



**New Brighton Equity Commission  
Agenda  
Upper Level | Conference Room  
New Brighton City Hall 803 Old Hwy 8 NW, New Brighton , MN  
6:30 PM February 19, 2026**

Members of the Equity Commission will attend the meeting in person unless eligible to attend remotely per MN Stat. 13D.02.

To participate in this meeting, members of the public may:

- **Attend the meeting in person.**
- **Watch the meeting electronically.** Tune into CTV Channel 8023 (CenturyLink) or Channel 16 (Comcast). To observe the meeting as a livestream or a webcast, visit [NBMN.info/View-A-Meeting](http://NBMN.info/View-A-Meeting)

**I. Call to Order and Roll Call**

Chair Kami Miller	Commissioner Carlos Herrera
Vice-Chair Cathy Forbes	Commissioner Michael Postle
Commissioner Kisten Thompson	Commissioner Melissa Spiess
Commissioner Ellen Weber	Commissioner Sophie Jung
Commissioner Liz Erstad-Hicks	

**II. Approval of Agenda**

**III. Approval of Past Minutes**

- a. January 15, 2026

**IV. Business Items**

- a. **Housing Action Plan**

**V. City Staff Update**

**VI. Chair Update**

**VII. City Council Update**

**VIII. Adjournment**

- a. Next Meeting: March 19, 2026



**MINUTES**  
**New Brighton Equity Commission**  
**Regular Meeting – January 15, 2026**  
**6:30 p.m.**

**I. Call to Order**

The meeting was called to order at 6:30 p.m.

**II. Roll Call**

Members Present: Commissioners Cathy Forbes, Carlos Herrera, Liz Erstad-Hicks, Sophie Jung, Kami Miller, Michael Postle, Melissa Spiess and Kisten Thompson.

Members Absent: Commissioner Ellen Weber.

Also Present: DEI Coordinator Hue Schlieu and Councilmember Jason Steffenhagen.

**III. Approval of Agenda**

Chair Miller requested the agenda be amended moving Item VI – City Staff Update prior to Item V – Business Items.

Motion by Commissioner Postle, seconded by Commissioner Forbes to approve the agenda as amended moving Item VI - City Staff Update prior to Item V – Business Items.

Approved 8-0

**IV. Approval of Minutes**

Chair Miller requested a change to the minutes, noting the meeting began at 5:00 p.m. and not 6:30 p.m.

Motion by Commissioner Thompson, seconded by Commissioner Forbes to approve the minutes from the December 18, 2025 meeting as amended.

Approved 8-0

**VI. City Staff Update – Hue Schlieu, DEI Coordinator**

Schlieu discussed the work staff was doing focused on housing and thanked the commissioners for completing the recent housing survey. She invited three Commissioners to be part of the upcoming vision plan workshop for the New Brighton downtown area. Further discussion ensued regarding the affordable housing units that were available in New Brighton and how these units

were screened for affordable candidates. In addition, the Commission discussed how LAHA dollars could be allocated within the community to benefit New Brighton residents.

Schlieu commented on the fear in the community that has arisen due to immigration enforcement that was occurring in the community. She reported staff was encouraging volunteers to work with Ralph Reeder to assist with getting food to those in need. She discussed what the City could and could not do when it comes to ICE. She encouraged residents to continue to advocate on behalf of their friends and neighbors. The Commission encouraged the City to create a “know your rights” one page handout for New Brighton residents.

Councilmember Steffenhagen reported the City Council has been discussing this topic and was working to do as much as possible for its residents while also not drawing too much attention from ICE. He explained residents were encouraged to call 911 if they are in need of assistance from public safety or if they see illegal activity. He discussed how the federal government outranked local government and stated the City was working to observe and document concerns, which was all the City could do at this time. The Commission urged the City to remain proactive for the benefit of New Brighton residents.

Councilmember Steffenhagen excused himself from the meeting at 6:59 p.m.

Schlieu reviewed the resources that were available to the public on the City’s website. She encouraged residents to print out the “know your rights” pamphlet, noting it was available in numerous languages.

Commissioner Jung spoke to the concerns she has seen in school and noting there were many students living in fear at this time. Schlieu explained she would reach out to the school district to learn more about their scope of influence.

Commissioner Herrera discussed how the ICE activity was about something other than immigration. Schlieu reminded residents that 911 was only a call away for people who are in need of public safety.

Chair Miller stated she was pleased the Commission was able to discuss this topic. She encouraged Commissioners to reach out to her prior to Equity Commission meetings if they have items they would like to discuss at future meetings.

Schlieu reported she would have several members from YCC in attendance at the next Equity Commission meeting. She was pleased to report the City Council had approved staff to hire four additional YCC members for 2026. She anticipated interviews would be held for these four additional positions in April.

Schlieu indicated a the next park discovery night would be held on Thursday, February 5 at Hansen Park. She explained the grand opening for Hansen Park would be held this summer.

Schlieu stated the community iftar dinner would be held on Wednesday, March 4 and would be held at the St. Anthony High School.

Schlieu reported a Tibet Fest would be held on Sunday, May 10 at Long Lake Regional Park.

## **V. Business Items**

### **A. Equity Strategic Action Plan**

Schlieu stated having a strategic plan for equity ensures progress and fiscal responsibility. Initiatives completed from the Equity Strategic Action Plan foster equitable community engagement, staff that are culturally responsive and representative of the community, and equitable policies. She commented on the progress the City was making, reviewed proposed changes and asked for feedback from the Commission.

Discussion included:

- The Commission asked if staff was looking at diversity when hiring consultants.
- The Commission supported the City's efforts to pursue a more diverse work force.
- Staff commented on the listening session that would be held in March.
- The Commission thanked staff for the detailed presentation on the Equity Strategic Action Plan.

**VII. Chair Update – Kami Miller**

Chair Miller stated she had nothing additional at this time.

**VIII. City Council Update – Jason Steffenhagen**

There was no update from the City Council.

**IX. Adjournment – Next Meeting: February 19, 2026**

The meeting adjourned at 8:11 p.m.

Respectfully submitted,

Hue Schlieu  
DEI Coordinator



<b>Agenda Section:</b>	<b>Business Items</b>
<b>Meeting Date:</b>	<b>February 19, 2026</b>

**REQUEST FOR COUNCIL CONSIDERATION – EXECUTIVE SUMMARY**

**ITEM DESCRIPTION: Housing Action Plan**

<b>Action Requested:</b>	
Public Hearing	Motion
<b>Discussion</b>	Informational
<b>Form of Action:</b>	
Resolution	Ordinance
Contract/Agreement	<b>N/A</b> or Other
<b>Votes Needed:</b>	
3 Votes	4 Votes
5 Votes	<b>N/A</b>

<b>Summary Statement:</b>	<p>Breanne Kennedy from Thrive, LLC, will be at the 2/10/26 work session meeting to review <b>DRAFT Policy #1: development of a home improvement loan program</b>, as part of our on-going Housing Action Plan efforts. Many cities operate home improvement loan programs, and the recent creation of Local Affordable Housing Aid (LAHA) to fund housing initiatives throughout the state opens the door for New Brighton to operate a program as well.</p> <p>The draft program guidelines are provided herein for your review along with the presentation slides that staff intends to use. Please give the draft</p>
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	<p>policy a once over prior to the meeting, and be ready to discuss the program and recommendations. Specific details that'll likely take center stage during our discussion include (recommendations shown in parentheses):</p> <ol style="list-style-type: none"> <li>1. Max loan amount (\$15K)</li> <li>2. Interest rate (3% for regular, 0% for seniors)</li> <li>3. Payback period (10 years for regular, deferred until sale for seniors)</li> <li>4. Income limits/restrictions (80% AMI)</li> <li>5. Special provisions for seniors</li> <li>6. Manufactured homes eligibility and down payment option</li> <li>7. Requirements for social security number</li> <li>8. Budget: Amount to allocate to this program (recommend \$300K annually from LAHA resources)</li> <li>9. Should there be a separate budget carve out for each sub-program?</li> </ol>
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<b>Recommendations:</b>	Review the proposed draft program prior to the meeting, listen to the presentation, ask questions as desired at the meeting, and provide feedback & direction on any needed changes.
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<b>Applicable Deadlines:</b>	This will be Council's primary opportunity to review and comment on Draft Policy #1. All policies, in finalized forms, will come back to Council for final review and adoption towards the end of this process.
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<b>Community Impact:</b>	Access to a local housing rehabilitation program, which includes assistance to manufactured housing owners, will undoubtedly be impactful for many of the community's residents.
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<b>Legislative History:</b>	<p>Sept 2025 -- City Awarded a Met Council Policy Development Grant to complete a Housing Action Plan.</p> <p>Oct 2025 -- Council authorized a contract with Thrive LLC to lead the Housing Action Plan efforts.</p> <p>Nov 2025 -- EDC, the Equity &amp; Planning Commissions, and the City Council are provided introductory information and are asked to take the Housing Action Plan Survey to identify the specific topics to be explored by this planning effort.</p> <p>Jan 2026 -- Topics to be studied are finalized by Council.</p> <p>Feb 2026 -- EDC, Council, and Equity review Draft Policy #1: Housing</p>
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	Rehabilitation Program
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<b>Strategic Priority:</b>	Financial Sustainability	Staff Capabilities
	Economic Development	<b>Community Engagement &amp; Belonging</b>
	City Assets	N/A

<b>Fiscal Impact:</b>	<b>Financial Impact: Is there a financial consideration?</b>		<b>No (Grant funded)</b>	Yes \$
	<b>Financing Sources:</b>	Budgeted	Budget Modification	
	New Revenue	Use of Reserves	Other	

<b>Attachments:</b>	1.	Draft Program Guidelines
	2.	Presentation Slides

## City of New Brighton Home Improvement Loan Program

\*\*\*Recommended annual financial investment in budget - \$300K (this would be approved as part of budget annually with LAHA resources). Up to 15% allocated for admin by third party, with \$255K available for lending\*\*\* Carve outs for each of these sub-programs could be allocated annually (ie \$100K for general, \$100K for senior, and \$100K for manufactured homes)

1. **Loan Amount:** Loan amounts from \$2,000 to \$15,000
2. **Amortization Type:** Monthly payment is required
3. **Loan Term:** Up to 10 years
4. **Interest Rate:** 3% fixed interest rate

*Special Provisions for residents over 65 years of age:*

**Amortization Type:** *Deferred until sale or forgiven at 30 years*

**Loan Term:** *Loan is due upon sale, transfer of ownership or no longer occupied by the borrower as their primary residence.*

**Interest Rate:** *0%*

1. **Eligible Borrowers:** All borrowers must be legal residents of the United States, as evidenced by a social security number. Individual Tax identification numbers are not acceptable.
2. **Income Restrictions:** 80 % Area Median Income for the Twin Cities, calculated on household size.
3. **Loan Security:** The loan will be secured with a second mortgage
4. **Credit / Underwriting Requirements:** No more than two 30-day late payments within the last six months on the credit report. 90-day lates (within the past 24 months) require reasonable explanation from the applicant. No Bankruptcy or Foreclosure in the last 18 months. Current on mortgage payments and taxes. No outstanding judgments, defaulted government loans, collections (without reasonable explanation), or liens that are tied to the property.
5. **Total Debt-to-Income Ratio maximum:** 50%
6. **Total Loan-to-Value Ratio maximum (calculated from Estimated Market Value on property taxes):** 110%
7. **Ineligible Borrowers:** Applicants with no ownership interest, business entities, foreign nationals and non-occupant co-borrowers.
8. **Eligible Properties:** All 1- 7 unit owner-occupied properties located within the geographical boundaries of the City. Condominiums and townhomes are eligible for this program if their individual unit's interior is not covered by the owner's association as stated in the association by laws. Properties held in a trust or contract for deed are eligible.

- 37 9. **Ineligible Properties:** Non-owner-occupied, properties with more than 10 units, co-  
38 operatives, and properties used for commercial purposes.
- 39 10. **Eligible Improvements:** Most permanent interior and exterior improvements are eligible.  
40 For manufactured home communities, the down payment towards purchase of a new  
41 manufactured home is an eligible use (20% maximum or \$15,000, whichever is less).
- 42 11. **Ineligible Improvements:** No saunas, whirlpools, furniture, skylights, non-built-in  
43 appliances (unless part of a kitchen remodel), or funds for working capital, debt service or  
44 refinancing existing debts are allowed.
- 45 12. **Sweat Equity:** Work may be performed by property owners on a "sweat equity" basis.  
46 Loan funds may be used only for the purchase of materials. Loan funds cannot be used to  
47 compensate for labor, only for materials. Materials must be purchased and installed prior  
48 to the disbursement of the loan proceeds. When applicable, a signed city permit must be  
49 obtained.
- 50 13. **Bids/Contractors:** 1 contract bid required. All contractors must be properly licensed or  
51 registered with the Minnesota Department of Labor (if applicable). Permits must be  
52 obtained where required by the City.
- 53 14. **Multiple loans from this program are prohibited.**
- 54 15. **Post Install Inspection:** Prior to the release of loan proceeds, the property is subject to  
55 inspection by program administrator and/or city inspector.
- 56 16. **Work Schedule:** All work must be completed within 120 days of the loan closing.  
57 However, when warranted, program administrator may authorize extensions on a case-  
58 by- case basis.
- 59 17. **Disbursement of Funds:** An inspection will be carried out by program administrator or city  
60 inspector to verify completion of the work. The following items (and any additional as  
61 determined by program administrator) must be received prior to disbursement of funds:
- 62 a) Final invoice from contractor (or materials list from supplier)
- 63 b) Final inspection verification (if necessary)
- 64 c) Completion certificate(s) signed by borrower and contractor
- 65 d) Lien waiver for entire cost of work and
- 66 e) Evidence of required city permit pulled and inspected, where applicable
- 67 18. **Borrower Fees:** 1% Origination Fee a Document Preparation Fee, mortgage filing fees, title  
68 work, credit report, flood certification and any other applicable closing costs. All fees may  
69 be financed.

**New Brighton**

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# Housing Action Plan – Policy #1 – Housing Re-habilitation Program

Economic Development Commission - February 4

City Council Work Session – February 10

Equity Commission – February 19

# Purpose of this Work

- Refresh knowledge about who lives in New Brighton and the types of housing offered
- Re-state the goals of the city that are related to housing
- To prioritize three immediate actions to implement to achieve these goals
- Research, review, and bring forward three housing-forward policies
- Outline a plan for use of Local Affordable Housing Aid, and other available resources



# GOAL 1 Preserve a Diverse Stock of Well-Maintained Housing and Neighborhoods

## STRATEGIES



**1**  
Maintain and Enhance Existing Housing Stock

**2**  
Provide a wide variety of housing types

**3**  
Promote walkable, safe, and connected neighborhoods

**4**  
Ensure a supply of affordable housing

## ACTIONS



- 1.1 Establish and fund a housing re-hab program
- 1.2 Evaluate condition of existing housing stock
- 1.3 Review code requirements for maintenance

- 2.1 Provide co-op conversion support

- 4.1 Establish a manufactured home re-hab fund
- 4.2 Provide land trust conversion support
- 4.3 Provide first time or first generation home-buyer assistance

## Recommendations from Housing Action Plan

1. Move forward with a home re-habilitation program and also include provisions for manufactured homes
2. Move forward with an incentive based inclusionary housing program
3. Complete a zoning audit, with recommendations for ordinances, to make zoning more housing friendly
4. Develop a targeted housing developer engagement strategy

# Home Re-habilitation Program – Key Points

1. Home re-hab **LOAN** to broadly improve interior and exterior conditions of the home
2. Manufactured homes are eligible, with a special provision to use for down payment assistance on a new home (same re-payment terms and conditions)

3. Standard terms:

**Loan Amount:** Loan amounts from \$2,000 to \$15,000

**Amortization Type:** Monthly payment is required

**Loan Term:** Up to 10 years

**Interest Rate:** 3% fixed interest rate

4. Special terms for seniors

**Amortization Type:** *Deferred until sale*

**Loan Term:** *Loan is due upon sale, transfer of ownership or no longer occupied by the borrower as their primary residence or forgiven after 30 years.*

**Interest Rate:** 0%

**5. Other typical underwriting (see full guidelines)**

# Home Re-habilitation Program – Key Points

Income criteria: Recommend 80% of AMI

FY 2025 Income Limit Area	Median Family Income <a href="#">Click for More Detail</a>	FY 2025 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area	\$132,400	Very Low (50%) Income Limits (\$) <a href="#">Click for More Detail</a>	46,350	53,000	59,600	<b>66,200</b>	71,500	76,800	82,100	87,400
		Extremely Low Income Limits (\$)* <a href="#">Click for More Detail</a>	27,800	31,800	35,750	<b>39,700</b>	42,900	46,100	49,250	54,150
		Low (80%) Income Limits (\$) <a href="#">Click for More Detail</a>	72,950	83,400	93,800	<b>104,200</b>	112,550	120,900	129,250	137,550

## How does it work?

1. Takes a very similar form to many home re-hab programs throughout the metro area
2. City budgets annually and third party administers (usually a three year contract). City sets the terms (in coordination with vendor), third party underwrites them.
3. First come first served (once \$\$ is gone, it is gone until next budget cycle)
4. Functions as a loan (must be re-paid, but terms can vary), secured with a second mortgage (standard)

# Points for Direction/Discussion and Consensus

1. Max loan amount
2. Interest rate
3. Payback period
4. Income limits/restrictions
5. Special provisions for seniors (deferred at 0%)
6. Manufactured homes eligibility and down payment option
7. Budget: Amount to allocate to this program (recommend \$300K annually from LAHA resources)
8. Do you want a budget carve out for each sub-program?

## Next Steps

1. Incorporate Feedback/Direction (offline)
2. Bring back final policy for adoption (May/June)

# Timeline

TASK ID	TASK NAME	START DATE	END DATE	WEEKS	W45	W46	W47	W48	W49	W50	W51	W52	W53	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13	W14	W15	W16	W17	W18	W19	W20	
1	<b>Project Kick-Off and Duration</b>	11/4/2025	3/4/2026	18	[Green bar]																												
1.1	Bi-Monthly staff check ins	11/4/2025	3/4/2026			X		X		X		X		X		X		X		X		X		X		X		X		X		X	
1.2	<b>EDC/Council priority exercise</b>	11/25/2025	11/25/2025																														
1.2	History, data, and analysis	11/4/2025	11/19/2025		[Green bar]																												
1.3	Current plan summary	11/4/2025	11/19/2025	3	[Green bar]																												
1.4	slide deck	11/25/2025	11/25/2025	1																													
1.5	council presentation-priorities	11/25/2025	11/25/2025	1																													
1.6	Policy Survey	11/1/2025	12/1/2025		[Green bar]																												
2	<b>Draft housing action items</b>	12/1/2025	1/14/2026	7																													
2.1	Slide deck	12/15/2025	1/1/2026	3																													
2.2	EDC/Equity Commission Review	1/7/2026	1/15/2026																														
2.3	Council presentation	1/13/2026	1/13/2026	1																													
3	<b>Policy #1</b>																																
3.1	Draft Policy	1/13/2026	2/10/2026	5																													
3.2	Slide deck	1/13/2026	1/30/2026	3																													
3.3	EDC/Equity Commission Review	2/1/2026	2/15/2026																														
3.4	Policy #1 - Presentation to Council	2/10/2026	2/10/2026	1																													
4	<b>Policy #2</b>																																
4.1	Draft policy	2/10/2026	3/3/2026	4																													
4.2	Slide deck	2/15/2026	2/20/2026	2																													
4.3	EDC/Equity Commission Review	2/7/2026	2/20/2026																														
4.4	Policy #2 - Presentation to Council	3/3/2026	3/3/2026	1																													
5	<b>Policy #3</b>																																
5.1	Zoning Audit and Strategy Development	3/3/2026	4/7/2026	6																													
5.2	Slide deck	3/15/2026	3/20/2026	2																													
5.3	EDC/Equity Commission Review	3/15/2026	3/20/2026	2																													
5.4	Presentation to Council	4/7/2026	4/7/2026	1																													
5	<b>Final Approval of All Policies</b>	5/12/2026	5/12/2026	1																													