



**New Brighton City Council
Work Session Agenda
New Brighton City Hall | City Conference Room
803 Old Hwy 8 NW, New Brighton , MN 55112
5:00 PM March 10, 2026**

Members of the City Council 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
- **Join the meeting electronically.** Members of the public who need to interact with our public officials about agenda items, City Administration, and matters that are otherwise of public concern to the City Council but are unable to or not comfortable attending the meeting in person, may join the meeting electronically at: <https://newbrightonmn.gov/zoom> (no app needed), by scanning the QR Code on the right, or by using their Zoom app to join and entering: Meeting ID 898 6240 2361, Passcode 867530



I. Work Session Item

1. Commission Appointments
 - a. 5pm Methok Namsey Interview
 - b. 5:10pm Palkyi Namsey Interview
 - c. 5:20pm Sara Sipple Interview
 - d. Appointment Discussion
2. Home Improvement Loan Program Provider Selection



M. Namsey

City of New Brighton Interview Questions for Commissioner Selection

1. Please explain how both your personal and professional experiences will help you be an effective Commissioner, if appointed.
2. Tell us which Commission(s) you are most interested in serving on and why.
3. Commissioners serve in an advisory role to the City Council. Can you describe how you would respond if the City Council made a final decision that differed from a recommendation you strongly supported?
4. Describe a situation where you had to listen more than you spoke. How do you ensure that all voices are heard, especially those that may not be the loudest in the room?

Print

Commission Application - Submission #5984

Date Submitted: 2/10/2026

First Name

Methok

Last Name

Namsey

Street Address

[Redacted]

City

New Brighton

Zip Code

55112

Email Address

[Redacted]

Phone Number

[Redacted]

How many years have you been a New Brighton resident?

4 years

Please indicate which of these commissions you are most interested in applying for:

- Economic Development Commission (1st Wednesday of each month @ 7:30am)
- Equity Commission (3rd Thursday of each month @ 6:30pm)
- Parks, Recreation and Environmental Commission (1st Wednesday of each month @ 6:30pm)
- Planning Commission (3rd Tuesday of each month @ 6:30pm)
- Public Safety Commission (2nd Monday of each month @ 6:30pm)

Carefully note the meeting times for each meeting.

Of the commissions you are applying for, which is your first choice?

Public safety

Availability:

[Redacted]

Consider the meeting times of the Commissions you are applying for and describe if there would be any meeting times you foresee NOT being available.

Which type of position are you applying for?

Student Commissioner

Why do you want to serve on a City Commission?

As a student interested in medicine, I see the city's Commission as the "front end" of healthcare and individuals' health in general. I am applying to provide a perspective on how city-level disparities in access can manifest in the lives of students, younger generations, minorities, and other residents before they ever reach a doctor's office or an emergency room. I want to help the commission identify where the systems might unintentionally create barriers for the next generations.

Please list any related work, volunteer or educational experiences that could help you in this role:

With a group of students, I created a program that was able to act as a diagnostic tool for pneumonia in individuals lungs. I was able to learn how tech could be used to reduce systemic bias, lower costs and find the presence faster for those at a disadvantage. I also frequently volunteer at the local food pantries and at Regions Hospital around the emergency department.

These experiences help me look at the city's policies through the lens of making the city more efficient with the reminder of daily realities to many individuals.

Please list any civic, professional and / or community organizations in New Brighton that you are involved with:

What do you hope to accomplish through serving?

Through the commission, I hope to create tangible change that could help the community immensely, but most importantly, I want to bridge the gap between the policies made and the people especially minorities. Ensuring that the city's safety and equity frameworks are made with deep understanding of the social barriers, allowing residents to be heard, seen and protected regardless of anything that may set them at a disadvantage; Bias, income, race, ethnicity and disability.

Additional Comments:



Important Information About Your Commission Application*

Data Privacy Notice


Minnesota State law requires that you be informed of the purpose and intended use of the information you are providing on this application.

The information being requested will be used to identify you as an applicant, enable us to contact you when additional information is required, send you notices, and assess your qualifications for appointment. This data is not legally required, but refusal to supply the information requested may affect the City Council's ability to accurately evaluate your application.

Per Minnesota State Statute 13.601, subd. 3a, your name, address, length of residence, occupation, education, training, civic affiliations, qualifications, experience, and veteran status are public data and available to anyone who requests the information.

All other personal information is classified as private data and cannot be released to the public unless you give permission for the city to release it. Information related to student commissioners is also private data and will not be released.

If appointed to a City of New Brighton Commission, your residential address will become public data per Minnesota State Statute 13.601, subd. 3b. If appointed, you will also be assigned a City of New Brighton email address which will be listed on a public roster so members of the public can contact you regarding work your commission is doing. Would you also like your personal phone number listed on this public roster?





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Print

Commission Application - Submission #5986

Date Submitted: 2/10/2026

First Name

Palkyi

Last Name

Namsey

Street Address

[Redacted]

City

New Brighton

Zip Code

55112

Email Address

[Redacted]

Phone Number

[Redacted]

How many years have you been a New Brighton resident?

4 years

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Carefully note the meeting times for each meeting.

Of the commissions you are applying for, which is your first choice?

Public Safety Commission

Availability:

[Redacted]

Consider the meeting times of the Commissions you are applying for and describe if there would be any meeting times you foresee NOT being available.

Which type of position are you applying for?

Student Commissioner

Why do you want to serve on a City Commission?

I want to serve on the city commission because I believe that engaging with our community members is the best way to initiate change, ensuring that every one's perspective and voices are heard and included, and help make New Brighton a better city. I currently am volunteering at Regions Hospital and want to have a future in medicine and/or public health/ safety. I understand how critical emergency situations are and how law enforcement and EMTs help. Which really makes me appreciate and want to take part in the work of the city commission and how much they do and care for the residents. Whether is it installing a stop sign or helping make strategic plans to better out community, I want to provide my knowledge and skills.

Please list any related work, volunteer or educational experiences that could help you in this role:

As I previously mentioned, I volunteer at Regions Hospital and have achieved a little under 50 hours so far. There, I help the patients find their needs, lend any help needed in the emergency department as well as the patient check-in area, and train other volunteers on how to help and interact with patients. Here, I learned how to deal with high-pressure situations and stay calm while providing clear information and care to many families. I am the founder and president of the UNICEF chapter at my school, where we help fundraise for the United Nations International Children's Emergency Fund. It took a lot of time and communication with others to figure out some problems, but overall, it has been successful. This has taught me not only how to juggle many things on my plate while still keeping my quality of work, but also how to be a better listener to the community at my school. Taking in feedback from everyone and planning out what dates and what events would work. Overall, all these skills I have learned would be very helpful in the Public Safety Commission

Please list any civic, professional and / or community organizations in New Brighton that you are involved with:

I am not in any civic, professional, and/or community organizations in New Brighton, but I generally am the one who helps advocate for New Brighton news and changes which do spread around the Tibetan community in Minnesota

What do you hope to accomplish through serving?

Through serving, I want to accomplish more participation from the community of New Brighton. F I want to be a communication tool between the commission and the community, specifically young adults and Tibetans residing in New Brighton, as I have more direct contact with them. I also know 4 languages, English, Chinese, Tibetan, and ASL, which will again help broaden the ideas and opinions the commission is receiving, allowing more participation from those facing a language barrier. This way, we can ensure the commission is receiving a diverse range of voices that have thoughts to better our community. Making New Brighton a safer and more inclusive place for everyone.

Additional Comments:



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Print

Commission Application - Submission #5889

Date Submitted: 1/27/2026

First Name

Sara

Last Name

Sipple

Street Address

[REDACTED]

City

New Brighton

Zip Code

55112

Email Address

[REDACTED]

Phone Number

[REDACTED]

How many years have you been a New Brighton resident?

2.5

Please indicate which of these commissions you are most interested in applying for:

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Of the commissions you are applying for, which is your first choice?

public safety

Availability:

n/a

Consider the meeting times of the Commissions you are applying for and describe if there would be any meeting times you foresee NOT being available.

Which type of position are you applying for?

Adult Commissioner

Why do you want to serve on a City Commission?

As a new(ish) resident of New Brighton, and with the current economic climate we see ourselves in, I want to be more immersed within my community. I want to have a seat at the table when it comes to making important decisions for our residents, especially when it involves safety and security. I have leadership skills as well as background in leading large cross team efforts within my current job, and I would like to use these skills to help our community.

Please list any related work, volunteer or educational experiences that could help you in this role:

- Background in:
- leadership
 - cross functional teams
 - planning and execution

Please list any civic, professional and / or community organizations in New Brighton that you are involved with:

none at the moment.

What do you hope to accomplish through serving?

I hope to make a positive and equitable difference within our community. I want our neighbors to feel welcomed, and I want New Brighton to be the city that people want to move to. I want New Brighton to exemplify what a community should look like: inclusive, equitable and kind.

Additional Comments:



Important Information About Your Commission Application*

Data Privacy Notice

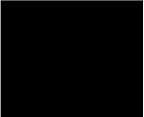
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Agenda Section:	Work Session Item
Meeting Date:	March 10, 2026

REQUEST FOR COUNCIL CONSIDERATION – EXECUTIVE SUMMARY

ITEM DESCRIPTION: Home Improvement Loan Program Provider Selection

Action Requested: <u>Motion</u>
Form of Action: <u>Other: Direction to staff</u>
Votes Needed: <u>3 Votes</u>

Summary Statement:	Breanne Rothstein from Thrive LLC, as part of on-going Housing Action Plan efforts, worked to obtain proposals from prospective City partners for the Home Improvement Loan Program desired by Council. On March 10th, Council will be presented with in-hand proposals and will be asked to select which provider to use. Moving forward, staff will negotiate final program details with the selected partner, draft an official contract for services, and prepare a formal budget amendment for Council consideration. Once everting is approved, the program will be launched.
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Recommendations:	<ul style="list-style-type: none"> • Review provided materials from potential partners, listen to the presentation from Thrive LLC, ask questions as necessary, and direct staff on which provider to use for this program. • Based on our review of materials and our preliminary meetings with each administrator, staff is recommending to use CEE due to their breadth of experience and lower costs for loan origination.
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Applicable Deadlines:	No official deadline. The sooner staff knows which partner Council would like to use, the sooner we can finalize all program details and get it
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	operational.
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Community Impact:	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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Legislative History:	<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 & 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 Rehabilitation Program; staff directed to delay other Housing Action Plan items in favor of launching the Housing Rehab Program as soon as possible.</p> <p>March 2026 -- Council asked to select an administrator for the program</p>
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Strategic Priority:	<u>Community Belonging</u>
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Fiscal Impact:	Financial Consideration?	<u>No (Grant funded effort to dedicated existing LAHA dollars)</u>
	Revenue/Expenditure Amount:	\$
	Financing Source:	Existing LAHA dollars
	Notes:	

Attachments:	1.	Discussion Background from Thrive LLC
	2.	NeighborWorks Proposal

	3.	CEE Proposal
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Overview from THRIVE LLC

Over the past few months, the city has been writing and reviewing guidelines for the development of a new Home Improvement Loan Program. Through discussions with EDC, Equity Commission, and City Council, the city is planning to approve the program, budget allocation, and guidelines in the coming weeks. In conjunction with the program and budget approval, the city is intending to hire a third party, non-profit administrator to run the program. This is consistent with other suburban home loan programs.

Staff solicited proposals to administer the Home Improvement Loan program from NeighborWorks and Center for Energy and Environment, which are attached for reference. Below is a chart summarizing the two proposals.

	CEE	NeighborWorks
Underwriting	Proposed	Proposed
Servicing	Proposed	Proposed
Cost for 17 loans in 3 programs - underwriting	\$6,000 per program per year plus one time \$2,500 initial set up fee, plus \$775 per loan (origination fee can be paid by borrower)	15% of the loan amount
Underwriting per year	\$33,675	\$41,940
Other fees (per loan) – covered by borrower	\$500 per loan (doc prep, credit report, mortgage registration, inspection)	
Cost of 17 loans – servicing per year	\$1,000 one time, plus \$35 one time per loan, per \$15 per month per loan or \$4,655 the first year and \$3,655 after	\$15 per month per loan or \$3,060 per year
Experience	30 home repair programs – Roseville, South St. Paul, Andover, Blaine, Brooklyn Park, Burnsville, Richfield, Minnetonka, Columbia Heights, Robbinsdale, St. Louis Park, New Hope, Mounds View, Fridley, Edina, Crystal, Coon Rapids, Anoka Elk River, Champlin, plus Minneapolis neighborhoods MN Housing lender	7 home repair programs – Minneapolis, St. Paul, Shoreview, West. St. Paul, Maplewood, and Vadnais Heights, MN Housing platinum provider
Capacity	Team of 16	Team of 7

For both administrators, the program is highly customizable to the city's desires. For example, origination fees, other fees, and servicing fees can be charged to borrower (\$500 to \$1,500 originally and then up to \$15 per month on bill) or can be paid directly by the city. Staff recommends passing these costs to the borrower and rolling them into the loan repayment terms.

Based on the review and the preliminary meetings with each administrator, staff recommends to go with CEE due to breadth of experience and less cost for origination. Servicing is higher due to one time \$35 set up fee per loan, but overall CEE is more experienced and a little more affordable.



Proposal for Home Improvement Loan Program

Submitted By:
NeighborWorks Home Partners
533 Dale Street N.
Saint Paul, MN 55103
651-292-8710
nwhomepartners.org

Submitted To:
Breanne Kennedy
breanne@thrive-llc.com
612-360-1312

Date of Submission:
February 26th, 2026

Program Title:
City of New Brighton
Home Improvement Loan Program

Proposal Contact Person:
Erin Moran
Director of Advancement
(651) 348-5075
emoran@nwhomepartners.org

1. Organizational overview and qualifications

NeighborWorks Home Partners (NWHP) has empowered Minnesotan families to build, buy, fix, and keep their homes for over 45 years. As a chartered NeighborWorks America HomeOwnership Center and U.S. Treasury-certified CDFI, we deliver full-cycle, community-driven solutions—financial education, one-on-one pre-purchase mortgage advising, homebuyer workshops, and down payment assistance—to remove barriers for low- and moderate-income households. After purchase, homeowners access affordable home improvement loans, refinance assistance, post-purchase advising, and foreclosure mitigation counseling. We provide a holistic approach to homeownership support helping families at any point in the homeownership continuum including support through our loan application and construction process for each loan provided.

NeighborWorks Home Partners made a significant impact in 2025. We served 1,386 families—primarily low-to-moderate-income households and households of color. Our programs surpassed expectations, providing over \$18 million in direct investment to community members who need it most—more than twice last year’s amount. We created 542 new homeowners while preserving housing for 46 families. This included providing 47 home improvement loans totaling \$1,731,545 in funds as well as 467 down payment loans totaling \$16,451,855 to help low-moderate income families buy a home. This also included educating 583 families on homeownership and providing counseling to an additional 286 families in this area. All in all, this work resulted in \$197,945,104.39 of investment into our community.

Looking at a broader scale over the past 5 years, according to data compiled by NeighborWorks America, NWHP has worked with 6,928 families, helping 1,507 families buy a home and 495 families preserve their home. This has resulted in a total investment of \$615,184,0962 of funds directly into our community. 70% of our customers identified as BIPOC and 70% were low-moderate income. Over that 5-year period, we have provided \$49,531,465 in grants and loans directly to families all across Minnesota including over \$10 million to families to repair their homes.

Our lending program is a core line of business. We have experience providing below market rate amortizing, deferred due-on-sale and forgivable loans to homeowners that may not qualify for or be able to afford a loan from traditional lending institutions. We support homeowners through the entire home repair process from initial consultation through program completion. Our expert staff support homeowners in applying for funds as well as determining their scope of work and working with contractors to ensure a smooth process from start to finish.

NWHP is also at the forefront of nonprofit manufactured home lending in Minnesota, working to develop a manufactured home financing and down payment assistance product with Minnesota Housing Finance Agency and CoNorth. We have a dedicated Senior Lending Advisor with expertise in the manufactured housing space.

NWHP maintains rigorous compliance with city, state, and federal guidelines across all lending and construction activities. Our team will ensure accurate documentation, timely reporting, and transparent communication with partners including City agencies. We have established systems for underwriting, loan servicing, and disbursement oversight that align with public funding requirements and community development goals.

2. Description of relevant experience with housing or commercial loan programs.

NWHP currently administers seven home repair programs for communities throughout Minnesota, including city-specific programs for Minneapolis, St. Paul, Shoreview, West St. Paul, Maplewood, and Vadnais Heights. We are a platinum provider for Minnesota Housing's Fix-up Fund, a designation that reflects our high performance and trusted partnership in Minnesota Housing's flagship home repair program.

NWHP provides in-house loan servicing, allowing borrowers to make payments directly to us. This model ensures personalized, community-focused service and seamless communication throughout the life of the loan. From intake and underwriting to construction oversight and disbursement, our staff remain actively engaged, guiding families through every step of the process.

What sets NWHP apart is our comprehensive, full-cycle approach to homeownership. We prepare potential buyers through financial capability education, one-on-one pre-purchase mortgage counseling, and homebuyer education workshops. For low- and moderate-income households, we offer down payment assistance to make homeownership more accessible. After purchase, NWHP continues to support homeowners by offering home improvement loans with flexible terms and below-market interest rates, especially for those who might not qualify elsewhere. We also provide foreclosure prevention and mitigation counseling, along with refinance assistance for homeowners struggling to afford their mortgage payments. For homeowners who may need additional support with their transition to homeownership, we offer ongoing support to homeowners on topics such as budgeting, refinancing, home maintenance, property tax planning, and insurance as part of our free, virtual, Homeownership Essentials workshop as well as individual advising customized to their needs. Because many clients engage with NWHP across multiple services, we build lasting relationships and deliver tailored solutions that strengthen long-term housing stability. Our experience spans first mortgage, down payment and rehabilitation lending, and we maintain robust systems for compliance, reporting, and fund management, ensuring alignment with City, State, and Federal guidelines.

3. Plan for administering loans (application, review, approval, disbursement).

Administration of the loans will be carried out in accordance with the contract established between NWHP and the City. The proposed administration plan is as follows:

1. Launch Phase:

- Provide guidance and co-create loan products.

- Launch products on NWHP website with dedicated webpage and digital marketing assets with explanation of eligibility criteria.
- Promote products via NWHP media channels (Facebook, Instagram, LinkedIn, Google Ads, and e-newsletter) to reach target market. Research market and directly market to New Brighton residents. Provide assets to the City to promote products via City channels.

2. Application Phase:

- Collect application materials via secure application-hosted on NWHP website.
- Collect required documents
- Offer application assistance via phone or in-person

3. Review Phase

- Initial screening of application for completeness and eligibility.
- If the borrower and property meet the Program Guidelines, send out disclosure forms required under RESPA: Good Faith Estimate (GFE), Truth in Lending Disclosure.
- Loan Estimate issued within three business days
- Customer signs intent to proceed
- Collect supporting documents according to product guidelines and funder requirements.
- Provide written denial notices to applicant if applicable.
- Eligible files sent to Underwriting

4. Underwriting Phase

- Lending Advisor finalizes program eligibility
 - Verify that property lies within the boundaries of the City.
 - Obtain a credit report on the applicants of installment loans.
 - Verify applicant is current on all mortgage and property tax payments.
 - Verify that applicant's LTV and DTI (when applicable) ratios do not exceed program requirements.
 - Approve or deny loans based on program guidelines.
 - Provide written denial notices to applicant if applicable.

5. Project Management Phase

- Homeowner to provide at least one bid for work to be completed or additional bids per the guidelines.
- Contractor (if using) selected and final bid sent to Lending Advisor.

6. Closing Phase

- CD issued three days prior to closing
- Funds escrowed

7. Post-closing Phase

- Customer provides photos of work completed.
- Coordinate payment to contractor upon approval by homeowner and completion of applicable permits

- Offer free financial coaching or homeowner workshops to customer to support sustainable homeownership.
- Provide reports as requested to the City.

8. Loan Servicing Phase

- Loan set up in system and loan balance, interest rate and payment schedule verified.
- The master file is kept for life of loan + the term required by the document retention policy. Files are maintained in electronic and/or physical form.
- Loan payments are due on the 1st or the 15th of the month. A loan is considered delinquent after the 15th.
- All payments follow the posting rules provided by the loan servicing system.
- Payments in excess of the current amount due are to be posted to principal in accordance with State and Federal laws.
- Annual and monthly statements are provided to the customer.
- Customer can contact NWHP for questions, payment help, hardship assistance, or to update contact information.

The scope of services is as follows:

- Assist the City with developing the program guidelines ensuring compliance with all applicable regulations and in line with industry best practices.
- Originating, underwriting, closing and servicing loans in accordance with all City, Federal and State regulatory compliance requirements, and per program guidelines and available pool allocations.
- Managing escrow loan funds and disbursing those proceeds according to program guidelines (up to 3 disbursements per loan).
- Program activity reports.
- Marketing support.
- Ongoing review and support of program to ensure relevance and compliance.

4. Compliance and reporting plan

NeighborWorks Home Partners (NWHP) is committed to maintaining the highest standards of compliance and transparency across all aspects of our lending and construction programs. Our operations are guided by rigorous internal protocols and aligned with City, State, and Federal regulations to ensure responsible stewardship of public funds. We have established systems for documentation, monitoring, and reporting that support timely communication with City partners, while also ensuring program integrity and audit readiness. NWHP's approach to compliance is proactive, collaborative, and rooted in our mission to deliver equitable, community-centered housing solutions.

1. Compliance Requirements

NWHP ensures full compliance with all applicable federal, state, and local regulations governing mortgage origination, servicing, and consumer protection. Key activities include:

- Submitting required documentation and tracking key dates using the Calyx Point loan origination platform.
- Adhering to the following laws and regulatory frameworks:

Federal Compliance Areas:

- Equal Credit Opportunity Act & Fair Lending Program
- Home Mortgage Disclosure Act (HMDA)
- Gramm-Leach-Bliley Act
- FACT Act – Information Security and Identity Theft
- Real Estate Settlement Procedures Act (RESPA)
- Truth-in-Lending Act (TILA)
- Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Service Members’ Civil Relief Act (SCRA)
- USA PATRIOT Act / Consumer ID Theft
- OFAC / Bank Secrecy Act / Anti-Money Laundering (AML/BSA)
- Dodd-Frank Financial Reform Act
- Flood Disaster Protection Act
- Qualified Mortgage / Qualified Residential Mortgage (QM/QRM)
- SAFE Act
- Loan Officer Compensation – Anti-Steering Rule
- Federal and State Foreclosure and Bankruptcy Regulations
- State-specific regulations related to mortgage origination and servicing within NWHP’s footprint
- HAMP and other government-sponsored loss mitigation programs

2. Internal Policies

NWHP maintains comprehensive written policies to support compliance and operational integrity, including:

- Loan origination and underwriting procedures
- Anti-Money Laundering (AML) and Know Your Customer (KYC) protocols
- Data privacy and cybersecurity standards

3. Reporting Requirements

NWHP tracks and reports key program metrics to ensure transparency and accountability.

Reporting includes, but is not limited to:

- Number of loans disbursed
- Demographics of borrowers served
- Types of home improvements funded
- Repayment performance and delinquency rates if also contracted for loan servicing

NWHP measures results primarily on numbers served and the number of successful client outcomes. Due to the various funding sources and related reporting requirements, coupled with

licensing requirements, NWHP utilizes HomeKeeper (Salesforce) CMS to track all our customer data, work performed, outputs and outcomes. Information is entered into this database regarding not only a client's situation at intake but also the resolution of their request for service. For all of our lending programs, NWHP keeps detailed files that include loan applications and income information, ensuring we have all of the data necessary to report on these programs.

5. Strategies for equitable community outreach and language accessibility

NWHP has a strong community presence through partnerships with organizations such as Groundbreak Coalition, Saint Paul Association of Area Realtors, Rondo Community Land Trust, City of Lakes Community Land Trust, Family Housing Fund, Sakan Community Resources, Karen of Minnesota, and Lao Center of Minnesota. These collaborations expand NWHP's ability to connect with BIPOC families across the Twin Cities, ensuring broader outreach to those in need. NWHP also hosts monthly *Networking with NeighborWorks* gatherings, fostering collaboration among housing professionals to discuss trends, programs, and solutions.

In addition to our outreach and service delivery strategies, NWHP will implement a joint standardized, proven marketing plan for each program we launch. This plan includes tailored messaging, multilingual materials, digital and print outreach, and community-based engagement strategies. While the framework is consistent across products to ensuring efficiency and brand alignment, it is also flexible and responsive to the needs of each target audience, allowing us to adapt based on geography, language, cultural context, and program goals.

6. Staffing plan and key personnel

Lending is a foundational service at NWHP, supported by a seasoned team with decades of collective experience in mortgage origination, servicing, and program administration.

Our Lending team includes a Director of Lending, Down Payment Assistance Lending Manager, two Sr. Lending Advisors (Loan Officers), three Lending Coordinators (Loan Processors), and a Housing Project Manager (construction oversight). Our lending staff speak Hmong, English, Spanish, Somali, and Arabic. All NWHP's programs are supported by our Shared Services team which includes our Chief Executive Officer, Chief Program Officer, Chief Technology Officer, Director of Operations and Finance, Office Coordinator and Director of Advancement. We will not need to expand our staffing to provide the services outlined within this request. Per our 2026 budget, we will maintain the stated staffing level, rehiring if needed.

7. Proposed fee structure or cost model for program administration.

Total Funding (Loan Capital and Fees): \$300,000

City of New Brighton	Loan Pool & Fees			
<u>Fees</u>	<u>Amount</u>	<u>Production (est)</u>	<u>Total</u>	<u>Annual</u>
Set Up/On-Boarding Fee	\$0	17	0	0
Annual Fee	\$0	17	0	0
Denied File Fee	\$0	5	0	0
Admin Fee	the higher of 15% or \$2,000	17	\$41,940.00	\$41,940.00
Loan Servicing	\$15.00	17	\$255.00	\$3,060.00
Loans	\$2,000-\$15,000	17	\$255,000.00	\$255,000.00
TOTAL				\$300,000.00
<u>Annual Budget</u>	<u>Fees to NWHP per Year</u>	<u>Loan Pool</u>	<u>Ave. Loan</u>	
\$300,000.00	\$45,000.00	\$255,000.00	\$15,000.00	
<u>Fees Charged to the Borrower</u>				
Mortgage filing fees	\$53.00			
Title	\$125.00			
Credit Report	\$123.50			
Flood Certification	\$10.00			
Origination Fee (1%)	\$150.00			
Document Prep Fee	\$50.00			
TOTAL	\$511.50			



NEW BRIGHTON LOAN PROGRAMS

Center for Energy and Environment (CEE) will oversee the delivery of services for the City for New Brighton Loan Programs. We are a mission-driven nonprofit organization based in Minneapolis and Roseville, MN. CEE has been a leading Minnesota expert on the environment and resource use since our founding as the Energy Office of Minneapolis, Minnesota in 1979. From that community-oriented start emerged an independent nonprofit organization, committed to research-based program delivery and conscientious stakeholder engagement. CEE consultants work with communities, government agencies, nonprofit organizations, and utilities to design and implement practical, innovative, and impactful programs. Much of our experience is in planning, engagement, and implementation.

Programs and Staffing

CEE administers 7 active neighborhood loan programs, 23 city programs, the MHFA Home Improvement Loan Programs and an on-bill repayment program with CenterPoint Energy for residential and small commercial properties. Loan Programs include Deferred Loans, Installment Loans, Downpayment Assistance and Grants.

The Lending Team at CEE has 16 full-time staff that intake and process applications, close and disburse funds and loan servicing. In 2025 the Lending Team received over 3,900 applications and closed 1,782 applications for over \$21M.

Administration and Marketing

CEE will create a website page for New Brighton that includes all programs and will have a online application. CEE will also mail or email applications on request. CEE will intake applications, process, close, disburse funds and monthly reporting to New Brighton. The city is responsible for all loan servicing.

The Lending Team has a dedicated marketing member to work directly with New Brighton to create a information page for all of the programs. CEE will help with a marketing plan, but it will be the responsibility of New Brighton to market the program.

Fee Structure

One Time Set Up Fee: \$2,500

Annual Administration Fee: \$6,000 per calendar year

Sr. Deferred Loan Origination Fee: \$775 per loan closed

Mobile Home Loan Origination Fee: \$1,100 per loan closed

Mobile Home Downpayment Assistance Loan Origination Fee: \$1,100 per loan closed

Priority Inspection (if required): \$275 per inspection

Post Installation Inspections (if city permit is not required for project): \$175 per inspection

Borrower Fees: 1% Loan Origination Fee, \$150 Document Preparation Fee, credit report, title work, mortgage service fee and county mortgage registration fees. Any other applicable fees.

Thank you for the opportunity and please let us know if you have any questions.

Jim Hasnik
Director of Lending Services
Phone: 612-335-5885 Email: jhasnik@mncee.org



LOAN SERVICING PROPOSAL

Developed for the City of New Brighton, MN

February 24, 2026

Completed by:
Loan Servicing Department
Center For Energy and Environment
212 N 3rd Avenue, Suite 560
Minneapolis, MN 55401

PURPOSE OF THIS PROPOSAL

- Delineate and detail the necessary steps to Service loans owned by the City of New Brighton.
- Determine the cost of Servicing and provide the necessary guidelines to collect funds, report and transfer loan proceeds to the City of New Brighton.

BACKGROUND

- The City of New Brighton is looking for a Servicer to partner with and support its Home Improvement Loan program. Although not specified in the request, it is expected that the Servicer will provide at minimum the following services:
 1. Payment collection (regular payments for amortizing loans)
 2. Default Management
 3. Customer Service and Assistance to borrowers
 4. Payoff Calculations and Collection of the Proceeds
 5. Preparation of documentation
 6. Monthly Reporting (operational and cash results):
 - a. Trial Balances
 - b. Aging Delinquency
 - c. Payment Collection (P&I Collection)
 - d. New Loan Report
 - e. Paid in Full Report

SERVICES OFFERED THROUGH THIS PROPOSAL

This proposal covers the following services:

- All the necessary work needed to upload and create loans in our Loan Servicing Platform, including but not limited to supplies, loan analysis, creation of pools, creation of borrower profiles and internal audit of loans and balances.

- Once the initial phase has been completed, the following services will be included in the regular process:
 1. Collection of monthly installments of regular payments (for both, amortizing loans and Interest Only loans).
 2. Payoff calculations, including contact and coordination with title companies, closing agents, new lenders and/or borrowers.
 3. Collection of Proceeds from payoffs
 4. Monthly disbursement of funds collected on behalf of the city through a method to be determined (ACH, Wire Transfer or Check).
 5. Drafting of Satisfactions or Lien Releases (as needed).
 6. Subordination requests review and recommendation (as needed).
 7. Default management for loans in delinquency.
 8. Review of options and recommendations to cure delinquencies.
 9. Monthly Reporting covering the following topics:
 - a. Trial Balances per Pool
 - b. Principal and Interest Collected during the reported month
 - c. New Loan Report
 - d. Paid in Full Report
 - e. Aging Delinquency Report

Servicing includes access to reports via CEE's servicing Platform and secure information exchange via Microsoft OneDrive and SharePoint, as well as any other services needed to complete specific tasks related to the servicing of the City of New Brighton's portfolio.

The initial term of our contract is 3 years, and upon expiration of the initial term, it can be renewed for a minimum of one year (see Loan Servicing Agreement attached).

LOAN SERVICING AGREEMENT

Exhibit B: Pricing Schedule

Activity	Description	Pricing
New Program Setup	Creating the new program in CEE Loan Servicing System and creating reports	\$1,000 one-time fee
New Loan Setup	Loan Boarded to servicing system and quality control review, welcome letter	\$35.00 one-time fee per loan
Standard Servicing Activities – Amortizing and Interest Only Payment Loans	Payment processing, billing notices, customer service, investor reporting, early collections	\$15.00 per loan/month
Standard Servicing Activities- Deferred Loans (no payments)	Payment processing, customer service, investor reporting	\$1.00 per loan/month (no fee if client has an active amortizing pool)
Collection Activity	Collection Work for loans past due 15-90 days	\$5.00/loan per month on all amortizing loans
Default Management	Example of activities: Repayment Plan, Forbearance Agreement, Deferment, Extension	\$80.00 per hour plus any charges that may be incurred from 3 rd party vendor.
Subordination Preparation	Review request and Prepare subordination document	\$200.00 per request (Borrower Paid)
Mortgage/Deed of Trust Satisfaction Preparation	Drafting of mortgage/deed of trust satisfaction (excludes recording / filing fees)	\$30.00 one-time fee per loan
Final /Special Processing Transaction	For Charge-off, foreclosure, service release, loans not paid in full but no longer active on the servicing system	\$25.00 per transaction
Conversion/On-Boarding of Amortizing Loans	Boarding Loans previously serviced by a different company	\$90.00 one-time fee per loan
Special Report Programming	Special report creation not included in standard report package	\$150.00 one-time fee per report
Special Reporting Distribution	Monthly maintenance for special reports created for distribution	\$75.00 one-time fee per report
Special Project work	Special requests, such as assistance in audit preparation, special mailings, etc.	\$80.00 per hour plus any charges that may be incurred from 3 rd party
Non-Standard Servicing Activities	Any additional activities required for servicing a loan not specified in contract	\$80.00 per hour, fee will be set based on time to complete task on a regular basis

QUALIFICATIONS AND COMPANY BACKGROUND

CEE is a Minneapolis/St. Paul based Non-Profit devoted to Energy Efficiency and research. Since the beginning, in the late 1970's, CEE introduced its Lending program that became what we know today as the Lending Center. The Lending Center was created with the goal of providing low interest funding to income qualified homeowners for Home Improvement projects, Energy Efficiency Improvements and Emergency lending for Heating/Cooling systems. Not long after that, CEE partnered with the City of Minneapolis and other cities to launch an initiative aimed to help them manage their Home Improvement programs and combine their efforts using the Lending Center as a single hub. That initiative continued its growth, and more than 30 years later, has turned into the preferred hub for cities in the Metro Area for management, underwriting and origination of their loan portfolio.

The merger between CEE and St. Paul's NEC and the expansion of its programs, created the need for new ways to handle the steady growth of CEE's lending programs; and after a partnership between CenterPoint Energy and CEE (created to provide funding to CenterPoint customers through an On-Bill Lending Program), the need of an In-House Loan Servicing Department became evident. The planning was initiated, and the new department was launched in February 2018 with a small pool of 6 deferred loans. As of August 31st, 2023, - after 5 years and 6 months since the launch of the Servicing operations- the Loan Servicing department serviced a portfolio of 2,108 loans and \$33 Million in Loan Balances, ranging from Down Payment Assistance loans to Solar loans, with a delinquency rate of 0.48% and a recovery success of 82%.

COMPANY BACKGROUND (CONTINUED)

Other important data about our Loan Servicing portfolio:

1. CEE services loans for 19 partners.
2. 42% of the loans in CEE's current portfolio are Deferred (includes Downpayment Assistance, Energy Smart Home Loans, Last Resort for heating and cooling, Senior Deferred, CDBG loans and Forgivable Home Improvement loans).
3. CEE services loans for the following cities and counties:
 - CITY OF COON RAPIDS
 - CITY OF EDINA
 - CITY OF FRIDLEY
 - CITY OF MINNETONKA
 - CITY OF PLYMOUTH
 - CITY OF VADNAIS HEIGHTS
 - DAYTON'S BLUFF NEIGHBORHOOD HOUSING SERVICES
 - EAST EDINA HOUSING FOUNDATION
 - CITY OF ELK RIVER
 - HENNEPIN COUNTY
 - CENTERPOINT
 - MN HOME OWNERSHIP CENTER
 - CITY OF MOUNDS VIEW
 - CITY OF ROSEVILLE
 - CITY OF SAINT LOUIS PARK
 - SHOP 2012 LLC.
 - PROJECT PRIDE IN LIVING
 - CITY OF NORTH SAINT PAUL
 - CARVER COUNTY
 - SCOTT COUNTY
 - CITY OF GLENDALE

- BROOKLYN PARK DEVELOPMENT CORPORATION
- ELEVATE ENERGY
- BROOKLYN PARK EDA
- CITY OF ANOKA
- CITY OF BLAINE
- CITY OF BROOKLYN CENTER
- CITY OF BURNSVILLE
- CITY OF CHAMPLIN

As a hub for management and underwriting of Home Improvement loans for cities and MHFA, CEE reviews and processes an average of 2,500 applications every year, resulting on nearly 1,300 new loans. CEE has been the top producer for Minnesota Housing for last 9 years in a row. CEE currently manages the Home Improvement programs for the following cities:

- City of Anoka
- City of Brooklyn Center
- City of Burnsville
- City of Blaine
- City of Champlin
- City of Coon Rapids
- City of Edina
- City of Fridley
- City of Mounds View
- City of Roseville
- City of Elk River
- City of Saint Louis Park
- City of Brooklyn Park
- Family Housing Fund
- Ramsey County
- City of Minneapolis (9 neighborhood programs)

- Minnesota Housing and Finance Agency (MHFA)
- City of Crystal
- City of South Saint Paul
- MN Department of Commerce

The Loan Servicing Department services deferred loans and programs for the following cities, ranging from deferred loans due at sale, Interest only deferred loans, forgivable loans (after the term is completed), and Senior Deferred loans (due on transfer of the title).

- City of Anoka
- City of Brooklyn Center
- City of Burnsville
- City of Champlin
- City of Coon Rapids
- City of Edina
- City of Fridley
- City of Mounds View
- City of Roseville
- City of Saint Louis Park
- Edina Housing Foundation
- MN Department of Commerce

CEE also manages and services a CDBG program for Ramsey County (forgivable in stages), and an Energy Smart Home deferred program for the City of Saint Paul (due in full on Maturity Date). The servicing of these deferred loans includes tracking of forgivable balances, due dates, and terms; issuing Satisfactions and generating payoffs and completing the closing of the loans on sale of the property; and any other functions needed for the servicing of their respective pools. CEE also provides Servicing for Manufactured Homes loans, for the following cities:

- City of Fridley
- City of Blaine
- City of Mounds View

The servicing of these pools includes collection of regular payments, verification of insurance at the DMV, issuance of Lien Releases on loans paid in full and any other tasks related to the servicing of these loans.

DEFAULT MANAGEMENT

CEE defines “Default” as the status assigned to any loan after 15 days from the due date have passed and no payment for the current installment has been received. The objective, at that point, turns into remediation and efforts to assist the borrower in bringing the account current in 3 stages:

1. Early Delinquency: between 16 and 30 days past due. Communications with the borrower via phone and email will be launched in an effort to contact the borrower and bring the account current.
2. Delinquency: 31 to 90 days past due: a “Notice of Late Payment” letter is sent to the borrower advising them that their loan is 30 or more days delinquent, giving them the amount needed to bring the account current, options of payment, and notice that 30+ DPD delinquencies will be reported to the Credit Bureaus in the next reporting cycle. Phone calls and email contacts will be made following the current Collections legislation and the guidelines provided by the Fair Collections Act. Simple mitigation solutions may be implemented, like payment scheduling or plans aimed to help the borrower back to being current.
3. Late Delinquency: Loans 91 to 180 days past due fall into this category. A “Notice of Delinquency” letter is sent to the borrower advising them that their loan is 90 or more days delinquent, giving them the amount needed to bring the account current, options of payment, and notice that 90+ DPD delinquencies will be reported to the Credit Bureaus in the next reporting cycle. CEE will work with these borrowers to gather information about the reason for the delinquency, review options and submit proposals aimed to cure the delinquency to the city. Any workout plan will be submitted to the city for review and approval.
4. Deep Delinquency: Delinquent loans, 181+ days past due fall in this category. A “Notice of Default and Demand of Payment” letter is sent to the borrower advising them that their loan is 180 or more days delinquent. The letter informs them that the city is in its rights to accelerate its mortgage and exercise its legal rights on the property; Total Amount Due -TAD- becomes the only payment option and notice the delinquency will be reported to the Credit Bureaus in the next reporting cycle. Any options like a loan modification or a loss mitigation plan will be discussed with the city before being put in place.

CEE PRINCIPALS IN CHARGE OF LOAN SERVICING

The principals in charge of the operations of the Loan Servicing Department are:

- **Chris Dufrin, President:** Chris is the president of Center for Energy and Environment. He took over the role in March 2016, making him CEE's second leader since it began work as the City of Minneapolis' Energy Office in 1979. Chris came to CEE from community-focused energy efficiency nonprofit Neighborhood Energy Connection (NEC), based in St. Paul, where he oversaw a Home Improvement program aimed to assist homeowners to improve the energy efficiency of their homes.
- **Jim Hasnik, Director of Lending Services:** In his role at CEE, Jim has worked extensively in administering, underwriting, and managing CEE's home improvement financing programs in the residential, commercial, and nonprofit sectors. This includes working with Minnesota Housing Finance Agency, Minnesota Department of Commerce, and multiple municipalities throughout Minnesota to rehabilitate and promote energy efficiency to existing residential and commercial properties. Jim has an extensive background in Lending programs and has been the leader of the Lending Center since 2017.
- **Marco Landoni, Loan Servicing Manager:** As the loan servicing manager, Marco developed and launched the Lending Center's in-house loan servicing department to respond to the organization's current and future needs in the lending area, in February 2018. Marco came to CEE with over 12 years of experience working for two of the largest loan servicing companies nationwide, Wells Fargo Home Mortgage and Ditech Financial. Marco has been responsible for the growth and operations of the Loan Servicing Department since its creation, as well as the development of its systems and controls.

REFERENCES

- Marney Olson, Assistant Housing Supervisor at the City of Saint Louis Park: Phone Number: 952-924-2196 | email address: molson@stlouispark.org
- Darin Berger, Executive Director City of Anoka Housing & Redevelopment Authority: Phone Number: 763-576-2724 | email address: dberger@ci.anoka.mn.us
- Paul Bolin, Assistant Executive Director City of Fridley Housing & Redevelopment Authority : Phone Number: 763-572-3591 | email address: paul.bolin@fridleymn.gov

CONCLUSION

We appreciate the opportunity to collaborate with the City of New Brighton in advancing its mission to provide its residents with access to Rehab funding and community improvements.

Drawing on our extensive experience and proven track record, we are confident in our ability to ensure a seamless and efficient Servicing of the City's portfolio.

Should you have any questions regarding this proposal, please feel free to contact me at mlandoni@mncee.org or by phone at 612.455.7805. I would also be pleased to arrange a brief meeting at your convenience to review the details and address any inquiries.

Thank you for your time and consideration. We look forward to the possibility of working together.

Marco F Landoni
Loan Servicing Manager
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Minneapolis, MN 55401
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mlandoni@mncee.org