



Brainerd HRA Board of Commissioners Meeting
Wednesday, August 23rd, 2023 @ 1:00pm
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. APPROVAL OF MINUTES
 - a. Approval of Minutes from Regular Board Mtg. on July 26th, 2023 (*Attachment 1*) Pg. 3
5. UNFINISHED BUSINESS
6. NEW BUSINESS
 - a. 2024 Preliminary General Fund Budget Filing with the City of Brainerd (*Attachment 2*) Pg.9
 - b. Amend and Restate Mortgage Note for Trail Ridge Limited Partnership with MN Housing and Authorize by Resolution the Executive Director to Execute Amended Note on behalf of the HRA (*Attachment 3*) Pg.15
7. BILLS & COMMUNICATIONS
 - a. Financial Report (*Attachment 4*) Pg. 37
 - b. HCV Report (*Attachment 5*) Pg. 65
 - c. Housing Management Report (*Attachment 6*) Pg. 71
 - d. Rehab Programs Report (*Attachment 7*) Pg. 79
 - e. Executive Director Report (*Attachment 8*) Pg. 83
8. COMMISSIONER COMMENTS
9. NEXT MEETING: Wed. September 27th, 2023
10. ADJOURN

Rebekah Kent-Ehlebracht, term expiring 12/31/23
Gabe Johnson, term expiring 12/31/24
Allie Verchota, term expiring 12/31/24
Michael Duval, term expiring 12/31/25
Wayne Erickson, term expiring 12/31/25
Janet Decker, term expiring 12/31/26
Kevin Yeager, term expiring 12/31/27

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Brainerd HRA
BOARD MEETING MINUTES
 Wednesday, July 26th, 2023 @ 1:00pm

A regular meeting of the Board of Commissioners of the Housing and Redevelopment Authority (HRA) in and for the City of Brainerd, Minnesota, was held in person at City Hall Council Chambers located at 201 Laurel Street, Brainerd, MN at 1:00 p.m., Wednesday, July 26th, 2023.

1. **CALL TO ORDER:** Vice Chair Johnson called the meeting to order at 1:00 p.m.

2. **ROLL CALL:** Present: Commissioners Gabe Johnson, Michael Duval, Wayne Erickson, Janet Decker, & Kevin Yeager. Absent: Absent: Rebekah Kent-Ehlebracht & Allie Verchota

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

3. **REVIEW AND APPROVE AGENDA:**

Moved and seconded by Commissioners Erickson and Duval to approve the agenda as amended for the July 26th, 2023, board meeting. All commissioners were in favor, and none were opposed. The agenda was approved.

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

a. Approval of minutes from Regular Board Meeting on June 28th, 2023

Moved and seconded by Commissioners Duval and Erickson to approve the minutes from the June 28th, 2023, regular board meeting. All commissioners were in favor, and none were opposed. The minutes were approved.

5. **UNFINISHED BUSINESS:**

a. Mainstreet Revitalization Grant to LAHFH

Mainstreet Revitalization Program

At our June 2022 meeting the board authorized allocating up to \$20,000 of the discretionary funds in our general budget to be added to the funds that had been allocated to the City of Brainerd for the DEED Mainstreet Revitalization program. The board authorized the Brainerd EDA and their selected sub-committee to review the applications for the program and allocate these funds if the funding projects met MN state statute 469. In October of 2022 the Brainerd EDA reviewed the recommendations from the sub-committee and approved these projects for funding. Our funding has been allocated to one project for the full \$20,000 for the construction of an affordable home to be located at 1108 Oak Street within the River to Rail corridor. The applicant that was awarded the funds was Lakes Area Habitat for Humanity for a home to be built on the property we have recently sold through the tax forfeit property

policy. This project will meet the state statute guidelines in accordance with a policy to encourage owner occupancy of single-family residences in the City of Brainerd, as required under Minnesota Statutes, Section 469.012, subd. 13. Lakes Area Habitat for Humanity is planning to move forward with this build and are intending on starting during the last week of July. Our attorneys with Kennedy and Graven have drafted the grant agreement for the board to review.

Moved and seconded by Commissioners Yeager and Duval to Approve the proposed grant agreement between the Brainerd HRA and LAHFH for the allocation of \$20,000 for a home to be built at 1108 Oak Street by Resolution 2023-6. All commissioners were in favor, and none were opposed. Brainerd HRA and LAHFH Grant Agreement & Resolution was approved.

6. NEW BUSINESS:

- a. Proposed Redevelopment TIF District and Resolution for Proposed Mixed Use Project located at 805 Laurel Street

Redevelopment TIF District in Support of Proposed Project by DW Jones, Inc

HRA staff has been working with City staff and the development company, DW Jones, Inc on this proposed redevelopment project at the corner of 8th Street and Laurel Street in downtown Brainerd. Much of this property has been vacant for years and is primed for redevelopment. The proposed project would include the demolition of the existing buildings within the project footprint with the plan to rebuild a mixed-use building with 5 commercial spaces along with 78 units of multi-family housing. The plans also include 65 units of underground parking along with additional surface parking behind the building.

Due to the prohibitive costs associated with a redevelopment of this size, the developer is researching and applying for multiple funding sources to along with their traditional financing and owner equity. One of the additional funding sources that is being requested is the creation of a redevelopment TIF district.

At the May 30th, 2023, joint workshop of the Brainerd HRA and the Brainerd City Council, an overview of Tax Increment Financing (TIF) was given, and subsequent discussion was held on a potential redevelopment TIF district in support of the proposed project by DW Jones, Inc. On July 12th, 2023, the Planning Commission held a special meeting to discuss this proposed project and unanimously agreed that the proposed project supports the comprehensive plan for the City of Brainerd and voted in support of the creation of the TIF district, a step that is needed prior to City Council action. At the July 17th Brainerd City Council meeting a public hearing was held for any public testimony for or against this proposed TIF district and a subsequent resolution was voted on in unanimous support by the City Council for the HRA to have the authorization for the creation of this district. There was no public testimony given at the public hearing for or against this proposed district. This would be a Brainerd HRA TIF district and the HRA would be responsible for the development agreement and the required reporting for the district.

Mikaela Huot from Baker Tilly will give a brief recap of the analysis that our financial advisors have completed regarding the viability of and the need for a redevelopment TIF district to support this redevelopment project. Representatives from DW Jones, Inc will also be present and available to speak to specifics for the proposed project and answer questions from the board.

Staff is recommending adoption and creation of a new TIF redevelopment district along with the approval of the TIF redevelopment plan for this project.

Moved and seconded by Commissioners Yeager and Duval to Adopt and Approve TIF Redevelopment Plan for Redevelopment Project Area No. 2 and TIF Redevelopment District No. 2-1. All commissioners were in favor, and none were opposed.

- b. Request for Authorization to Apply for DEED Redevelopment Grant in Support of Mixed Use Project located at 805 Laurel Street

DEED Redevelopment Grant Program and Application

DW Jones, Inc has requested that the Brainerd HRA apply for the Department of Employment and Economic Development (DEED) Redevelopment Grant program in support of their proposed redevelopment project at the corner of 8th Street and Laurel Street.

The grant program was established by the 1998 legislature to incentivize the redevelopment of old industrial, residential, or commercial properties; and to assist private sector development with the challenges and costs of these sites. The program is intended to assist new parties with site development.

According to legislative requirement, if sufficient eligible applications are received, at least 50% of the grant money (DEED is anticipating at least \$2 million per grant round will be available) will be awarded to projects outside of the seven-county metro area.

The deadline for the current application period is August 1st, 2023. Eligible grant applicants are statutory or home rule charter cities, EDA's, HRA's, counties and port authorities. Even though these are the applicants, the site can be either publicly owned or privately held, as is the situation in this case. There is a local match requirement for approval of this funding and if the HRA approves the TIF redevelopment district and project, the TIF would be sufficient to meet the local match requirement for the funds.

At the July 17th City Council meeting, the council approved, by resolution, municipal consent for the Brainerd HRA to apply to DEED for funding through this program. It is a requirement of the applicant to receive such consent prior to applying.

If approved, staff will work with DW Jones, Inc to prepare the grant application. The developer is requesting up to \$500,000 in support through this grant application.

The resolution language was provided by MN DEED and was presented, along with the application packet.

Moved and seconded by Commissioners Duval and Erickson to Approve Resolution No. 2020-05 for the commitment of local matching funds and authorizing contract signature for the Minnesota Department of Employment and Economic Development Redevelopment Grant Application by the Brainerd HRA. Through a roll call vote (Erickson, Decker, Duval, Yeager, Johnson), all commissioners were in favor, and none were opposed. Resolution 2023-05 was approved.

7. BILLS & COMMUNICATIONS:

a. Financial Report:

Young presented the June 2023 Financial Reports and supporting information.

General Fund Tax Levy and TIF Increment

Reflected in the June General Fund Financial Statements is the deposit of \$59,495.62 in Property Tax Revenue (levy). The second deposit of \$27,521.88 was deposited in July for total first half levy deposits

of \$87,017.50. The total levy amount for 2023 is \$155,981. The second half property tax settlement will be in December.

Also deposited in July was Downtown TIF District increment of \$24,390.15. Since the TIF bond debt was paid off for this project in 2022, the increment collected will pay down the interfund loan between the TIF District and the General Fund.

Preliminary General Fund Budget

For the August meeting next month, staff will present the preliminary General Fund budget to be approved by the Board and then submitted to the City.

CWC HRA Budget

The 2023 budget for CWC HRA will be presented to the CWC HRA Board at their July 25th special budget meeting. The CWC Budget Committee meeting is scheduled for presentation on August 10th.

Commissioner Yeager moved to approve the payments as presented. Commissioner Duval seconded the motion. All commissioners voted in favor of the motion, and none were opposed. The motion carried.

b. HCV Report:

Charpentier presented HCV reports and supporting information.

HCV Report (Report was presented)

Please see the attached reports.

Our Unit Months Leased (UML) through June is 106% and HAP utilization through June is 59%.

Bridges Report (Report was presented)

We have 12 families on our program with a monthly HAP payment of \$6,626.

Family Self-Sufficiency (FSS) Report (Report was presented)

We have 50 families on our program. We have 28 families currently escrowing a total of \$10,179 per month.

c. Housing Management Report:

Fortune presented her reports and supporting documents.

Vacancy Report for June 2023 (Report was presented)

Monthly Property Performance Report for June 2023 (Report was presented)

ROSS Program Updates

- 15 active participants in the ROSS program; 0 newly enrolled participant; 0 exited participant.
- 9 new contacts with non-enrolled residents for more limited resource/referral work.
- Food Program Participation
 - SNAP Food Boxes: 26 residents; shelf-stable box; elderly tenants only.
 - Catholic Charities: 11 residents; 200 frozen meals (10 - 30 each); elderly tenants only
- Activities Recap:
 - Humana-hosted health seminar “Boost Your Mood With Food & Fitness”(6); Senior Linkage Line hosted an information/resource session (7). Patsy has been spending time walking around or sitting in common areas in an effort to help make herself more available to tenants, which has been well-received. Upcoming events will focus on employment opportunities, community service requirements, and pet/animal topics.

- Facebook Stats:
 - 5 new posts on the ROSS Facebook page this past month, which reached 13 individuals, with no likes, comments, or click-throughs, and no additional sharing of the posts.

Discussion:

d. Rehab Programs Report:

Schommer presented his reports and supporting information.

SE Brainerd SCDP Application

We received notice in DEED's SCDP Quarterly Newsletter that the SCDP Unit will be announcing 2023 grant awards once HUD approves the State's 2023 Annual Action Plan and releases the State of Minnesota's CDBG allocation to DEED.

MHFA

We received another request for a MHFA Rehabilitation Loan Program (RLP) loan for a disabled household in Morrison County. TCC helped the applicant submit a complete application packet to Kristin with their information and they would qualify. The board has previously approved administering loans in Morrison County but did limit it to the more northern part of the county, this loan is in the west side of Little Falls. We currently have two other active loans in Morrison County and have closed one.

Commissioner Duval moved to approve staff administering MHFA rehab loans in Morrison County. Commissioner Yeager seconded the motion. All commissioners voted in favor of the motion, and none were opposed. The motion carried.

***Noted the board would like this line detail to be add to the rehab monthly board report.**

e. Executive Director Report:

Charpentier presented his reports and supporting information.

Relocation Possibilities

Department Head staff did a walk through of the building adjacent to our office to get an idea of what the space could be transformed into and to see if there was interest in pursuing an opportunity to purchase the building to relocate our offices. The current owners of the building were willing to share their architectural drawings of the building with us as well so we have taken that opportunity to start brainstorming ways to improve the layout of the building to see if it would ultimately fit our needs. We are going to have an engineering firm look at the building specs along with our rough ideas of a remodel to see if it is feasible before we bring a recommendation back to the board to see if we want to keep pursuing this option.

Software Upgrade

An internal working group has been looking at options for upgrading our housing and financial software due to the planned obsolescence of our current platforms. Our current housing software provider does have a new database that they are promoting but at this time it does not have everything that we are looking for as we ideally would have one system combining our financial operations, housing, and rehab into one database. The working group recently received pricing on a vendor that would be able to combine all our data into one database. We are currently reviewing the governmental pricing that we have access to through Sourcwell and will be deciding during our budget review for 2024 to decide if we will be able to move forward with implementation in the later half of 2024.

8. COMMISSIONER COMMENTS:

Duval: He would like to keep an eye on two properties that are being auctioned at the Crow Wing County Land Sale this Friday, July, 28th, 2023. Property 1: 12 Ave NE & Property 2: 15th Ave NE

9. ADJOURN:

Commissioner Duval made a motion to adjourn the meeting. Commissioner Erickson seconded the motion. All commissioners voted in favor of the motion, and none were opposed. The motion was approved, and the meeting was adjourned at 1:55 p.m.



To: Brainerd HRA Board Members
From: Karen Young, Finance Director
Date: August 14, 2023
Re: 2024 Preliminary General Fund Budget Filing with City

For the August board meeting each year, staff is directed to prepare a letter to the Mayor and City requesting the full HRA levy of .0185 percent of the estimated market value.

Per Minnesota State Statute, the authority shall each year formulate and file a budget in accordance with the budget procedure of the City in the same manner as required of executive departments of the City, or if no budgets are required to be filed, by August 1.

To meet this requirement, staff prepared the attached preliminary General Fund budget to be filed with the City. This budget is based on estimates and assumptions that will change before the final budget is presented to the Board in November.

Action Requested: Authorize staff to file the attached General Fund budget with the City.

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2024 Brainerd HRA General Fund Budget

Revenues

- City Tax Levy - .0185% of estimated taxable market value.
- Management Fees – Management of Brainerd South Apartments, Crosby HRA and CWC HRA.
- TIF Revenue – Tax Increment for Downtown TIF District. Reduced Increment due to TIF debt payoff and removal of Assessment Agreement.
- Operating Transfer – Admin Fee for Bridges Program.
- SCDP Admin Fee – Anticipated admin for SCDP reimbursements for Garrison and Jenkins grant.
- Other Income – \$204,000 six Minnesota Housing Loans, \$5,000 developer fees (2023 budgeted \$20,000), one \$5,000 Tax Forfeit Property lot sale and \$1,000 Misc.

Expenditures

- Salaries – Staff allocated salaries with 5% increase.
- Employee Benefits – Staff benefits with estimated 10% increase to health insurance.
- Travel – For Housing Rehab and General Fund.
- Staff Training – Based on staff trainings per salary allocations.
- Audit Cost – General Fund portion of audit.
- Legal – Legal for Tax Forfeit Property lot sale and General Fund initiatives (2023 budgeted for Employee Policy Manual update).
- Other Administrative – 3-year average for Office Supplies, Sundry, Publications, Membership, Advertising and Postage.
- Contract Costs – Costs related to six MHFA loans and recurring technology contracts. Increase due to software conversion and annual costs.

General Expenditures

- TIF Expense – Downtown TIF reporting to CWC.
- Insurance – Reduction due to Work Comp premium decrease.
- Other Programs – Other General Fund initiatives as determined by Board.

Net Cash Flow

- Net Cash Flow – Surplus of \$16,665.

General Fund Comparative Budget

Brainerd Housing Authority
324 E River Rd
Brainerd, MN 56401

Fiscal Year 12/31/2024

Account Title	2023 Budget	2024 Budget	Difference	% Difference
Revenues:				
City Tax Levy	155,981	190,625	34,644	22%
Investment Interest	300	5,000	4,700	1567%
Management Fees	304,770	339,610	34,840	11%
TIF Revenue	47,375	12,500	(34,875)	-74%
Operating Transfer	6,750	7,000	250	4%
SCDP Admin Fee	25,000	6,000	(19,000)	-76%
Other Income	230,000	215,000	(15,000)	-7%
Interfund Loan Revenue	9,660	9,900	240	2%
Total Revenues	779,836	785,635	5,799	1%

Expenditures:

Administrative				
Salaries	330,505	347,785	17,280	5%
Employee Benefits	140,345	137,430	(2,915)	-2%
Travel	1,700	1,900	200	12%
Staff Training	10,000	10,000	0	0%
Audit Cost	7,950	8,500	550	7%
Legal	9,000	7,500	(1,500)	-17%
Other Administrative Costs	14,470	15,520	1,050	7%
Contract Costs	189,260	199,330	10,070	5%
Total Administrative	703,230	727,965	24,735	4%

General Expenditures

TIF Expense	255	255	0	0%
Insurance	7,450	5,350	(2,100)	-28%
Debt Service	0	0	0	0%
Other Programs	25,500	25,500	0	0%
Interfund Loan Interest	9,660	9,900	240	2%
Total General Expenditures	42,865	41,005	(1,860)	-4%

Total Expenditures	746,095	768,970	22,875	3%
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Cash Flow	33,741	16,665	(17,076)	
Designated Fund Balance	0	0	0	
Cash Flow from Operations	33,741	16,665	(17,076)	

Brainerd HRA
General Fund Consolidated Budget Detail
2024

	General Fund	TFP	Downtown TIF	Housing Rehab	Total General Fund
Revenue	210	670	620	660	Accounts
Operating Transfer In/Out	7,000	0	0	0	7,000
Other Income	196,125	5,000	0	204,500	405,625
Investment Interest	5,000	0	0	0	5,000
Management Fees	219,610	0	0	120,000	339,610
Grant Revenue	1,500	0	0	4,500	6,000
Loan Interest Revenue	9,900	0	0	0	9,900
TIF Revenue	0	0	12,500	0	12,500
Total Revenue	439,135	5,000	12,500	329,000	785,635
Expenses					
Administrative					
Administration Salaries	247,760	0	0	100,025	347,785
Employee Benefits	102,495	0	0	34,935	137,430
Legal	2,000	4,500	0	1,000	7,500
Staff Training	5,000	0	0	5,000	10,000
Travel	500	0	0	1,400	1,900
Auditing Fees	8,500	0	0	0	8,500
Other Administrative Exp	9,150	0	0	6,370	15,520
Contracts Costs	19,330	0	0	180,000	199,330
Total Administration	394,735	4,500	0	328,730	727,965
General					
TIF Expense	130	0	125	0	255
Insurance	4,730	0	0	620	5,350
IF Loan Interest Exp	0	0	9,900	0	9,900
Other General Expense	25,000	500	0	0	25,500
Total General	29,860	500	10,025	620	41,005
Total Expenses	424,595	5,000	10,025	329,350	768,970
Cash Flow from Operations	14,540	0	2,475	(350)	16,665

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To: Brainerd HRA Board Members

From: Eric Charpentier, Executive Director

Date: August 23rd, 2023

Re: Adopt Resolution 2023-07, Resolution allowing Executive Director Eric Charpentier to sign on behalf of the HRA in and for the City of Brainerd

Trail Ridge Limited Partnership – Extension of Mortgage Terms with MN Housing

The Brainerd HRA is a general partner with Brighton Development Corporation for the Trail Ridge townhomes in Southwest Brainerd. This was a tax credits project completed in the early 1990's. Brighton Development Corporation is currently working with MN Housing to extend the mortgage with them for an additional 2 years while they investigate options for the property into the future. We have spoken with Linda Donaldson who oversees Brighton Development and as this does not require any monetary investment from the HRA we have been agreeable to having them pursue an extension of terms on this note.

We have recently received the paperwork from MN Housing that is being requested by September 1st, 2023. MN Housing is also requesting that a board resolution be presented to them stating that Eric Charpentier is the Executive Director of the agency and is therefore able to be a signatory on the documents on behalf of the agency. Staff has prepared a resolution as such as we do not have anything on file stating this. As we move through this process we would also request board authorization for the agency to move forward with the extension. I have included the draft documents with the previous executive director's name from when this was originated with MN Housing.

Action Requested: Adopt Resolution 2023-07 authorizing Executive Director Eric Charpentier to sign on behalf of the HRA in and for the City of Brainerd.
Authorize Executive Director to move forward with the extension of mortgage terms for Trail Ridge Limited Partnership with MN Housing and Brighton Development Corporation.

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HOUSING AND REDEVELOPMENT AUTHORITY
IN AND FOR THE CITY OF BRAINERD
RESOLUTION NO. 2023-07

SIGNATURE AUTHORIZATION POLICY

WHEREAS, the Housing and Redevelopment Authority in and for the City of Brainerd is required to enter into contracts and agreements from time to time; and

WHEREAS, it is essential to impose sound internal controls and procedures for signing on behalf of the Housing and Redevelopment Authority in and for the City of Brainerd; and

WHEREAS, the Housing and Redevelopment Authority in and for the City of Brainerd has authorized its Executive Director and

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

1. Has approved its Executive Director, Eric Charpentier to sign on behalf of the agency where needed 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: _____
Rebekah Kent-Ehlebracht, Chair

Dated: _____
Eric Charpentier, Executive Director

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RESOLUTION NO. 333

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

WHEREAS, there has been presented to the Board of Commissioners of The Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota (the "HRA"), a proposal for the HRA to act as a General Partner in Trail Ridge Limited Partnership, a Minnesota limited partnership ("the Partnership"), for the purpose of acquiring certain property located in Brainerd, Minnesota legally described on Exhibit A attached hereto (the "Property") which will contain Eighteen (18) residential units ("the Project") and constructing, owning, maintaining, operating, and selling the Project; and

WHEREAS, it is proposed that financing for the acquisition of the Property and the development of the Project be obtained from the following sources:

(i) from Minnesota Housing Finance Agency ("MHFA"), a loan not to exceed \$220,000 (the "MHFA Loan") which loan shall be evidenced by a Mortgage Note of the Partnership to be secured or evidenced by a Combination Mortgage, Security Agreement and Fixture Financing Statement, an Assignment of Rents and Leases, Regulatory Agreement, Building Loan Agreement, Working Capital Reserve and Escrow Account Agreement, Rent-Up Escrow Account Agreement, and such other collateral as may be required by the MHFA (collectively the "MHFA Loan Documents").

(ii) from Minnesota Housing Finance Agency ("MHFA"), a loan not to exceed \$450,000 (the "MHFA Large Family Loan") which loan shall be evidenced by a Mortgage Note of the Partnership to be secured or evidenced by a Combination Mortgage, Security Agreement and Fixture Financing Statement, an Assignment of Rents and Leases, Regulatory Agreement, and such other collateral as may be required by the MHFA (collectively the "MHFA Large Family Loan Documents").

(iii) from Minnesota Housing Finance Agency ("MHFA"), a bridge loan not to exceed \$250,000 (the "Bridge Loan") which loan shall be evidenced by a Bridge Note of the Partnership to be secured or evidenced by a Combination Mortgage, Security Agreement and Fixture Financing Statement, an Assignment of Rents and Leases, Regulatory Agreement, Assignment of Syndication Proceeds, Assignment of Investor Note and such other collateral as may be required by the MHFA (collectively the "Bridge Loan Documents").

(iv) from Metropolitan Low-Income Neighborhood Housing Limited Partnership II (the "Limited Partner") an equity contribution of approximately \$650,000 to purchase the limited partnership interest in the Partnership.

NOW THEREFORE, Be It Resolved by the Board of Commissioners of the HRA that the HRA be, and it hereby is, authorized to become a general partner in the Partnership.

BE IT FURTHER RESOLVED, that any one officer of the HRA be including but not limited to Sheila Smith, Executive Director, or James Alderman, Chairperson or Fred Melgard, Vice-Chairperson, and hereby is, authorized on behalf of the HRA any time hereafter and without further action by or authority or direction from the Board of Commissioners to execute and deliver on behalf of the HRA all documents necessary in connection with the following:

1. Formation of the Partnership, including but not limited to the Limited Partnership Agreement, the Certificate of Limited Partnership and all amendments thereto;
2. Acquisition of the MHFA Loan from the MHFA in the maximum principal amount of \$220,000, including, but not limited to all documents as set forth on Exhibit B attached hereto;
3. Acquisition of the MHFA Large Family Loan in the maximum principal amount of \$450,000, including, but not limited to all documents as set forth on Exhibit C attached hereto;
3. Acquisition of the Bridge Loan from the MHFA in the maximum principal amount of \$250,000, including, but not limited to all documents as set forth on Exhibit D attached hereto;
4. The admission of the Limited Partner in the Partnership.

FURTHER RESOLVED, that any officer of the HRA including but not limited to Sheila Smith, Executive Director, or James Alderman, Chairperson or Fred Melgard, Vice-Chairperson, be, and hereby is, authorized and directed on behalf of the HRA as a general partner in the Partnership, at any time and from time to time hereafter, and without further action by, or authority or direction from the Board of Commissioners of the HRA, to execute and deliver or cause to be executed and delivered, all such further agreements, assignments, statements, notes, instruments, certificates, reports and documents may be necessary for the formation and operation of the Partnership, or the Project and to secure the above-described financing and do or cause to be done all such other further acts and things as such officer, upon the advice of counsel, may determine to be necessary or advisable under or in connection with such financing.

FURTHER RESOLVED, that the HRA be and it is hereby authorized, empowered, and directed to execute deliver and file, a Certificate of limited partnership in accordance with the Agreement if required by the Revised Uniform Limited Partnership Act of the State of Minnesota;

FURTHER RESOLVED, that the foregoing resolutions are in addition to, and do not limit and shall not be limited by, any resolutions heretofore or hereafter adopted by the HRA in its capacity as a general partner of the Partnership; the foregoing resolution shall continue in force until express written notice of their rescission or modification, as to future transactions not then undertaken or committed for has been received by the Partnership.

FURTHER RESOLVED, that all actions previously taken by and documents executed by any officer of the HRA in furtherance of the above described transactions be, and they hereby are, ratified and approved as actions by and on behalf of the HRA.

CERTIFICATION

This is to certify that the undersigned is the Secretary of The Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota, a public body corporate and politic, and is keeper of the minute book for said authority;

FURTHER, to certify that the above resolutions were duly adopted by the Board of Commissioners of The Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota, at a regular meeting on October 20, 1992, for which proper notice was given and at which time a quorum was present.


Secretary

**EXHIBIT A
LEGAL DESCRIPTION**

Lot 1, Block 1, Trail Ridge, Crow Wing County, Minnesota.

**EXHIBIT B
MHFA LOAN DOCUMENTS**

1. Note
2. Combination Mortgage, Security Agreement and Fixture Financing Statement
3. Assignment of Rents and Leases
4. Regulatory Agreement
5. Building Loan Agreement
6. Working Capital Reserve and Escrow Account Agreement
7. Rent-up Escrow Account Agreement
8. Disbursement Agreement
9. Assignment of Construction Contract
10. Assignment of Architect's Contract

EXHIBIT C

1. Loan Agreement
2. Note
3. Mortgage
4. Regulatory Agreement

EXHIBIT D

MEFA BRIDGE LOAN DOCUMENTS

1. Bridge Loan Note
2. Bridge Loan Mortgage
3. Bridge Loan Assignment of Rents and Leases
4. Bridge Loan Regulatory Agreement
5. Bridge Loan Agreement

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**Minnesota Housing Finance Agency
Low Income Large Family Rental Housing Program**

AMENDED AND RESTATED MORTGAGE NOTE

\$450,000.00

THIS INSTRUMENT amends and restates the Low Income Large Family Rental Housing Program Mortgage Note dated December 21, 1992 made by Trail Ridge Limited Partnership, a Minnesota limited partnership, with its principal place of business located at 15465 Krypton St. NW, Ramsey, MN 55303-4475, in favor of the Minnesota Housing Finance Agency, a public body corporate and politic of the State of Minnesota, in the principal amount of \$450,000.00 (the "Original Note").

In consideration of the covenants contained in this instrument, and other good and valuable consideration, effective this date, all of the terms and provisions of the Original Note are amended and restated as follows:

FOR VALUE RECEIVED, Trail Ridge Limited Partnership, a Minnesota limited partnership (hereinafter referred to as "Mortgagor"), with its principal place of business located at 15465 Krypton St. NW, Ramsey, MN 55303-4475, promises to pay to the Minnesota Housing Finance Agency, a public body corporate and politic of the State of Minnesota (hereinafter referred to as the "MHFA"), created and existing pursuant to the Minnesota Housing Finance Agency Act, Laws 1971, Chapter 702, as amended, or order, the principal sum of Four Hundred Fifty Thousand and No/100 Dollars (\$450,000.00) with interest of one percent (1 %) per annum compounded annually accruing on such amount.

The principal sum specified hereinabove and all accrued interest shall be due and payable in one lump sum on the first day of September, 2025, and shall be payable at the offices of the MHFA, 400 Wabasha Street, Suite 400, St. Paul, Minnesota 55102-1109, or such other place as MHFA may designate in writing.

This Mortgage Note is secured by a Combination Mortgage, Security Agreement and Fixture Financing Statement (hereinafter referred to as the "Mortgage") dated December 21, 1992, in the same principal amount as hereinabove stated, and this is the Mortgage Note described in such Mortgage. Upon the occurrence of an Event of Default under the Mortgage, the indebtedness evidenced hereby shall become immediately due and payable. If a failure to pay the amounts due under this Mortgage Note occurs, and if the same is submitted for collection by MHFA, its successor and assigns, the undersigned hereby agree(s) to pay all costs of collection, including reasonable attorney's fees.

All parties to this Mortgage Note, whether principal, surety, guarantor or endorser, hereby waive presentment for payment, demand, protest and notice of dishonor.

The debt evidenced by this Mortgage Note may be prepaid, in total or in part, at any time prior to the final maturity date hereof, without any penalty or prior written approval of the MHFA.

The covenant of the Mortgagor to pay the principal and interest is included in this Mortgage Note for the purpose of establishing and continuing the existence of such indebtedness. However, it is a condition of said covenant that in the event of default under the terms hereof, neither MHFA nor its assigns shall take any action against the Mortgagor, or its partners, except such as may be necessary in order to subject to the satisfaction of said indebtedness the property described in that certain Mortgage, of even date herewith, granted by Mortgagor in favor of MHF A to secure said indebtedness.

(THE REMAINING PORTION OF THIS PAGE IS INTENTIONALLY LEFT BLANK.)

Effective the ____ day of _____, 2023.

BORROWER:

TRAIL RIDGE LIMITED PARTNERSHIP

a Minnesota limited partnership

By: Brighton Development Corporation
a Minnesota corporation
General Partner

By: _____
Linda Donaldson, Vice President

By: The Housing and Redevelopment Authority in and
for the City of Brainerd, Minnesota
a public body corporate and politic
General Partner

By: _____
Eric Charpentier, Executive Director

STATE OF MINNESOTA)
) ss
COUNTY OF _____)

This instrument was acknowledged before me this ____ day of _____, 2023, by Linda Donaldson, the Vice President of Brighton Development Corporation, a Minnesota corporation, General Partner of Trail Ridge Limited Partnership, a Minnesota limited partnership, on behalf of the corporation and the limited partnership.

Notary Public

STATE OF MINNESOTA)
) ss
COUNTY OF _____)

This instrument was acknowledged before me this ____ day of _____, 2023, by Eric Charpentier the Executive Director of The Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota, a public body corporate and politic, General Partner of Trail Ridge Limited Partnership, a Minnesota limited partnership, on behalf of the authority and the limited partnership.

Notary Public

ACCEPTED BY:

MINNESOTA HOUSING FINANCE AGENCY

By: _____

FOR USE BY FILING OFFICER ONLY

Minnesota Housing Finance Agency

**AMENDMENT TO
MORTGAGE LOAN DOCUMENTS**

THIS AMENDMENT is effective as of the ____ day of _____, 2023, between Trail Ridge Limited Partnership, a Minnesota limited partnership, with its principal offices located at 15465 Krypton St. NW, Ramsey, MN 55303-4475 ("Borrower") and Minnesota Housing Finance Agency, a public body corporate and politic of the State of Minnesota, with its principal offices located at 400 Wabasha Street North, Suite 400, St. Paul, MN 55102-1109 ("Lender").

RECITALS

A. Lender previously provided Borrower with financing in the original principal amount of \$450,000.00 to assist it in the acquisition, construction, and/or rehabilitation of a multifamily rental housing development for persons of low and moderate income on the real property described in **Exhibit A** attached hereto, further identified as MHFA Development No. D0213 (the "Development").

B. In conjunction with the financing, Borrower and Lender (the "Parties") entered into the following Low Income Large Family Rental Housing Program documents (the "Original Loan Documents"):

1. Combination Mortgage, Security Agreement, and Fixture Financing Statement dated December 21, 1992, and recorded January 12, 1993, in the office of the County Recorder for Crow Wing County as Document No. 446062 (the "Mortgage").

2. Regulatory Agreement dated December 21, 1992, and recorded January 12, 1993, in the office of the County Recorder for Crow Wing County as Document No. 446063.

C. The Parties wish to modify and amend the Original Loan Documents as set forth in this Amendment.

NOW, THEREFORE, the Parties agree to amend the Original Loan Documents as follows:

1. The terms and conditions of the Original Loan Documents are amended as follows:

A. Wherever Borrower's address, or any address attributed to Borrower, appears in the Original Loan Documents, it is replaced with Borrower's address as shown in the first paragraph of this Agreement.

B. Wherever Lender's address, or any address attributed to Lender, appears in the Original Loan Documents, it is replaced with Lender's address as shown in the first paragraph of this Agreement.

C. The Mortgage is amended as follows:

(1) Any reference to a Low Income Large Family Rental Housing Program maturity date of September 1, 2023, is hereby changed to September 1, 2025.

(2) The first paragraph of the **PROVIDED, NEVERTHELESS** clause is deleted and replaced with the following:

"PROVIDED, NEVERTHELESS, That if the Mortgagor (i) shall pay to the Mortgagee when due the sum of Four Hundred Fifty Thousand and No/100 Dollars (\$450,000.00), together with compounded interest thereon at a rate of one percent (1 %) per annum, in accordance with the terms of that certain Minnesota Housing Finance Agency Low Income Large Family Amended and Restated Mortgage Note (herein called the "Note") of Mortgagor dated _____, 2023, herewith payable to the order of the Mortgagee, which Note is payable in one lump sum payment on the first day of September, 2025, and (ii) shall also pay all other sums, with interest thereon, as may be payable by the Mortgagor to the Mortgagee in accordance with this Mortgage or the payment of which may now or hereafter be secured by this Mortgage including without limitation all prepayment charges, if any, payable upon the occurrence of an Event of Default under this Mortgage, all amounts disbursed or incurred by the Mortgagee in exercising any rights and remedies under the Minnesota Housing Finance Agency Low Income Large Family Rental Housing Program Assignment of Rents and Leases (herein called the "LI/LF Assignment of Rents and Leases") executed and delivered in connection herewith and which has been or will be filed and of record in the office of the County Recorder, in and for Crow Wing County, Minnesota, and any reasonable attorneys' fees (the indebtedness evidenced by the Note, or any instrument issued in substitution therefor or in renewal or as a refinancing thereof, and all such other sums are collectively referred to herein as the "Indebtedness"), and (iii) shall also keep and perform all and singular the covenants and warranties herein contained on the part of the Mortgagor to be kept and performed, then this Mortgage shall be null and void; otherwise this Mortgage shall be and remain in full force and effect."

(3.) Section 28 is added with the following provision:

"28. FRAUD. Fraud is any intentionally deceptive action made for personal gain or to damage another. Any person or entity (including its employees and affiliates) that

enters into an agreement with Mortgagee and witnesses, discovers evidence of, receives a report from another source, or has other reasonable basis to suspect that fraud or embezzlement has occurred must immediately make a report:

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

2. Except as modified in this Amendment, all of the terms and conditions contained in the Original Loan Documents remain in full force and effect.

(THE REMAINING PORTION OF THIS PAGE IS INTENTIONALLY LEFT BLANK)

IN WITNESS WHEREOF, the Parties have executed this Amendment as of the date first written above.

BORROWER:

TRAIL RIDGE LIMITED PARTNERSHIP

a Minnesota limited partnership

By: Brighton Development Corporation
a Minnesota corporation
General Partner

By: _____
Linda Donaldson, Vice President

By: The Housing and Redevelopment Authority in
and for the City of Brainerd, Minnesota
a public body corporate and politic
General Partner

By: _____
Eric Charpentier, Executive Director

STATE OF MINNESOTA)
) ss
COUNTY OF _____)

This instrument was acknowledged before me this ____ day of _____, 2023, by Linda Donaldson, the Vice President of Brighton Development Corporation, a Minnesota corporation, General Partner of Trail Ridge Limited Partnership, a Minnesota limited partnership, on behalf of the corporation and the limited partnership.

Notary Public

STATE OF MINNESOTA)
) ss

COUNTY OF _____)

This instrument was acknowledged before me this ____ day of _____, 2023, by Eric Charpentier the Executive Director of The Housing and Redevelopment Authority in and for the City of Brainerd, Minnesota, a public body corporate and politic, General Partner of Trail Ridge Limited Partnership, a Minnesota limited partnership, on behalf of the authority and the limited partnership.

Notary Public

LENDER:

MINNESOTA HOUSING FINANCE AGENCY

By: _____
James Lehnhoff
Assistant Commissioner, Multifamily

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

This instrument was acknowledged before me this _____ day of _____, 2023, by James Lehnhoff, Assistant Commissioner, Multifamily of the Minnesota Housing Finance Agency, a public body corporate and politic of the State of Minnesota, on behalf of the Agency.

(Notary Public)

THIS INSTRUMENT WAS DRAFTED BY:
Minnesota Housing Finance Agency
400 Wabasha Street, Suite 400
St. Paul, Minnesota 55102-1109

THIS DOCUMENT IS A MORTGAGE AMENDMENT,
AS DEFINED IN MINNESOTA STATUTES SECTION 287.01,
AND AS SUCH IS EXEMPT FROM MORTGAGE
REGISTRATION TAX PURSUANT TO
MINNESOTA STATUTES SECTION 287.04(8).

Exhibit A
LEGAL DESCRIPTION

Lot 1, Block 1, Trail Ridge, according to the recorded plat thereof on file with the Crow Wing County Recorder.



To: Brainerd HRA Board Members
From: Karen Young, Finance Director
Date: August 14, 2023
Re: August Financial Report

Please find attached the financial information for July 2023.

General Fund Tax Levy and TIF Increment

Reflected in the July General Fund Financial Statements is the second deposit of \$27,521.88 in Property Tax Revenue (levy) for total first half levy deposits of \$87,017.50. The total levy amount for 2023 is \$155,981. The second half property tax settlement will be in December.

Also deposited in July was Downtown TIF District increment of \$24,390.15. Since the TIF bond debt was paid off for this project in 2022, the increment collected will pay down the interfund loan between the TIF District and the General Fund.

CWC HRA Budget

The 2024 budget for CWC HRA was presented and approved by the CWC HRA Board at their July 25th special budget meeting. The budget was also presented to the CWC Budget Committee meeting on August 10th.

Action Requested: Motion for approval of payments as presented.

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Brainerd Housing & Redevelopment Authority

2023 Ratios (and December, 2022)

FASS Ratios	Max Pts	Scoring	Dec 2022 After YE JE, B4 audit	Jan	Feb	Mar	Apr	May	June	July
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
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
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
Total Points	25		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
Tenant Accounts Receivable	5	TAR <1.5%=5 , TAR >2.5% =0	5.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00
Accounts Payable	4	AP < .75 = 4, AP >1.5 =0	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Total Points	25		25.00	20.00	20.00	20.00	20.00	20.00	20.00	22.00
Total of Above Ratios	50		50.00	45	45	45	45	45	45	47

Capital Fund Ratios	Max Pts	Scoring								
Timeliness of Obligation	5	>90% at OED = 5 <90% at OED = 0	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
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
Total Points	10	Capital Fund Troubled	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0

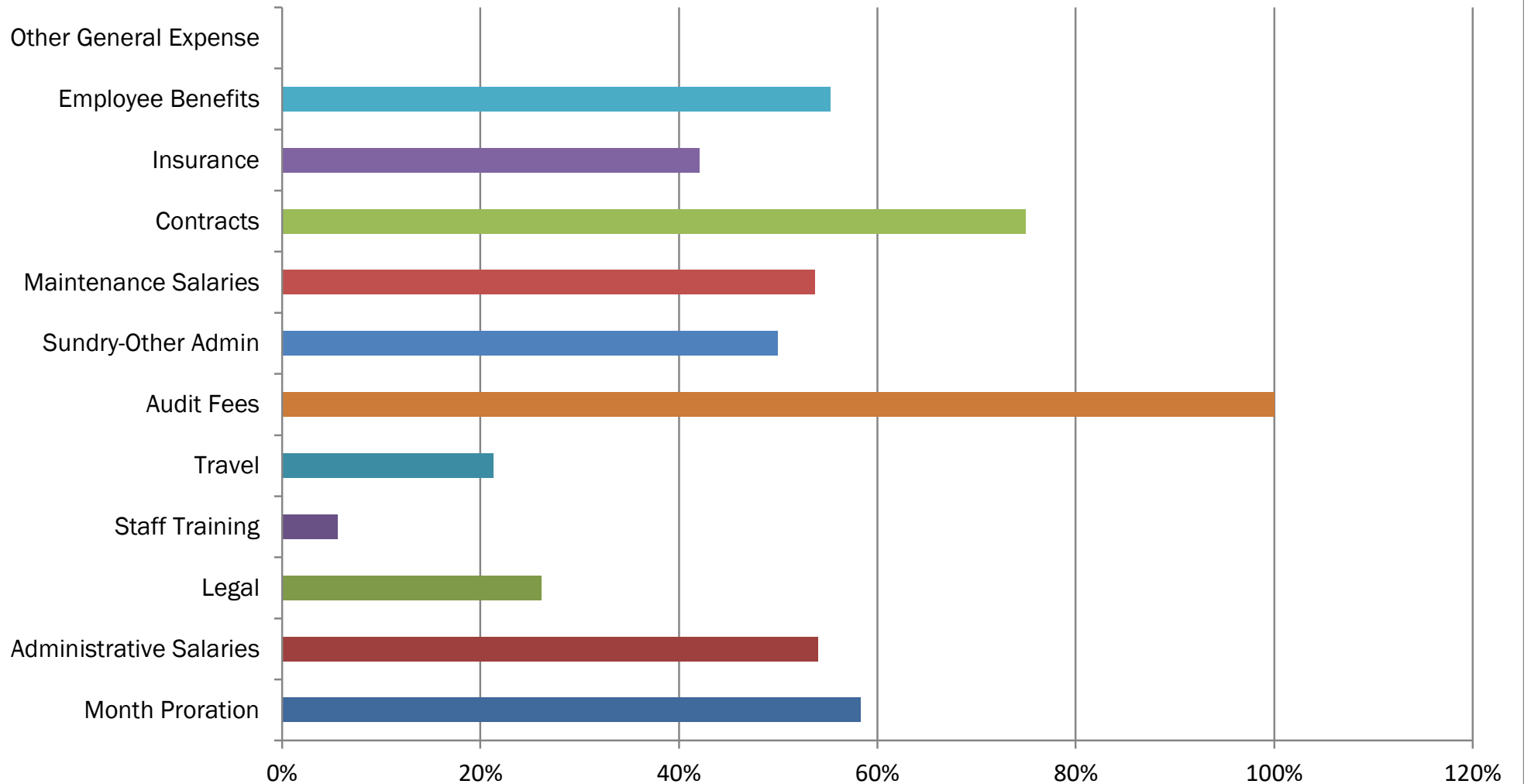
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July 2023 Operating Account Balances

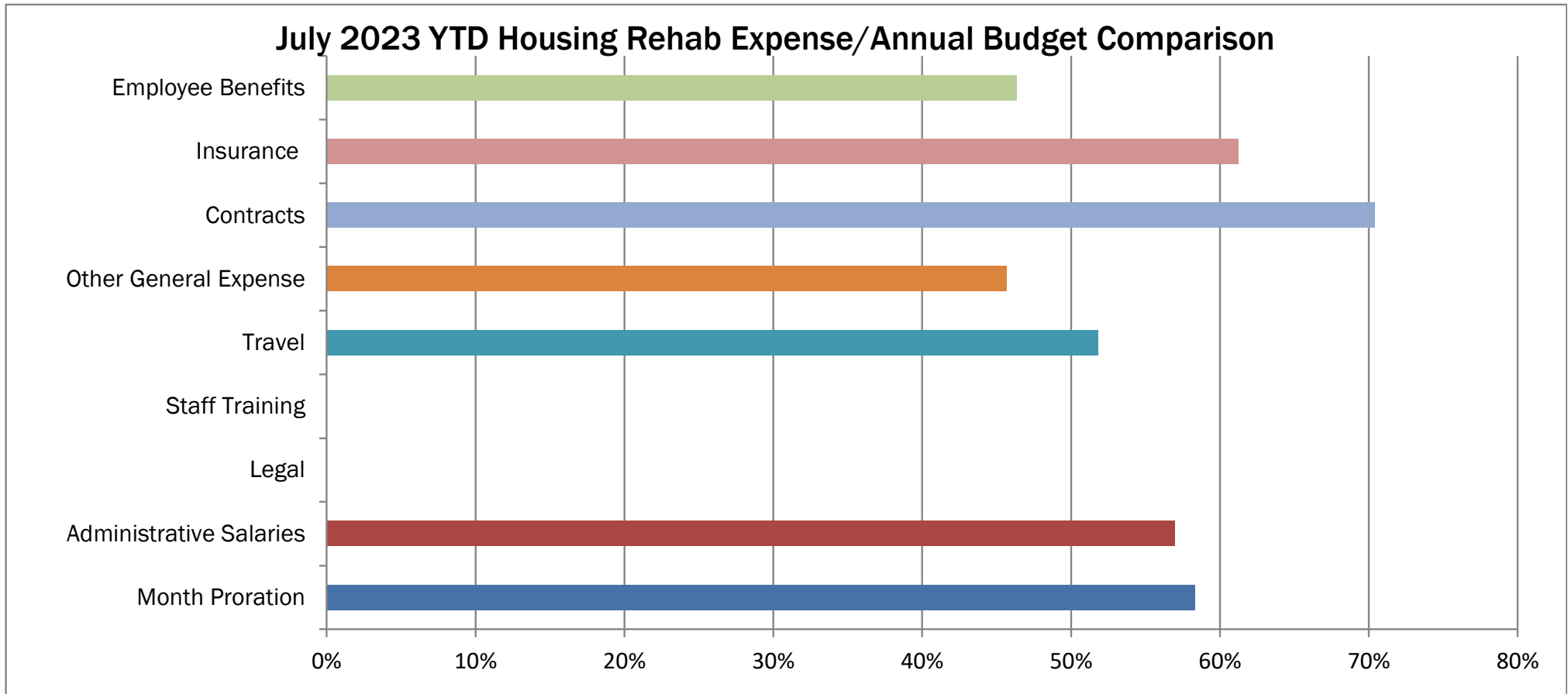
Property/Program	July 2022	June 2023	July 2023
General Fund	\$461,362.33	\$488,854.97	\$529,749.40
Housing Rehab Program	\$187,120.84	\$215,793.20	\$209,578.63
Bridges	\$3,818.97	\$4,060.69	\$4,863.69
Crow Wing County HRA	\$1,815,750.30	\$1,981,693.25	\$2,030,501.41
Public Housing	\$796,242.47	\$735,756.41	\$745,212.72
Brainerd South	\$66,256.87	\$51,771.12	\$62,607.81
Housing Choice Voucher	\$75,837.33	\$38,191.73	\$18,038.98
Total	\$3,406,389.11	\$3,516,121.37	\$3,600,552.64

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July 2023 YTD General Fund Expense/Annual Budget Comparison

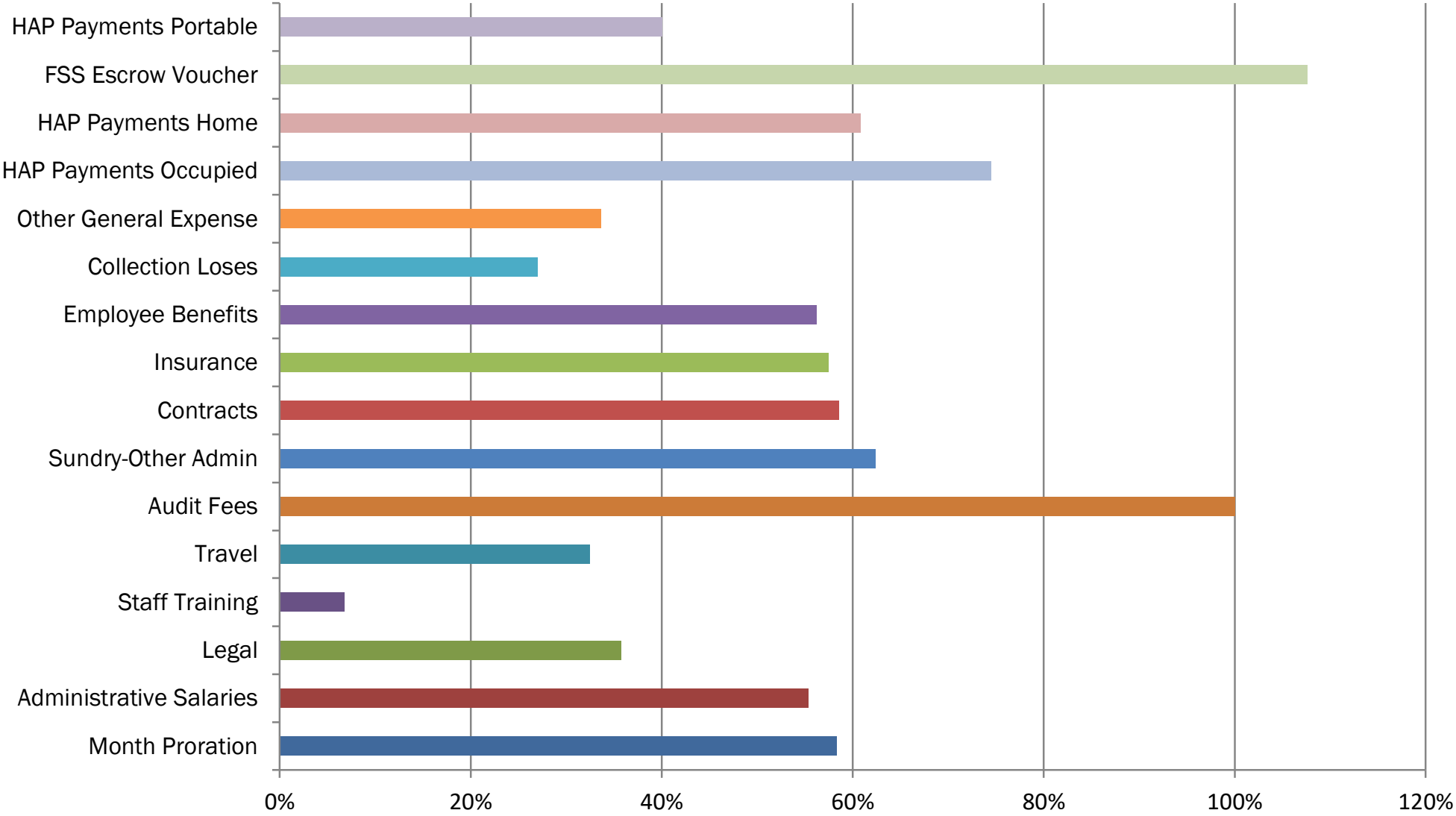


Audit Fees: Audit was completed.
 Contracts: Quarterly HR Fees to the City of Brainerd.

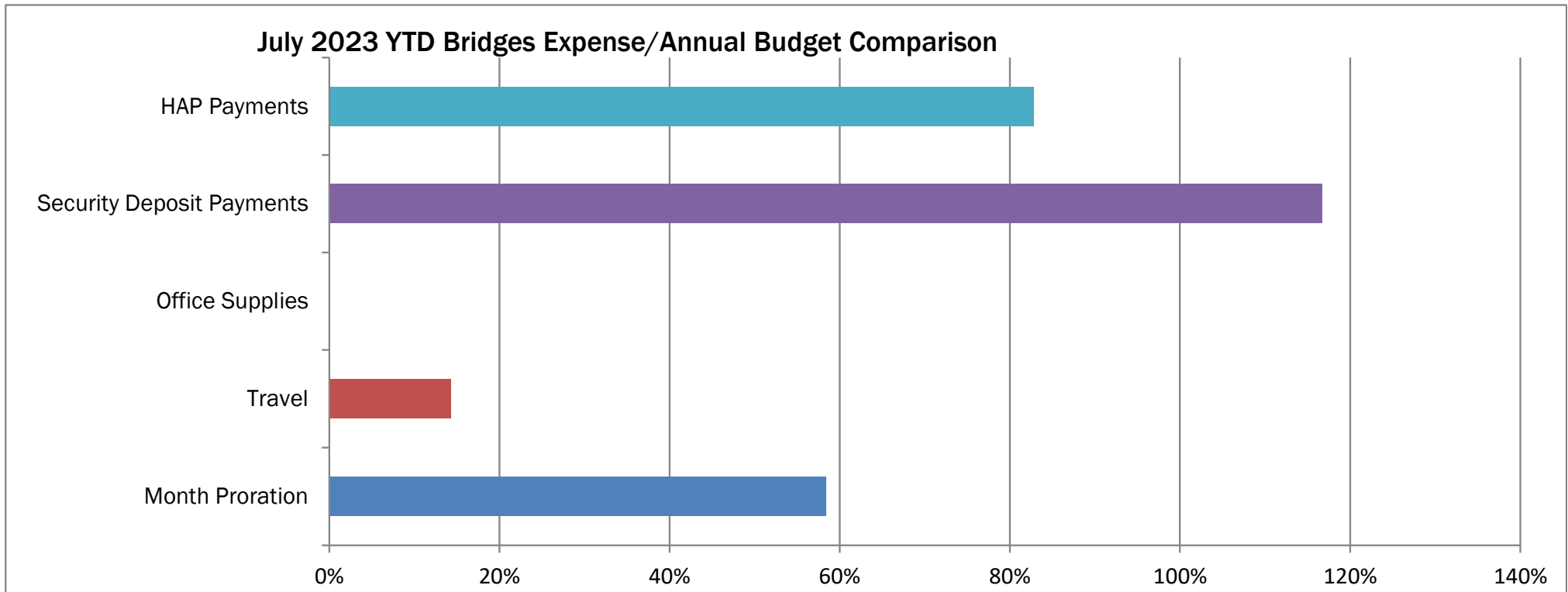


Insurance: Yearly premuim was paid in January.

July 2023 YTD Housing Choice Voucher Expense/Annual Budget Comparison

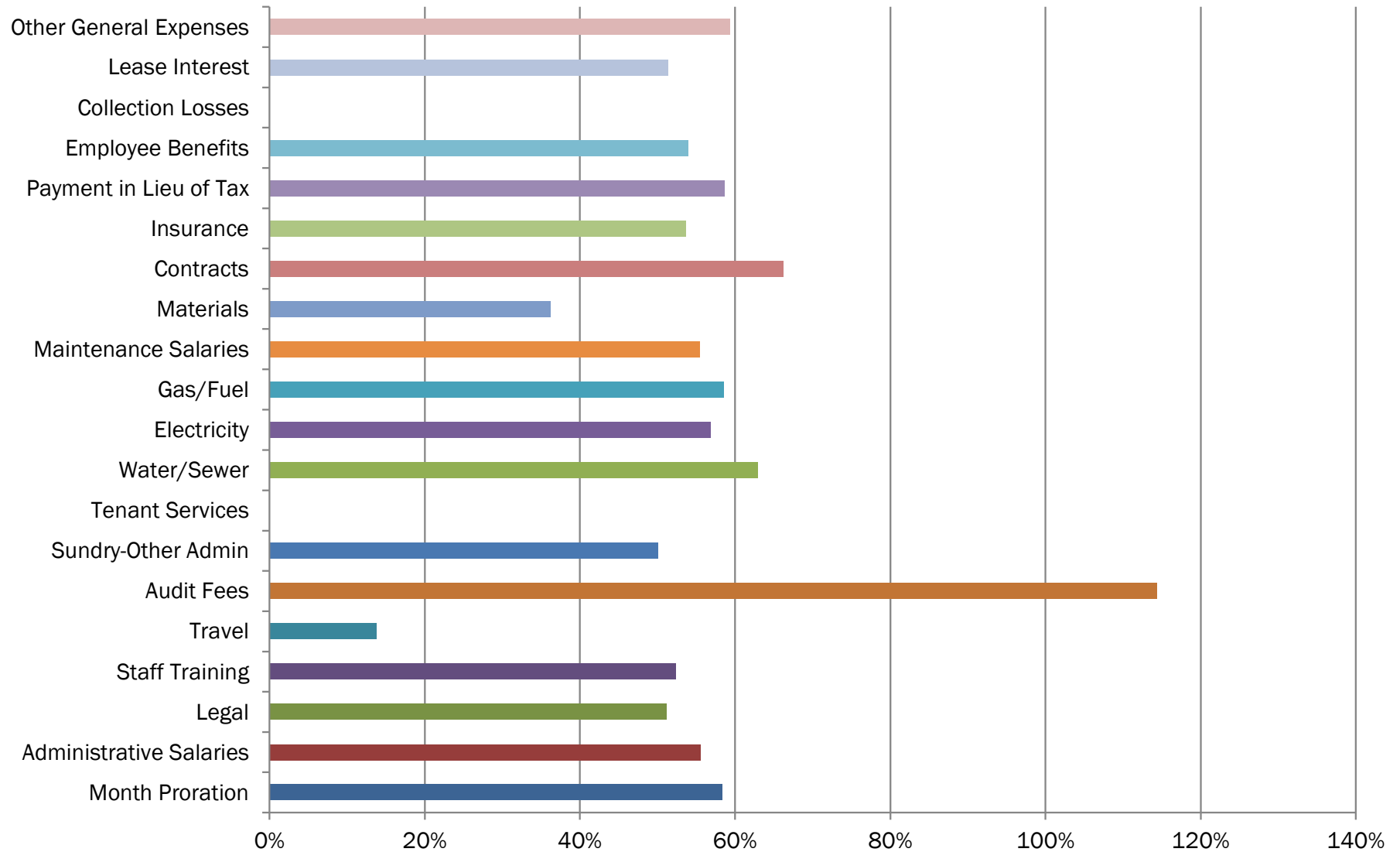


Audit Fees: Audit was completed.
Contracts: Quarterly HR Fees to the City of Brainerd.



Security Deposit Payments: Paid four security deposits.

July 2023 YTD Public Housing Expense/Annual Budget Comparison

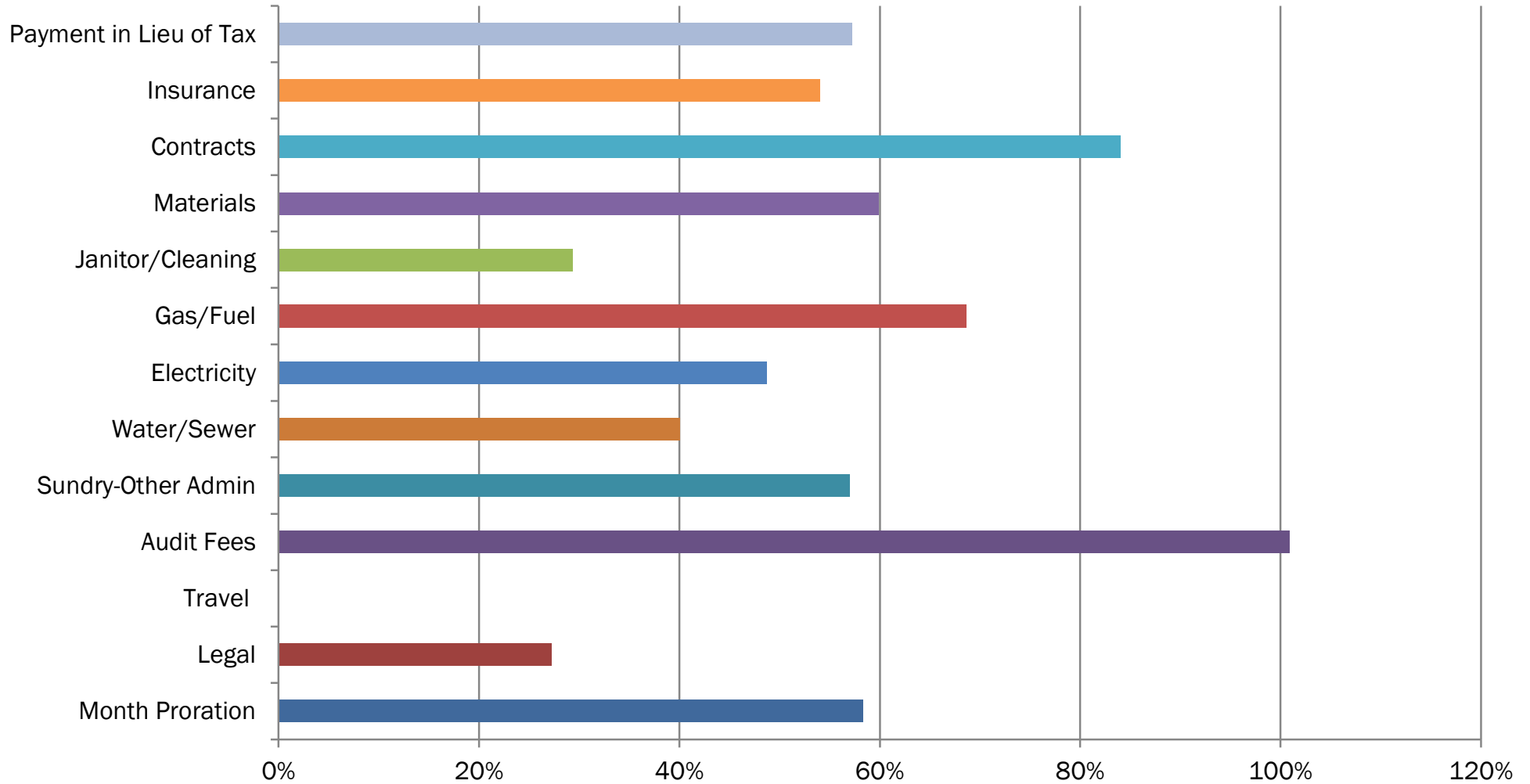


Audit Fees: Audit completed to date.

Contract Costs: Quarterly billing for HR services from the City of Brainerd. Snow Removal. Exterminating. Boiler Repairs

Other General Expenses: 1 Liability Insurance Claim

July 2023 YTD Brainerd South Expense/Annual Budget Comparison



Audit Fees: Audit completed to date.

Contract Costs: Snow Removal and Unit Turn Flooring Costs. Laundry Room Repairs.

Date: 8/17/2023
 Time: 9:12:30 AM
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**Brainerd HRA
 General Fund Operating Statement
 July, 2023**

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	Current Period	Current Year	Year To Date Budget	Variance
General Fund Operating INCOME				
Management Fees	-16,386.60	-113,678.20	-107,782.50	-5,895.70
Interest Income	-1,137.28	-3,931.91	-175.00	-3,756.91
Other Income	-27,521.88	-88,979.87	-101,394.19	12,414.32
TOTAL INCOME	-45,045.76	-206,589.98	-209,351.69	2,761.71
EXPENSE				
Administrative				
Administrative Salaries	16,887.10	119,051.51	128,651.25	-9,599.74
Legal	1,122.00	1,122.00	2,508.31	-1,386.31
Staff Training	95.00	279.50	2,916.69	-2,637.19
Travel	28.46	106.54	291.69	-185.15
Auditing Fees	0.00	7,950.00	7,950.00	0.00
Sundry-Other Admin	987.18	4,299.31	5,116.62	-817.31
Total Administration	19,119.74	132,808.86	147,434.56	-14,625.70
Maintenance				
Maintenance Salaries	1,131.62	7,891.27	8,575.00	-683.73
Contracts	607.11	6,940.02	5,401.69	1,538.33
Total Maintenance	1,738.73	14,831.29	13,976.69	854.60
General				
TIF Expense	0.00	0.00	75.81	-75.81
Insurance	411.65	2,881.55	3,995.81	-1,114.26
Employee Benefits	7,520.01	54,479.73	57,531.25	-3,051.52
Other General Expense	11.68	11.68	14,583.31	-14,571.63
Total General	7,943.34	57,372.96	76,186.18	-18,813.22
TOTAL EXPENSE	28,801.81	205,013.11	237,597.43	-32,584.32
Net Income/Loss	-16,243.95	-1,576.87	28,245.74	-29,822.61

Date: 8/17/2023
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Housing Rehab Operating Statement
July, 2023

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	Current Period	Current Year	Year To Date Budget	Variance
Housing Rehab Operating INCOME				
Other Income	-49,010.60	-178,084.18	-189,291.69	11,207.51
Grant Admin Revenue	0.00	-1,906.78	-9,375.00	7,468.22
TOTAL INCOME	-49,010.60	-179,990.96	-198,666.69	18,675.73
EXPENSE				
Administrative				
Administrative Salaries	7,327.21	54,271.94	55,568.31	-1,296.37
Legal	0.00	0.00	116.69	-116.69
Staff Training	0.00	0.00	2,916.69	-2,916.69
Travel	67.47	621.67	700.00	-78.33
Other Admin Exp	17.50	2,681.66	3,482.50	-800.84
Total Administration	7,412.18	57,575.27	62,784.19	-5,208.92
Maintenance				
Contracts	45,161.00	126,790.80	105,000.00	21,790.80
Total Maintenance	45,161.00	126,790.80	105,000.00	21,790.80
General				
Insurance	0.00	367.49	350.00	17.49
Employee Benefits	2,651.99	19,345.83	24,336.69	-4,990.86
Total General	2,651.99	19,713.32	24,686.69	-4,973.37
TOTAL EXPENSE	55,225.17	204,079.39	192,470.88	11,608.51
Net Income/Loss	6,214.57	24,088.43	-6,195.81	30,284.24

Date: 8/17/2023
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**Brainerd HRA
HCV Operating Statement
July, 2023**

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	Current Period	Current Year	Year To Date Budget	Variance
Housing Choice Voucher Operating INCOME				
HUD HAP Received	-170,344.00	-1,140,173.00	-875,000.00	-265,173.00
Admin Fees Earned	-27,103.75	-212,180.69	-193,803.19	-18,377.50
Interest Income	-61.29	-205.94	0.00	-205.94
Other Income	0.00	-15,260.33	-17,237.50	1,977.17
TOTAL INCOME	-197,509.04	-1,367,819.96	-1,086,040.69	-281,779.27
EXPENSE				
Administrative				
Administrative Salaries	16,709.98	120,318.18	126,717.50	-6,399.32
Legal	734.10	965.10	1,575.00	-609.90
Staff Training	0.00	337.00	2,916.69	-2,579.69
Travel	130.35	486.41	875.00	-388.59
Accounting & Audit Fees	0.00	5,300.00	5,300.00	0.00
Sundry-Other Admin	184.17	3,553.58	3,762.43	-208.85
Total Administration	17,758.60	130,960.27	141,146.62	-10,186.35
Maintenance				
Contracts	510.09	12,663.85	12,623.31	40.54
Total Maintenance	510.09	12,663.85	12,623.31	40.54
General				
Insurance	519.94	3,639.58	3,695.44	-55.86
Employee Benefits	8,878.10	64,831.05	67,290.44	-2,459.39
Collection Losses	0.00	676.00	700.00	-24.00
Other General Expense	0.00	568.50	985.81	-417.31
Total General	9,398.04	69,715.13	72,671.69	-2,956.56
HAP Payments				
HAP Payments Occupied	139,141.00	1,027,434.00	805,000.00	222,434.00
HAP Payments Home	2,812.00	18,237.00	17,500.00	737.00
FSS Escrow Voucher	9,934.00	64,563.00	35,000.00	29,563.00
HAP Payments Portable	0.00	12,015.00	17,500.00	-5,485.00
Total HAP	151,887.00	1,122,249.00	875,000.00	247,249.00
TOTAL EXPENSE	179,553.73	1,335,588.25	1,101,441.62	234,146.63
Net Income/Loss	-17,955.31	-32,231.71	15,400.93	-47,632.64

Date: 8/17/2023
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Bridges Program
Bridges Operating Statement
July, 2023

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	Current Period	Current Year	Year To Date Budget	Variance
Bridges Operating INCOME				
HAP Received MHFA	-6,457.00	-47,237.00	-32,550.00	-14,687.00
Admin Revenue	-803.00	-4,883.00	-4,200.00	-683.00
Operating Transfer	0.00	0.00	3,937.50	-3,937.50
Total Income	-7,260.00	-52,120.00	-32,812.50	-19,307.50
EXPENSE				
Administrative				
Travel	0.00	57.01	233.31	-176.30
Office Supplies	0.00	0.00	29.19	-29.19
Total Administration	0.00	57.01	262.50	-205.49
General				
Security Deposit Pmts	0.00	3,500.00	1,750.00	1,750.00
HAP Payment to Landlords	6,457.00	43,737.00	30,800.00	12,937.00
Total General	6,457.00	47,237.00	32,550.00	14,687.00
TOTAL EXPENSE	6,457.00	47,294.01	32,812.50	14,481.51
Net Income/Loss	-803.00	-4,825.99	0.00	-4,825.99

Date: 8/17/2023
Time: 9:12:47 AM
joe

**Brainerd HRA
Public Housing Operating Statement
July, 2023**

Page: 4
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	Current Period	Current Year	Year To Date Budget	Variance
Public Housing Operating INCOME				
Dwelling Rental	-71,440.00	-477,359.00	-488,471.69	11,112.69
Excess Utilities	-752.00	-2,198.00	-2,340.00	142.00
Operating Subsidy	-31,116.50	-218,042.00	-189,175.00	-28,867.00
Investment Interest	-1,288.45	-4,128.25	0.00	-4,128.25
Lease Interest	-3,570.98	-21,725.14	-24,922.94	3,197.80
Other Income	-16,641.85	-142,433.63	-89,293.75	-53,139.88
Other Income Tenants	-3,292.00	-18,124.08	-13,854.19	-4,269.89
Capital Fund Income	0.00	-66,000.00	-38,500.00	-27,500.00
Laundry Income	-1,627.50	-11,884.25	-11,538.31	-345.94
TOTAL INCOME	-129,729.28	-961,894.35	-858,095.88	-103,798.47
EXPENSE				
Administrative				
Administrative Salaries	25,471.77	182,097.06	191,345.00	-9,247.94
Legal	240.00	6,660.20	7,583.31	-923.11
Staff Training	237.50	7,337.90	8,166.69	-828.79
Travel	62.88	138.47	583.31	-444.84
Accounting & Audit Fees	1,050.00	15,152.50	13,250.00	1,902.50
Sundry-Other Admin	1,039.58	11,232.02	13,895.00	-2,662.98
Total Administration	28,101.73	222,618.15	234,823.31	-12,205.16
Tenant Services				
Rec Public and Other	0.00	0.00	2,887.50	-2,887.50
Total Tenant Services	0.00	0.00	2,887.50	-2,887.50
Utilities				
Water/Sewer	12,577.23	52,987.45	49,096.18	- 3,891.27
Electricity	17,259.49	48,722.41	49,962.50	-1,240.09
Gas/Fuel	973.55	35,402.81	35,262.50	140.31
Total Utilities	30,810.27	137,112.67	134,321.18	2,791.49
Maintenance				
Labor	13,081.39	93,957.97	98,793.31	-4,835.34
Materials	3,066.73	10,858.75	17,500.00	-6,641.25
Contracts	22,633.61	142,478.62	125,527.57	16,951.05
Casualty Loss	0.00	18,384.63	0.00	18,384.63
Total Maintenance	38,781.73	265,679.97	241,820.88	23,859.09
General				
Insurance	8,456.58	59,196.06	64,312.50	-5,116.44
Payment in Lieu of Tax	1,925.22	17,014.55	16,916.69	97.86
Employee Benefits	16,831.54	122,021.08	131,982.06	-9,960.98
Lease Interest	30.00	187.51	212.94	-25.43
Other General Expense	133.95	3,330.82	3,272.50	58.32
Total General	27,377.29	201,750.02	216,696.69	-14,946.67
TOTAL EXPENSE	125,071.02	827,160.81	830,549.56	-3,388.75
Net Income/Loss	-4,658.26	-134,733.54	-27,546.32	-107,187.22

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**Brainerd South
 Operating Statement
 July, 2023**

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	Current Period	Current Year	Year To Date Budget	Variance
Brainerd South Operating				
INCOME				
Dwelling Rental	-23,838.00	-158,861.00	-159,425.00	564.00
Rental Supplement	-4,602.00	-31,221.60	-33,250.00	2,028.40
Investment Interest	-1,800.88	-6,054.38	-437.50	-5,616.88
Other Income	-195.00	-9,460.89	-6,253.31	-3,207.58
Laundry Income	-670.50	-4,762.10	-4,666.69	-95.41
TOTAL INCOME	-31,106.38	-210,359.97	-204,032.50	-6,327.47
EXPENSE				
Administrative				
Legal	0.00	1,361.32	2,916.69	-1,555.37
Travel	0.00	0.00	58.31	-58.31
Accounting & Audit Fees	0.00	6,142.00	6,090.00	52.00
Sundry-Other Admin	3,676.54	28,568.91	28,437.43	131.48
Total Administration	3,676.54	36,072.23	37,502.43	-1,430.20
Utilities				
Water	1,417.81	7,745.23	11,270.00	-3,524.77
Electricity	255.73	2,629.79	3,150.00	-520.21
Gas/Fuel	630.98	17,305.40	14,717.50	2,587.90
Total Utilities	2,304.52	27,680.42	29,137.50	-1,457.08
Maintenance				
Labor	0.00	8,367.75	16,625.00	-8,257.25
Materials	5,536.43	17,229.88	16,770.88	459.00
Contracts	327.40	53,539.70	37,158.38	16,381.32
Total Maintenance	5,863.83	79,137.33	70,554.26	8,583.07
General				
Insurance	2,896.70	20,268.27	21,875.00	-1,606.73
Payment in Lieu of Tax	1,051.51	6,295.63	6,416.69	-121.06
Total General	3,948.21	26,563.90	28,291.69	-1,727.79
TOTAL EXPENSE	15,793.10	169,453.88	165,485.88	3,968.00
Net Income/Loss	-15,313.28	-40,906.09	-38,546.62	-2,359.47



July 2023 Prior Year Comparative Operating Statements

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**Brainerd HRA
General Fund Operating Statement
July, 2023**

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	YTD 2023	YTD 2023 Budget	YTD 2022	YTD 2021
General Fund Operating INCOME				
Management Fees	-113,678.20	-107,782.50	-102,158.18	-101,399.65
Interest Income	-3,931.91	-175.00	-44.96	-23.93
Other Income	-88,979.87	-101,394.19	-101,290.59	-107,008.84
TOTAL INCOME	-206,589.98	-209,351.69	-203,493.73	-211,661.42
EXPENSE				
Administrative				
Administrative Salaries	119,051.51	128,651.25	86,042.09	91,688.86
Legal	1,122.00	2,508.31	491.05	0.00
Staff Training	279.50	2,916.69	887.07	96.25
Travel	106.54	291.69	62.04	1.12
Auditing Fees	7,950.00	7,950.00	6,900.00	6,900.00
Sundry-Other Admin	4,299.31	5,116.62	5,314.32	3,998.23
Total Administration	132,808.86	147,434.56	99,696.57	102,684.46
Maintenance				
Maintenance Salaries	7,891.27	8,575.00	2,092.65	2,740.77
Contracts	6,940.02	5,401.69	5,231.46	1,455.04
Total Maintenance	14,831.29	13,976.69	7,324.11	4,195.81
General				
TIF Expense	0.00	75.81	30.00	30.00
Insurance	2,881.55	3,995.81	2,496.27	3,623.26
Employee Benefits	54,479.73	57,531.25	39,141.85	43,268.29
Other General Expense	11.68	14,583.31	3,949.60	3,750.00
Total General	57,372.96	76,186.18	45,617.72	50,671.55
TOTAL EXPENSE	205,013.11	237,597.43	152,638.40	157,551.82
Net Income/Loss	-1,576.87	28,245.74	-50,855.33	-54,109.60

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Housing Rehab Proj Operating PY
Housing Rehab Operating Statement
July, 2023

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	YTD 2023	YTD 2023 Budget	YTD 2022	YTD 2021
Housing Rehab Operating INCOME				
Other Income	-178,084.18	-189,291.69	-185,316.80	-70,187.50
Grant Admin Revenue	-1,906.78	-9,375.00	0.00	0.00
TOTAL INCOME	-179,990.96	-198,666.69	-185,316.80	-70,187.50
EXPENSE				
Administrative				
Administrative Salaries	54,271.94	55,568.31	50,107.80	51,020.03
Legal	0.00	116.69	200.00	0.00
Staff Training	0.00	2,916.69	5.27	0.00
Travel	621.67	700.00	414.85	427.28
Other Admin Exp	2,681.66	3,482.50	2,636.57	2,761.74
Total Administration	57,575.27	62,784.19	53,364.49	54,209.05
Maintenance				
Contracts	126,790.80	105,000.00	93,335.00	41,199.88
Total Maintenance	126,790.80	105,000.00	93,335.00	41,199.88
General				
Insurance	367.49	350.00	552.29	507.32
Employee Benefits	19,345.83	24,336.69	22,497.61	19,507.79
Total General	19,713.32	24,686.69	23,049.90	20,015.11
TOTAL EXPENSE	204,079.39	192,470.88	169,749.39	115,424.04
Net Income/Loss	24,088.43	-6,195.81	-15,567.41	45,236.54

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**Brainerd HRA
HCV Operating Statement
July, 2023**

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	YTD 2023	YTD 2023 Budget	YTD 2022	YTD 2021
Housing Choice Voucher Operating INCOME				
HUD HAP Received	-1,140,173.00	-875,000.00	-782,227.00	-878,032.00
Admin Fees Earned	-212,180.69	-193,803.19	-186,588.04	-159,428.02
Interest Income	-205.94	0.00	-3.34	-1.28
Other Income	-15,260.33	-17,237.50	-15,130.33	-20,707.52
TOTAL INCOME	-1,367,819.96	-1,086,040.69	-983,948.71	-1,058,168.82
EXPENSE				
Administrative				
Administrative Salaries	120,318.18	126,717.50	109,068.19	96,137.30
Legal	965.10	1,575.00	0.00	0.00
Staff Training	337.00	2,916.69	1,349.71	404.00
Travel	486.41	875.00	515.41	57.68
Accounting & Audit Fees	5,300.00	5,300.00	3,650.00	3,650.00
Sundry-Other Admin	3,553.58	3,762.43	3,666.75	2,323.37
Total Administration	130,960.27	141,146.62	118,250.06	102,572.35
Maintenance				
Contracts	12,663.85	12,623.31	6,933.77	4,187.25
Total Maintenance	12,663.85	12,623.31	6,933.77	4,187.25
General				
Insurance	3,639.58	3,695.44	3,563.21	3,644.70
Employee Benefits	64,831.05	67,290.44	58,612.17	54,301.95
Collection Losses	676.00	700.00	1,973.00	2,174.00
Other General Expense	568.50	985.81	787.86	699.72
Total General	69,715.13	72,671.69	64,936.24	60,820.37
HAP Payments				
HAP Payments Occupied	1,027,434.00	805,000.00	760,570.00	798,715.00
HAP Payments Home	18,237.00	17,500.00	20,557.00	21,993.00
FSS Escrow Voucher	64,563.00	35,000.00	27,162.99	14,537.00
HAP Payments Portable	12,015.00	17,500.00	16,556.00	18,499.00
Total HAP	1,122,249.00	875,000.00	824,845.99	853,744.00
TOTAL EXPENSE	1,335,588.25	1,101,441.62	1,014,966.06	1,021,323.97
Net Income/Loss	-32,231.71	15,400.93	31,017.35	-36,844.85

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Bridges Program PY
Bridges Operating Statement
July, 2023

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	YTD 2023	YTD 2023 Budget	YTD 2022	YTD 2021
Bridges Operating INCOME				
HAP Received MHFA	-47,237.00	-32,550.00	-26,302.00	-28,282.00
Admin Revenue	-4,883.00	-4,200.00	-3,840.00	-3,030.00
Operating Transfer	0.00	3,937.50	0.00	3,229.00
Total Income	-52,120.00	-32,812.50	-30,142.00	-28,083.00
EXPENSE				
Administrative				
Travel	57.01	233.31	34.55	42.56
Office Supplies	0.00	29.19	16.80	0.00
Total Administration	57.01	262.50	51.35	42.56
General				
Security Deposit Pmts	3,500.00	1,750.00	790.00	500.00
HAP Payment to Landlords	43,737.00	30,800.00	25,512.00	27,782.00
Total General	47,237.00	32,550.00	26,302.00	28,282.00
TOTAL EXPENSE	47,294.01	32,812.50	26,353.35	28,324.56
Net Income/Loss	-4,825.99	0.00	-3,788.65	241.56

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**Brainerd HRA
Public Housing Operating Statement
July, 2023**

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	YTD 2023	YTD 2023 Budget	YTD 2022	YTD 2021
Public Housing Operating INCOME				
Dwelling Rental	-477,359.00	-488,471.69	-464,312.00	-437,176.00
Excess Utilities	-2,198.00	-2,340.00	-2,248.00	-2,184.00
Operating Subsidy	-218,042.00	-189,175.00	-188,303.00	-218,080.00
Investment Interest	-4,128.25	0.00	227.76	346.21
Lease Interest	-21,725.14	-24,922.94	0.00	0.00
Other Income	-142,433.63	-89,293.75	-87,932.91	-84,688.12
Other Income Tenants	-18,124.08	-13,854.19	-16,788.93	-9,503.75
Capital Fund Income	-66,000.00	-38,500.00	0.00	-73,470.80
Laundry Income	-11,884.25	-11,538.31	-12,858.07	-11,322.75
TOTAL INCOME	-961,894.35	-858,095.88	-772,215.15	-836,079.21
EXPENSE				
Administrative				
Administrative Salaries	182,097.06	191,345.00	155,795.13	168,281.49
Legal	6,660.20	7,583.31	3,628.82	3,157.24
Staff Training	7,337.90	8,166.69	1,214.04	1,086.75
Travel	138.47	583.31	29.25	8.40
Accounting & Audit Fees	15,152.50	13,250.00	11,541.51	9,212.50
Sundry-Other Admin	11,232.02	13,895.00	13,378.22	12,174.92
Total Administration	222,618.15	234,823.31	185,586.97	193,921.30
Tenant Services				
Rec Public and Other	0.00	2,887.50	0.00	0.00
Total Tenant Services	0.00	2,887.50	0.00	0.00
Utilities				
Water/Sewer	52,987.45	49,096.18	44,299.60	39,488.70
Electricity	48,722.41	49,962.50	36,996.96	35,432.14
Gas/Fuel	35,402.81	35,262.50	39,897.05	25,677.36
Total Utilities	137,112.67	134,321.18	121,193.61	100,598.20
Maintenance				
Labor	93,957.97	98,793.31	109,437.78	97,144.99
Materials	10,858.75	17,500.00	29,844.85	7,797.39
Contracts	142,478.62	125,527.57	106,322.03	98,163.18
Casualty Loss	18,384.63	0.00	0.00	0.00
Total Maintenance	265,679.97	241,820.88	245,604.66	203,105.56
General				
Insurance	59,196.06	64,312.50	58,049.53	60,476.78
Payment in Lieu of Tax	17,014.55	16,916.69	17,130.11	16,510.62
Employee Benefits	122,021.08	131,982.06	117,825.07	129,346.16
Lease Interest	187.51	212.94	0.00	0.00
Other General Expense	3,330.82	3,272.50	1,000.00	1,000.00
Total General	201,750.02	216,696.69	194,004.71	207,333.56
TOTAL EXPENSE	827,160.81	830,549.56	746,389.95	704,958.62
Net Income/Loss	-134,733.54	-27,546.32	-25,825.20	-131,120.59

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**Brainerd South
Operating Statement
July, 2023**

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	YTD 2023	YTD 2023 Budget	YTD 2022	YTD 2021
Brainerd South Operating				
INCOME				
Dwelling Rental	-158,861.00	-159,425.00	-149,822.00	-146,760.00
Rental Supplement	-31,221.60	-33,250.00	-33,199.00	-29,644.00
Investment Interest	-6,054.38	-437.50	-41.43	67.61
Other Income	-9,460.89	-6,253.31	-15,158.54	-15,167.07
Laundry Income	-4,762.10	-4,666.69	-4,477.50	-4,127.50
TOTAL INCOME	-210,359.97	-204,032.50	-202,698.47	-195,630.96
EXPENSE				
Administrative				
Legal	1,361.32	2,916.69	8,333.45	8,552.24
Travel	0.00	58.31	0.00	0.00
Accounting & Audit Fees	6,142.00	6,090.00	5,512.50	5,250.00
Sundry-Other Admin	28,568.91	28,437.43	27,110.53	29,797.40
Total Administration	36,072.23	37,502.43	40,956.48	43,599.64
Utilities				
Water	7,745.23	11,270.00	6,472.59	8,229.90
Electricity	2,629.79	3,150.00	2,414.95	2,602.53
Gas/Fuel	17,305.40	14,717.50	18,056.30	10,991.64
Total Utilities	27,680.42	29,137.50	26,943.84	21,824.07
Maintenance				
Labor	8,367.75	16,625.00	3,801.51	8,959.10
Materials	17,229.88	16,770.88	12,267.99	12,948.58
Contracts	53,539.70	37,158.38	31,853.13	29,376.27
Total Maintenance	79,137.33	70,554.26	47,922.63	51,283.95
General				
Insurance	20,268.27	21,875.00	20,185.43	19,930.09
Payment in Lieu of Tax	6,295.63	6,416.69	5,881.10	6,000.24
Total General	26,563.90	28,291.69	26,126.16	26,812.33
TOTAL EXPENSE	169,453.88	165,485.88	141,949.11	143,519.99
Net Income/Loss	-40,906.09	-38,546.62	-60,749.36	-52,110.97

Brainerd Housing and Redevelopment Authority
Payment Summary Report
July 2023

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
7/13/2023	998	Carrie Burrell	\$18.34
7/13/2023	999	Creo Block	\$183.07
7/13/2023	1000	Eric Charpentier	\$203.42
7/13/2023	1001	Jessica Mulroy	\$15.08
7/13/2023	1002	John Schommer	\$88.44
7/13/2023	1003	Ryan Barnett	\$49.13
7/13/2023	1004	Taylor Crocker	\$28.82
7/5/2023	2176	90 Degree Benefits Inc.	\$22,857.66
7/13/2023	2177	Health Savings Accounts	\$3,389.19
7/13/2023	2178	Harpers Payroll Service	\$10,569.22
7/13/2023	2179	Harpers Payroll Service	\$98.72
7/13/2023	2180	Security Benefit	\$4,936.35
7/13/2023	2181	Minnesota State Retirement System	\$1,897.10
7/5/2023	2182	Payroc LLC	\$235.25
7/27/2023	2183	Health Savings Accounts	\$805.85
7/27/2023	2184	Harpers Payroll Service	\$10,539.83
7/27/2023	2185	Harpers Payroll Service	\$87.06
7/27/2023	2186	Security Benefit	\$4,936.35
7/27/2023	2187	Minnesota State Retirement System	\$1,897.10
7/13/2023	25554	A Finishing Touch Painters	\$2,850.00
7/13/2023	25555	Ace Hardware	\$35.95
7/13/2023	25556	Borden Steinbauer Krueger & Knudson, PA	\$165.00
7/13/2023	25557	Brainerd Chamber of Commerce	\$280.00
7/13/2023	25558	Brainerd Public Utilities	\$15,342.69
7/13/2023	25559	Capital One Commercial	\$1,371.13
7/13/2023	25560	CenturyLink	\$110.56
7/13/2023	25561	Cintas	\$339.89
7/13/2023	25562	CliftonLarsonAllen LLP	\$1,050.00
7/13/2023	25563	College Drive Townhouses	\$503.00
7/13/2023	25564	Crow Wing County Landfill	\$35.75
7/13/2023	25565	Crow Wing County Sheriff's Office	\$75.00
7/13/2023	25566	Culligan	\$70.50
7/13/2023	25567	Dearborn National	\$194.98
7/13/2023	25568	First American Title	\$20,000.00
7/13/2023	25569	Forum Communications Company	\$56.76
7/13/2023	25570	Granite Pest Control, LLC	\$138.00
7/13/2023	25571	Handyman's, Inc.	\$688.53
7/13/2023	25572	Harpers Time & Attendance Division	\$58.50
7/13/2023	25573	Void	\$0.00
7/13/2023	25574	Home Depot Supply	\$295.60
7/13/2023	25575	Hy-Tec Construction of Brainerd, Inc.	\$28,471.00
7/13/2023	25576	Integrity Woodwork LLC	\$1,371.89
7/13/2023	25577	Kennedy & Graven, Chartered	\$2,625.50
7/13/2023	25578	Kristin Miller	\$24.24
7/13/2023	25579	Lakes Area Habitat for Humanity	\$5,000.00
7/13/2023	25580	Lakes Printing Inc.	\$92.95
7/13/2023	25581	MN Elevator, Inc.	\$876.24
7/13/2023	25582	MRI Software LLC	\$150.00
7/13/2023	25583	Mahoney Ulbrich Christiansen Russ	\$675.00
7/13/2023	25584	Midwest Machinery Co	\$30.45
7/13/2023	25585	Mike Jones	\$43.89
7/13/2023	25586	Miller Testing & Consulting LLC	\$1,410.00
7/13/2023	25587	NAC Mechanical and Electrical Services	\$11,506.03
7/13/2023	25588	Office Shop	\$1,063.20
7/13/2023	25589	Ratwik, Roszak & Maloney, P.A.	\$734.10
7/13/2023	25590	Turf & More	\$525.00
7/13/2023	25591	VSP	\$42.70
7/13/2023	25592	Waste Partners, Inc.	\$3,339.92
7/13/2023	25593	West Central Flooring	\$1,719.76
7/13/2023	25594	Wex Health	\$8.50
7/13/2023	25595	Xtona	\$1,130.00
7/13/2023	25596	Yde's Major Appliance	\$135.85
7/20/2023	25597	Hannah Chock	\$214.00
7/27/2023	25598	Brainerd Lakes Area Economic Development	\$44,800.00

Brainerd Housing and Redevelopment Authority
Payment Summary Report
July 2023

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
7/27/2023	25599	Brainerd Public Utilities	\$16,347.57
7/27/2023	25600	Bremer Bank Credit Card	\$5,558.84
7/27/2023	25601	CIGNA Health & Life Insurance Company	\$807.95
7/27/2023	25602	CTC	\$892.39
7/27/2023	25603	CenterPoint Energy	\$1,604.53
7/27/2023	25604	City of Brainerd	\$3.00
7/27/2023	25605	Crow Wing County Landfill	\$15.00
7/27/2023	25606	Granite Pest Control, LLC	\$603.50
7/27/2023	25607	HDS, LLC DBA Kanso Software	\$340.00
7/27/2023	25608	Handyman's, Inc.	\$463.56
7/27/2023	25609	Home Depot Supply	\$274.58
7/27/2023	25610	Hy-Tec Construction of Brainerd, Inc.	\$75,992.56
7/27/2023	25611	Jen-Tor Construction LLC	\$24,000.00
7/27/2023	25612	Lakes Printing Inc.	\$92.95
7/27/2023	25613	Paper Storm	\$52.00
7/27/2023	25614	Sherwin Williams	\$30.56
7/27/2023	25615	Thelen Heating and Roofing, Inc.	\$323.00
7/27/2023	25616	Life Insurance Company of North America	\$41.35
7/27/2023	25617	The Hartford	\$331.09
		Report Total	\$340,262.47



To: Brainerd HRA Board Members
From: Tania Eller, Rental Assistance Manager
Date: August 8, 2023
RE: Housing Choice Voucher Programs Report

HCV Report

Please see the attached reports.

Our Unit Months Leased (UML) through July is 105% and HAP utilization through July is 68%.

Bridges Report

Please see the attached report.

We have 11 families on our program with a monthly HAP payment of \$6,457.

Family Self-Sufficiency (FSS) Report

Please see the attached report.

We have 50 families on our program. We have 28 families currently escrowing a total of \$10,446 per month.

No Action Requested; Discussion Items

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<u>Voucher Allocation</u>	325
July Move-ins	1
July Move-outs	3
July Vouchers - looking for housing	1
July Vouchers - first day of month	320
Average Vouchers to date	341
Unit Months Leased	105%
HAP Utilization through 7/31/2023	68%

Reasons For Leaving Program

Voluntarily Left	2
Terminated	1

Payments

Housing Assistance Payment (HAP)	\$152,696
July HUD Administrative Fee	\$20,171

Port Out Vouchers

0
\$0

Port In Vouchers

	1
New Ulm EDA	\$770

Homeownership

	7
Homeownership HAP	\$2,812

FYI Vouchers

	1
FYI Vouchers HAP	\$127

Length of Time on Program

< 1 year	22%
< 2 years	17%
< 3 years	8%
< 4 years	9%
< 5 years	6%
> 5 years	39%

Demographics

Elderly Households	105
Disabled/Handicapped Households	163
Families with Children	112
Average Annual Income	\$16,241
Average HAP	\$438

Waiting List Total

	295
Crow Wing County Preference	232
Non Preference	63

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Bridges Program

July 2023

Summary

- Tenants leased up in units: 11
- Participants issued a Voucher & searching for a unit: 0
- Notified: 0
- Participants receiving HCV voucher: 0
- Participants giving up Bridges voucher: 0
- Tenants Residing Counties:
 - Cass County: 1
 - Morrison: 0
 - Aitkin: 0
 - Crow Wing: 10
 - Todd:
 - Wadena:

Total HAP Payment: \$6,457.00

Additional Info: No changes.



Family Self-Sufficiency Program

July 2023

Summary

- Active FSS participants: 50
- Tenants going OFF for month: 0
- Tenants going ON for month: 2
- New tenants ESCROWING: 3
- Total number of FSS participants escrowing monthly: 30
- Total amount of escrow: \$10,446.00
- Total combined amount of monthly escrow: \$147,092.82

Update: no updates

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To: Brainerd HRA Board Members
 From: Shannon Fortune, Housing Manager
 Date: Aug-17-2023
 Re: Housing Management Report

Vacancy Report for July 2023

Please see attachment.

Monthly Property Performance Report for July 2023

Please see attachment.

ROSS Program Updates

- 15 active participants in the ROSS program; 0 newly enrolled participants; 0 exited participants.
- 6 new contacts with non-enrolled residents for more limited resource/referral work.
- Food Program Participation
 - SNAP Food Boxes: 25 residents; shelf-stable box; elderly tenants only.
 - Catholic Charities: 12 residents; 210 frozen meals (10 - 30 each); elderly tenants only
 - After the loss of one of the two volunteers that handled “doorstep delivery” of food boxes, Patsy is working on plans to shift to a pick-up/proxy system. This last month there was an increase in people not picking up their boxes, so additional education is necessary to prevent participation falling below the minimum levels to maintain site delivery.
- Activities Recap:
 - Humana-hosted health seminar “Test Your Nutrition IQ” (4); ROSS-hosted “Walking Distance Job Fair” (6).
 - 1 person submitted an application during the job fair; 6 attendees got either an emailed or a printed copy of the presentation with QR codes leading to job opportunities; printed copies of the presentation were distributed in common areas for other tenants’ use.
- Facebook Stats:
 - 4 new posts on the ROSS Facebook page this past month (including a shared post advertising a Bridges of Hope back-to-school supply distribution, which reached 13 individuals, with no likes, comments, or click-throughs, and no additional sharing of the posts.

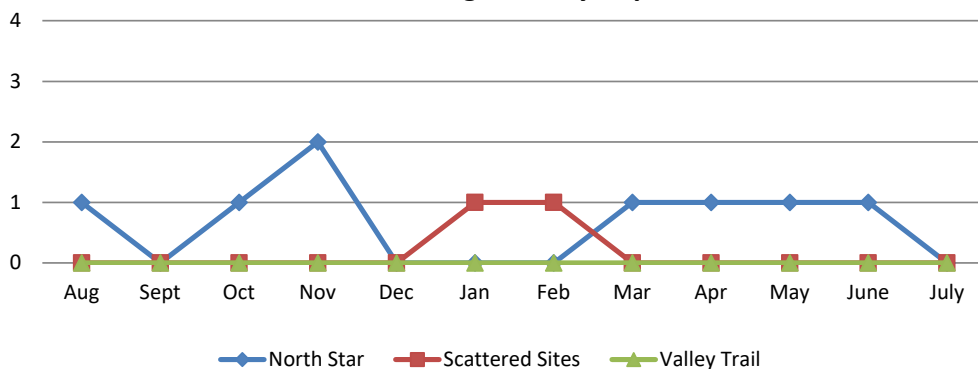
No Action Requested; Discussion Items

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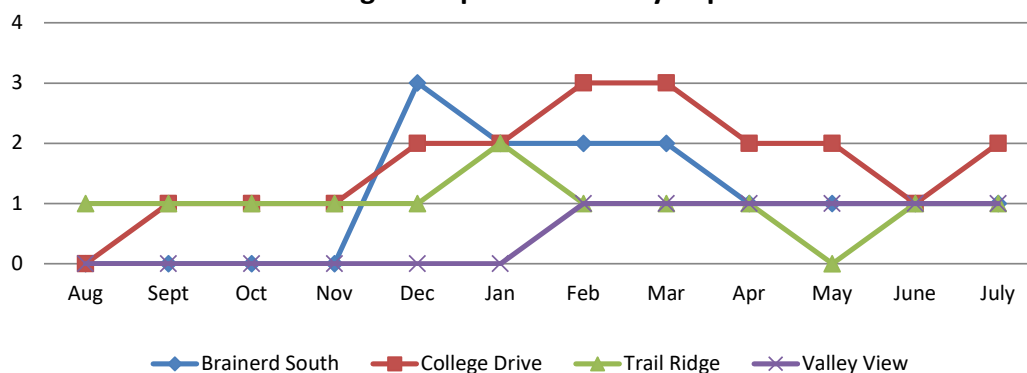
Brainerd HRA 2023 Vacancy Report

	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	1	0	1	2	2	2	0
Jan %	0.00%	6.25%	0.00%	0.49%	3.33%	8.33%	11.11%	0.00%
Feb 28	0	1	0	1	2	3	1	1
Feb %	0.00%	6.25%	0.00%	0.49%	3.33%	12.50%	5.56%	5.00%
March 31	1	0	0	1	2	3	1	1
March %	0.62%	0.00%	0.00%	0.49%	3.33%	12.50%	5.56%	5.00%
April 30	1	0	0	1	1	2	1	1
April %	0.62%	0.00%	0.00%	0.49%	1.67%	8.33%	5.56%	5.00%
May 31	1	0	0	1	1	2	0	1
May %	0.62%	0.00%	0.00%	0.49%	1.67%	8.33%	0.00%	5.00%
June 30	1	0	0	1	1	1	1	1
June %	0.62%	0.00%	0.00%	0.49%	1.67%	4.17%	5.56%	5.00%
July 31	0	0	0	0	1	2	1	1
July %	0.00%	0.00%	0.00%	0.00%	1.67%	8.33%	5.56%	5.00%
Aug 31								
Aug %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Sept 30								
Sept %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Oct 31								
Oct %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Nov 30								
Nov %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Dec 31								
Dec %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	4	2	0	6	10	15	7	6
%	0.35%	1.79%	0.00%	0.42%	2.38%	8.93%	5.56%	4.29%

Public Housing Vacancy Report



Managed Properties Vacancy Report



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Brainerd Housing and Redevelopment Authority

Monthly Property Performance Report July 2023

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	32
Applications Placed on PH Wait List	14
Applications Denied on PH Wait List	2

4. Waiting List

Unit Size	# of Units	Total # on Wait List	Notified	Screening	Denied
1 bdrm	160	99	11	9	1
2 bdrm	14	36	0	0	0
3 bdrm	24	22	0	0	0
4 bdrm	5	4	0	0	0
TOTAL	203	161	11	9	1

5. Move-Ins and Move Outs

	This Month	Year-to-Date
Move-Ins	2	14
Move-Outs	4	15

6. Lists of Vacant Units and Unit Status

Unit	Unit Size	Anticipated Lease Date	Applicant Approved?
None			

7. Recertifications

Interim Recertifications	3
Annual Recertifications	160
Completed for this month	163

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	5
30-day lease terminations	2

10. Evictions

Resident	Reason	Summons Date	Judgment Action
NS#904	Crim.Behav/Non-Pay	8/23/2023	TBD

11. Non-Emergency Work Orders

Beginning Balance	8
Received	72
Closed	64
Ending Balance	16
Total Completed Work Orders for Year	583

12. Emergency Work Orders

	This Month	Year-to-Date
Requested	2	13
Completed within 24 hours	2	13
Percent completed within 24 hours	100%	100%

13. Rent Collection

	This Month
Rent Charges	71,659
Other Charges	1,745
Total New Charges	73,404
Arrears, tenants in possession	221

Accounts Receivable

Current Tenant Accounts Receivable (Rent)	116
Current Rent Charges	71,659
Current Rent Collections	71,543
Accounts Receivable Rate	0%
Collection Rate	100%

Collections - Prior 12 Month Period

Prior Tenants Accounts Receivable (Rent)	4,118
Prior Rent Charges	827,392
Collection Rate	100%

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To: Brainerd HRA Board Members
 From: John Schommer, Rehab & Maintenance Director
 Date: August 12, 2023
 Re: Rehab Programs Report

SE Brainerd SCDP Application

We received notice in DEED's SCDP Quarterly Newsletter that the SCDP Unit will be announcing 2023 grant awards once HUD approves the State's 2023 Annual Action Plan and releases the State of Minnesota's CDBG allocation to DEED, we expect to find out by the end of August.

MHFA

We received another request for a MHFA Rehabilitation Loan Program (RLP) loan for a disabled household in Morrison County. TCC helped the applicant submit a complete application packet to Kristin with their information and they would qualify. The board has previously approved administering loans in Morrison County but did limit it to the more northern part of the county, this loan is in the west side of Little Falls. We currently have two other active loans in Morrison County and have closed one.

Brainerd Oaks/Serene Pines/Dalmar Estates

Development	Total	# Sold to Developer	# Sold to End Buyer	For Sale	In Construction
Brainerd Oaks	81*	66	64	0	2
Serene Pines	24	21	19	0	2
Dalmar Estates	7	4	3	0	1

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

Action Requested: None, discussion items.

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1. CURRENT PROJECTS IN PROCESS

	HTF	MHFA	SCDP	Total
City of Brainerd	2	3	*	5
Morrison County	*	3	*	3

**City of Brainerd SE SCDP Grant was applied for May 1st, 2023 asking:
8 Owner-Occupied & 12 Single Family Rental Rehab Projects*

2. BRAINERD - CROW WING COUNTY HRA HOUSING TRUST FUND LOANS

	App. Request	App. Review	Inspection Scheduled	Work Writeup/ Review	Prebid Mtg.	Out for Bid	Closing Loan Scheduled	Under Constr.	Complete
Down Payment Assistance									7
Owner Occupied Rehab							1	2	3

3. BRAINERD - MINNESOTA HOUSING LOANS - Rehab Loan Program (RLP)/Emergency Loan Program (ELP)

	App. Request	App. Review	Inspection Scheduled	Work Writeup/ Review	Prebid Mtg.	Out for Bid	Closing Loan Scheduled	Under Constr.	Complete
Owner Occupied Rehab	2							1	2

4. MORRISON COUNTY – MN HOUSING LOANS - Rehab Loan Program (RLP)/Emergency Loan Program (ELP)

	App. Request	App. Review	Inspection Scheduled	Work Writeup/ Review	Prebid Mtg.	Out for Bid	Closing Loan Scheduled	Under Constr.	Complete
Owner Occupied Rehab	2			1			1	1	1

5. BRAINERD COMPLETED PROJECTS

	HTF (DP/OO)	MHFA	SCDP	Total
January-December 2022	3/2	1	-----	7
January-December 2023	4/2	2	-----	3
Total				10

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To: Brainerd HRA Board Members
From: Eric Charpentier, Executive Director
Date: August 23rd, 2023
Re: Executive Director Report

Relocation Possibilities

We have received a quote for professional services to do a feasibility study on the McDermott building that we have been looking at as a potential relocation site for our operations. The feasibility study would cost us \$13,700. For that fee we would get an opinion of architectural and engineering probable cost for a remodel along with a complete concept design exercise of the existing space to fit the needs of the agency. I would like to have a discussion with the board as to if this is a cost that you would like us to incur. We have kept in contact with the building owners to let them know where we are in the process as their tenants are in the last few weeks of occupying their space. I will have staff feedback to share with the board on what our thoughts are as well.

CWC HRA Levy Request

The CWC HRA presented their levy request to the CWC commissioners at a budget meeting held on August 10th. The HRA requested a large levy increase for the commissioners to consider. With the redevelopment project in downtown Brainerd moving forward in 2024 and other rehab and development interest in the housing trust fund, the agency has put forward a request to increase the funding level from \$400,000 up to \$2,000,000 for 2024. The agency will learn more about if this requested increase will move forward sometime in September when the County sets their preliminary levy.

Counselors of Real Estate Group

The Counselors of Real Estate group was in town the week of August 6th to tour sites in Brainerd and Pequot Lakes, complete interviews with stakeholders and provide feedback and recommendations to our stakeholders as to how we could proceed with trying to build off our current momentum with housing. They provided some examples of how Brainerd could strategically build out property that is City owned and we will be looking into their recommendations in the coming months. The recommendations that were made at the end of the week will be collected and quantified in a report that we will share once we receive it which will likely be in the next 6-8 weeks. Thank you to those that participated in their interviews and the tour, I think that time was well spent and I am excited to review the full report once we receive it.

No Action Requested; Discussion Items