeting Room at 1:00 p.m., Wednesday, November 16th, 2022.

1. **CALL TO ORDER:** Chair Gabe Johnson called the meeting to order at 1:00 p.m.
2. **ROLL CALL:** Present: President Gabe Johnson, Secretary/Treasurer Michael Duval, Wayne Erickson, Kevin Yeager, and Janet Decker. Absent: Vice President Rebekah Kent-Ehlebracht

Others present: Executive Director Eric Charpentier, Finance Director Karen Young, Rental Assistance Manager Tania Eller, & Rehab Administrative Specialist Kristin Miller. Absent: Housing Manager Shannon Fortune, & Rehab Director John Schommer

3. **REVIEW AND APPROVAL OF AGENDA:**

Moved and seconded by Commissioners Kevin Yeager and Wayne Erickson to approve the agenda as presented for the November 16th, 2022, board meeting. Through a vote, all commissioners were in favor, and none were opposed. The minutes were approved.

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

Moved and seconded by Commissioners Michael Duval and Wayne Erickson to approve the minutes from the October 26th, 2022, board meeting. Through a vote, all commissioners were in favor, and none were opposed. The minutes were approved.

5. **UNFINISHED BUSINESS:**

- a. **Strategic Plan Review**

In October staff presented a draft of the strategic plan, goals and action steps for the next two year period. After giving the board time to review and add any comments we have the plan sheet as well as the action steps and status report updated with the feedback that we received. On the status report, you will now see some updates to the status column to indicate what we perceive as lower, mid and higher priority initiatives that we will continue to work on. The timeline that we are striving to hit on all of these goals is within the next 2-year cycle but we also recognize that some of the action steps will be continuous throughout the term. The action steps and status report is the working document that we will continue to bring back to the board with updates but this gives us a starting reference point. If the board is in agreement with the updates to this document, we would ask the board to adopt the plan and action steps.

Commissioner Michael Duval moved to Adopt the Strategic Plan Goals for the agency for the next two-year period as presented. Commissioner Kevin Yeager seconded the motion. Upon a vote, all commissioners voted in favor of the motion, and none were opposed. The motion carried.

***The Strategic Plan will be reviewed by the board on a quarterly basis.**

6. NEW BUSINESS:

a. Review and Adoption of 2023 Budgets

The 2023 budgets were presented for the General Fund, Housing Choice Voucher, Public Housing and Bridges.

Overview

- Federal program funding for Housing Choice Voucher and Public Housing are not known at this time and are based on estimates.
- Health insurance rates increased by 3%.
- Employee opt-out of health insurance benefit increased to \$400 per month to match City benefit.
- A 5% annual adjustment to wages is included for all permanent full-time positions.
- Payroll allocations adjusted to reflect how staff tracking time.
- Property Insurance increased by about 7% and Liability Insurance increased by about 2%.
- Budgeted additional \$6,000 in legal fees for employee policy manual update.
- Expenses are generally based on three-year averages.

General Fund

- City Tax Levy - .0185% of estimated taxable market value.
- Management Fees – Management Fees for Crosby HRA \$90,000, CWC HRA \$162,770 and Brainerd South \$52,000.
- TIF Revenue – TIF Increment for Downtown District.
- Operating Transfer – Transfer from Bridges Program.
- SCDP Admin Fee - Anticipated admin for SCDP reimbursements for Garrison and Jenkins grants.
- Other Income:
 - \$20,000 Distribution for College Drive and Trail Ridge (2022 budgeted \$10,000).
 - \$204,000 Six MHFA Loans for Housing Rehab (2022 budgeted five loans for \$154,250).
 - \$5,000 Tax Forfeit Property Sale of one lot.
 - \$1,000 Miscellaneous Income (2022 budgeted \$500).
- Loan Interest Revenue – Interest Accrued for DT TIF Interfund Loan. (Offsets expense).

Operating Expenses:

- Salaries – Variance due to staff reorganization and payroll allocations.
- Employee Benefits – Variance due to staff reorganization and payroll allocations.
- Other Administrative – Three-year average for Sundry, Publications, Membership, Advertising, Office Supplies, Telephone and Postage.
- Contract Costs – Includes technology contracts for General Fund. Includes six MHFA
- Loans of \$180,000 for Housing Rehab (Five loans in 2022).

General Expenses:

- TIF Expense – Downtown TIF District reporting to CWC.
- Debt Service – Downtown TIF District Bonds will be paid off, resulting in no remaining debt service.
- Other Programs - Other initiatives as directed by the Board \$25,000. \$500 TFP closing costs.
- Interfund Loan Interest – Interest Expense for Downtown TIF Interfund Loan (Offsets Revenue).

Net Cash Flow:

- Net Cash Flow - Surplus of \$33,741.

Budget Stabilization:

- No designated fund balance is needed in 2023. The budgeted revenues in 2023 are
- sufficient to cover the budgeted expenses.

Housing Choice Voucher

Income:

- Housing Assistance Payments (HAP) based on 2022 estimated expenditures.
- Administrative Fees estimated at 89% of eligibility.
- HCV Unit Months Leased (UML) is estimated at 98%.
- Fraud Recovery based on a three-year average repayments from tenants.
- Other Income includes miscellaneous revenue – removed FSS Forfeitures.

Operating Expenses:

- Salaries – Variance due to staff reorganization and payroll allocations.
- Employee Benefits – Variance due to staff reorganization and payroll allocations.
- Other Administrative – Three-year average for Sundry, Publications, Membership, Advertising, Office Supplies, Telephone and Postage.
- Contract Costs – Includes annual utility study. Includes \$11,250 for Penmac temporary employee.
- Other General Expense – Admin Fee paid to receiving agency for Port-Out Vouchers.

General Expenses:

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

Other Financial Items:

- Housing Assistance Payments – Estimated HAP expense to lease at 98% UML.

Net Cash Flow:

- Net Cash Flow – Operating deficit of (\$23,167) due to increased contract costs and salary/benefit allocation changes to spend down administrative reserves.

Public Housing

Income:

- A 2% Dwelling Rent vacancy loss is projected.
- Operating Subsidy funding is estimated at 98% eligibility.
- Other Tenant Charges – Based on three-year average.
- Other Income:
 - \$81,950 ROSS Grant (2022 Grant budgeted at \$80,084).
 - \$107,550 Antenna Revenue.
 - \$19,780 Laundry Revenue.
 - \$6,300 Misc. Revenue.

Operating Expenses:

- Salaries – Variance due to staff reorganization and payroll allocations.
- Benefits – Variance due to staff reorganization and payroll allocations.
- Legal – Three-year average (increased due to contract updates) plus Employee Policy Manual Update.
- Other Administrative – Three-year average for Sundry, Publications, Membership, Advertising and Postage.
- Garbage – New garbage contract with additional \$3,000 budgeted.
- Plumbing – Decreased based on three-year average.
- Elevator – Increase due to annual contract increase.
- Decorating – Increased for supply/availability concerns.
- Exterminating – Decreased based on three-year average.

- Other Contract Costs – Contract Costs (based on 2022 estimated costs and increased by \$5,000), Snow Removal and Janitor/Cleaning.
- Water – Increased for anticipated commodity charge.
- Electric – Increased for anticipated rate adjustment.
- Gas – Estimated 2022 expense with 10% rate increase.
- Sewer – Increased for anticipated commodity charge.

Other Financial Items:

- Capital Expenditures - Based on two-year average CFP funding.

Net Cash Flow:

- Net Cash Flow – Surplus of \$51,475. We currently have about 7 months of reserves for PH. Historically we have tried to maintain approximately 6 months of reserves.

Bridges

- Bridges Grant Revenue – Bridges MHFA HAP \$55,800 and Admin Fee \$7,200. Based on 10 Unit Months Leased in 2023.
- Operating Transfer Out to General Fund.

Commissioner Wayne Erickson moved to Adopt the 2023 General Fund, Housing Choice Voucher and Bridges budgets. Commissioner Michael Duval seconded the motion. Upon a vote, all commissioners voted in favor of the motion, and none were opposed. The motion carried.

***Chair Johnson voiced that he was not happy with the 5% annual adjustment to wages in the general fund budget for 2023.**

Commissioner Michael Duval moved to Adopt Resolution No. 2022-08 PHA Board Resolution Approving the 2023 Public Housing Operating Budget. Commissioner Wayne Erickson seconded the motion. Upon a vote, all commissioners voted in favor of the motion, and none were opposed. The motion carried.

7. BILLS & COMMUNICATIONS:

a. Financial Report

Financial information for October 2022 was presented by Karen Young

Sealcoating

In October, we processed payment to Anderson Brothers in the amount of \$23,381.23 for sealcoating at the Brainerd HRA office, North Star Apartments and Brainerd South Apartments.

Commissioner Kevin Yeager moved to approve payments as presented. Commissioner Wayne Erickson seconded the motion. Upon a vote, all commissioners voted in favor of the motion, and none were opposed. The motion carried.

b. HCV Report (Presented by Tania Eller)

Our Unit Months Leased (UML) through October is 97% and HAP utilization through October is 76%.

Bridges Report

We have 11 families on our program with a monthly HAP payment of \$4,332

Family Self-Sufficiency (FSS) Report

We have 30 families on our program. We have 14 families currently escrowing a total of \$4,877 per month. We had two successfully complete the program and received their escrow funds. One payout was for \$5,065.30 and one for \$1,194.57.

c. Housing Management Report

Presented by Eric Charpentier

Vacancy Report for October 2022 Report Presented

Monthly Property Performance Report for October 2022 Report Presented

ROSS Program Updates

- 9 active participants in the ROSS program; 0 newly enrolled participant; 5 exited participant.
- 2 new contacts with non-enrolled residents for more limited resource/referral work.
- Food Program Participation
 - o SNAP Food Boxes: 21 residents; shelf-stable box; elderly tenants only.
 - o Catholic Charities: 10 residents; 210 frozen meals (10 - 30 each); elderly tenants only
- Activities Recap:
 - o There were no classes or educational seminars held in October.
- Facebook Stats:
 - o ROSS Facebook activity is slated to resume in November.
- Other Activities:
 - o The “Meet Your ROSS Coordinator” was very successful with 11 tenants signing in for the event and several others stopping by for a few minutes to ask questions.

ACOP Update

We have entered into a contract with Nan McKay for assistance in updating our Admissions and Continued Occupancy Policy (ACOP). This is a sizeable undertaking and we are looking forward to their recommendations to our ACOP that will update some of our procedures to more closely match recent changes in HUD guidance. As part of this process, Nan McKay will be reviewing our lease documents as well. Our consultant will be working with staff for several days in November and we are hopeful to have a finished product, ready for presentation in December or January.

d. Rehab Programs Report: *(Presented by Eric Charpentier)*

Garrison SCDP

- 1 Completed Project
- 1 Owner Occupied Rehab project bidding
- 1 Commercial Rehab in contract
- 4 Commercial Application in collection of documents

Jenkins SCDP

- 2 Owner Occupied Rehab out for Bidding

MHFA

- 5 Projects are in construction
- 1 Out for Bid
- 1 Scope of Work Write Up (Morrison County)
- 1 Inspection Scheduled
- 1 Applications are in collection process

Housing Trust Fund

- 1 Down Payment Assistance Closed 7/7/22
- 1 Down Payment Assistance Loan Closing Nov. 10th
- 1 Down Payment Assistance Loan in Process Potential Closing Nov. 16

- 1 Owner Occupied Project Completed 9/14/22
- 2 Owner Occupied Under Construction
- 1 Owner Occupied Loan Signing Scheduled
- 1 Owner Occupied in collection process

- 1 Rental Rehab Application in Review (Collecting documents)

Brainerd Oaks/Serene Pines/Dalmar Estates

Development	Total	# Sold to Developer	# Sold to End Buyer	For Sale	In Construction
Brainerd Oaks	81*	64	57	0	6
Serene Pines	23	19	16	0	3
Dalmar Estates	7	3	3	0	0

*Originally 83 lots, 2 have been merged/combined into a single parcel

e. Executive Director Report**Staff Relocations**

As stated last month, our staff was working on relocating the public housing group over to the office in the Northstar building. This change took place on November 7th and the initial feedback has been positive. We are seeing less traffic from our public housing tenants in the office, which means that they are getting the message that the change occurred. Shannon and her team has been able to walk the halls of the building and interact with the tenants more frequently as well, which has been positive.

Commissioner Michael Duval moved to request that staff proceed with having LHV complete the blight study. Commissioner Kevin Yeager seconded the motion. Upon a vote, all commissioners voted in favor of the motion, and none were opposed. The motion carried.

Developer Interest

We have had continued interest in development within the City of Brainerd within the last few weeks. We are still working on the redevelopment project on 8th and Laurel and had a meeting with this developer on 11/7. They are still working on site plans and potential design of their building as they also explore financing options. Eric met with a new developer that is looking at the viability of a multi-family housing complex within the City limits and are also working with a landowner. He anticipates further discussions with this group in the upcoming months. We have also been able to utilize the CWC HRA housing trust fund to help a homebuyer in Brainerd with down payment assistance with a loan that closed on 11/10. We have another loan in Brainerd that we are working with the lender to provide another down payment assistance loan. These loans help to ensure that these homebuyers have payments that are affordable and in some cases will prevent the borrower from incurring private mortgage insurance.

December Meeting Date

As a reminder, we will be meeting a week earlier in December to account for the Christmas holiday. Our meeting will be held on Wednesday December 21st.

8. Commissioner Comments:

Commissioner Wayne Erickson – Happy Thanksgiving! Wayne is thankful for the HRA and what it helps accomplish within Brainerd and Crow Wing County.

Commissioner Michael Duval – Sad he missed the North Star Tour last month & will that Shannon up on a private tour at a future date.

Commissioner Gabe Johnson –Nothing at this time

Commissioner Rebekah Kent-Ehlebracht – NA

Commissioner Kevin Yeager – Nothing at this time

Commissioner Janet Decker- Nothing at this time

9. ADJOURN:

Commissioner Wayne Erickson made a motion to adjourn the meeting. Commissioner Michael Duval seconded the motion. All commissioners voted in favor of the motion, and none were opposed. The motion was approved, and meeting was adjourned at 2:20 p.m.



To: Brainerd HRA Board Members

From: Karen Young, Finance Director

Date: December 13, 2022

Re: Accounts Receivable Write-Off

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 12/31/2022 in Public Housing 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 Accounts Receivable for 2022.

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To: Brainerd HRA Board Members
 From: Karen Young, Finance Director
 Date: December 13, 2022
 Re: Review and Discussion of Fund Balance

The Fund Balance Policy establishes the following classifications for governmental funds:

1. **Nonspendable** - fund balance not expected to be converted to cash such as inventory or prepaid expenses.
2. **Restricted** - fund balance with constraints from an external source. Such as Minnesota Housing loan proceeds.
3. **Committed** – fund balance constrained for a specific purpose by the HRA Board prior to yearend. Such as the Housing Rehab (HR) funds committed by the Board.
4. **Assigned** – fund balance that is intended for a specific purpose by the Board, executive director or finance director. These funds are neither restricted nor committed. Such as Housing and Redevelopment assigned by the Board.
5. **Unassigned** – General Fund balance that is available for any purpose.

The Board set the recommended unassigned fund balance to be maintained at 8 to 10 months of General Fund operating expenses for the year.

The Board currently has funds committed for Housing Rehab. It is recommended that the Board take action to commit funds for Housing Rehab, as it is a GASB 54 requirement that the Board commitments be established prior to yearend. The amount of the commitment will be determined after yearend when the calculation can be finalized.

The Board also has funds assigned for Redevelopment. Changes to assigned fund balance can be made after yearend and staff recommends the Board assign funds for Housing and Redevelopment Initiatives after yearend when the calculation can be finalized.

Action Requested: Approve Resolution No. 2022-09 to commit funds for Housing Rehab in an amount to be determined in the subsequent period after yearend financial statements are finalized.

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HOUSING AND REDEVELOPMENT AUTHORITY
IN AND FOR THE CITY OF BRAINERD

RESOLUTION NO. 2022-09

RESOLUTION COMMITTING THE BRAINERD HRA FUND BALANCE.

WHEREAS, the Governmental Accounting Standards Board (GASB) has issued Statement No. 54, establishing a hierarchy clarifying the constraints that govern how a government entity can use amounts reported as fund balance; and

WHEREAS, the Governing Board is the highest level of decision-making authority, and has the authority to commit, assign, or evaluate existing fund balance classifications and identify the intended uses of committed or assigned funds; and

WHEREAS, the committed fund balance classification reflects amounts subject to internal constraints self-imposed by the Governing Board; and

WHEREAS, once the committed fund balance constraints are imposed, it requires the constraint to be removed by the Governing Board prior to redirecting the funds for other purposes; and

WHEREAS, the Governing Board has determined to commit funds in an amount to be determined in the subsequent period for Housing Rehab; and

NOW, THEREFORE, BE IT RESOLVED the Board of Commissioners of the Housing and Redevelopment Authority in and for the City of Brainerd agrees to commit funds in accordance with GASB Statement No. 54 and Board Policy as directed by the Committed classification and cannot be used for purposes other than directed above, unless the Governing Board adopts another resolution to remove or change the constraint.

Approved by the Board of Commissioners of the Housing and Redevelopment Authority in and for the City of Brainerd on this 21st day of December, 2022.

Chair

ATTEST:

Executive Director

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To: Brainerd HRA Board Members
From: Shannon Fortune, Housing Manager
Date: Dec-14--2022
Re: Admissions and Continued Occupancy Policy (ACOP) Update

The Admissions and Continued Occupancy Policy (ACOP) is the document that tells the public, elected officials, applicants and tenants, and public housing staff, the policy decisions of the PHA for the Public Housing program. The purpose of the ACOP is to provide daily guidance to PHA Staff; ensure fair and equitable treatment; and to justify actions to auditors and in legal challenges. The PHA must have written policies which are adopted and approved by the Board and is submitted to HUD.

This year we contracted with a consultant from Nan McKay for assistance in updating our ACOP to reflect all recent HUD requirements and guidance. As none of the updates qualified as a "significant amendment", a public hearing to adopt the ACOP is not necessary. The plan has been uploaded to our website and is also available for viewing in the office. Due to the size of the ACOP (currently 490) pages, a copy will not be included in your board packet, but I will call out some updates of interest using the table on the next page.

Action Requested: Approve Resolution No. 2022-10 adopting the Public Housing Program Admissions and Continued Occupancy Policy. (ACOP).

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Chapter	Name	Length	Notes on Updates
<i>n/a</i>	Revision Page	2 pages	Updated dates
<i>n/a</i>	Title Page	2 pages	Updated dates
<i>n/a</i>	Table of Contents	16 pages	No major changes
<i>n/a</i>	Intro	7 pages	No major changes
1	Overview	11 pages	No major changes
2	Fair Housing	20 pages	Cannot rely on a minor to act as an interpreter; ensure postings are easily viewed at wheelchair height
3	Eligibility	39 pages	Updated use of EIV system prior to program participation to reduce risk of a multiple subsidy or an applicant that owes money to another PHA
4	Applications	27 pages	Added electronic and distance communication options; clarified how preference points are applied to applications on the waiting list
5	Occupancy	8 pages	Clarified how shared custody impacts unit size
6	Income	71 pages	Simplified how to calculate the cost to convert real estate to cash (10% of market value); reference to IRS Form 502 for voluntary medical deductions; clarified frequency of utility reimbursements
7	Verification	33 pages	Expanded information related to EIV; added IRS form 4506-T to aid income verification
8	Leasing	22 pages	Adjusted notice for annual inspections from 48 hours to 2 weeks; updated lease packet and attachments
9	Reexaminations	20 pages	Clarified background check requirement for children turning 18 years old
10	Pets	22 pages	Updated definitions and expectations for animals that are not pets
11	Community Service	30 pages	Clarified/simplified exemption verification
12	Transfers	16 pages	No major changes
13	Terminations	37 pages	Updated timeline and verification process related to households that become over-income after program entry
14	Grievances	34 pages	Added electronic and distance communication options as well as remote hearing options
15	Program Integrity	12 pages	No major changes
16	Program Admin	47 pages	Added information about local VAWA resources
<i>n/a</i>	Glossary	14 pages	No major changes

HOUSING AND REDEVELOPMENT AUTHORITY
IN AND FOR THE CITY OF BRAINERD

RESOLUTION NO. 2022-10

ADMISSION AND CONTINUED OCCUPANCY POLICY

WHEREAS, federal regulations require the Housing and Redevelopment Authority in and for the City of Brainerd to review and update the Admission and Continued Occupancy Policy for the Public Housing programs as needed;

WHEREAS, the Housing and Redevelopment Authority in and for the City of Brainerd has reviewed and updated its previously adopted Admission and Continued Occupancy Policy;

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

1. The Admission and Continued Occupancy Policy is hereby approved.

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

Dated: _____
Gabe Johnson, Chair

Dated: _____
Eric Charpentier, Executive Director



To: Brainerd HRA Board Members
From: Tania Eller, Rental Assistance Manager
Date: December 8, 2022
RE: Housing Choice Voucher (HCV) Program Administrative Plan

The Housing Choice Voucher (HCV) Program Administrative Plan is the document that tells the public, elected officials, applicants and tenants, housing choice voucher staff, the policy decisions of the PHA for the Housing Choice Voucher program. The purpose of the plan is to provide daily guidance to PHA staff; ensure fair and equitable treatment; and to justify actions to auditors and in legal challenges. The PHA must have written policies which are adopted and approved by the Board and are submitted to HUD.

As you know, due to changes in the FSS program, our agency recently updated the FSS Action Plan. The plan was submitted to and approved by HUD in September. The Action Plan has now been added to the Administrative Plan. There were no policy changes made to the rest of the Administrative Plan. The plan has been uploaded to our website and is also available for viewing in the office.

Action Requested: Approve Resolution No. 2022-11 adopting the Housing Choice Voucher Program Administrative Plan.

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HOUSING AND REDEVELOPMENT AUTHORITY
IN AND FOR THE CITY OF BRAINERD

RESOLUTION NO. 2022-11

HOUSING CHOICE VOUCHER (HCV) PROGRAM ADMINISTRATIVE PLAN

WHEREAS, the Housing and Redevelopment Authority in and for the City of Brainerd is required to have in place a Housing Choice Voucher (HCV) Program Administrative Plan that tells the public, elected officials, applicants and tenants, housing choice voucher staff, the policy decisions of the PHA for the Housing Choice Voucher program; and

WHEREAS, the Housing and Redevelopment Authority in and for the City of Brainerd has updated its plan with new HUD regulation language and punctuation requirements; and

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

1. Housing Choice Voucher (HCV) Program Administrative Plan is hereby approved.

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

Dated: _____
Gabe Johnson, Chair

Dated: _____
Eric Charpentier, Executive Director

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To: Brainerd HRA Board Members
From: Karen Young, Finance Director
Date: December 13, 2022
Re: December Financial Report

Please find attached the financial information for November 2022.

Downtown TIF District Bond Payoff

In December we received the bond payoff check in the amount of \$266,000 from the purchaser of the SEH building - as had been approved by the board. The total bond payoff amount with principal and accrued interest through December 15th was \$254,414.42. The reason for the difference between the check received and the payoff amount was due to the August bond payment being made during the negotiations. The additional amount reduces the interfund loan between the TIF District and General Fund. Funds were wired on December 15th to USBank and the bonds were paid off in full.

Action Requested: Motion for approval of payments as presented.

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Brainerd Housing & Redevelopment Authority

2022 Ratios (and December, 2021)

FASS Ratios	Max Pts	Scoring	Dec 2021 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	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Total Points	25		25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00

MASS Ratios	Max Pts	Scoring												
Occupancy	16	O <90% =0, O >98% =16	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00
Tenant Accounts Receivable	5	TAR <20%=5, TAR >40% =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
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
Total Points	25		25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00
Total of Above Ratios	50		50.00	50	50	50	50	50	50	50	50	50	50	50

MASS 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	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Total Points	10	Capital Fund Troubled	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0

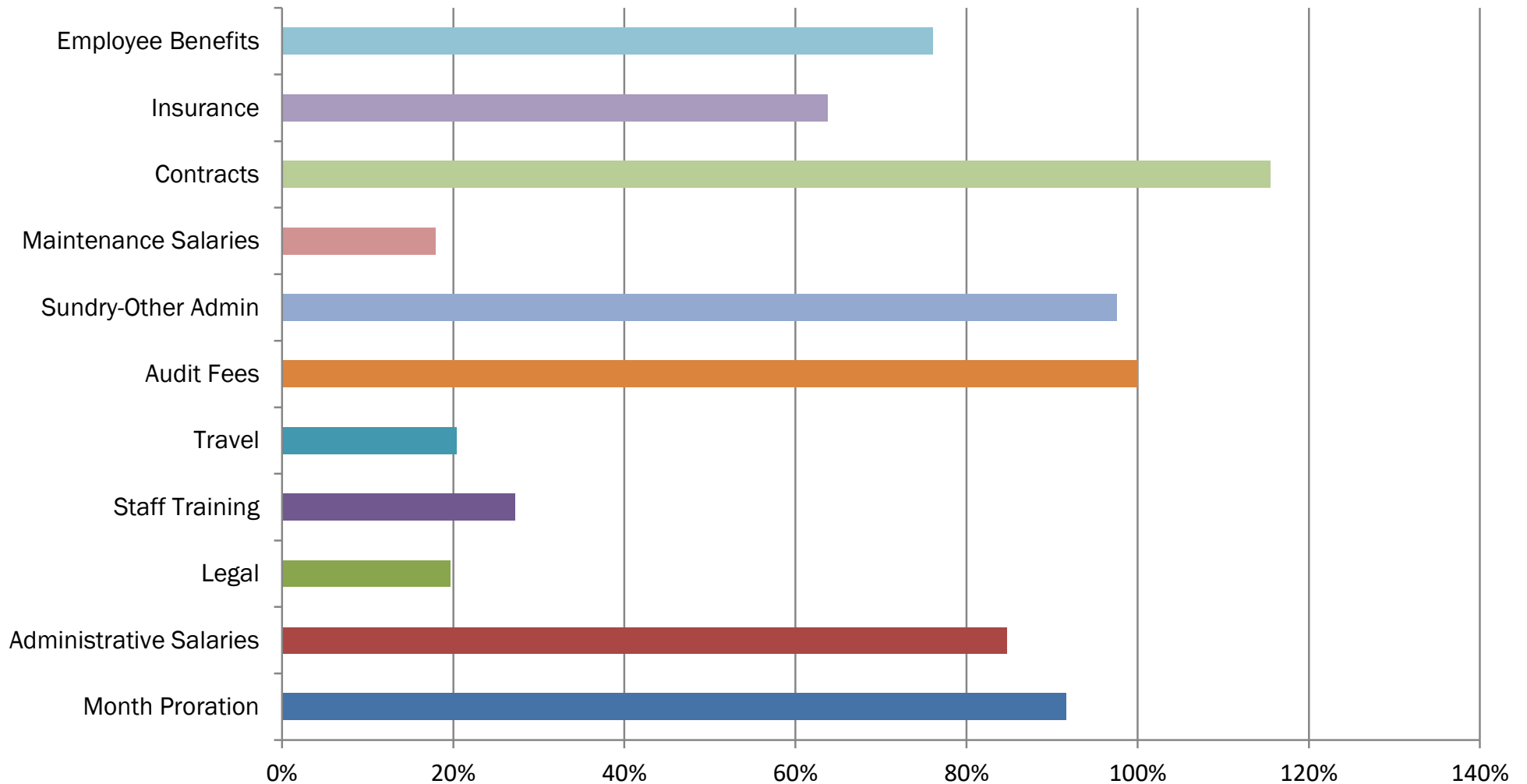
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November 2022 Operating Account Balances

Property/Program	November 2021	October 2022	November 2022
General Fund	\$364,232.56	\$451,508.78	\$447,592.46
Housing Rehab Program	\$205,214.38	\$192,197.66	\$230,758.18
Bridges	\$5,338.72	\$5,734.58	\$6,334.58
Crow Wing County HRA	\$1,308,452.64	\$1,691,808.15	\$1,641,464.20
Public Housing	\$809,419.99	\$789,251.44	\$780,832.92
Brainerd South	\$50,467.91	\$47,815.78	\$57,616.50
Housing Choice Voucher	\$44,755.35	\$37,843.40	\$46,298.73
Total	\$2,787,881.55	\$3,216,159.79	\$3,210,897.57

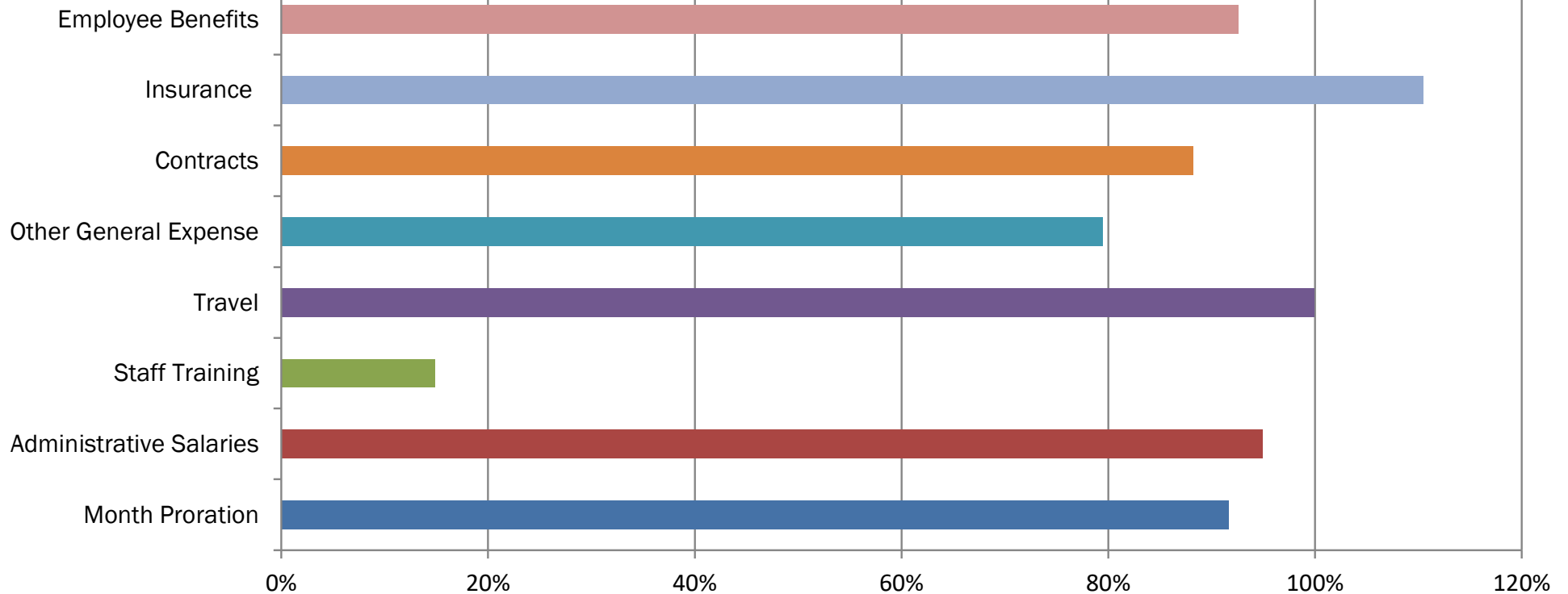
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November 2022 YTD General Fund Expense/Annual Budget Comparison



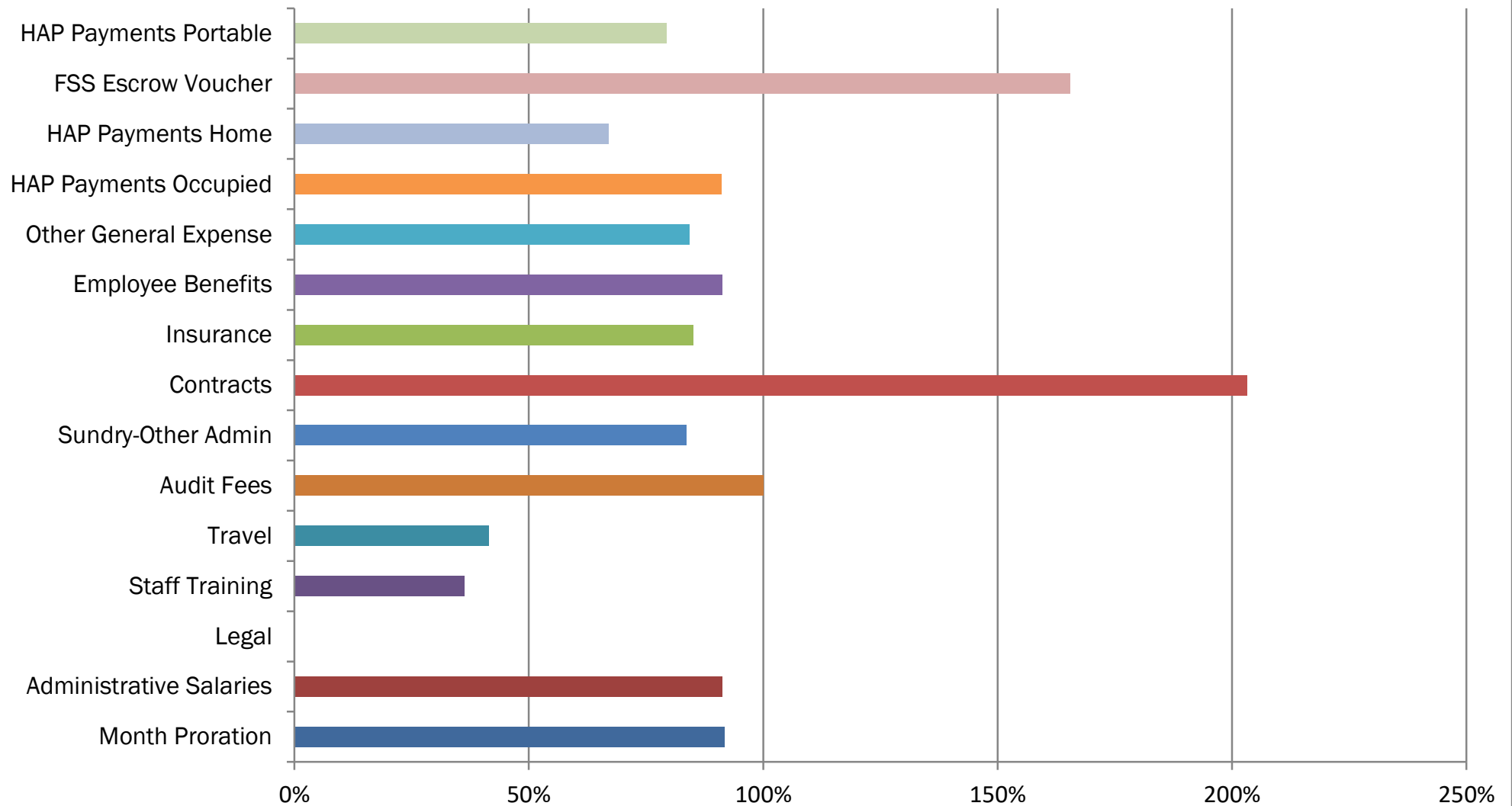
Sundry-Other Admin: Advertising, Office Supplies, BLAHDC Annual Reporting.

November 2022 YTD Housing Rehab Expense/Annual Budget Comparison

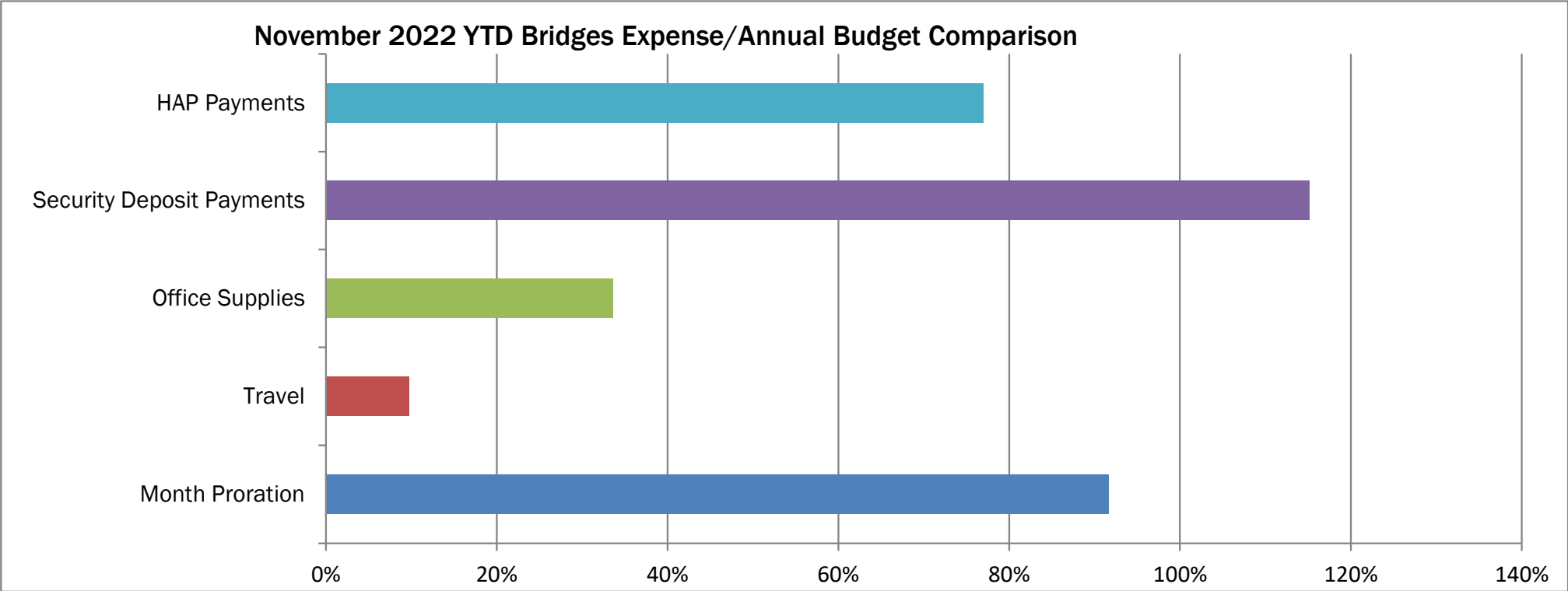


Insurance: Worker's Comp insurance annual premium paid in February.

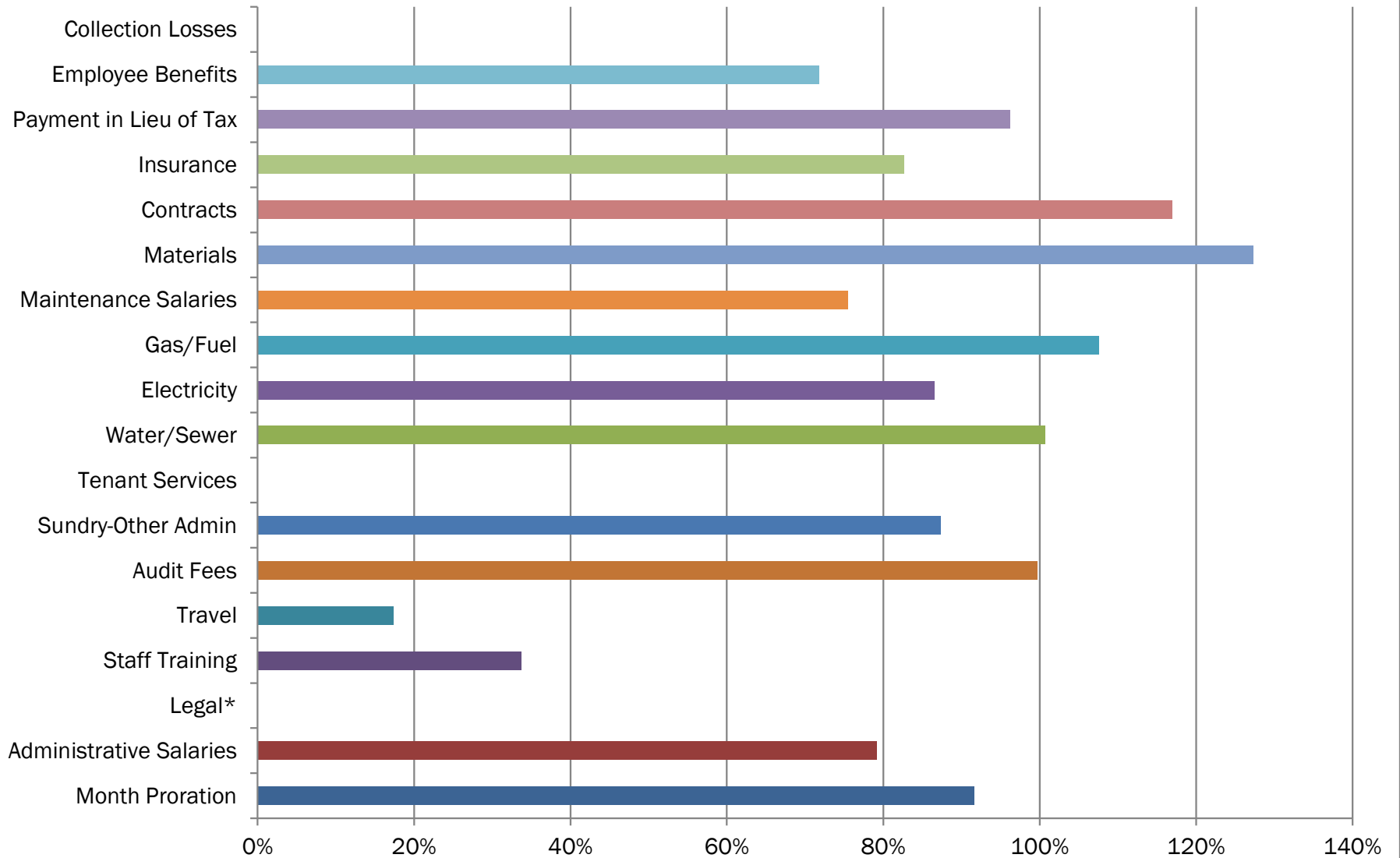
November 2022 YTD Housing Choice Voucher Expense/Annual Budget Comparison



Contracts: A study was conducted to update utility allowance for 2022. Quarterly billing for City HR services. Hired a temporary position.



November 2022 YTD Public Housing Expense/Annual Budget Comparison



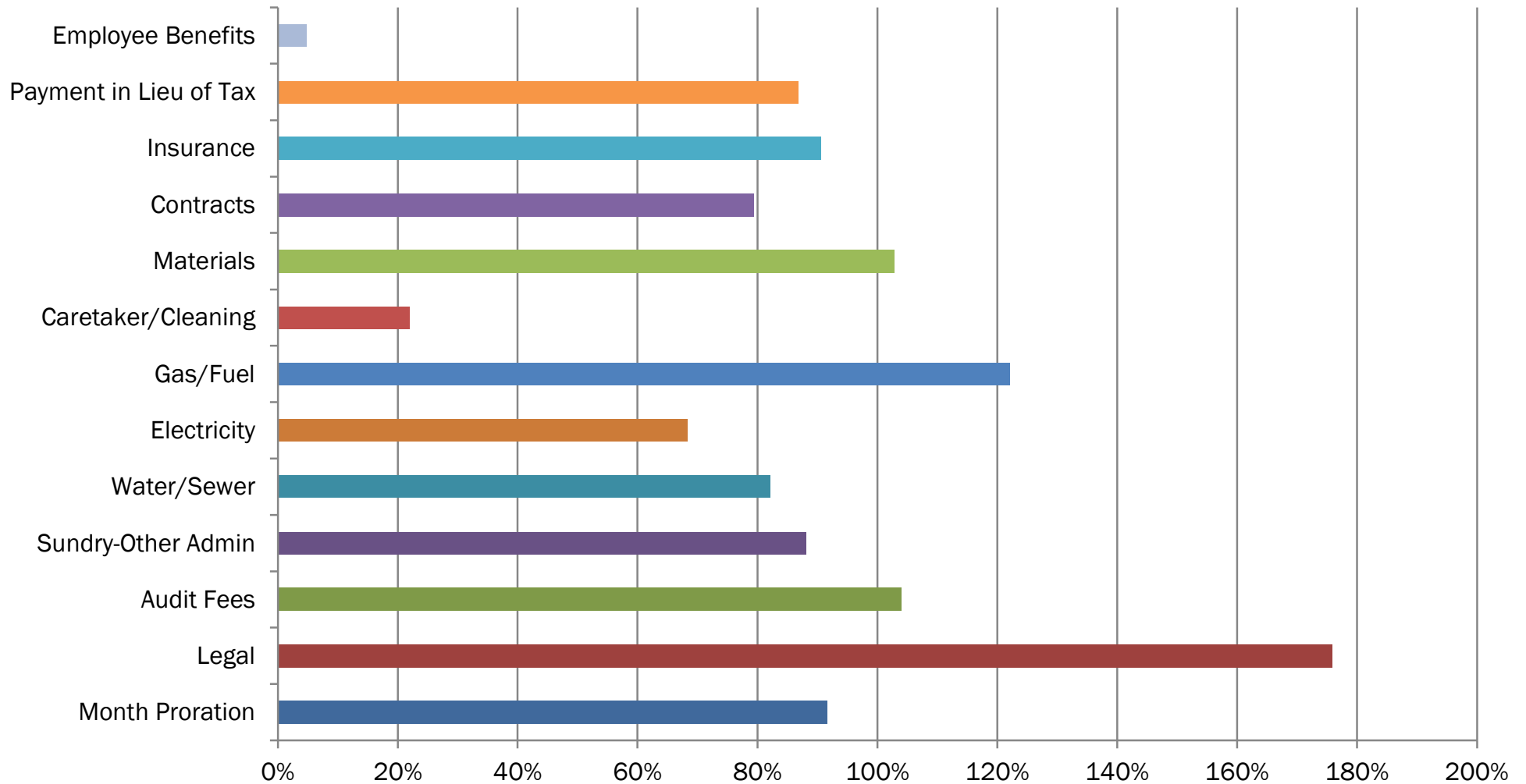
Materials: Purchase of refrigerators.

Legal*: \$10,803 Total. Service and construction contracts.

Brainerd HRA Board Meeting Packet - Wednesday, December 21, 2022

Contracts: Unit with mold and relocation costs. Housekeeping equipment. Valley Trail Fire Unit. Large tree removal at a scattered site.

November 2022 YTD Brainerd South Expense/Annual Budget Comparison



Audit Fees: Audit was completed.

Legal: Assistance with human resource issues.

Brainerd HRA
General Fund Operating Statement
November, 2022

	Current Period	Current Year	Year To Date Budget	Variance
General Fund Operating INCOME				
Management Fees	-14,536.44	-160,486.73	-157,666.63	-2,820.10
Interest Income	-381.32	-841.55	-45.87	-795.68
Other Income	0.00	-104,578.43	-93,958.26	-10,620.17
TOTAL INCOME	-14,917.76	-265,906.71	-251,670.76	-14,235.95
EXPENSE				
Administrative				
Administrative Salaries	20,570.56	147,453.76	159,559.62	-12,105.86
Legal	0.00	491.05	2,291.63	-1,800.58
Staff Training	26.94	1,362.76	4,583.37	-3,220.61
Travel	31.25	122.31	550.00	-427.69
Auditing Fees	0.00	6,900.00	6,900.00	0.00
Sundry-Other Admin	526.33	6,877.93	6,454.02	423.91
Total Administration	21,155.08	163,207.81	180,338.64	-17,130.83
Maintenance				
Maintenance Salaries	0.00	2,092.65	10,725.00	-8,632.35
Contracts	1,486.13	9,896.34	7,855.87	2,040.47
Total Maintenance	1,486.13	11,988.99	18,580.87	-6,591.88
General				
TIF Expense	0.00	85.60	119.13	-33.53
Insurance	356.55	3,922.65	5,642.01	-1,719.36
Employee Benefits	7,332.42	64,134.95	77,288.75	-13,153.80
Other General Expense	0.00	3,949.60	22,916.63	-18,967.03
Total General	7,688.97	72,092.80	105,966.52	-33,873.72
TOTAL EXPENSE	30,330.18	247,289.60	304,886.03	-57,596.43
Net Income/Loss	15,412.42	-18,617.11	53,215.27	-71,832.38

Housing Rehab Operating Statement

November, 2022

	Current Period	Current Year	Year To Date Budget	Variance
Housing Rehab Operating INCOME				
Other Income	-51,875.00	-291,576.92	-251,395.87	-40,181.05
Grant Admin Revenue	0.00	-3,202.82	-3,600.00	397.18
TOTAL INCOME	-51,875.00	-294,779.74	-254,995.87	-39,783.87
EXPENSE				
Administrative				
Administrative Salaries	8,944.34	76,940.78	74,282.12	2,658.66
Legal	0.00	1,304.00	0.00	1,304.00
Staff Training	0.00	745.27	4,583.37	-3,838.10
Travel	121.25	999.58	916.63	82.95
Other Admin Exp	69.53	2,917.48	3,355.76	-438.28
Total Administration	9,135.12	82,907.11	83,137.88	-230.77
Maintenance				
Contracts	642.00	119,118.00	123,750.00	-4,632.00
Total Maintenance	642.00	119,118.00	123,750.00	-4,632.00
General				
Insurance	0.00	552.29	458.37	93.92
Employee Benefits	3,537.36	34,744.78	34,397.99	346.79
Total General	3,537.36	35,297.07	34,856.36	440.71
TOTAL EXPENSE	13,314.48	237,322.18	241,744.24	-4,422.06
Net Income/Loss	-38,560.52	-57,457.56	-13,251.63	-44,205.93

**Brainerd HRA
HCV Operating Statement
November, 2022**

	Current Period	Current Year	Year To Date Budget	Variance
Housing Choice Voucher Operating INCOME				
HUD HAP Received	-110,338.00	-1,254,073.00	-1,358,408.37	104,335.37
Admin Fees Earned	-26,267.84	-275,499.88	-259,673.37	-15,826.51
Interest Income	-22.22	-74.36	0.00	-74.36
Other Income	-3,239.26	-21,385.02	-27,500.00	6,114.98
TOTAL INCOME	-139,867.32	-1,551,032.26	-1,645,581.74	94,549.48
EXPENSE				
Administrative				
Administrative Salaries	23,195.96	178,656.08	179,465.00	-808.92
Legal	0.00	0.00	458.37	-458.37
Staff Training	11.04	1,809.91	4,583.37	-2,773.46
Travel	135.63	1,035.56	2,291.63	-1,256.07
Accounting & Audit Fees	0.00	3,650.00	3,650.00	0.00
Sundry-Other Admin	316.56	4,555.66	5,054.02	-498.36
Total Administration	23,659.19	189,707.21	195,502.39	-5,795.18
Maintenance				
Contracts	5,591.79	19,009.34	8,580.00	10,429.34
Total Maintenance	5,591.79	19,009.34	8,580.00	10,429.34
General				
Insurance	509.00	5,599.30	6,036.14	-436.84
Employee Benefits	9,962.51	93,205.10	93,600.76	-395.66
Collection Losses	0.00	1,973.00	0.00	1,973.00
Other General Expense	93.16	1,346.82	1,466.63	-119.81
Total General	10,564.67	102,124.22	101,103.53	1,020.69
HAP Payments				
HAP Payments Occupied	134,444.00	1,254,556.00	1,263,323.38	-8,767.38
HAP Payments Home	2,283.00	29,755.00	40,751.37	-10,996.37
FSS Escrow Voucher	6,182.00	49,000.99	27,164.50	21,836.49
HAP Payments Portable	1,502.00	23,536.00	27,169.12	-3,633.12
Total HAP	144,411.00	1,356,847.99	1,358,408.37	-1,560.38
TOTAL EXPENSE	184,226.65	1,667,688.76	1,663,594.29	4,094.47
Net Income/Loss	44,359.33	116,656.50	18,012.55	98,643.95

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**Bridges Program
Bridges Operating Statement
November, 2022**

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	Current Period	Current Year	Year To Date Budget	Variance
Bridges Operating INCOME				
HAP Received MHFA	-4,094.00	-46,293.00	-53,945.87	7,652.87
Admin Revenue	-600.00	-6,360.00	-6,600.00	240.00
Total Income	-4,694.00	-52,653.00	-60,545.87	7,892.87
EXPENSE				
Administrative				
Travel	0.00	38.94	366.63	-327.69
Office Supplies	0.00	16.80	45.87	-29.07
Total Administration	0.00	55.74	412.50	-356.76
General				
Security Deposit Pmts	0.00	2,960.00	2,355.87	604.13
HAP Payment to Landlords	4,094.00	43,333.00	51,590.00	-8,257.00
Total General	4,094.00	46,293.00	53,945.87	-7,652.87
TOTAL EXPENSE	4,094.00	46,348.74	54,358.37	-8,009.63
Net Income/Loss	-600.00	-6,304.26	-6,187.50	-116.76

Brainerd HRA
Public Housing Operating Statement
November, 2022

	Current Period	Current Year	Year To Date Budget	Variance
Public Housing Operating INCOME				
Dwelling Rental	-67,545.00	-738,845.00	-722,690.87	-16,154.13
Excess Utilities	0.00	-3,870.99	-3,600.00	-270.99
Operating Subsidy	-26,887.00	-297,204.00	-302,500.00	5,296.00
Investment Interest	-472.12	-677.36	0.00	-677.36
Other Income	-15,346.27	-148,734.02	-169,198.37	20,464.35
Other Income Tenants	-1,390.39	-26,251.76	-17,920.87	-8,330.89
Capital Fund Income	0.00	-74,082.03	-60,500.00	-13,582.03
Laundry Income	-1,856.75	-18,607.00	-17,508.37	-1,098.63
TOTAL INCOME	-113,497.53	-1,308,272.16	-1,293,918.48	-14,353.68
EXPENSE				
Administrative				
Administrative Salaries	36,482.16	265,241.64	307,000.87	-41,759.23
Legal	132.00	10,802.95	3,666.63	7,136.32
Staff Training	267.81	4,728.40	12,833.37	-8,104.97
Travel	60.00	173.25	916.63	-743.38
Accounting & Audit Fees	0.00	11,541.51	11,575.00	-33.49
Sundry-Other Admin	1,239.35	17,969.91	19,005.76	-1,035.85
Total Administration	38,181.32	310,457.66	354,998.26	-44,540.60
Tenant Services				
Rec Public and Other	0.00	0.00	4,537.50	-4,537.50
Total Tenant Services	0.00	0.00	4,537.50	-4,537.50
Utilities				
Water/Sewer	7,835.87	76,481.71	69,611.63	6,870.08
Electricity	6,565.74	69,570.51	73,663.37	-4,092.86
Gas/Fuel	2,966.65	45,676.35	38,926.25	6,750.10
Total Utilities	17,368.26	191,728.57	182,201.25	9,527.32
Maintenance				
Labor	20,414.70	170,387.22	206,928.37	-36,541.15
Materials	3,369.26	38,205.19	27,500.00	10,705.19
Contracts	16,956.60	213,047.56	166,970.76	46,076.80
Total Maintenance	40,740.56	421,639.97	401,399.13	20,240.84
General				
Insurance	8,292.76	91,220.66	101,145.00	-9,924.34
Payment in Lieu of Tax	2,384.67	26,934.76	25,666.63	1,268.13
Employee Benefits	21,576.46	187,345.41	239,314.24	-51,968.83
Collection Losses	0.00	0.00	3,850.00	-3,850.00
Other General Expense	0.00	1,000.00	0.00	1,000.00
Total General	32,253.89	306,500.83	369,975.87	-63,475.04
TOTAL EXPENSE	128,544.03	1,230,327.03	1,313,112.01	-82,784.98
Net Income/Loss	15,046.50	-77,945.13	19,193.53	-97,138.66

Brainerd South Operating Statement
November, 2022

	Current Period	Current Year	Year To Date Budget	Variance
Brainerd South Operating				
INCOME				
Dwelling Rental	-22,258.00	-237,507.00	-224,803.37	-12,703.63
Rental Supplement	-4,435.00	-51,172.00	-46,475.00	-4,697.00
Investment Interest	-533.31	-1,251.41	0.00	-1,251.41
Other Income	-1,770.00	-23,319.79	-24,383.37	1,063.58
Laundry Income	-1,453.25	-7,160.50	-7,956.63	796.13
TOTAL INCOME	-30,449.56	-320,410.70	-303,618.37	-16,792.33
EXPENSE				
Administrative				
Legal	0.00	8,792.45	4,583.37	4,209.08
Accounting & Audit Fees	0.00	5,512.50	5,300.00	212.50
Sundry-Other Admin	3,578.57	41,610.17	43,303.37	-1,693.20
Total Administration	3,578.57	55,915.12	53,186.74	2,728.38
Utilities				
Water	1,696.56	13,412.33	14,978.37	-1,566.04
Electricity	415.35	3,959.85	5,316.63	-1,356.78
Gas/Fuel	1,937.95	21,771.88	16,353.37	5,418.51
Total Utilities	4,049.86	39,144.06	36,648.37	2,495.69
Maintenance				
Labor	92.62	4,231.56	17,691.63	-13,460.07
Materials	1,372.23	18,613.83	22,641.74	-4,027.91
Contracts	5,032.32	54,393.09	62,791.63	-8,398.54
Total Maintenance	6,497.17	77,238.48	103,125.00	-25,886.52
General				
Insurance	2,963.74	32,423.81	32,816.63	-392.82
Payment in Lieu of Tax	885.99	9,549.72	10,083.37	-533.65
Employee Benefits	0.00	59.63	1,145.87	-1,086.24
Total General	3,849.73	42,033.16	44,045.87	-2,012.71
TOTAL EXPENSE	17,975.33	214,330.82	237,005.98	-22,675.16
Net Income/Loss	-12,474.23	-106,079.88	-66,612.39	-39,467.49

November 2022
Prior Year Comparative Operating
Statements

Brainerd HRA
General Fund Operating Statement
November, 2022

	YTD 2022	YTD 2022 Budget	YTD 2021	YTD 2020
General Fund Operating INCOME				
Management Fees	-160,486.73	-157,666.63	-158,879.96	-158,649.22
Interest Income	-841.55	-45.87	-57.29	-1,204.96
Other Income	-104,578.43	-93,958.26	-107,577.64	-101,631.30
TOTAL INCOME	-265,906.71	-251,670.76	-269,743.89	-261,485.48
EXPENSE				
Administrative				
Administrative Salaries	147,453.76	159,559.62	134,722.21	154,448.51
Legal	491.05	2,291.63	0.00	8,884.50
Staff Training	1,362.76	4,583.37	96.25	288.63
Travel	122.31	550.00	18.26	9.15
Auditing Fees	6,900.00	6,900.00	6,900.00	6,700.00
Sundry-Other Admin	6,877.93	6,454.02	4,997.08	6,328.54
Total Administration	163,207.81	180,338.64	146,733.80	176,659.33
Maintenance				
Maintenance Salaries	2,092.65	10,725.00	5,928.41	10,168.38
Contracts	9,896.34	7,855.87	1,606.82	1,592.74
Total Maintenance	11,988.99	18,580.87	7,535.23	11,761.12
General				
TIF Expense	85.60	119.13	88.40	54.75
Insurance	3,922.65	5,642.01	5,564.92	5,095.77
Employee Benefits	64,134.95	77,288.75	63,006.70	77,661.41
Other General Expense	3,949.60	22,916.63	3,750.00	27,098.68
Total General	72,092.80	105,966.52	72,410.02	109,910.61
TOTAL EXPENSE	247,289.60	304,886.03	226,679.05	298,331.06
Net Income/Loss	-18,617.11	53,215.27	-43,064.84	36,845.58

Housing Rehab Proj Operating PY
Housing Rehab Operating Statement
November, 2022

	YTD 2022	YTD 2022 Budget	YTD 2021	YTD 2020
Housing Rehab Operating INCOME				
Other Income	-291,576.92	-251,395.87	-253,312.80	-177,960.49
Grant Admin Revenue	-3,202.82	-3,600.00	-5,172.01	-21,144.94
TOTAL INCOME	-294,779.74	-254,995.87	-258,484.81	-199,105.43
EXPENSE				
Administrative				
Administrative Salaries	76,940.78	74,282.12	73,295.33	80,022.86
Legal	1,304.00	0.00	105.00	0.00
Staff Training	745.27	4,583.37	0.00	154.80
Travel	999.58	916.63	707.28	886.73
Other Admin Exp	2,917.48	3,355.76	4,447.88	4,360.71
Total Administration	82,907.11	83,137.88	78,555.49	85,425.10
Maintenance				
Contracts	119,118.00	123,750.00	48,711.79	130,228.55
Total Maintenance	119,118.00	123,750.00	48,711.79	130,228.55
General				
Insurance	552.29	458.37	507.32	496.47
Employee Benefits	34,744.78	34,397.99	29,531.03	29,086.09
Total General	35,297.07	34,856.36	30,038.35	29,582.56
TOTAL EXPENSE	237,322.18	241,744.24	157,305.63	245,236.21
Net Income/Loss	-57,457.56	-13,251.63	-101,179.18	46,130.78

**Brainerd HRA
HCV Operating Statement
November, 2022**

	YTD 2022	YTD 2022 Budget	YTD 2021	YTD 2020
Housing Choice Voucher Operating INCOME				
HUD HAP Received	-1,254,073.00	-1,358,408.37	-1,340,586.00	-1,310,077.00
Admin Fees Earned	-275,499.88	-259,673.37	-247,114.70	-329,074.35
Interest Income	-74.36	0.00	-1.68	-96.31
Other Income	-21,385.02	-27,500.00	-43,113.01	-16,015.55
TOTAL INCOME	-1,551,032.26	-1,645,581.74	-1,630,815.39	-1,655,263.21
EXPENSE				
Administrative				
Administrative Salaries	178,656.08	179,465.00	148,477.80	122,016.75
Legal	0.00	458.37	82.50	366.00
Staff Training	1,809.91	4,583.37	404.00	728.50
Travel	1,035.56	2,291.63	264.88	473.82
Accounting & Audit Fees	3,650.00	3,650.00	3,650.00	3,500.00
Sundry-Other Admin	4,555.66	5,054.02	2,928.57	5,126.56
Total Administration	189,707.21	195,502.39	155,807.75	132,211.63
Maintenance				
Contracts	19,009.34	8,580.00	4,513.74	3,685.09
Total Maintenance	19,009.34	8,580.00	4,513.74	3,685.09
General				
Insurance	5,599.30	6,036.14	5,697.27	5,227.96
Employee Benefits	93,205.10	93,600.76	82,196.81	76,264.73
Collection Losses	1,973.00	0.00	2,174.00	2,302.00
Other General Expense	1,346.82	1,466.63	980.56	1,040.11
Total General	102,124.22	101,103.53	91,048.64	84,834.80
HAP Payments				
HAP Payments Occupied	1,254,556.00	1,263,323.38	1,241,251.00	1,231,654.00
HAP Payments Home	29,755.00	40,751.37	32,056.00	40,283.00
FSS Escrow Voucher	49,000.99	27,164.50	26,331.00	18,079.00
HAP Payments Portable	23,536.00	27,169.12	27,559.00	19,161.00
Total HAP	1,356,847.99	1,358,408.37	1,327,197.00	1,309,177.00
TOTAL EXPENSE	1,667,688.76	1,663,594.29	1,578,567.13	1,529,908.52
Net Income/Loss	116,656.50	18,012.55	-52,248.26	-125,354.69

Bridges Program PY
Bridges Operating Statement
November, 2022

	YTD 2022	YTD 2022 Budget	YTD 2021	YTD 2020
Bridges Operating INCOME				
HAP Received MHFA	-46,293.00	-53,945.87	-48,677.00	-47,038.00
Admin Revenue	-6,360.00	-6,600.00	-5,490.00	-5,450.00
Total Income	-52,653.00	-60,545.87	-50,938.00	-52,488.00
EXPENSE				
Administrative				
Travel	38.94	366.63	190.96	240.36
Office Supplies	16.80	45.87	13.00	40.10
Total Administration	55.74	412.50	203.96	280.46
General				
Security Deposit Pmts	2,960.00	2,355.87	2,995.00	750.00
HAP Payment to Landlords	43,333.00	51,590.00	45,682.00	46,064.00
Total General	46,293.00	53,945.87	48,677.00	46,814.00
TOTAL EXPENSE	46,348.74	54,358.37	48,880.96	47,094.46
Net Income/Loss	-6,304.26	-6,187.50	-2,057.04	-5,393.54

Brainerd HRA
Public Housing Operating Statement
November, 2022

	YTD 2022	YTD 2022 Budget	YTD 2021	YTD 2020
Public Housing Operating INCOME				
Dwelling Rental	-738,845.00	-722,690.87	-697,212.00	-682,698.00
Excess Utilities	-3,870.99	-3,600.00	-3,680.00	-3,645.48
Operating Subsidy	-297,204.00	-302,500.00	-342,038.00	-287,112.00
Investment Interest	-677.36	0.00	434.05	-1,457.26
Other Income	-148,734.02	-169,198.37	-136,510.30	-175,092.74
Other Income Tenants	-26,251.76	-17,920.87	-14,739.31	-15,768.24
Capital Fund Income	-74,082.03	-60,500.00	-712,310.30	-239,490.92
Laundry Income	-18,607.00	-17,508.37	-17,659.75	-16,533.25
TOTAL INCOME	-1,308,272.16	-1,293,918.48	-1,923,715.61	-1,421,797.89
EXPENSE				
Administrative				
Administrative Salaries	265,241.64	307,000.87	255,288.48	256,135.84
Legal	10,802.95	3,666.63	6,025.99	915.50
Staff Training	4,728.40	12,833.37	2,460.95	1,597.82
Travel	173.25	916.63	35.28	217.71
Accounting & Audit Fees	11,541.51	11,575.00	11,050.00	8,700.00
Sundry-Other Admin	17,969.91	19,005.76	15,199.99	20,334.04
Total Administration	310,457.66	354,998.26	290,060.69	287,900.91
Tenant Services				
Rec Public and Other	0.00	4,537.50	222.04	222.04
Total Tenant Services	0.00	4,537.50	222.04	222.04
Utilities				
Water/Sewer	76,481.71	69,611.63	66,496.29	60,118.76
Electricity	69,570.51	73,663.37	66,376.35	67,896.23
Gas/Fuel	45,676.35	38,926.25	29,003.24	24,633.37
Total Utilities	191,728.57	182,201.25	161,875.88	152,648.36
Maintenance				
Labor	170,387.22	206,928.37	158,709.49	179,489.03
Materials	38,205.19	27,500.00	14,316.46	14,135.32
Contracts	213,047.56	166,970.76	134,603.78	127,149.69
Total Maintenance	421,639.97	401,399.13	307,629.73	320,774.04
General				
Insurance	91,220.66	101,145.00	94,436.34	83,472.42
Payment in Lieu of Tax	26,934.76	25,666.63	25,287.98	25,992.90
Employee Benefits	187,345.41	239,314.24	198,551.49	204,162.21
Collection Losses	0.00	3,850.00	0.00	0.00
Other General Expense	1,000.00	0.00	8,737.99	2,000.00
Total General	306,500.83	369,975.87	327,013.80	315,627.53
TOTAL EXPENSE	1,230,327.03	1,313,112.01	1,086,802.14	1,077,172.88
Net Income/Loss	-77,945.13	19,193.53	-836,913.47	-344,625.01

Brainerd South Operating Statement
November, 2022

	YTD 2022	YTD 2022 Budget	YTD 2021	YTD 2020
Brainerd South Operating				
INCOME				
Dwelling Rental	-237,507.00	-224,803.37	-231,665.00	-225,635.00
Rental Supplement	-51,172.00	-46,475.00	-46,582.00	-46,621.00
Investment Interest	-1,251.41	0.00	106.38	-2,180.43
Other Income	-23,319.79	-24,383.37	-23,024.57	-22,665.33
Laundry Income	-7,160.50	-7,956.63	-6,154.00	-7,262.00
TOTAL INCOME	-320,410.70	-303,618.37	-307,319.19	-304,363.76
EXPENSE				
Administrative				
Legal	8,792.45	4,583.37	14,743.49	0.00
Accounting & Audit Fees	5,512.50	5,300.00	5,250.00	4,961.25
Sundry-Other Admin	41,610.17	43,303.37	44,965.70	44,292.23
Total Administration	55,915.12	53,186.74	64,959.19	49,253.48
Utilities				
Water	13,412.33	14,978.37	13,557.78	12,108.24
Electricity	3,959.85	5,316.63	3,689.49	3,752.73
Gas/Fuel	21,771.88	16,353.37	13,117.66	11,359.16
Total Utilities	39,144.06	36,648.37	30,364.93	27,220.13
Maintenance				
Labor	4,231.56	17,691.63	13,503.67	15,483.22
Materials	18,613.83	22,641.74	18,243.40	26,690.13
Contracts	54,393.09	62,791.63	46,130.34	45,711.25
Total Maintenance	77,238.48	103,125.00	77,877.41	87,884.60
General				
Insurance	32,423.81	32,816.63	31,453.93	30,241.61
Payment in Lieu of Tax	9,549.72	10,083.37	9,717.93	9,616.02
Employee Benefits	59.63	1,145.87	1,361.83	1,014.26
Total General	42,033.16	44,045.87	42,533.69	40,871.89
TOTAL EXPENSE	214,330.82	237,005.98	215,735.22	205,230.10
Net Income/Loss	-106,079.88	-66,612.39	-91,583.97	-99,133.66

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Brainerd Housing and Redevelopment Authority
Payment Summary Report
November 2022

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
11/3/2022	939	Creo Block	\$112.19
11/3/2022	940	Jessica Mulroy	\$8.75
11/3/2022	941	John Schommer	\$188.77
11/3/2022	942	Joseph Christenson	\$110.41
11/3/2022	943	Karen Young	\$27.43
11/3/2022	944	Nancy Thull	\$3.75
11/3/2022	945	Ryan Barnett	\$105.63
11/3/2022	946	Shannon Fortune	\$13.41
11/17/2022	947	Creo Block	\$17.50
11/17/2022	948	Eric Charpentier	\$309.63
11/2/2022	2061	90 Degree Benefits Inc.	\$22,974.56
11/3/2022	2062	Health Savings Accounts	\$3,557.72
11/3/2022	2063	Harpers Payroll Service	\$9,480.80
11/3/2022	2064	Harpers Payroll Service	\$100.80
11/3/2022	2065	Security Benefit	\$4,024.59
11/3/2022	2066	Minnesota State Retirement System	\$561.00
11/17/2022	2067	Health Savings Accounts	\$885.72
11/17/2022	2068	Harpers Payroll Service	\$9,455.58
11/11/2022	2069	Harpers Payroll Service	\$90.39
11/17/2022	2070	Security Benefit	\$4,024.59
11/17/2022	2071	Minnesota State Retirement System	\$561.00
12/1/2022	2072-2076	Void	\$0.00
11/8/2022	2077	Payroc LLC	\$246.95
11/30/2022	2078	Harpers Payroll Service	\$9,477.35
11/30/2022	2079	Harpers Payroll Service	\$98.72
11/30/2022	2080	Void	\$0.00
11/16/2022	2083*	Brainerd Daily Dispatch	\$225.15
11/16/2022	2084*	Brainerd Daily Dispatch	\$225.15
11/3/2022	24996	Ace Hardware	\$61.85
11/3/2022	24997	Aramark Uniform Services	\$323.66
11/3/2022	24998	Brainerd Public Utilities	\$12,898.24
11/3/2022	24999	Bremer Bank Credit Card	\$277.16
11/3/2022	25000	Capital One Commercial	\$784.04
11/3/2022	25001	CenterPoint Energy	\$4,904.60
11/3/2022	25002	City of Brainerd	\$1,750.00
11/3/2022	25003	Culligan	\$102.50
11/3/2022	25004	First American Title	\$20,000.00
11/3/2022	25005	Granite Pest Control, LLC	\$426.00
11/3/2022	25006	Handyman's, Inc.	\$1,610.73
11/3/2022	25007	Hirshfield's Inc.	\$84.96
11/3/2022	25008	Home Depot Credit Services	\$385.65
11/3/2022	25009	Home Depot Supply	\$1,104.11
11/3/2022	25010	Integrity Woodwork LLC	\$1,175.00
11/3/2022	25011	Jim's Electric Co., Inc	\$4,169.78
11/3/2022	25012	Lakes Area Habitat for Humanity	\$1,737.64
11/3/2022	25013	MN Elevator, Inc.	\$826.64
11/3/2022	25014	Mike Jones	\$21.25
11/3/2022	25015	Miller Testing & Consulting LLC	\$450.00
11/3/2022	25016	Office Shop	\$669.93
11/3/2022	25017	Paper Storm	\$275.60
11/3/2022	25018	Penmac Staffing Services Inc.	\$2,205.20
11/3/2022	25019	T-Mobile	\$157.39
11/3/2022	25020	West Central Flooring	\$3,167.03
11/3/2022	25021	Xtona	\$730.00
11/17/2022	25022	Tenant Refund	\$153.25
11/17/2022	25023	Atlas Abstract & Title	\$100.00
11/17/2022	25024	Borden Steinbauer Krueger & Knudson, PA	\$132.00
11/17/2022	25025	Brainerd Public Utilities	\$3,746.28
11/17/2022	25026	CTC	\$2,390.39
11/17/2022	25027	CenturyLink	\$110.58
11/17/2022	25028	City of Brainerd	\$766.39
11/17/2022	25029	Crow Wing Cty Recorder's Office	\$92.00
11/17/2022	25030	Tenant Refund	\$340.58
11/17/2022	25031	Dearborn National	\$192.61

Brainerd Housing and Redevelopment Authority
Payment Summary Report
November 2022

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
11/17/2022	25032	Elite Title & Escrow	\$20,000.00
11/17/2022	25033	Granite Pest Control, LLC	\$541.00
11/17/2022	25034	Harpers Time & Attendance Division	\$55.25
11/17/2022	25035	Holden Electric Company Inc	\$1,615.83
11/17/2022	25036	Kennedy & Graven, Chartered	\$929.50
11/17/2022	25037	Life Insurance Company of North America	\$57.45
11/17/2022	25038	MN Chapter NAHRO	\$450.00
11/17/2022	25039	MRI Software LLC	\$25.00
11/17/2022	25040	Office Shop	\$285.61
11/17/2022	25041	Paper Storm	\$52.00
11/17/2022	25042	Penmac Staffing Services Inc.	\$1,938.80
11/17/2022	25043	Pike Plumbing & Heating, Inc	\$391.28
11/17/2022	25044	Tenant Refund	\$219.33
11/17/2022	25045	Tenant Refund	\$600.67
11/17/2022	25046	Strike Painting & Finishing	\$2,500.00
11/17/2022	25047	The Hartford	\$309.43
11/17/2022	25048	Thelen Heating and Roofing, Inc.	\$100.00
11/17/2022	25049	Turf & More	\$1,200.00
11/17/2022	25050	VSP	\$48.80
11/17/2022	25051	Waste Partners, Inc.	\$2,807.85
11/17/2022	25052	Wex Health	\$8.00
	*Out of Sequence for Error - Found After Month End		
		Report Total	\$169,346.38



To: Brainerd HRA Board Members
From: Tania Eller, Rental Assistance Manager
Date: December 13, 2022
RE: Housing Choice Voucher Programs Report

HCV Report

Please see the attached reports.

Our Unit Months Leased (UML) through November is 98% and HAP utilization through November is 85%.

Bridges Report

Please see the attached report.

We have 10 families on our program with a monthly HAP payment of \$4,094.

Family Self-Sufficiency (FSS) Report

Please see the attached report.

We have 30 families on our program. We have 15 families currently escrowing a total of \$6,182 per month.

No Action Requested; Discussion Items

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November Housing Choice Voucher Programs (HCV)

<u>Voucher Allocation</u>	326
November Move-ins	14
November Move-outs	3
November Vouchers - looking for housing	48
November Vouchers - first day of month	332
Average Vouchers to date	315
Unit Months Leased	98%
HAP Utilization through 11/30/2022	85%

Reasons For Leaving Program

Voluntarily Left	3
Terminated	0

Payments

Housing Assistance Payment (HAP)	\$144,437
November HUD Administrative Fee	\$19,580

Port Out Vouchers

	2
St. Cloud HRA, Mpls HRA	\$2,440

Homeownership

	8
Homeownership HAP	\$2,283

FYI Vouchers

	2
FYI Vouchers HAP	\$619

Length of Time on Program

< 1 year	29%
< 2 years	10%
< 3 years	9%
< 4 years	9%
< 5 years	5%
> 5 years	39%

Demographics

Elderly Households	110
Disabled/Handicapped Households	171
Families with Children	129
Average Annual Income	\$15,131
Average HAP	\$427

Waiting List Total

	32
Crow Wing County Preference	25
Non Preference	7

HUD-52681-B Report

Vouchers

Sep 2022

Oct 2022

Nov 2022

TAB 1: Voucher UML and HAP

Homeownership (UML)	8	8	8
Homeownership (HAP)	2,352	2,283	2,283
Portable Vouchers Paid (UML)	2	1	2
Portable Vouchers Paid (HAP)	1,655	1,265	2,440
Foster Youth To Independence (UML)	2	2	2
Foster Youth To Independence (HAP)	481	619	619
All Other Vouchers (UML)	305	314	320
All Other Vouchers (HAP)	120,961	126,140	132,913
HCV-All Voucher HAP Expenses for contracts after the first of month	0	455	922
HCV-FSS Escrow Deposits	5,502	4,877	6,182

TAB 1: Other Voucher Reporting Requirements

HCV-Number of vouchers under Lease on the last day of Month	317	326	334
HCV-Number of vouchers issued but not under contract as of last day of Month	49	47	50

Bridges Program

November 2022

Summary

- Tenants leased up in units: 10
- Participants issued a Voucher & searching for a unit: 6
- Notified: 2
- Participants receiving HCV voucher: 0
- Participants giving up Bridges voucher: 0
- Tenants Residing Counties:
 - Cass County: 0
 - Morrison: 0
 - Aitkin: 0
 - Crow Wing: 10
 - Todd:
 - Wadena:

Total HAP Payment: \$4,094.00

Additional Info: No additional information to report. Continue to notify.

Family Self-Sufficiency Program

November 2022

Summary

- Active FSS participants: 30
- Tenants going OFF for month: 0
- Tenants going ON for month: 0
- New tenants ESCROWING: 1
- Total number of FSS participants escrowing monthly: 15
- Total amount of escrow: \$6,182.00
- Total combined amount of monthly escrow: \$81,114.22

Update: Two FSS participants requested an interim disbursement of their FSS escrow funds. The first participant asked for \$8,000 to purchase a new car. She had \$16,000 in her account and the request was approved. The second asked for \$934 to cover the costs of her car repairs.

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To: Brainerd HRA Board Members
From: Shannon Fortune, Housing Manager
Date: Dec-14--2022
Re: Housing Management Report

Vacancy Report for November 2022

Please see attachment.

Monthly Property Performance Report for November 2022

Please see attachment.

ROSS Program Updates

- 9 active participants in the ROSS program; 2 newly enrolled participant; 2 exited participants.
- 11 new contacts with non-enrolled residents for more limited resource/referral work.
- Food Program Participation
 - SNAP Food Boxes: 21 residents; shelf-stable box; elderly tenants only.
 - Catholic Charities: 10 residents; 170 frozen meals (10 - 30 each); elderly tenants only
- Activities Recap:
 - Humana did not host a nutrition seminar in November.
 - Patsy hosted a demonstration to talk about the importance of having a "File of Life" prepared to help in emergency situations. The demonstration was attended by 6 tenants and Patsy assisted 5 tenants in getting their own File of Life started.
 - Upcoming activities include chair yoga, how to handle holiday stress, and a cooking series.
- Facebook Stats:
 - 4 new posts on the ROSS Facebook page this past month which reached 135 individuals, with no additional likes or comments, 1 share, and 2 viewers clicking through posts for more information.
- Other Activities:
 - Patsy assisted 18 North Star tenants get signed up for a delivered Thanksgiving meal from the American Legion.
 - The Brainerd VFW is interested in providing Christmas gifts for veterans and has been working with Patsy to identify qualifying tenants.

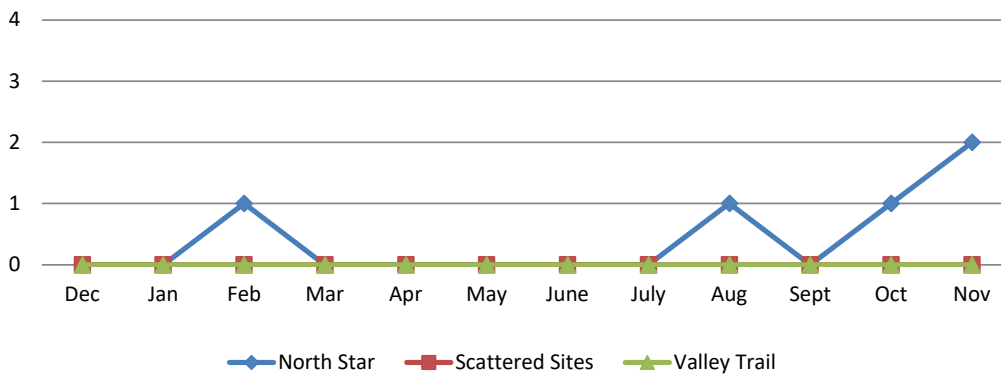
No Action Requested; Discussion Items

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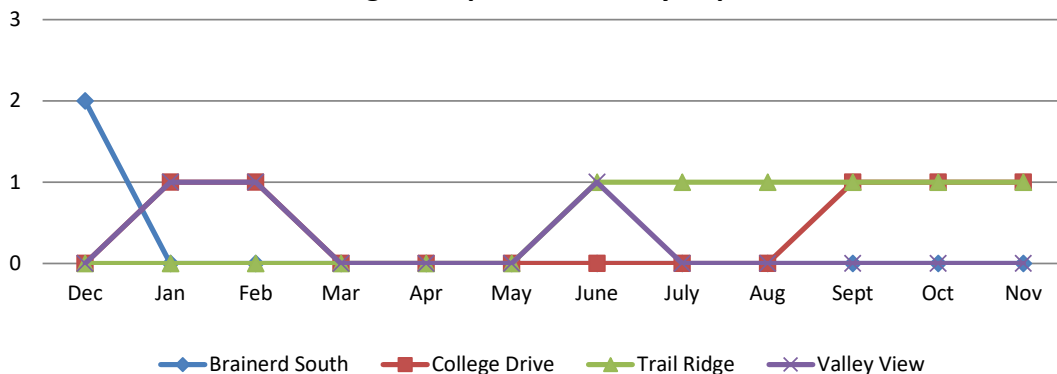
Brainerd HRA 2022 Vacancy Report

	Public Housing				Section 236	Tax Credit - DW Jones		
	North Star	Scattered Sites	Valley Trail	Total PH Vac/%	Brainerd South	College Drive	Trail Ridge	Valley View
# units	162	16	25	203	60	24	18	20
Jan 31	0	0	0	0	0	1	0	1
Jan %	0.00%	0.00%	0.00%	0.00%	0.00%	4.17%	0.00%	5.00%
Feb 28	1	0	0	1	0	1	0	1
Feb %	0.62%	0.00%	0.00%	0.49%	0.00%	4.17%	0.00%	5.00%
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	1	1
June %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.56%	5.00%
July 31	0	0	0	0	0	0	1	0
July %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.56%	0.00%
Aug 31	1	0	0	1	0	0	1	0
Aug %	0.62%	0.00%	0.00%	0.49%	0.00%	0.00%	5.56%	0.00%
Sept 30	0	0	0	0	0	1	1	0
Sept %	0.00%	0.00%	0.00%	0.00%	0.00%	4.17%	5.56%	0.00%
Oct 31	1	0	0	1	0	1	1	0
Oct %	0.62%	0.00%	0.00%	0.49%	0.00%	4.17%	5.56%	0.00%
Nov 30	2	0	0	2	2	1	1	0
Nov %	1.23%	0.00%	0.00%	0.99%	3.33%	4.17%	5.56%	0.00%
Dec 31								
Total	5	0	0	5	2	5	6	3
%	0.28%	0.00%	0.00%	0.22%	0.30%	1.89%	3.03%	1.36%

Public Housing Vacancy Report



Managed Properties Vacancy Report



Brainerd Housing and Redevelopment Authority

Monthly Property Performance Report November 2022

1. Property Narrative

2. Physical Occupancy

Unit Size	Total Units	Occupied Units	Mod Rehab	Make Ready	Vacant Units	Percent Occupied
North Star	162	160	n/a	n/a	2	99%
Valley Trail	25	25	n/a	n/a	0	100%
Scattered Sites	16	16	n/a	n/a	0	100%
TOTAL	203	201	0	0	2	99%

3. Customer Traffic

Applications Requested	36
Applications Placed on PH Wait List	3
Applications Denied on PH Wait List	1

4. Waiting List

Unit Size	# of Units	Total # on Wait List	Notified	Screening	Denied
1 bdrm	160	74	8	4	1
2 bdrm	14	26	0	0	0
3 bdrm	24	16	0	0	0
4 bdrm	5	5	0	0	0
TOTAL	203	121	8	4	1

5. Move-Ins and Move Outs

	This Month	Year-to-Date
Move-Ins	5	19
Move-Outs	1	19

6. Lists of Vacant Units and Unit Status

Unit	Unit Size	Anticipated Lease Date	Applicant Approved?
NS#605	1BR	mid-December	In Screening
NS#1208	1BR	mid-December	In Screening

7. Recertifications

Interim Recertifications	7
Annual Recertifications	3
Completed for this month	10

8. Annual Unit Inspections

Total units to be inspected this year	203
Number completed start of month	162
Number inspected for the month	41
Number completed year-to-date	203
Total left to be inspected this year	0
Have all building system inspections been completed?	Yes
If yes, please enter date	Throughout 2022

9. Lease Enforcements

Lease warnings/violations issued	6
30-day lease terminations	2

10. Evictions

Resident	Reason	Summons Date	Judgment Action
None			

11. Non-Emergency Work Orders

Beginning Balance	8
Received	86
Closed	83
Ending Balance	11
Total Completed Work Orders for Year	993

12. Emergency Work Orders

	This Month	Year-to-Date
Requested	5	19
Completed within 24 hours	5	19
Percent completed within 24 hours	100%	100%

13. Rent Collection

	This Month
Rent Charges	68,353
Other Charges	820
Total New Charges	69,173
Arrears, tenants in possession	1,319

Accounts Receivable

Current Tenant Accounts Receivable (Rent)	1,107
Current Rent Charges	68,353
Current Rent Collections	67,246
Accounts Receivable Rate	2%
Collection Rate	98%

Collections - Prior 12 Month Period

Prior Tenants Accounts Receivable (Rent)	6,137
Prior Rent Charges	808,163
Collection Rate	99%



To: Brainerd HRA Board Members
 From: John Schommer, Rehab Director
 Date: December 13, 2022
 Re: Rehab Programs Report

SE Brainerd SCDP Preliminary Proposal

On Monday, November 11th DEED announced the 2023 SCDP Preliminary Proposal proposals were posted with submittal due Tuesday, January 17th. We have identified an area in southeast Brainerd that is bordered by Pine Street on the north, 13th Street on the east, Willow Street on the south and the city trail on the west for our primary target area. Comprehensive proposals, meaning more than one rehab activity, are more competitive so we are considering owner occupied and single-family rental rehab activities. We are working with city staff to send out interest letters to homeowners and rental property owners to determine if we have enough interest to support submitting for both activities.

Brainerd Oaks/Serene Pines/Dalmar Estates

Development	Total	# Sold to Developer	# Sold to End Buyer	For Sale	In Construction
Brainerd Oaks	81*	64	59	2	4
Serene Pines	23	19	16	0	3
Dalmar Estates	7	3	3	0	0

**Originally 83 lots, 2 have been merged/combined into a single parcel*

Action Requested: None, discussion items.

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1. COMPLETED PROJECTS 2022

	HTF	MHFA	SCDP	Total
City of Brainerd	1	1		2
County of Crow Wing	1	4	3	8
Total				10

**City of Emily SCDP Grant was closed in 2022 w/ 5 Owner-Occupied Projects completed*

2. CURRENT PROJECTS IN PROCESS

	HTF	MHFA	SCDP	Total
City of Brainerd	2	4		6
County of Crow Wing		2	4	6
County of Morrison		1		1
Total				13

3. GARRISON SMALL CITIES – 2 Commercial Rehab / 5 Owner-Occupied

	App. Request	App. Review	Inspection Scheduled	Work Writeup	Out for Bid	Prebid Meeting	Closing Loan	Under Constr.	Complete
CML.								1	
OOR.					1				1

4. JENKINS SMALL CITIES – 5 Owner Occupied Rehab

	App. Request	App. Review	Inspection Scheduled	Work Writeup	Out for Bid	Prebid Meeting	Closing Loan	Under Constr.	Complete
OOR.					1			1	

5. HOUSING TRUST FUND

	App. Request	App. Review	Inspection Scheduled	Work Writeup	Out for Bid	Prebid Meeting	Closing Loan	Under Constr.	Complete
DPA.									3
OOR.		2						2	2

6. MINNESOTA HOUSING

	App. Request	App. Review	Inspection Scheduled	Work Writeup	Out for Bid	Prebid Meeting	Closing Loan	Under Constr.	Complete
OOR.	1	1		1			2	4	9

6. OVERALL CURRENT LOAN APPLICATION/PROJECT OUTLINE

	HTF	MHFA	SCDP	Total
Application Requested		1		1
Application Received/Collection	2	1	1	4
Inspection Scheduled				
Work Write Up		1		1
Out for Bid				
Pre-Bid Meeting			1	1
Closing/Signing Paperwork		2		2
Under Construction	2	4	2	8
Total	4	9	4	17



To: Brainerd HRA Board Members

From: Eric Charpentier, Executive Director

Date: December 14th, 2022

Re: Executive Director Report

Central Minnesota Housing Summit

I attended the Central MN Housing Summit on December 6th and 7th that was held at Grand Casino Mille Lacs. This was a 2-day conference put on by Minnesota Housing Partnership, the Initiative Foundation and Sourcewell. There were approximately 100 individuals from regional nonprofits, developers and housing stakeholders brought together to talk about affordable as well as workforce housing needs. I was asked to present during the local housing solutions portion of the event and to specifically talk about Crow Wing County's local housing trust fund and how we went about implementing it. This was a great opportunity to share our program with others throughout the central corridor of the state as well as an opportunity to network with other housing experts.

Developer Interest

We did contract with the engineering firm LHB to have them assess the state of the buildings surrounding the potential redevelopment site at the corner of 8th and Laurel street. We have not received the written report yet, but the engineer has stated that this area would qualify for a redevelopment TIF district. I have been in contact with the developer and they are finalizing their project with an eye towards requesting funds that are available from DEED as soon as February. The developer will be requesting consideration for the HRA to create the redevelopment TIF district to support the redevelopment project. We will need to review the project specifics as they become available and we will work with our financial consultants when we have the projections and pro forma statements. I would expect that we will have more information for the board in January along with a potential request for support for the redevelopment district, similar to what this board approved in June of 2021 when this same developer was applying for funding from MHFA and were looking at a housing TIF district.

Meet Cordelia Squires-Charpentier

On Thanksgiving Day my wife and I received a wonderful gift with the birth of our daughter Cordelia. She weighed in at 8 lbs 5 oz and measured 21 inches. We are thrilled to have her finally here with us and are blessed that she is a happy, healthy baby girl!

No Action Requested; Discussion Items

