

**Members of the St. Cloud HRA Board of Commissioners will participate
by TELECONFERENCE rather than in-person**

Members of the public who desire to give input or testimony regarding an item
on the agenda may do so no later than 3:00 p.m. October 28, 2020.

Email at: lreis@stcloudhra.com

Phone: 320-202-3145

**REGULAR MEETING OF THE
ST. CLOUD HRA BOARD OF COMMISSIONERS**

**Wednesday, October 28, 2020
Immediately following Study Session**

<p>STUDY SESSION 5:00 P.M. AGENDA: Budgets and Operational Update</p>
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**Chair Nancy Gohman will preside over the meeting
from the St. Cloud HRA Boardroom, 1225 W. St. Germain Street**

Mission Statement: To enhance the communities we serve by providing
housing opportunities, fostering stability, and promoting neighborhood revitalization.

Regular Meeting Agenda:

1. Roll Call and Pledge of Allegiance.

Consent Agenda:

2. Approval of Agenda. REQUESTED ACTION: Approve.
3. Approval of Study Session Minutes, September 23, 2020. REQUESTED ACTION: Approve.
4. Approval of Regular Minutes, September 23, 2020. REQUESTED ACTION: Approve.
5. Review of Financials: Central Office Cost Center Fund, Housing Choice Vouchers Fund, CDBG Housing Rehab Fund, Community Housing Fund, and Housing Development & Rehab Fund.
REQUESTED ACTION: NONE.

Open Forum: At this time members of the public may address the Board with questions, concerns, or - comments (regarding an item NOT on the agenda). Citizens are asked to sign up to speak prior to the Open Forum portion of the meeting. Speakers will be limited to the first five citizens who sign up. The Board members will not ask questions of the speakers, but rather refer the matter to the Administration with a request for a follow-up report. A citizen may speak at the Open Forum only twice during the year. Open Forum is limited to a total of 10 minutes. TIME LIMIT IS 2 MINUTES PER PERSON.

Old Business: None.

New Business:

6. Approval of Resolution 2020-10 – Operating Budgets for 2021.
7. Approval of 2021 Payment Standards.
8. 19th Avenue Lots Update.
9. Report on Activities.

Open Discussion:

Adjourn.

2020 HRA Board Meeting Schedule - 4th Wednesday each month at 6:00 pm; early meetings as needed.
 Note: November and December moved forward one week to accommodate holidays. December 16th meeting will begin at 4:00 p.m.

JANUARY						
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**ST. CLOUD HOUSING & REDEVELOPMENT AUTHORITY
STUDY SESSION**

Wednesday, September 23, 2020

A Study Session for the St. Cloud HRA Board of Commissioners was held on Wednesday, September 23, 2020, City Hall Chambers, 400 2nd Street South, St. Cloud, MN. Chair Nancy Gohman called the meeting to order at 5:00 p.m. Commissioners present: Mike Conway, Abdi Daisane, Seal Dwyer, Nancy Gohman and George Hontos. Absent: Jeff Goerger. [board has one vacancy].

Karen Rizer, Finance Director, brought forward to the Board a possible legal compliance issue she had been made aware of at an annual conference she regularly attends. She explained that in this presentation she was advised the only body who can set compensation for a governing body under statute is that body. Ms. Rizer said in exploring this further with the presenter, David Kenney, Assistant Legal Counsel for The Office of the State Auditor (OSA) she questioned if the City Council had the right to prohibit council members from accepting compensation as they had done under Resolution 2019-03-34 on March 25, 2019.

Ms. Rizer said in further communications with Mr. Kenney, he responded by email and stated that Commissioners serving on the HRA Board should be receiving compensation as set by the Board pursuant to statute or the Agency will be in violation of Minn. Stat. § 469.011.

After further discussion, Board Chair Nancy Gohman stated she did not want the Agency to be held in non-compliance and felt all Board members (other than Commissioner Dwyer who works as a State employee and is unable to accept) should be paid for past and future meetings; Board members present agreed.

Commissioner Conway stated that he did not want the HRA to be out of compliance with the OSA, but requested that the Mayor and City Legal Department be contacted and made aware of the State Auditor's office determination. Executive Director Louise Reis said the Mayor would be notified of the decision.

The meeting adjourned at 5:59 p.m.

ATTEST:

Chair, Nancy Gohman

Secretary, George Hontos

**ST. CLOUD HOUSING & REDEVELOPMENT AUTHORITY
REGULAR MEETING**

Wednesday, September 23, 2020

A Regular Meeting for the St. Cloud HRA Board of Commissioners was held on Wednesday, September 23, 2020, City Hall Council Chambers, 400 2nd Street South, St. Cloud, MN. Chair Nancy Gohman called the meeting to order at 6:00 p.m. Pledge of allegiance was spoken.

1. Roll call was taken and the following Commissioners were present: Abdi Daisane, Seal Dwyer, Nancy Gohman, George Hontos and Mike Conway. Absent: Jeff Goerger. [The board has one vacancy.]
2. Approval of Agenda – Commissioner Daisane moved for approval of the consent items and agenda; Commissioner Conway seconded the motion. The motion carried.
3. Approval of Regular Meeting Minutes, July 22, 2020 – approved as presented.
4. Public Housing Fund (operating statements by AMP), Germain Towers Fund, Northway Projects A&B Fund, and Eastwood Apartments Fund – no action requested.
5. Approval of Contract for Scattered Site Furnace, Water Heater and Central Air Replacements and Installation – approved in the amount of \$46,475 with Air Max, LLC to replace furnaces and water heaters and install central air conditioners in five scattered site homes.
6. Approval of Contract for Scattered Site Window Replacements – approved in the amount of \$30,174.90 with Master Trade Service to replace windows in two scattered site homes.

Old Business: NONE.

New Business:

7. Report on Activities – Ms. Reis highlighted National Night Out scheduled in accordance with the St. Cloud Policy Department on October 6, 2020. She said property managers will be making available hand sanitizer and informational brochures rather than holding a community event due to COVID.

Chair Gohman commented on the additional HAP funding received from HUD and questioned if it will be renewable for next year. Finance Director Karen Rizer answered it is a one-time increase at this point. She said because of it there will be no terminations of vouchers.

Chair Gohman asked how the CDBG loans were coming along. Paul Soenneker, Project Manager, stated they are moving along but slower than anticipated because contractors are unable to get all the materials needed in timely manners. He said contractors will honor lower costs if they come in as such.

Open Discussion: none. There being no further business the meeting adjourned at 6:08 p.m.

ATTEST:

Secretary, George Hontos

Chair, Nancy Gohman

TO: HRA Board of Commissioners
FROM: Karen Rizer, CPA Finance Director
DATE: October 21, 2020
SUBJECT: 2020 Financial Reports

Requested Action: None.

Background: The Board receives financial reports for certain funds on a rotating basis.

The planned reporting schedule is as follows:

June – Central Office Cost Center Fund, Housing Choice Vouchers Fund, CDBG Housing Rehab Fund, Community Housing Fund, Housing Development & Rehab Fund, Public Housing Fund (operating statements by AMP), Germain Towers Fund, Northway Projects A&B Fund, Eastwood Apartments Fund, Al Loehr Apartments Fund, and the seven tax credit limited partnership funds.

July and October – Central Office Cost Center Fund, Housing Choice Vouchers Fund, CDBG Housing Rehab Fund, Community Housing Fund, and Housing Development & Rehab Fund.

August and November – Al Loehr Apartments Fund and the seven tax credit limited partnership funds.

September and December – Public Housing Fund (operating statements by AMP), Germain Towers Fund, Northway Projects A&B Fund, and Eastwood Apartments Fund.

Comment for all properties: Protective Services is under budget because since March, the HRA's dedicated police officer has been put on other duty due to the department changing operating procedures due to COVID-19 and other issues.

If you have any questions about the financial statements, it is helpful if you call or email prior to the meeting in case I need to research your question. (202-3148 or krizer@stcloudhra.com) Thank you.

**St. Cloud HRA
Central Office Cost Center Fund 440
Balance Sheet
August 31, 2020**

Assets		
Cash & Investments	\$	1,055,677
Taxes Receivable		1,205
Accounts Receivable		99
Accrued Interest		1,067
Due from Other Funds		72,953
Advances to Other Funds		834,670
Prepaid Expense		18,798
Due from Related Entities		
Riverside Apartments LP	\$	<u>13,557</u>
Total Due from Related Entities		13,557
Capital Assets		
Buildings	642,583	
Furniture, Equipment, and Machinery	152,072	
Accumulated Depreciation	<u>(353,009)</u>	
Total Capital Assets (Net)		<u>441,646</u>
Total Assets	\$	<u>2,439,672</u>
Liabilities & Net Assets		
Accounts Payable	\$	166,586
Accrued Salaries and Benefits		72,292
Accrued Compensated Absences		109,596
Deferred Revenue		<u>531,308</u>
Total Liabilities	\$	<u>879,782</u>
Net Assets	\$	<u>1,559,890</u>
Total Liabilities & Net Assets	\$	<u>2,439,672</u>

**St. Cloud HRA
Central Office Cost Center - Fund 440
Income Statement - Budget to Actual
January 1, 2020 Through August 31, 2020**

The Central Office Cost Center fund is used to track and allocate the indirect expenses and asset management of the Central Office.

	<u>Annual Budget</u>	<u>YTD Percent</u>	<u>YTD Budget</u>	<u>YTD Actual</u>	<u>Over (Under) YTD Budget</u>
Revenues					
Property Taxes	\$ 464,000	66.7%	\$ 309,333	\$ 252,796	\$ (56,537)
Charges for Services	1,200,000	66.7%	800,000	886,250	86,250
Interest	19,000	66.7%	12,667	6,326	(6,341)
Miscellaneous Income	2,000	66.7%	1,333	469	(864)
Total Revenues	\$ 1,685,000		\$ 1,123,333	\$ 1,145,841	\$ 22,508
Expenses					
Salaries and Benefits	\$ 1,305,000	66.7%	\$ 870,000	\$ 892,899	\$ 22,899 (1)
Legal	9,000	66.7%	6,000	9,616	3,616 (2)
Audit and Accounting Fees	8,000	66.7%	5,333	3,943	(1,390)
Membership Dues, Fees, and Advertising	12,000	66.7%	8,000	10,905	2,905
Travel and Training	28,000	66.7%	18,667	8,132	(10,535)
Professional Services	37,000	66.7%	24,667	16,709	(7,958)
Office Expense	42,000	66.7%	28,000	37,846	9,846 (3)
Telephone and Utilities	20,000	66.7%	13,333	12,286	(1,047)
Office Maintenance Supplies and Services	32,000	66.7%	21,333	22,499	1,166
Property and Liability Insurance	17,000	66.7%	11,333	11,313	(20)
Transfers Out	175,000	66.7%	116,667	116,667	0
Total Expenses	\$ 1,685,000		\$ 1,123,333	\$ 1,142,815	\$ 19,482
Contribution To (Use Of) Net Assets	\$ -		\$ -	\$ 3,026	\$ 3,026

(1) Related to COVID-19

(2) \$7,100 Anna Marie's lease

(3) Primarily additional costs to get certain employees teleworking and other office expenses related to COVID-19

**St. Cloud HRA
Housing Choice Voucher Program
Balance Sheet
August 31, 2020**

Assets	
Cash & Investments	\$ 372,269
Accounts Receivable	8,151
Prepaid Expenses	2,983
Interest Receivable	205
Furniture & Equipment	31,625
Accumulated Depreciation	(28,775)
Total Assets	<u>\$ 386,458</u>
Liabilities, Deferred Inflows, & Net Assets	
Liabilities	
Accounts Payable	\$ 2,602
Due To Other PHAs	888
FSS Deposit & Interest Payable	22,056
Total Liabilities	<u>\$ 25,546</u>
Net Assets	<u>\$ 360,912</u> (1)
Total Liabilities & Net Assets	<u>\$ 386,458</u>

(1) Does not include HUD-held HAP reserve of \$211,400

**St. Cloud HRA
Housing Choice Voucher Program
Income Statement
January 1, 2020 Through August 31, 2020**

The Housing Choice Voucher Program accounts for the operations of the program. The Housing Choice Voucher program is a Federal rental assistance program that helps low and moderate income families rent housing in the private market by paying a share of the family's rent each month directly property owners. Currently the program has 838 regular vouchers, 37 tenant protection vouchers, and 75 VASH vouchers, for a grand total of 950 vouchers.

	<u>Annual Budget</u>	<u>YTD Percent</u>	<u>YTD Budget</u>	<u>YTD Actual</u>	<u>Over (Under) YTD Budget</u>
REVENUES					
HAP Administration Fee	\$ 900,000	66.7%	600,000	\$ 944,641	\$ 344,641 (1)
Interest	-	66.7%	-	1,650	1,650
Miscellaneous	20,000	66.7%	13,333	4,544	(8,789)
Operating Transfers In	10,000	66.7%	6,667	-	(6,667)
TOTAL REVENUES	\$ 930,000		\$ 620,000	\$ 950,835	\$ 330,835
EXPENSES					
Salaries & Benefits	\$ 556,000	66.7%	\$ 370,667	\$ 387,027	\$ 16,360 (2)
Management Fees	230,000	66.7%	153,333	154,992	1,659
Legal	12,000	66.7%	8,000	3,898	(4,102)
Accounting & Auditing Fees	7,000	66.7%	4,667	6,682	2,015
Training & Travel	11,000	66.7%	7,333	2,560	(4,773)
Professional Services	45,000	66.7%	30,000	18,376	(11,624)
Unit Inspection Fees	78,000	66.7%	52,000	43,515	(8,485)
Office Expense	37,000	66.7%	24,667	56,625	31,958 (2)
Utilities & Telephone	9,000	66.7%	6,000	5,332	(668)
Maintenance Repair Supplies & Services	12,000	66.7%	8,000	15,008	7,008 (2)
Property & Liability Insurance	4,000	66.7%	2,667	2,883	216
Collection Losses	5,000	66.7%	3,333	-	(3,333)
TOTAL EXPENSES	\$ 1,006,000		\$ 670,667	\$ 696,898	\$ 26,231
NET REVENUE FROM OPERATIONS	\$ (76,000)		\$ (50,667)	\$ 253,937	\$ 304,604
HOUSING ASSISTANCE					
HUD Annual Contribution	\$ 5,600,000	66.7%	\$ 3,733,333	\$ 4,144,744	\$ 411,411
Housing Assistance Payments	(5,650,000)	66.7%	\$ (3,766,667)	(4,130,407)	(363,740)
Housing Authority Payments - Port Ins	1,700,000	66.7%	\$ 1,133,333	1,248,603	115,270
Housing Asssitance Payments - Port Ins	(1,700,000)	66.7%	(1,133,333)	(1,247,116)	(113,783)
NET REVENUE RESTRICTED FOR HAP	\$ (50,000)		\$ (33,333)	\$ 15,824	\$ 49,157
Contribution To (Use Of) Net Assets	\$ (126,000)		\$ (84,000)	\$ 269,761	\$ 353,761

August Port Activity	Number of Vouchers
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Port-Ins 226
Port-Outs 21

Monthly Average Funded HAP
Average Current Month Port-out HAP

Rev / Exp Amount

\$ 164,573 Revenue from other Authorities
\$ 20,343 Paid to Other Authorities

\$564.24
\$968.71

- (1) Includes \$301,770 of CARES Act Funding
(2) Additional costs related to COVID-19

**St. Cloud HRA
Fund 210 - CDBG Housing Rehab Program
Balance Sheet
August 31, 2020**

Assets		
Cash & Investments		\$ (32,696)
Due From HUD		87,401
Loans Receivable		
Homeowner Rehab	\$ 2,629,334	
Homeowner Rehab Allowance	<u>(275,000)</u>	
Total Loans Receivable (Net of Allowance)		<u>2,354,334</u>
Total Assets		<u>\$ 2,409,039</u>
 Liabilities & Net Assets		
Accounts Payable		\$ 54,704
Total Liabilities		<u>\$ 54,704</u>
Net Assets		<u>2,354,335</u>
Total Liabilities & Net Assets		<u>\$ 2,409,039</u>

**St. Cloud HRA
Fund 210 - CDBG Housing Rehab Program
Income Statement
January 1, 2020 through August 31, 2020**

CDBG housing rehab program is used for funding 30-year, zero interest
deferred homeowner rehab loans.

Revenues

CDBG Receipts	\$ 231,382
Total Revenues	<u>\$ 231,382</u>

Expenses

Salaries & Benefits	\$ 8,942
Legal	843
Travel & Training	98
Audit Fee	1,051
Professional Fees	1,519
Office Supplies and Maintenance	850
Member Dues and Fees	50
Lead Assessment Fees	5,320
Homeowner Loan Outlay	<u>212,709</u>
Total Expenses	<u>\$ 231,382</u>

Change in Net Assets	<u>\$ -</u>
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2020 Loan Repayments included in CDBG Receipts \$97,705

**St. Cloud HRA
Fund 301 - Community Housing Fund
Balance Sheet
August 31, 2020**

Assets			
Cash & Investments		\$	4,104,199
Accrued Interest Receivable			10,847
Due from Other Funds			162,034
Advance to Other Funds			
Germain Towers	\$	238,214	
Eastwood Apartments		377,000	
Housing Development Fund		481,491	
Brownstones Family Housing		87,568	
Westwood Village Apartments I		649,160	
Westwood Village Apartments II		1,250,500	
Swisshelm Village Apartments II		<u>871,516</u>	
Total Advance to Other Funds			3,955,449
Loans Receivable			
Down Payment Assistance		20,000	
Allowance for Doubtful Accounts - Loans		(8,000)	
Westwood Village Apartments I		<u>(6,981)</u>	
Total Loans Receivable			<u>5,019</u>
Total Assets			<u>\$ 8,237,548</u>
Liabilities & Net Assets			
Accounts Payable		\$	-
Total Liabilities		<u>\$</u>	<u>-</u>
Net Assets			
Restricted per Policy		\$	2,000,000
Restricted for Loans Receivable			4,122,502
Restricted for Current HRA Properties and Programs			2,027,318
Unrestricted			<u>87,728</u>
Total Net Assets			<u>8,237,548</u>
Total Liabilities & Net Assets		<u>\$</u>	<u>8,237,548</u>

**St. Cloud HRA
Fund 301 - Community Housing Fund
Income Statement
January 1, 2020 through August 31, 2020**

The purpose of the Community Housing Fund is to stimulate the growth of housing for people with low and moderate incomes. The principal balance is frozen at \$2 million.

Loans should be with interest when possible and the project must be economically feasible to ensure payback. The Board may approve grants from the fund earnings. The priority of the fund is first to HRA projects and second to sponsors of projects benefitting housing for people with low and moderate incomes.

Revenues

Interest on Investments	\$ 78,724
Interest on Loans	<u>36,037</u>
Total Revenues	<u>\$ 114,761</u>

Expenses

Auditing and Accounting Fees	\$ 526
Transfer Out to Plumb Creek Family Housing	<u>65,000</u>
Total Expenses	<u>\$ 65,526</u>

Change in Net Assets	<u>\$ 49,235</u>
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**St. Cloud HRA
Fund 480 - Housing Development
Balance Sheet
August 31, 2020**

Assets		
Cash & Investments	\$	816,415
Accrued Interest Receivable		6,698
Prepaid Expenses		525
Loans Receivable		
Riverside Apartments LP	\$	1,924,820
Down Payment Assistance		38,338
ING DPA Escrow		75,000
CRV Home GAP		146,596
Oak Grove - Enforcement Loans		14,000
Enforcement Loans		585,213
Allowance for Bad Debt		(10,000)
Total Loans Receivable (Net)		2,773,967
Capital Assets		
Land		95,388
Land Improvements		9,452
Buildings		298,469
Furniture & Equipment		6,435
Accumulated Depreciation		(218,601)
Total Capital Assets (Net)		191,143
Land Held For Resale (Net)		606,184
Total Assets	\$	4,394,932
Liabilities & Net Assets		
Accrued Wages and Benefits	\$	466
Accrued Compensated Absences		2,602
Investment in Joint Venture		328
Advances From Other Funds - Community Housing Fund		481,491
Deferred Revenue		2,490,231
Loans Payable		157,611
Total Liabilities	\$	3,132,729
Net Assets	\$	1,262,203
Total Liabilities & Net Assets	\$	4,394,932

St. Cloud HRA
Fund 480 - Housing Development & Rehab
Income Statement
January 1, 2020 through August 31, 2020

The Housing Development Fund accounts for the creation and funding
of current and future housing developments and rehab programs.

Revenues

Interest On Investments	\$ 9,409
Interest on Interfund Loans	2,706
Homeowner Loan Repayments	9,183
Miscellaneous	29,174
Total Revenues	<u>\$ 50,472</u>

Expenses

Salaries & Benefits	\$ 25,303
Travel and Training	50
Accounting and Audit Fees	1,314
Professional Fees	1,821
Office Expense	2,419
Utilities	2,420
Maintenance	7,269
Insurance	591
Grant Rehab Outlay	27,000
Total Expenses	<u>\$ 68,187</u>

Contribution To (Use Of) Net Assets	<u>\$ (17,715)</u>
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* This loan was funded by MN Housing in 2019

TO: HRA Board of Commissioners

FROM: Karen Rizer, CPA
Finance Director

DATE: October 21, 2020

SUBJECT: Adopting the 2021 Budgets

Requested Action: Approve.

Background: Each year the HRA adopts budgets for certain operating funds which are approved by the Board of Commissioners.

Options: Approve or Table.

Frequency of Request: Annually.

Related Actions: These budgets were discussed in detail at the October 28 study session.

Future Action: Potential amendments, if necessary.

Relationship to Goals: N/A.

Budget Impact: See each individual budget.

RESOLUTION 2020-10

HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA

ADOPTING THE OPERATING BUDGETS FOR CALENDAR YEAR 2021
FOR THE FOLLOWING FUNDS: CENTRAL OFFICE COST CENTER, HOUSING CHOICE
VOUCHER PROGRAM, AMP 1 – EMPIRE APARTMENTS, AMP 2 – SCATTERED SITES, AMP 3 –
WILSON APARTMENTS, GERMAIN TOWERS, NORTHWAY PROJECTS A & B, EASTWOOD
APARTMENTS, AL LOEHR VETERANS AND COMMUNITY STUDIO APARTMENTS
BROWNSTONES FAMILY HOUSING, LP, PLUM CREEK FAMILY HOUSING, LP, SWISSHELM
VILLAGE APARTMENTS ONE, LP, SWISSHELM VILLAGE APARTMENTS TWO, LP,
WESTWOOD VILLAGE APARTMENTS ONE, LP, WESTWOOD VILLAGE APARTMENTS TWO,
LP, AND RIVERSIDE APARTMENTS OF ST. CLOUD, LP

WHEREAS, the calendar year 2021 budgets need to be approved by the Board of Commissioners.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA:

That the Operating Budgets of the Housing and Redevelopment Authority of St. Cloud, Minnesota for calendar year 2021 are hereby adopted, which includes the following:

	Sources	Uses	Contribution To (Use Of) Equity
Central Office Cost Center Fund	\$1,758,000	\$1,758,000	\$ -
Housing Choice Vouchers Program Fund	9,317,000	9,317,000	-
AMP 1 - Empire Apartments Fund	771,000	876,000	(105,000)
AMP 2 - Scattered Sites and Townhomes Fund	525,220	664,220	(139,000)
AMP 3 - Wilson Apartments Fund	911,000	981,000	(70,000)
Germain Towers Fund	464,000	464,000	-
Northway Projects A & B Fund	689,000	656,000	33,000
Eastwood Apartments Fund	143,700	143,700	-
Al Loehr Veterans and Community Studio Apartments	313,600	313,600	-
Brownstones Family Housing, LP	97,800	97,800	-
Plum Creek Family Housing, LP	197,900	197,900	-
Swisshelm Village Apartments One, LP	273,200	273,200	-
Swisshelm Village Apartments Two, LP	284,400	284,400	-
Westwood Village Apartments One, LP	306,000	306,000	-
Westwood Village Apartments Two, LP	292,200	292,200	-
Riverside Apartments of St. Cloud, LP	644,300	644,300	-

Adopted this 28th day of October, 2020.

ATTEST:

Nancy Gohman, Chair

George Hontos, Secretary

PHA Board Resolution
Approving Operating Budget

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing -
Real Estate Assessment Center (PIH-REAC)

OMB No. 2577-0026
(exp. 07/31/2019)

Public reporting burden for this collection of information is estimated to average **10 minutes per response**, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information is required by Section 6(c)(4) of the U.S. Housing Act of 1937. The information is the operating budget for the low-income public housing program and provides a summary of the proposed/budgeted receipts and expenditures, approval of budgeted receipts and expenditures, and justification of certain specified amounts. HUD reviews the information to determine if the operating plan adopted by the public housing agency (PHA) and the amounts are reasonable, and that the PHA is in compliance with procedures prescribed by HUD. Responses are required to obtain benefits. This information does not lend itself to confidentiality.

PHA Name: *****PHA Code:

PHA Fiscal Year Beginning: *****Board Resolution Number:

Acting on behalf of the Board of Commissioners of the above-named PHA as its Chairperson, I make the following certifications and agreement to the Department of Housing and Urban Development (HUD) regarding the Board's approval of (check one or more as applicable):

DATE

- ☐ Operating Budget approved by Board resolution on:
- ☐ Operating Budget submitted to HUD, if applicable, on:
- ☐ Operating Budget revision approved by Board resolution on:
- ☐ Operating Budget revision submitted to HUD, if applicable, on:

I certify on behalf of the above-named PHA that:

1. All statutory and regulatory requirements have been met;
2. The PHA has sufficient operating reserves to meet the working capital needs of its developments;
3. Proposed budget expenditure are necessary in the efficient and economical operation of the housing for the purpose of serving low-income residents;
4. The budget indicates a source of funds adequate to cover all proposed expenditures;
5. The PHA will comply with the wage rate requirement under 24 CFR 968.110(c) and (f); and
6. The PHA will comply with the requirements for access to records and audits under 24 CFR 968.110(i).

I hereby certify that all the information stated within, as well as any information provided in the accompaniment herewith, if applicable, is true and accurate.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012.31, U.S.C. 3729 and 3802)

Print Board Chairperson's Name:	Signature:	Date:
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CENTRAL OFFICE COST CENTER (COCC)					
		Actual	Estimated	Adopted	Proposed
		2019	2020	Budget	Budget
		2019	2020	2020	2021
	Revenues				
1	Tax Levy	\$ 445,577	\$ 462,000	\$ 464,000	\$ 486,000
2	Charges for Services	1,228,120	1,244,000	1,200,000	1,250,000
3	Interest	15,953	10,000	19,000	20,000
4	Miscellaneous Income	919	1,000	2,000	2,000
5	Total Revenues	\$ 1,690,569	\$ 1,717,000	\$ 1,685,000	\$ 1,758,000
	Expenses				
6	Salaries and Benefits	1,238,444	\$ 1,320,000	\$ 1,305,000	\$ 1,350,000
7	Legal	20,879	14,000	9,000	12,000
8	Accounting and Auditing Fees	12,316	7,000	8,000	8,000
9	Membership Dues, Fees, and Advertising	11,381	12,000	12,000	13,000
10	Travel and Training	19,958	17,000	28,000	28,000
11	Professional Services	36,653	40,000	37,000	37,000
12	Office Expense	53,730	60,000	42,000	44,000
13	Utilities and Telephone	18,899	20,000	20,000	21,000
14	Maintenance Supplies and Services	30,538	35,000	32,000	67,000
15	Property and Liability Insurance	16,039	17,000	17,000	18,000
16	Operating Transfers Out - Core Neighborhoods	75,000	75,000	75,000	75,000
17	Operating Transfers Out - Community Housing	100,000	100,000	100,000	85,000
18	Total Expenses	\$ 1,633,837	\$ 1,717,000	\$ 1,685,000	\$ 1,758,000
19	Revenues Over (Under) Expenses	\$ 56,732	\$ -	\$ -	\$ -

HOUSING CHOICE VOUCHERS PROGRAM					
				Adopted	Proposed
		Actual	Estimated	Budget	Budget
		2019	2020	2020	2021
	ADMINISTRATION				
	Revenues				
1	HAP Administration Fee	\$ 915,887	\$ 1,035,000	\$ 900,000	\$ 1,200,000
2	Interest	2,487	2,000	-	2,000
3	Miscellaneous	18,978	8,000	20,000	10,000
4	Operating Transfers In	5,000	5,000	10,000	5,000
5	Total Revenues	\$ 942,352	\$ 1,050,000	\$ 930,000	\$ 1,217,000
	Expenses				
6	Salaries & Benefits	\$ 474,386	\$ 570,000	\$ 556,000	\$ 630,000
7	Management Fees	235,882	242,000	230,000	280,000
8	Legal	16,120	6,000	12,000	14,000
9	Accounting & Auditing Fees	6,260	7,000	7,000	8,000
10	Travel & Training	7,675	5,000	11,000	15,000
11	Professional Services	39,109	33,000	45,000	70,000
12	Landlord Incentive Payments	-	10,000	-	25,000
13	Rental Unit Inspections	74,847	70,000	78,000	80,000
14	Office Expense	52,305	68,000	37,000	57,000
15	Utilities & Telephone	7,340	7,000	9,000	8,000
16	Maintenance Repair Supplies & Services	11,864	24,000	12,000	20,000
17	Property & Liability Insurance	3,456	4,000	4,000	5,000
18	Collection Losses	4,192	4,000	5,000	5,000
19	Total Expenses	\$ 933,436	\$ 1,050,000	\$ 1,006,000	\$ 1,217,000
20	Net Rev (Exp) From Admin	\$ 8,916	\$ -	\$ (76,000)	\$ -
	HOUSING ASSISTANCE PAYMENTS				
21	HUD Annual Contribution	\$ 5,562,039	\$ 6,150,000	\$ 5,600,000	\$ 6,100,000
22	Housing Assistance Payments	(5,586,933)	(6,150,000)	(5,650,000)	(6,100,000)
23	Other Housing Authority Payments - Port Ins	1,660,384	1,900,000	1,700,000	2,000,000
24	Housing Assistance Payments - Port Ins	(1,660,369)	(1,900,000)	(1,700,000)	(2,000,000)
25	Net Rev (Exp) Restricted for HAP	\$ (24,879)	\$ -	\$ (50,000)	\$ -
26	Net Cash Flow	\$ (15,963)	\$ -	\$ (126,000)	\$ -

2021 BUDGET

Empire Apartments (Public Housing)			
54 4 Ave N.		Budgeted Vacancy Loss	2%
Number of Units	89		

	Account Title	ACTUAL 2018	ACTUAL 2019	PROJECTED 2020	ADOPTED BUDGET 2020	PROPOSED BUDGET 2021
Operating Income:						
1	Gross Potential Rent	\$ 288,950	\$ 277,110	\$ 274,000	\$ 289,300	\$ 274,500
2	Less: Vacancy Loss	(6,281)	(11,125)	(5,300)	(5,800)	(5,500)
3	Net Tenant Rental Revenue	282,669	265,985	268,700	283,500	269,000
4	Gross Potential Subsidy	174,986	174,298	159,000	173,900	158,900
5	Less: Subsidy Loss - Proration	(9,196)	(3,879)	(5,400)	(17,400)	(11,100)
6	Net Operating Subsidy	165,790	170,419	153,600	156,500	147,800
7	HUD PHA Operating Grant - CFP	-	42,015	59,000	56,900	60,500
8	Other Income	56,903	45,421	26,000	28,700	28,700
	Total Operating Income	505,362	523,840	507,300	525,600	506,000

Operating Expenses:						
Administrative						
9	Administrative Salaries & Benefits	96,869	83,782	88,000	109,000	105,000
10	Management & Bkpg Fees - Operations	74,226	74,954	99,000	75,200	79,200
11	Management Fees - CFP	-	12,015	29,000	19,000	20,000
12	Auditing Fees	3,521	2,807	3,100	3,400	5,000
13	Legal Expense	5,750	6,599	5,500	7,000	6,500
14	Travel & Training	917	2,608	600	4,000	2,500
15	Other Administrative Costs	23,266	19,541	23,000	19,800	23,400
16	Other Administrative Costs - CFP	-	-	-	-	-
17	Total Administrative	204,549	202,306	248,200	237,400	241,600
18	Asset Management Fees	10,560	10,560	10,600	10,560	10,560
19	Tenant Services	2,652	28,056	4,800	2,200	2,200
Utilities						
20	Water & Sewer	18,808	18,586	20,000	23,000	22,000
21	Electricity	42,684	43,048	43,000	46,000	44,000
22	Gas	19,491	20,046	21,000	24,000	23,000
23	Total Utilities	80,983	81,680	84,000	93,000	89,000
24	Maintenance	180,952	147,315	151,700	200,840	215,000
25	Protective Services	13,151	15,052	11,200	18,200	15,000
26	Insurance	14,412	14,776	16,700	16,300	18,540
27	Payments in Lieu of Taxes	10,987	9,942	11,700	11,100	11,100
28	Bad Debt-Tenants	13,608	6,770	4,200	6,000	8,000

29	Total Operating Expenses	531,854	516,457	543,100	595,600	611,000
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30	Cash Flow from Operations	(26,492)	7,383	(35,800)	(70,000)	(105,000)
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Other Sources & (Uses)						
31	HUD Grants - CFP	607	174,636	69,200	200,000	265,000
32	Capital Expenditures	(607)	(450,443)	(77,200)	(200,000)	(265,000)
33	Other Financial Items-Sources & (Uses)	-	275,807	23,200	-	-
34	Total Other Financial Items	-	-	15,200	-	-

35	Net Cash Flow	\$ (26,492)	\$ 7,383	\$ (20,600)	\$ (70,000)	\$ (105,000)
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Reserve at 12/31/19	\$ 248,758
Recommended HUD Reserve	\$ 172,152
Overage at risk of being recaptured	\$ 76,606

2021 BUDGET

Scattered Sites (Public Housing)			
Various Addresses		Budgeted Vacancy Loss	2%
Number of Units	76		

	Account Title	ACTUAL 2018	ACTUAL 2019	PROJECTED 2020	ADOPTED BUDGET 2020	PROPOSED BUDGET 2021
Operating Income:						
1	Gross Potential Rent	\$ 305,665	\$ 258,882	\$ 300,800	\$ 278,200	\$ 279,000
2	Less: Vacancy Loss	(2,570)	(3,868)	(600)	(5,600)	(5,600)
3	Net Tenant Rental Revenue	303,095	255,014	300,200	272,600	273,400
4	Gross Potential Subsidy	145,936	129,200	143,700	128,900	143,675
5	Less: Subsidy Loss - Proration	(7,671)	(2,874)	(4,900)	(12,900)	(10,100)
6	Net Operating Subsidy	138,265	126,326	138,800	116,000	133,575
7	HUD PHA Operating Grant - CFP	14,725	100,667	33,100	48,700	51,700
8	Other Income	68,075	75,419	78,000	63,000	66,545
	Total Operating Income	524,160	557,426	550,100	500,300	525,220

Operating Expenses:						
	Administrative					
9	Administrative Salaries & Benefits	81,880	89,543	90,000	93,000	99,000
10	Management & Bkpg Fees - Operations	63,572	65,512	85,600	64,900	68,200
11	Management Fees - CFP	-	11,167	11,200	16,300	17,200
12	Auditing Fees	2,957	2,362	2,800	2,800	3,800
13	Legal Expense	646	262	-	2,000	1,100
14	Travel & Training	1,121	2,451	1,500	3,000	2,000
15	Other Administrative Costs	18,857	22,520	19,400	22,000	21,000
16	Other Administrative Costs - CFP	14,725	-	-	-	-
17	Total Administrative	183,758	193,817	210,500	204,000	212,300
18	Asset Management Fees	9,120	9,120	9,200	9,120	9,120
19	Tenant Services	229	122	1,600	1,900	1,900
	Utilities					
20	Water & Sewer	50,283	53,099	56,000	52,000	55,000
21	Electricity	6,257	6,266	6,400	6,500	6,500
22	Gas	1,567	1,658	1,800	2,000	2,000
23	Total Utilities	58,107	61,023	64,200	60,500	63,500
24	Maintenance	265,243	415,892	236,000	251,980	293,200
25	Protective Services	4,615	8,376	5,000	5,800	6,000
26	Insurance	43,558	45,074	49,300	49,000	55,000
27	Payments in Lieu of Taxes	13,282	10,554	13,000	13,000	13,200
28	Bad Debt-Tenants	12,958	8,076	8,000	10,000	10,000

29	Total Operating Expenses	590,870	752,054	596,800	605,300	664,220
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30	Cash Flow from Operations	(66,710)	(194,628)	(46,700)	(105,000)	(139,000)
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	Other Sources & (Uses)					
31	HUD Grants - CFP	-	78,385	-	140,000	-
32	Capital Expenditures	-	(78,385)	-	(140,000)	-
33	Other Financial Items-Sources & (Uses)	(4,040)	-	-	-	-
34	Total Other Financial Items	(4,040)	-	-	-	-

35	Net Cash Flow	\$ (70,750)	\$ (194,628)	\$ (46,700)	\$ (105,000)	\$ (139,000)
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Reserve at 12/31/19	\$ 420,815
Recommended HUD Reserve	\$ 250,686
Overage at risk of being recaptured	\$ 170,129

2021 BUDGET

Wilson (Public Housing)			
41 3 Ave NE		Budgeted Vacancy Loss	2%
Number of Units	126		

	Account Title	ACTUAL 2018	ACTUAL 2019	PROJECTED 2020	ADOPTED BUDGET 2020	PROPOSED BUDGET 2021
Operating Income:						
1	Gross Potential Rent	\$ 339,432	\$ 351,674	\$ 388,600	\$ 354,000	\$ 364,000
2	Less: Vacancy Loss	(8,239)	(6,921)	(3,900)	(7,100)	(7,300)
3	Net Tenant Rental Revenue	331,193	344,753	384,700	346,900	356,700
4	Gross Potential Subsidy	278,767	262,143	271,900	261,600	271,800
5	Less: Subsidy Loss - Proration	(14,651)	(5,833)	(9,200)	(26,200)	(19,000)
6	Net Operating Subsidy	264,116	256,310	262,700	235,400	252,800
7	HUD PHA Operating Grant - CFP	-	17,010	41,000	80,700	85,500
8	Other Income	41,391	42,609	45,000	44,200	36,000
	Total Operating Income	636,700	660,682	733,400	707,200	731,000

Operating Expenses:						
Administrative						
9	Administrative Salaries & Benefits	86,924	90,181	110,000	129,000	130,000
10	Management & Bkpg Fees - Operations	105,064	109,163	141,600	106,600	112,300
11	Management Fees - CFP	-	17,010	41,000	27,000	28,500
12	Auditing Fees	4,649	3,696	4,600	4,800	6,000
13	Legal Expense	3,226	1,967	1,200	5,000	5,000
14	Travel & Training	2,079	400	1,000	3,000	2,000
15	Other Administrative Costs	23,452	20,399	23,000	25,800	24,500
16	Other Administrative Costs - CFP	-	-	-	-	-
17	Total Administrative	225,394	242,816	322,400	301,200	308,300
18	Asset Management Fees	15,000	15,000	15,000	15,000	15,000
19	Tenant Services	2,960	24,192	4,600	3,100	3,100
Utilities						
20	Water & Sewer	18,779	18,521	21,500	23,000	22,000
21	Electricity	48,134	53,185	53,300	55,000	54,000
22	Gas	31,667	34,682	36,000	38,000	37,000
23	Total Utilities	98,580	106,388	110,800	116,000	113,000
24	Maintenance	338,546	253,917	144,800	271,000	298,800
25	Protective Services	20,596	16,356	13,400	21,000	20,000
26	Insurance	18,868	19,390	21,400	21,400	24,000
27	Payments in Lieu of Taxes	12,428	12,474	13,500	13,500	13,800
28	Bad Debt-Tenants	4,707	1,902	3,300	5,000	5,000

29	Total Operating Expenses	737,079	692,435	649,200	767,200	801,000
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30	Cash Flow from Operations	(100,379)	(31,753)	84,200	(60,000)	(70,000)
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Other Sources & (Uses)						
31	HUD Grants - CFP	15,570	180,145	224,000	300,000	180,000
32	Capital Expenditures	(15,570)	(606,991)	(224,000)	(300,000)	(180,000)
33	Other Financial Items-Sources & (Uses)	-	429,066	(5,100)	-	-
34	Total Other Financial Items	-	2,220	(5,100)	-	-

35	Net Cash Flow	\$ (100,379)	\$ (29,533)	\$ 79,100	\$ (60,000)	\$ (70,000)
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Reserve at 12/31/19	\$ 329,134
Recommended HUD Reserve	\$ 230,582
Overage at risk of being recaptured	\$ 98,552

2021 BUDGET

Germain Towers			
905 W St. Germain		Budgeted Vacancy Loss	2%
Number of Units	60		

	Account Title	ACTUAL 2018	ACTUAL 2019	PROJECTED 2020	ADOPTED BUDGET 2020	PROPOSED BUDGET 2021
Operating Income:						
1	Gross Potential Rent	\$ 167,782	\$ 180,458	\$ 194,300	\$ 173,400	\$ 196,000
2	Less: Vacancy Loss	(802)	(1,227)	(1,100)	(3,500)	(3,900)
3	Net Tenant Rental Revenue	166,980	179,231	193,200	169,900	192,100
4	HUD HAP Subsidy	254,008	242,545	247,300	245,100	227,900
5	Other Income	45,201	52,330	42,900	45,100	44,000
	Total Operating Income	466,189	474,106	483,400	460,100	464,000

Operating Expenses:						
Administrative						
6	Administrative Salaries & Benefits	40,680	42,753	45,000	56,000	50,000
7	Management & Bkpg Fees - Operations	50,325	52,003	54,200	50,400	53,000
8	Auditing Fees	1,181	943	1,200	1,100	1,200
9	Legal Expense	987	707	500	1,000	1,200
10	Travel & Training	2,052	292	300	1,000	1,300
11	Other Administrative Costs	9,720	12,513	14,300	12,100	13,600
12	Total Administrative	104,945	109,211	115,500	121,600	120,300
13	Asset Management Fees	-	-	-	-	-
14	Tenant Services	85	48	500	100	8,600
Utilities						
15	Water & Sewer	10,846	12,037	12,000	13,000	13,000
16	Electricity	16,918	14,330	14,000	17,000	15,000
17	Gas	17,278	17,876	17,000	20,000	19,000
18	Total Utilities	45,042	44,243	43,000	50,000	47,000
19	Maintenance	81,639	107,324	104,700	96,000	110,000
20	Protective Services	11,690	15,850	11,000	14,000	13,600
21	Insurance	16,405	16,876	28,800	18,500	33,000
22	Payments in Lieu of Taxes	7,719	8,317	9,800	8,400	8,000
23	Bad Debt-Tenants	509	7,283	6,000	5,000	6,000
24	Debt Interest	12,723	8,948	4,800	4,700	-

25	Total Operating Expenses	280,757	318,100	324,100	318,300	346,500
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26	Cash Flow from Operations	185,432	156,006	159,300	141,800	117,500
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Other Sources & (Uses)						
27	Debt Principal	(170,000)	(170,000)	(552,800)	(552,800)	(80,000)
28	Capital Expenditures	-	-	(290,000)	(290,000)	(37,500)
29	Other Financial Items-Sources & (Uses)	-	-	701,000	701,000	-
30	Total Other Financial Items	(170,000)	(170,000)	(141,800)	(141,800)	(117,500)

31	Net Cash Flow	\$ 15,432	\$ (13,994)	\$ 17,500	\$ -	\$ -
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2021 BUDGET

Northway A & B			
1525 Northway Dr./2401-2445 15 ST N		Budgeted Vacancy Loss	2%
Number of Units	102		

	Account Title	ACTUAL 2018	ACTUAL 2019	PROJECTED 2020	ADOPTED BUDGET 2020	PROPOSED BUDGET 2021
Operating Income:						
1	Gross Potential Rent	\$ 320,832	\$ 324,433	\$ 324,200	\$ 325,000	\$ 323,600
2	Less: Vacancy Loss	(3,927)	(2,867)	(3,100)	(4,900)	(4,900)
3	Net Tenant Rental Revenue	316,905	321,566	321,100	320,100	318,700
4	HUD HAP Subsidy	328,090	335,938	356,700	325,400	345,300
5	Other Income	37,029	26,438	23,000	22,500	25,000
	Total Operating Income	682,024	683,942	700,800	668,000	689,000

Operating Expenses:						
Administrative						
6	Administrative Salaries & Benefits	67,249	74,548	77,000	81,000	82,000
7	Management & Bkpg Fees - Operations	84,738	88,246	91,400	86,800	91,300
8	Auditing Fees	1,463	1,165	1,500	1,600	1,600
9	Legal Expense	105	1,439	1,000	1,500	1,800
10	Travel & Training	111	12	100	1,300	1,400
11	Other Administrative Costs	17,232	19,889	18,000	16,000	19,800
12	Total Administrative	170,898	185,299	189,000	188,200	197,900
13	Asset Management Fees	12,120	12,120	12,200	12,100	12,100
14	Tenant Services	218	-	600	500	9,000
Utilities						
15	Water & Sewer	32,167	30,540	32,500	33,000	33,500
16	Electricity	18,689	17,356	17,500	18,000	18,500
17	Gas	21,544	21,752	22,000	28,000	24,000
18	Total Utilities	72,400	69,648	72,000	79,000	76,000
19	Maintenance	156,951	149,441	124,900	190,000	227,000
20	Protective Services	10,791	26,830	19,200	17,000	20,000
21	Insurance	24,912	25,678	26,900	28,000	30,000
22	Payments in Lieu of Taxes	12,614	12,909	13,200	13,200	13,000
23	Bad Debt-Tenants	299	2,037	3,000	3,000	3,000
24	Debt Interest	-	-	-	-	-

25	Total Operating Expenses	461,203	483,962	461,000	531,000	588,000
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26	Cash Flow from Operations	220,821	199,980	239,800	137,000	101,000
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Other Sources & (Uses)						
27	Debt Principal	(871,610)	(150,000)	(90,000)	(90,000)	-
28	Capital Expenditures	(98,389)	-	-	-	(68,000)
29	Other Financial Items-Sources & (Uses)	357,762	-	-	-	-
30	Total Other Financial Items	(612,237)	(150,000)	(90,000)	(90,000)	(68,000)

31	Net Cash Flow	\$ (391,416)	\$ 49,980	\$ 149,800	\$ 47,000	\$ 33,000
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2021 BUDGET

Eastwood			
530 3 St NE		Budgeted Vacancy Loss	5%
Number of Units	18		

	Account Title	ACTUAL 2018	ACTUAL 2019	PROJECTED 2020	ADOPTED BUDGET 2020	PROPOSED BUDGET 2021
Operating Income:						
1	Gross Potential Rent	\$ 117,980	\$ 120,477	\$ 123,300	\$ 125,800	\$ 127,100
2	Less: Vacancy Loss	(2,945)	(6,322)	(2,700)	(6,300)	(6,400)
3	Net Tenant Rental Revenue	115,035	114,155	120,600	119,500	120,700
4	Other Income	11,297	12,046	12,600	10,400	12,000
	Total Operating Income	126,332	126,201	133,200	129,900	132,700

Operating Expenses:						
Administrative						
5	Administrative Salaries & Benefits	16,688	14,002	14,000	14,000	14,500
6	Management & Bkpg Fees	14,859	14,962	15,500	14,900	15,600
7	Auditing Fees	303	244	300	300	300
8	Legal Expense	1,232	2,101	1,000	2,000	1,500
9	Travel & Training	-	19	100	100	100
10	Other Administrative Costs	1,768	3,015	3,500	2,300	2,300
11	Total Administrative	34,850	34,343	34,400	33,600	34,300
12	Asset Management Fees	-	-	-	-	-
13	Tenant Services	-	-	200	-	6,100
Utilities						
14	Water & Sewer	4,399	5,838	7,500	5,500	6,000
15	Electricity	2,537	2,298	2,700	2,800	3,000
16	Gas	4,383	3,240	4,800	5,000	5,000
17	Total Utilities	11,319	11,376	15,000	13,300	14,000
18	Maintenance	38,706	33,648	42,000	40,500	43,600
19	Protective Services	3,431	9,218	6,700	4,500	7,000
20	Insurance	3,841	3,825	4,200	4,300	4,700
21	Payments in Lieu of Taxes	5,162	5,584	5,700	5,700	6,000
22	Bad Debt-Tenants	3,279	2,608	2,300	3,000	3,000
23	Debt Interest	-	-	-	-	-

24	Total Operating Expenses	100,588	100,602	110,500	104,900	118,700
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25	Cash Flow from Operations	25,744	25,599	22,700	25,000	14,000
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Other Sources & (Uses)						
26	Debt Principal	(25,000)	(25,000)	(25,000)	(25,000)	(25,000)
27	Transfer In From COCC	-	-	-	-	11,000
28	Total Other Financial Items	(25,000)	(25,000)	(25,000)	(25,000)	(14,000)

29	Net Cash Flow	\$ 744	\$ 599	\$ (2,300)	\$ -	\$ -
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2021 BUDGET

AI Loehr			
4055 12th St N		Budgeted Vacancy Loss	2.0%
Number of Units	61		

	Account Title	ACTUAL 2018	ACTUAL 2019	PROJECTED 2020	ADOPTED BUDGET 2020	PROPOSED BUDGET 2021
Operating Income:						
1	Gross Potential Rent	\$ 279,568	\$ 282,408	\$ 293,300	\$ 293,900	\$ 300,430
2	Less: Vacancy Loss	(5,925)	(3,033)	(6,000)	(5,900)	(6,030)
3	Net Tenant Rental Revenue	273,643	279,375	287,300	288,000	294,400
4	Other Income	25,806	31,055	17,300	26,000	19,200
5	Total Operating Income	299,449	310,430	304,600	314,000	313,600

Operating Expenses:						
Administrative						
6	Management & Bkpg Fees	53,256	67,611	69,000	68,400	70,000
7	Professional Fees (Auditing, Legal)	3,678	1,715	3,500	6,000	6,000
8	Other Administrative Costs	18,102	16,812	18,000	21,500	20,000
9	Total Administrative	75,036	86,138	90,500	95,900	96,000
10	Asset Management Fees	8,080	-	-	-	-
11	Tenant Services	14,284	12,614	2,600	2,500	2,500
Utilities						
12	Water & Sewer	9,529	14,512	13,000	16,000	14,000
13	Electricity	35,212	36,899	37,000	40,000	38,000
14	Gas	2,647	2,368	2,400	3,000	3,000
15	Total Utilities	47,388	53,779	52,400	59,000	55,000
16	Maintenance	113,151	66,480	76,200	92,600	105,700
17	Protective Services	6,649	8,652	1,200	17,000	7,000
18	Insurance	13,794	10,949	12,600	11,000	13,600
19	Payments in Lieu of Taxes	13,770	11,024	11,000	11,000	11,200
20	Bad Debt-Tenants	3,264	74	1,000	1,000	2,000

21	Total Operating Expenses	295,416	249,710	247,500	290,000	293,000
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22	Cash Flow from Operations	4,033	60,720	57,100	24,000	20,600
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Other Sources & (Uses)						
23	Capital Reserves	6,005	20,475	(20,700)	(20,600)	(20,600)
24	Other Financial Items-Sources & (Uses)	(4,024)	(33,576)	-	-	-
25	Total Other Financial Items	1,981	(13,101)	(20,700)	(20,600)	(20,600)

26	Net Cash Flow	\$ 6,014	\$ 47,619	\$ 36,400	\$ -	\$ -
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2021 BUDGET

Brownstones Family Housing LP			
402 9th Ave N & 403 8th Ave N		Budgeted Vacancy Loss	2%
Number of Units	12		

	Account Title	ACTUAL 2018	ACTUAL 2019	PROJECTED 2020	ADOPTED BUDGET 2020	PROPOSED BUDGET 2021
Operating Income:						
1	Gross Potential Rent	\$ 83,760	\$ 86,400	\$ 89,100	\$ 89,000	\$ 91,700
2	Less: Vacancy Loss	(605)	-	(3,600)	(900)	(1,800)
3	Net Tenant Rental Revenue	83,155	86,400	85,500	88,100	89,900
4	Other Income	8,450	8,485	10,900	7,600	7,900
	Total Operating Income	91,605	94,885	96,400	95,700	97,800

Operating Expenses:						
Administrative						
5	Management & Bkpg Fees	11,234	13,060	13,500	13,400	13,600
6	Auditing Fees	585	466	600	600	600
7	Legal Expense	-	-	-	300	300
8	Other Administrative Costs	1,217	1,153	2,400	1,500	1,700
9	Total Administrative	13,036	14,679	16,500	15,800	16,200
10	Tenant Services	-	-	3,000	-	100
Utilities						
11	Water & Sewer	9,703	9,901	10,000	10,500	11,000
12	Electricity	245	245	500	400	500
13	Gas	-	-	100	100	100
14	Total Utilities	9,948	10,146	10,600	11,000	11,600
15	Maintenance	32,741	29,878	44,000	44,800	53,500
16	Protective Services	495	437	200	600	600
17	Insurance	6,644	7,066	9,400	7,400	10,000
18	Payments in Lieu of Taxes	4,134	3,770	3,800	4,400	3,800
19	Bad Debt-Tenants	-	-	1,000	1,000	2,000
20	Debt Interest (excl. deferred)	-	3,509	24,100	24,100	-

21	Total Operating Expenses	66,998	69,485	112,600	109,100	97,800
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22	Cash Flow from Operations	24,607	25,400	(16,200)	(13,400)	-
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Other Sources & (Uses)						
23	Debt Principal	(10,000)	(10,000)	(85,000)	(85,000)	-
24	Other Financial Items-Sources & (Uses)	-	-	65,000	65,000	-
25	Total Other Financial Items	(10,000)	(10,000)	(20,000)	(20,000)	-

26	Net Cash Flow	\$ 14,607	\$ 15,400	\$ (36,200)	\$ (33,400)	\$ -
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2021 BUDGET

Plum Creek Family Housing, LP			
721, 733, 745, 757 33rd St S		Budgeted Vacancy Loss	2%
Number of Units	24		

	Account Title	ACTUAL 2018	ACTUAL 2019	PROJECTED 2020	ADOPTED BUDGET 2020	PROPOSED BUDGET 2021
Operating Income:						
1	Gross Potential Rent	\$ 167,520	\$ 172,800	\$ 177,900	\$ 178,100	\$ 183,200
2	Less: Vacancy Loss	(1,040)	(4,258)	(4,500)	(3,600)	(3,700)
3	Net Tenant Rental Revenue	166,480	168,542	173,400	174,500	179,500
4	Other Income	17,313	23,871	18,600	18,200	18,400
	Total Operating Income	183,793	192,413	192,000	192,700	197,900

Operating Expenses:						
Administrative						
5	Management & Bkpg Fees	19,093	21,628	22,100	22,400	21,500
6	Auditing Fees	867	688	1,000	1,000	1,000
7	Legal Expense	-	-	-	600	600
8	Other Administrative Costs	10,469	12,241	12,500	12,400	14,200
9	Total Administrative	30,429	34,557	35,600	36,400	37,300
10	Tenant Services	-	19	100	100	100
Utilities						
11	Water & Sewer	14,079	13,813	15,000	16,000	16,000
12	Electricity	1,321	1,466	1,600	2,000	2,000
13	Gas	780	830	1,200	1,200	1,200
14	Total Utilities	16,180	16,109	17,800	19,200	19,200
15	Maintenance	46,094	72,546	75,000	81,000	115,700
16	Protective Services	1,846	1,598	400	2,400	1,900
17	Insurance	10,621	9,929	12,400	10,400	13,000
18	Payments in Lieu of Taxes	8,388	7,076	7,800	8,700	7,200
19	Bad Debt-Tenants	-	3,344	1,500	1,500	3,500
20	Debt Interest (excl. deferred)	-	-	51,200	48,000	-

21	Total Operating Expenses	113,558	145,178	201,800	207,700	197,900
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22	Cash Flow from Operations	70,235	47,235	(9,800)	(15,000)	-
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Other Sources & (Uses)						
23	Debt Principal	(25,000)	(25,000)	(150,000)	(150,000)	-
24	Other Financial Items-Sources & (Uses)	-	-	65,000	65,000	-
25	Total Other Financial Items	(25,000)	(25,000)	(85,000)	(85,000)	-

26	Net Cash Flow	\$ 45,235	\$ 22,235	\$ (94,800)	\$ (100,000)	\$ -
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2021 BUDGET

Swisshelm Village Apartment One, LP			
316 Laudenbach Ct		Budgeted Vacancy Loss	3%
Number of Units	32		

	Account Title	ACTUAL 2018	ACTUAL 2019	PROJECTED 2020	ADOPTED BUDGET 2020	PROPOSED BUDGET 2021
Operating Income:						
1	Gross Potential Rent	\$ 248,640	\$ 253,182	\$ 260,000	\$ 261,100	\$ 268,900
2	Less: Vacancy Loss	(9,622)	(3,745)	(8,200)	(7,800)	(8,300)
3	Net Tenant Rental Revenue	239,018	249,437	251,800	253,300	260,600
4	Other Income	13,653	15,789	14,200	14,400	12,600
5	Total Operating Income	252,671	265,226	266,000	267,700	273,200

Operating Expenses:						
Administrative						
6	Management & Bkpg Fees	26,688	30,668	28,800	29,600	29,100
7	Auditing Fees	5,015	5,215	1,000	1,500	1,000
8	Legal Expense	-	-	-	1,000	700
9	Other Administrative Costs	9,930	12,459	12,000	17,000	13,900
10	Total Administrative	41,633	48,342	41,800	49,100	44,700
11	Tenant Services	13	46	200	100	8,100
Utilities						
12	Water & Sewer	17,227	19,086	18,400	18,500	19,000
13	Electricity	10,947	11,498	11,500	12,500	12,000
14	Gas	10,629	10,618	11,000	12,000	12,000
15	Total Utilities	38,803	41,202	40,900	43,000	43,000
16	Maintenance	63,437	59,504	70,000	59,200	77,500
17	Protective Services	5,041	16,606	3,600	7,000	5,000
18	Insurance	8,560	9,254	11,000	9,700	11,500
19	Payments in Lieu of Taxes	12,667	10,330	12,600	12,800	10,500
20	Bad Debt-Tenants	-	1,077	2,000	2,000	4,000
21	Debt Interest (excl. deferred)	40,183	32,600	36,300	31,000	28,900

22	Total Operating Expenses	210,337	218,961	218,400	213,900	233,200
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23	Cash Flow from Operations	42,334	46,265	47,600	53,800	40,000
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Other Sources & (Uses)						
24	Debt Principal	(52,184)	(30,966)	(32,800)	(32,700)	(34,800)
25	Other Financial Items-Sources & (Uses)	(13,647)	(23,903)	(14,100)	(21,100)	(5,200)
26	Total Other Financial Items	(65,831)	(54,869)	(46,900)	(53,800)	(40,000)

27	Net Cash Flow	\$ (23,497)	\$ (8,604)	\$ 700	\$ -	\$ -
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2021 BUDGET

Swisshelm Village Apartment Two, LP			
304 Laudenbach Ct.		Budgeted Vacancy Loss	3%
Number of Units	32		

	Account Title	ACTUAL 2018	ACTUAL 2019	PROJECTED 2020	ADOPTED BUDGET 2020	PROPOSED BUDGET 2021
Operating Income:						
1	Gross Potential Rent	\$ 248,640	\$ 253,416	\$ 260,200	\$ 261,100	\$ 268,900
2	Less: Vacancy Loss	(6,538)	(3,001)	(10,400)	(7,800)	(8,700)
3	Net Tenant Rental Revenue	242,102	250,415	249,800	253,300	260,200
4	Other Income	17,498	16,642	22,400	14,300	17,000
5	Total Operating Income	259,600	267,057	272,200	267,600	277,200

Operating Expenses:						
Administrative						
6	Management & Bkpg Fees	26,549	29,919	29,700	33,800	33,300
7	Auditing Fees	5,015	5,226	1,000	1,500	1,500
8	Legal Expense	222	1,458	-	1,500	1,000
9	Other Administrative Costs	10,855	12,607	12,600	15,600	13,000
10	Total Administrative	42,641	49,210	43,300	52,400	48,800
11	Tenant Services	13	34	200	100	7,600
Utilities						
12	Water & Sewer	22,099	23,554	27,900	24,000	26,000
13	Electricity	11,254	10,629	11,000	12,000	12,000
14	Gas	11,056	10,882	11,100	13,000	12,000
15	Total Utilities	44,409	45,065	50,000	49,000	50,000
16	Maintenance	61,445	52,258	87,000	59,600	73,000
17	Protective Services	4,512	11,738	3,300	7,800	4,000
18	Insurance	8,951	9,726	11,400	10,200	12,000
19	Asset Management Fee	2,160	-	-	-	-
20	Payments in Lieu of Taxes	12,752	9,917	12,300	12,700	10,000
21	Bad Debt-Tenants	1,198	527	6,000	1,800	5,000
22	Debt Interest (excl. deferred)	49,468	46,601	45,400	45,400	43,900

23	Total Operating Expenses	227,549	225,076	258,900	239,000	254,300
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24	Cash Flow from Operations	32,051	41,981	13,300	28,600	22,900
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Other Sources & (Uses)						
25	Debt Principal	(23,722)	(999,964)	(28,700)	(28,600)	(30,100)
26	Other Financial Items-Sources & (Uses)	(7,228)	976,953	12,000	-	7,200
27	Total Other Financial Items	(30,950)	(23,011)	(16,700)	(28,600)	(22,900)

28	Net Cash Flow	\$ 1,101	\$ 18,970	\$ (3,400)	\$ -	\$ -
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2021 BUDGET

Westwood Village Apartments One, LP			
770 Savanna Ave N.		Budgeted Vacancy Loss	3%
Number of Units	32		

	Account Title	ACTUAL 2018	ACTUAL 2019	PROJECTED 2020	ADOPTED BUDGET 2020	PROPOSED BUDGET 2021
Operating Income:						
1	Gross Potential Rent	\$ 248,625	\$ 253,188	\$ 260,200	\$ 261,100	\$ 268,600
2	Less: Vacancy Loss	(7,274)	(2,488)	(11,300)	(10,400)	(8,100)
3	Net Tenant Rental Revenue	241,351	250,700	248,900	250,700	260,500
4	Other Income	25,828	19,233	25,300	18,500	21,700
5	Total Operating Income	267,179	269,933	274,200	269,200	282,200

Operating Expenses:						
Administrative						
6	Management & Bkpg Fees	27,771	30,828	29,800	29,700	29,100
7	Auditing Fees	5,015	5,215	1,000	1,500	1,500
8	Legal Expense	2,310	1,399	900	4,000	2,500
9	Other Administrative Costs	12,418	12,057	12,300	13,400	15,600
10	Total Administrative	47,514	49,499	44,000	48,600	48,700
11	Tenant Services	207	86	100	200	8,100
Utilities						
12	Water & Sewer	14,335	14,779	14,700	15,000	15,000
13	Electricity	8,042	7,022	7,300	9,000	8,000
14	Gas	10,190	10,261	11,200	13,000	12,000
15	Total Utilities	32,567	32,062	33,200	37,000	35,000
16	Maintenance	74,958	48,175	103,100	72,000	121,000
17	Protective Services	4,953	27,442	2,100	7,000	5,000
18	Insurance	8,759	9,830	11,600	10,300	12,200
19	Payments in Lieu of Taxes	12,921	10,929	10,100	12,500	11,000
20	Bad Debt-Tenants	3,565	289	7,000	4,000	5,000
21	Debt Interest (excl. deferred)	37,989	32,629	35,700	31,500	30,200

22	Total Operating Expenses	223,433	210,941	246,900	223,100	276,200
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23	Cash Flow from Operations	43,746	58,992	27,300	46,100	6,000
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Other Sources & (Uses)						
24	Debt Principal	(821,632)	(27,113)	(28,500)	(28,400)	(29,800)
25	Other Financial Items-Sources & (Uses)	782,288	(12,497)	6,900	(10,700)	23,800
26	Total Other Financial Items	(39,344)	(39,610)	(21,600)	(39,100)	(6,000)

27	Net Cash Flow	\$ 4,402	\$ 19,382	\$ 5,700	\$ 7,000	\$ -
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2021 BUDGET

Westwood Village Apartments Two, LP			
822 Savanna Ave		Budgeted Vacancy Loss	3%
Number of Units	32		

	Account Title	ACTUAL 2018	ACTUAL 2019	PROJECTED 2020	ADOPTED BUDGET 2020	PROPOSED BUDGET 2021
Operating Income:						
1	Gross Potential Rent	\$ 248,640	\$ 253,506	\$ 261,000	\$ 261,100	\$ 268,900
2	Less: Vacancy Loss	(8,086)	(6,404)	(5,800)	(7,800)	(8,400)
3	Net Tenant Rental Revenue	240,554	247,102	255,200	253,300	260,500
4	Other Income	27,164	23,307	21,800	21,000	21,700
5	Total Operating Income	267,718	270,409	277,000	274,300	282,200

Operating Expenses:						
Administrative						
6	Management & Bkpg Fees	26,684	30,891	29,900	30,100	29,100
7	Auditing Fees	5,015	5,215	6,600	6,500	1,500
8	Legal Expense	477	2,098	100	4,500	2,000
9	Other Administrative Costs	13,551	14,731	15,000	14,500	15,800
10	Total Administrative	45,727	52,935	51,600	55,600	48,400
11	Tenant Services	44	66	100	100	8,100
Utilities						
12	Water & Sewer	16,721	17,401	17,600	18,000	18,000
13	Electricity	10,853	10,333	11,000	12,000	12,000
14	Gas	9,729	9,720	10,000	13,000	11,000
15	Total Utilities	37,303	37,454	38,600	43,000	41,000
16	Maintenance	65,153	65,652	60,500	64,300	82,800
17	Protective Services	5,140	13,799	2,000	10,500	7,000
18	Insurance	9,622	8,630	10,400	9,000	10,900
19	Asset Management Fee	2,160	2,160	-	-	-
20	Payments in Lieu of Taxes	12,481	13,004	10,900	12,900	10,000
21	Bad Debt-Tenants	6,507	1,924	5,000	3,500	6,000
22	Debt Interest (excl. deferred)	55,626	53,905	106,000	106,100	49,200

23	Total Operating Expenses	239,763	249,529	285,100	305,000	263,400
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24	Cash Flow from Operations	27,955	20,880	(8,100)	(30,700)	18,800
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Other Sources & (Uses)						
25	Debt Principal	(22,634)	(24,348)	(1,104,500)	(1,104,500)	(28,800)
26	Other Financial Items-Sources & (Uses)	(1,370)	(4,165)	1,135,200	1,135,200	10,000
27	Total Other Financial Items	(24,004)	(28,513)	30,700	30,700	(18,800)

28	Net Cash Flow	\$ 3,951	\$ (7,633)	\$ 22,600	\$ -	\$ -
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2021 BUDGET

Riverside Apartments of St. Cloud, LP			
101 Riverside Drive SE		Budgeted Vacancy Loss	2%
Number of Units	85		

	Account Title	ACTUAL 2018	ACTUAL 2019	PROJECTED 2020	ADOPTED BUDGET 2020	PROPOSED BUDGET 2021
Operating Income:						
1	Gross Potential Rent	\$ 578,225	\$ 593,100	\$ 610,100	\$ 611,652	\$ 629,820
2	Less: Vacancy Loss	(8,979)	(7,619)	(4,700)	(15,236)	(15,520)
3	Net Tenant Rental Revenue	569,246	585,481	605,400	596,416	614,300
4	Other Income	32,671	34,884	11,300	31,056	30,000
5	Total Operating Income	601,917	620,365	616,700	627,472	644,300

Operating Expenses:						
Administrative						
6	Management & Bkpg Fees	75,468	78,060	78,600	77,400	77,900
7	Auditing Fees	6,400	6,700	8,100	7,400	8,000
8	Legal Expense	1,332	-	4,900	7,600	7,000
9	Other Administrative Costs	23,358	24,783	24,000	28,472	31,200
10	Total Administrative	106,558	109,543	115,600	120,872	124,100
11	Tenant Services	3,453	2,539	2,900	3,500	3,500
Utilities						
12	Water & Sewer	15,946	16,526	17,500	17,000	18,000
13	Electricity	43,853	38,696	40,000	44,000	44,000
14	Gas	12,854	12,466	13,000	16,000	14,000
15	Total Utilities	72,653	67,688	70,500	77,000	76,000
16	Maintenance	99,572	86,083	85,000	138,900	166,800
17	Protective Services	8,114	12,772	4,000	12,000	10,000
18	Insurance	20,704	18,780	20,500	14,900	21,500
19	Asset Management Fee	4,992	4,992	5,500	5,500	-
20	Payments in Lieu of Taxes	28,891	29,524	27,200	30,400	26,000
21	Bad Debt-Tenants	5,481	3,559	4,000	5,000	5,000
22	Debt Interest (excl. deferred)	137,105	130,821	120,000	119,900	115,500

23	Total Operating Expenses	487,523	466,301	455,200	527,972	548,400
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24	Cash Flow from Operations	114,394	154,064	161,500	99,500	95,900
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Other Sources & (Uses)						
25	Debt Principal	(66,717)	(70,649)	(74,900)	(74,800)	(79,200)
26	Other Financial Items-Sources & (Uses)	(20,071)	(15,540)	(17,200)	(16,700)	(16,700)
27	Total Other Financial Items	(86,788)	(86,189)	(92,100)	(91,500)	(95,900)

28	Net Cash Flow	\$ 27,606	\$ 67,875	\$ 69,400	\$ 8,000	\$ -
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TO: St. Cloud HRA Board of Commissioners

FROM: Louise Reis, Executive Director

DATE: October 21, 2020

SUBJECT: Payment Standards for the Housing Choice Voucher Program

Requested Action: Approval of Payment Standards for the Housing Choice Voucher Program to reflect the changes in the Fair Market Rents

Background: The Department of Housing and Urban Development has published the new Fair Market Rents. The payment standard for the voucher program is required to be between 90 to 110 percent of the fair market rent. The payment standard for each unit size is for the monthly rent plus utilities that the resident would be responsible for.

Listed below are the current and proposed payment standards. The proposed Payment Standards would take effect on January 1, 2021.

City of St. Cloud/Benton County	Current	Proposed
0 bedroom	\$596.00	\$634.00
1 bedroom	\$660.00	\$700.00
2 bedroom	\$812.00	\$874.00
3 bedroom	\$1168.00	\$1168.00
4 bedroom	\$1382.00	\$1492.00
5 bedroom	\$1590.00	\$1700.00
6 bedroom	\$1758.00	\$1850.00
7 bedroom	\$2178.00	\$2035.00

Sherburne and Wright Counties	Current	Proposed
0 bedroom	\$738.00	\$809.00
1 bedroom	\$874.00	\$949.00
2 bedroom	\$1100.00	\$1178.00
3 bedroom	\$1550.00	\$1655.00
4 bedroom	\$1823.00	\$1941.00
5 bedroom	\$2096.00	\$2232.00
6 bedroom	\$2370.00	\$2523.00
7 bedroom	\$2643.00	\$2814.00

Frequency of Request: Fair market rents are updated annually by the Department of HUD.

Related Actions: The new Payment Standards will be reflected in the PHA Plan for 2021.

Future Action: None anticipated.

Relationship to Goals: #2 – St. Cloud HRA will promote fair housing and assure high performance in HRA properties and housing subsidy programs.

Budget Impact: The Housing Choice Voucher budget would need to absorb any increases in cost.

TO: St. Cloud HRA Board of Commissioners

FROM: Paul Soenneker, Project Manager

DATE: October 20, 2020

SUBJECT: 19th Avenue Lots Update

The updated Phase I Environmental Site Assessment (ESA) for the Former Anderson Trucking Facility has been completed by Environmental Health Testing Services. A summary and map of the properties are attached for your review.

Listed below are new items were identified during this updated assessment.

- 1) In 2007 Wenck Associates, Inc. prepared a Phase I (ESA) for Youth for Christ. During the construction of a handicap ramp on the west side of the commercial building it was reported that petroleum-impacted soil extending approximately 5 feet below grade was encountered. The removal of the impacted soil was managed by Veolia Environmental Services and included excavating approximately 15 cubic yards of impacted material for off-site disposal and waste characterization.
- 2) In a conference call with Environmental Health Testing Services it was noted that the two homes that were built by the St. Cloud HRA in conjunction with the St. Cloud Technical College were built to code and included the proper vapor barrier below the concrete floor.
- 3) Environmental Health Testing Services recommends that the St. Cloud HRA get a “No Association Letter” from the MPCA for the entire project. Not just the vacant lots that are currently owned by the HRA. Therefore; they have submitted the Phase I (ESA) to the Minnesota Pollution Control Agency (MPCA) for review. Once the MPCA completes their review; they will let us know what our next steps will be.

PHASE I ENVIRONMENTAL SITE ASSESSMENT

Former Anderson Trucking Facility

203 Cooper Avenue North, St. Cloud, MN 56303



Submitted to:

St. Cloud HRA

Submitted by:

Environmental Health Testing Services
2950 Aquila Avenue South
Minneapolis, Minnesota 55426

EHTS Project Number: 026-20-A

Submittal Date: September 29, 2020

1.0 SUMMARY

The subject site, comprised of eight adjoining parcels encompassing approximately 2.6-acres, is located approximately 150 feet south of 3rd Street North, west of Cooper Avenue North and east of 19th Avenue in St. Cloud, Stearns County, Minnesota (*Site*.) A Site Location Map is included as Figure 1, Appendix A.

The Site's parcels include commercial and residential uses. The Site's largest parcel, 203 Cooper Avenue North, is occupied by an approximately 29,300 square-foot two-story brick commercial building with paved parking lots north and south of the structure. The approximate north one-half of the building is occupied by Youth for Christ organization. The south portion of the building, comprised of professional suites, is occupied by Pathway's Youth, Big Brothers Big Sisters, Whitebox, Cooper Collective, Aflac Insurance, NetVPro, Kinder Coffee Lab and Dales Auto Detailing. The west portion of the Site, along 19th Avenue North, consists of three vacant parcels and two parcels each occupied by single-family houses. A Site location map and Site layout map with the associated PIDs, addresses and current ownership of each of the Site's parcels are included in Figure 2, Appendix A.

Surrounding land uses in the Site's neighborhood includes residential and light industrial uses. The Site is bordered with single-family houses to the north; Microbiologics and Peters Body Shop to the east; K & W Trucking Company, Inc. to the south; and single-family houses to the west.

EHTS understands that St. Cloud Housing and Redevelopment Authority is considering having the Site's vacant parcels developed with new single-family houses. The conclusions contained in this report have been made to assist St. Cloud Housing and Redevelopment in evaluating environmental conditions at the present time at the Site.

Historical sources reveal residential and commercial uses of the Site. Historical sources indicate the Site and the surrounding area were developed with two single-family houses and a small granite works facility in the early 1900s. The granite works facility, comprised of four structures, was located north of 2nd Street North, which extended through the Site at that time. By the 1950s, the Site's commercial structures were occupied by Anderson Trucking Services, Inc. and were extensively expanded in the 1960s and 1970s with building additions and the acquisition of the Site's eight parcels, which encompassed a portion of 2nd Street North as the street was reconstructed abutting the Site along 19th Avenue North. The Anderson Trucking Service facility was used for storage and maintenance of trucks and associated equipment. The layout of the

building at the time of Anderson Trucking Service's occupancy consisted of offices in the center with attached truck bays and maintenance areas north and south of the office area. Additionally, the north portion of the building was used to store granite slabs and consisted of an earth floor with an in-ground scale. The west portion of the Site consisted of a paved parking lot with underground storage tanks and a septic drain field.

Numerous ownership transfers for the Site's parcel have occurred since 2003, including purchase agreements, quit deed and donations, which subsequently resulted in environmental studies and investigations, including two Phase I ESAs, one Phase II ESA and a Limited LSI investigation, conducted for the Site from 2003 thru 2010. Additional information and details of property transactions and the results of the environmental investigations from 1970s thru 2012 are chronologically provided in the *Timeline of Property Transactions & Environmental Investigations* included in Appendix B. Additionally, the Site's two single-family houses were constructed in 2009 and 2010 in partnership with the St. Cloud Technical Community College construction programs.

This assessment has revealed no evidence of **recognized environmental conditions** in connection with the Site, except for the following:

- **The historical on-Site and off-Site use of solvents**

The former Anderson Trucking facility included a paint booth, indicative of the use of solvents and metal-containing substances, within the south portion of the building. The former property owner, Mr. Kevin Olson, reported in 2003 wastes generated onsite, including paint waste and that solvents used in parts washers, were recycled off-Site by Safety-Kleen. However, since Anderson Trucking Service has occupied the Site since the 1950s, the historical use and disposal practices of used paint and/or solvents are unknown.

Previous environmental investigations conducted at the Site have resulted in the detection of chlorinated volatile organic compounds (VOCs) within soil and soil gases at the Site. Trichloroethane was detected from a soil boring located near the Site's former drain field and chlorinated volatile organic compounds (trichloroethene and tetrachloroethene) have been detected in soil gases on the Site. Based on the results of the previous environmental investigations, the MPCA has requested the following additional work be conducted to define the extent of VOC impacts to the Site:

- ♦ updates to the Phase I ESA & Phase II Investigations;

-
- ♦ additional investigations for VOCs in the vicinity of the potential source areas including of the former septic drain field and the former paint booth;
 - ♦ a vapor intrusion investigation;
 - ♦ defined cleanup objectives; and
 - ♦ defined nature and extent of the release.

In addition to the on-site use of solvents, historical sources indicate solvents were historically used by facilities in close proximity to the Site, including a dry cleaning and a printing facility.

A dry-cleaning facility, located approximately 150 feet north of the Site, was present from the 1960s thru the 1980s. A laundry facility, 3rd Street Laundry, is a coin-operated laundromat located approximately 150 north of the Site. This facility is listed on the State and Federal databases as a non-generating hazardous waste dry-cleaning facility. However, five additional dry-cleaning businesses have been listed as occupying this property from the 1960s thru the 1980s. Beginning in the early 1900s, tetrachloroethylene “perc” was the most common solvent used in the dry-cleaning industry and prior to the 1980s, hazardous wastes generators were not regulated, which poses a potential of hazardous substances and/or wastes having been disposed of or released on or very near to the Site. Based on the close proximity of this facility to the Site at a time when wastes were not regulated, it is possible historical dry-cleaning activity has adversely impacted the Site’s subsurface.

A printing facility, located approximately 150 feet north of the Site, was present from the 1960s thru the late 1970s. The historical presence of a printing facility indicates the use of solvents and other possible hazardous materials and substances, and the generation of hazardous wastes. Since generators of hazardous wastes at that time were not regulated by state or county agencies, the waste practices of this facility are unknown. It is possible the subsurface on the Site has been impacted due to waste practices or spills or releases that have occurred from printing activities.

It is the opinion of EHTS that the historical use of solvents on and in close proximity to the Site constitutes a recognized environmental condition.

This assessment has revealed no evidence of **historical recognized environmental conditions** in connection with the Site, except for the following:

- **The Site identified as a Leak Site (MPCA Leak #LS0016362.)**

A diesel release was discovered on the Site on January 6, 2006 during a Phase II ESA. The release was reported on January 23, 2006 and was followed by additional work, a Limited Site Investigation (LSI) in November of 2006. The two investigations included the advancement of 18 soil borings and 5 soil gas borings for soil, groundwater and soil gas analysis (see Figures 4, 5 and 6, Appendix A.) Based on the results of the two investigations, it was concluded the source of petroleum impacts at the Site was likely a former diesel or heating oil UST and the risks associated with remaining groundwater contamination were low. Based on the findings of the two subsurface investigations, the petroleum release at the Site was granted file closure on January 24, 2008 by the MPCA.

It is the opinion of EHTS that the diesel release that has occurred in connection with the Site has been addressed to the satisfaction of the applicable regulatory authority and therefore, constitutes as a historical recognized environmental condition.

- **The removal of petroleum-impacted soil.**

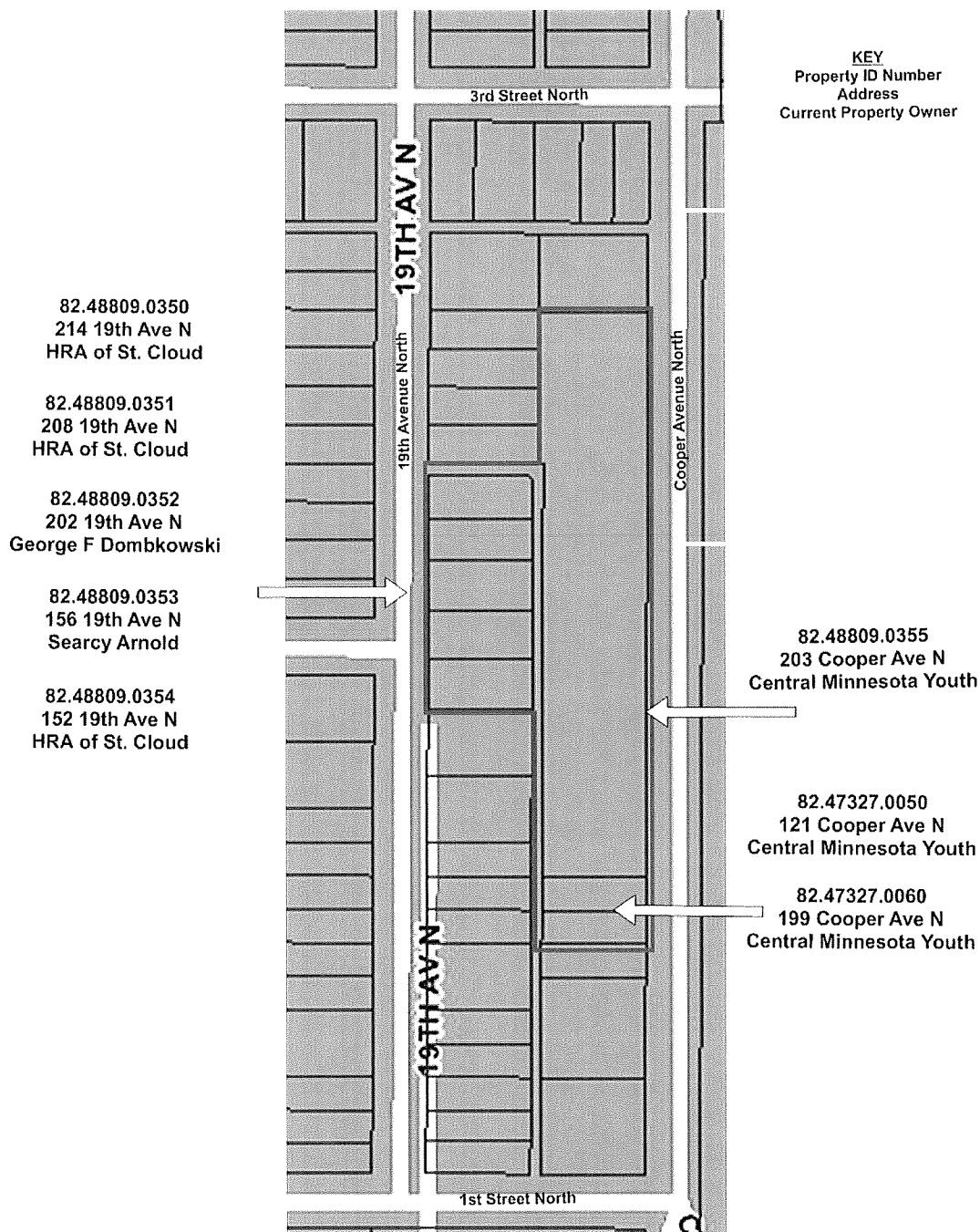
Petroleum-impacted soil was reportedly encountered in August of 2009 to an approximate depth of 5 feet below-grade during excavation for a handicap ramp located along the west side of the building. The removal of impacted soil was managed by Veolia Environmental Services, which included excavating approximately 15 cubic yards of impacted material for off-Site disposal and waste characterization (*Waste Profile Sheet & Laboratory Report*, Appendix F.) Based on the removal of the petroleum-impacted soil by a specialized waste management firm, it is the opinion of EHTS that the removal of petroleum-impacted soil on the Site constitutes as a historical recognized environmental condition.

Since the time of previous environmental and subsurface investigations for the Site, the use of the property changed significantly. The current uses of the building are not expected to have contributed to contamination at the site. The only significant change in information was the historical soil contamination discovered while installing the handicapped ramp on the back of the building.

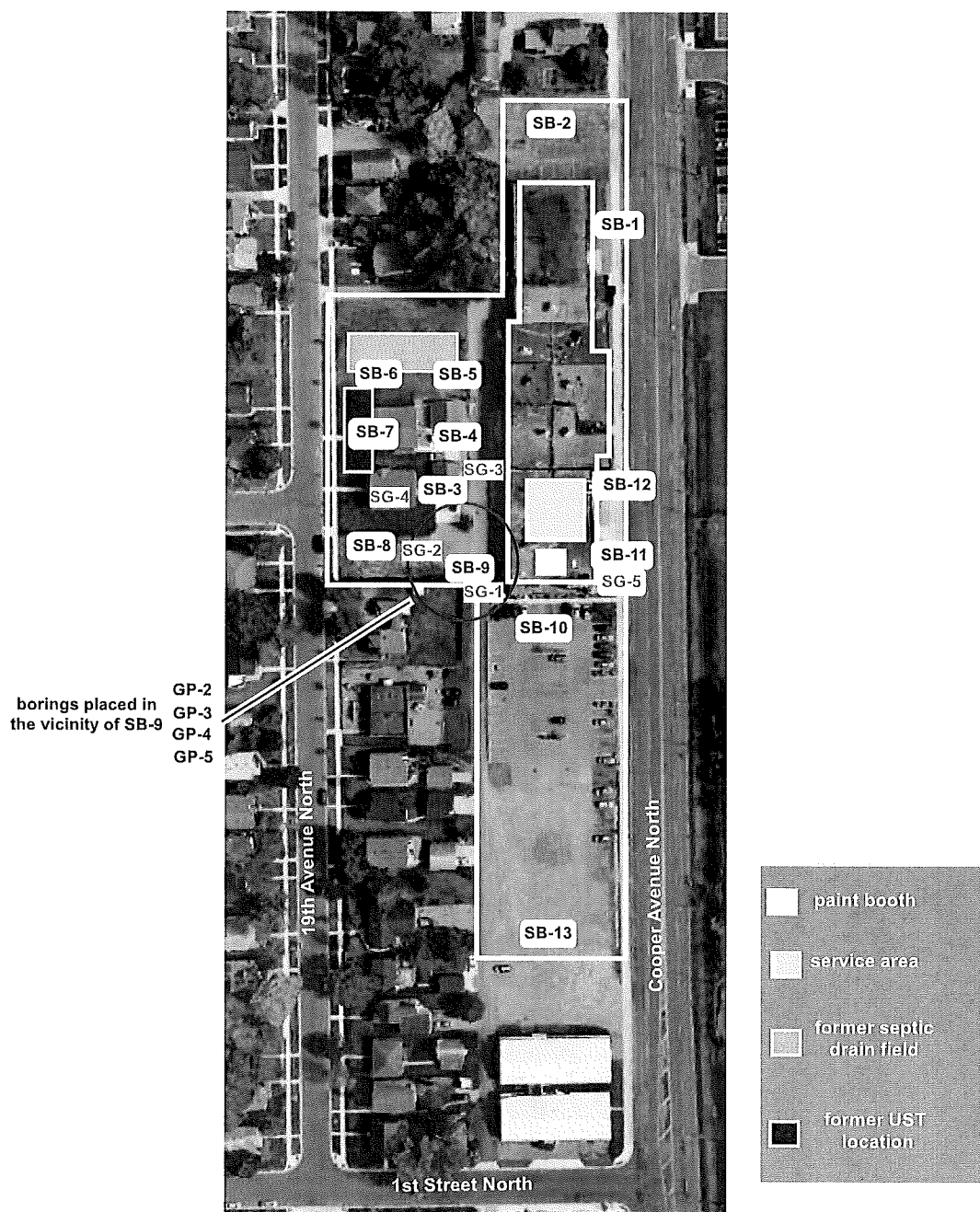
Further investigation, including the work requested by the MPCA, is recommended for the Site.

Parcel Identification**Former Anderson Trucking Facility & Associated Parcels**

203 Cooper Avenue North, St. Cloud, MN 56303



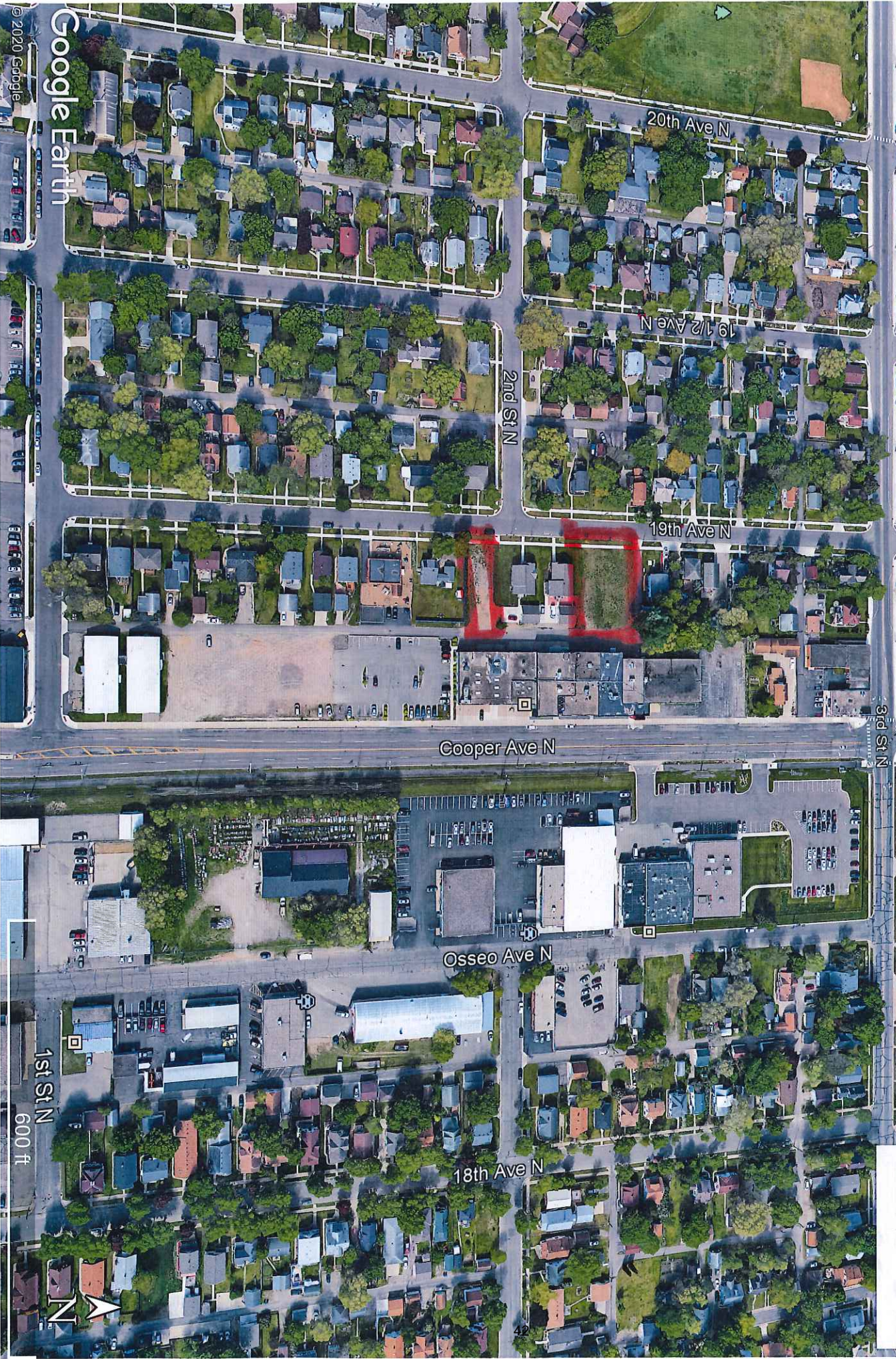
Combined Environmental Sampling Figure
Former Anderson Trucking Facility & Associated Parcels
 203 Cooper Avenue North, St. Cloud, MN 56303



SB numbers denote approximate soil boring locations
 GP numbers denote approximate geoprobe boring locations
 SG numbers denote approximate soil gas measurement locations

19 Avenue North

- Legend**
- Feature 1
 - Inc
 - Seberger Park



Google Earth

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TO: HRA Board of Commissioners

FROM: Louise Reis, Executive Director

DATE: October 20, 2020

SUBJECT: Report on Activities

HUD Audit: The HUD audit team completed their telephone interviews on September 29th. We received verbal information on a couple of findings. The final written report will be sent out in December giving the agency a couple of months to make appropriate changes needed.

Al Loehr Apartments: The Al Loehr Veterans and Community Studio Apartments had a compliance monitoring review with Minnesota Housing during the month of August. This review was completed remotely and we received word on September 21, 2020 that no compliance violations or areas of concern were noted.

CDBG Application: Our office is planning to apply for funds from the Community Development Block Grant (CDBG) when applications open in December with the City of St. Cloud. We will apply for the Single-Family Rehab Program in the amount of \$300,000.

Board Information: After giving some thought to the board retreat, Nancy Gohman and myself decided it would be best to delay or reschedule the board retreat to a later date in 2021. Hopefully by that time, we will be able to hold discussions with closer contact between board members and staff. Also, a reminder that the November Board Meeting for the St. Cloud HRA Board of Commissioners will be held on Wednesday, November 18, 2020.

Rent Collection: Updated rent collection numbers will be provided at the meeting.

Housing Choice Voucher Program: During September, there were two housing choice vouchers released. Both of the vouchers were voluntary released. None of the voucher holders were over the age of 62.

As of September 30, 2020 – we have 233 Port In vouchers and 27 Port Out.

CDBG Update:

For the homeowner rehab program:

- 7 in construction
- 1 in closing
- 1 in scope of work
- 2 in application stage
- 7 on the waiting list

Housing Department Vacancy Report – For the Month Ending September 30, 2020

Fund: Public Housing – 291 Units			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>9/30/20</u>
Empire	89	1.93%	1
Wilson	126	0.73%	0
Scattered Sites	76	0.62%	2

Fund: Section 8 New Construction – 162 Units			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>9/30/20</u>
Germain	60	0.49%	0
Grace/NWB	102	1.41%	4*

Fund: Tax Credit – 249 Units			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>9/30/20</u>
Creeks	24	1.66%	0
Brownstones	12	2.77%	0
Swisshelm One	32	3.43%	0
Westwood One	32	4.34%	2
Swisshelm Two	32	4.31%	1
Westwood Two	32	1.96%	1
Riverside	85	0.78%	1

Fund: Affordable Housing – 79 Units			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>9/30/20</u>
Eastwood	18	2.08%	1
Loehr	61	2.06%	1

* Two units rented 10/1/20, two units rented 11/1/20