

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

City Hall Council Chambers, 400 2nd Street South

**Wednesday, September 22, 2021
6:00 P.M.**

STUDY SESSION -- 5:00 P.M., City Hall, Conference Room #1 AGENDA: Officer D'Andre Clark – Calls for Service, Update on Empire Apartments

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, August 25, 2021. REQUESTED ACTION: Approve.
4. Approval of Regular Minutes, August 25, 2021. REQUESTED ACTION: Approve.
5. Review of 2021 Financial Reports. REQUESTED ACTION: None.
6. Approval of Revision to Capital Fund Program Five-Year Plan. REQUESTED ACTION: Approve.
7. Approval of Contract for Roof Replacement at Empire Apartments. REQUESTED ACTION: Approve.

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:

8. Approval of Payment Standards Effective December 1, 2021.
9. Approval of Change in Medical Insurance to PreferredOne and Dental Insurance to Guardian.
10. Approval of Grant Application for Domestic Violence – Rapid Re-Housing Rental Assistance Program.

11. Approval of Application for HUD CoC Rental Assistance Grants.

12. Report on Activities.

Open Discussion:

Adjourn.

2021 HRA Board Meeting Schedule - 4th Wednesday each month at 6:00 p.m.; early meetings as needed at 5:00 p.m. Note: November and December moved forward one week to accommodate holidays; November 17th and December 15th.

TO: St. Cloud HRA Board of Commissioners

FROM: Louise Reis, Executive Director

DATE: September 16, 2021

SUBJECT: 2020 Calls for Service

Requested Action: For discussion only.

Background: The St. Cloud HRA has a Memorandum of Understanding with the St. Cloud Police Department to provide proactive law enforcement services to the HRA owned and managed properties. The goal of the memorandum is to reduce crime and criminal activities in and around HRA properties by engaging the police officer in an active role on the property.

Officer D'Andre Clark will attend this meeting to present the attached information and answer any questions from board members.

Future Action: None at this time.

2020 HRA POLICE CALLS FOR SERVICE		CRIMINAL				CIVIL			TOTAL
PROPERTY	# OF UNITS	PERSON	PROPERTY	NUISANCE	DRUG RELAT	ASSISTANCE	MEDICAL	INVESTIGATIVE	
Al Loehr	61	1	2	4		38	29	4	78
Brownstones Townhomes	12	1		6		7	2	7	23
Cedar Townhomes	12					1			1
The Creeks Townhomes	24	3	1	3		18	4	12	41
Eastwood Apartments	18	1	1	1		16	8	21	48
Empire Apartments	89	7	5	13		93	62	49	229
Flintwood Townhomes	12	1		1		3	7	6	18
Germain Towers Apts	60	1	2	9		31	29	35	107
Grace McDowell Apts	90	1	4	2		26	57	28	118
Northway Townhomes	12			1		11	1	4	17
Quarry Ridge Townhomes	12	3	1			13	2	9	28
Riverside Apartments	85	1	3	12		21	48	15	100
Scattered Sites (houses)	40	2	2			32	5	19	60
Swisshelm I Apartments	32	6	6	1		17	13	18	61
Swisshelm II Apartments	32	5	4	4		26	10	21	70
Westwood I Apartments	32	2	1	3		21	14	22	63
Westwood II Apartments	32	3	1	3		18	5	19	49
Wilson Apartments	126	3	6	18		58	50	63	198
Property totals	720	41	39	81		450	346	352	

CRIMINAL

PERSON CRIMES

ASSAULT, ROBBERY, DOMESTIC ASLT, SEX ASSUALT, DISORDERLY CONDUCT, CHILD NEGLECT/ABUSE

PROPERTY CRIMES

THEFT, PROPERTY DAMAGE, BURGLARY, ILLEGAL DUMPING

NUISANCE

NOISE, LOUD MUSIC, FIREWORKS, BARKING DOG, DISRUPTIVE INTOXICATION, TRESPASSING

DRUG RELATED

POSSESION/SALE OF DRUGS, PARAPHERNALIA

CIVIL

ASSISTANCE

CIVIL MATTER, VEHICLE REPO, CUSTODY DISPUTE, PERSONAL/AGENCY ASSIST, LOST OR RUNAWAY JUV

VERBAL ARGUMENT, COMPLIANT INTOXICATED PERSON, UNWANTED PERSON, SUICIDAL PERSON, THREATS

MEDICAL

MEDICAL CALLS

INVESTIGATIVE

SUSPICIOUS PERSONS/ACTIVITY, ALARMS, NON CRIMINAL DEATH INVESTIGATION,

OTHER MATTERS REQUIRING INVESTIGATION NOT RESULTING IN CHARGES, OFFICER FOLLOW UP

ST. CLOUD HOUSING & REDEVELOPMENT AUTHORITY STUDY SESSION MINUTES

Wednesday, August 25, 2021

A Study Session for The St. Cloud HRA Board of Commissioners was held on Wednesday, August 25, 2021, City Hall Conference Room One, 400 2nd Street South, St. Cloud, MN. Chair Nancy Gohman called the meeting to order at 5:00 p.m. Commissioners present: Mike Conway, Nancy Gohman, George Hontos, and Hani Jacobson. Absent: Abdi Daisane and Seal Dwyer.

Study Session Topic: Funding Request for Proposed River Heights Construction, Housing Rehab Programs, Down-Payment Assistance Programs and Operations.

Executive Director Louise Reis began the Study Session by discussing Item 11 on the agenda: Funding for the Proposed River Heights Supportive Housing Project. The St. Cloud HRA received a request from Center City Housing Corporation (CCHC) for their River Heights project. Center City is proposing a 40-unit supportive housing building, but due to significant increased construction costs, the project has the potential of not going forward.

Commissioner Goerger asked about parameters for residents of the building. Ms. Reis responded that the building would provide one-bedrooms units for low-income individuals that have mental and/or physical issues. Commissioner Conway asked if the idea is to move CDBG funds to help the fund; he stated he doesn't want to move CDBG funds for a 30-year grant that will not be quickly repaid, and suggested the funds would be better spent on other projects like low-income loans or the down-payment assistance program.

Commissioner Jacobson stated that as someone working in healthcare, the St. Cloud community severely lacks appropriate housing for members of the community that struggle with addiction and homelessness.

Commissioner Goerger agreed with Commissioner Conway, that there are other opportunities to use the funding to assist the community. Chair Gohman discussed the prices of lumber and materials being at an all-time high but could the CCHC wait for the prices to decrease prior to moving forward and asked Ms. Reis what the timeline is. Ms. Reis replied that CCHC had hoped to move forward this fall. She indicated CCHC made some adjustments to the cost, but the developmental costs did not decrease.

Commissioner Hontos added that he would have liked to see the developmental costs decrease, and hopes the CDBG funds can be used for a different project, like the Homestead Incentive Loan Program.

Commissioner Gohman questioned if the HRA can get an extension for the CDBG Program, and Ms. Reis stated it would have to be requested from the City, and the City would have to make the request to HUD.

Commissioner Hontos asked if we have more applications for the loan programs. Neighborhood Programs Assistant Shannon Adamski stated a new ad goes out in October and historically is an effective way to get new applicants. Ms. Adamski anticipates the HRA will get a few more applications after the ad goes out, as well as when the colder temperatures enter the area.

Commissioner Conway suggests we could get four more applications, instead of transferring the funds for the proposed River Heights Supportive Housing Project. Ms. Adamski stated there are several people that did not want to go through with the loan last year due to Covid-19, so the HRA would follow-up with the applicants to see if there is interest at this time.

Ms. Reis moved on to the Homestead Incentive Logan Program discussion, Item 9 and Item 10 on the agenda.

Finance Director Karen Rizer stated the changes include any home within the city limits and raising the loan amount to \$5,000. The HRA's homeowner funding requirement would be \$1,000, to match what Minnesota Housing requires. Commissioner Conway commented he is excited the whole city is now being included. Ms. Adamski stated the change would go into effect immediately. Commissioner Jacobson asked if the buyers have to return the funds if they sell the home. Ms. Adamski confirmed the buyers do need to repay the funds, but it goes back into the program for new buyers.

The board had no other questions on the study session topics.

There being no further discussion, the meeting ended at 5:54p.m.

ATTEST:

Chair, Nancy Gohman

Secretary, George Hontos

ST. CLOUD HOUSING & REDEVELOPMENT AUTHORITY REGULAR MEETING MINUTES

Wednesday, August 25, 2021

A Regular Meeting for the St. Cloud HRA Board of Commissioners was held on Wednesday, August 25, 2021, City Hall Council Chambers, 400 2nd Street South, St. Cloud, MN. Chair Nancy Gohman called the meeting to order at 6:00 p.m.

Consent Agenda:

1. Roll call was taken and the pledge of allegiance spoken: Mike Conway, Nancy Gohman, Jeff Goerger, George Hontos, and Hani Jacobson. Absent: Abdi Daisane and Seal Dwyer.
2. Approval of Agenda – Commissioner Conway moved for approval of consent items and the agenda;
3. Approval of Regular Minutes, July 28, 2021 – approved as presented.
4. Review of 2021 Financial Reports – no requested action.
5. Approval of Contract for Scattered Sites Furnace and Water Heater Replacement and Air Conditioner Installation 2021 – contract approved with Augusta Plumbing & Heating in the amount of \$57,546.

Open Forum: Chair Gohman opened the forum to the public; there was no one wishing to speak.

Old Business:

6. Update on 19th Avenue Lots. Project Manager Paul Soenneker recapped that the St. Cloud HRA had applied for the Contamination Cleanup and Investigation Grant Program through the Minnesota Department of Employment and Economic Development (DEED), as well as the Minnesota Targeted Brownfields Assessment Grant Program through the Minnesota Pollution Control Agency (MPCA). The HRA did not receive the grant funds from DEED, but the HRA is being awarded funding for the MPCA Brownfields Grant in October of 2021 to conduct sub-surface testing and work on the three vacant lots. Mr. Soenneker indicated Kris Stahl from Environmental Health Testing Services is working with the MPCA to come up with a plan to do additional testing on the two developed lots (single-family houses). Commissioner Hontos asked if the homes have radon mitigation systems, and Mr. Soenneker indicated according to the house plans, the homes were built with radon mitigation systems. The HRA will continue to update the Board of Commissioners as results of the testing become known.

New Business:

7. A. Public Hearing for the PHA Plan for FY 2022 – Louise Reis, Executive Director, introduced the item and gave a brief summary of the proposed changes. She stated some of the changes included the income limits and utility allowances, as well as the Admin Plan for the Housing Choice Voucher Program.

Chair Gohman opened the public hearing at 6:08 pm. There being no one present to speak, the public hearing closed.

B. Resolution 2021-16 – Approval of 2022 Public Housing Agency Plan – Commissioner Goerger moved for approval; Commissioner Conway seconded the motion. All Commissioners present voted in favor; the motion carried.

C. Resolution 2021-17 – Approval of Capital Fund Program and Five-Year Plan – Commissioner Goerger moved for approval; Commissioner Conway seconded the motion. All Commissioners present voted in favor; the motion carried.

8. Approval of Return of Community Development Block Grant (CDBG) Funds to the City – Finance Director Karen Rizer said City Staff approached the HRA about funds that could potentially not be used timely in the CDBG program and asked if the funds could be used for the River Heights Supportive Housing Project. Commissioner Goerger moved for approval; Commissioner Conway seconded the motion. Commissioner Goerger commented that CDBG funds should go to housing initiatives in our community and he does not want to lose the funds. Commissioner Conway said he will not be voting in favor as he believes there are better ways to do spend the dollars in the community and help more people with the CDBG funds. Commissioner Hontos has concerns about the River Heights Supportive Housing Project; stating the high costs of development and the potential neighborhood disruption. Commissioner Hontos would also like to see a neighborhood plan. Commissioner Jacobson stated she would vote yes, and indicated while she would like to see a neighborhood plan, that there is a void in the city to help and house this group of people. The motion failed by a vote of 4-1 with Commissioner Jacobson voting in favor.

9. Approval of Homestead Incentive Loan Program Guideline Changes – Ms. Rizer discussed the new requested guidelines would allow the home to be anywhere within the City limits of St. Cloud, the maximum loan amount is \$5,000, and the first \$1,000 of the down payment required by the mortgage lender would come from the homebuyer. Commissioner Conway moved for approval; Commissioner Goerger seconded the motion. Commissioner Conway commented he is excited the program is being extended to the City of St. Cloud. All Commissioners present voted in favor; the motion carried.

10. Approval of Interfund Transfer for the Homestead Incentive Loan Program – Ms. Rizer proposed \$100,000 be transferred from the Housing Development Fund to the Core Neighborhoods Fund. Commissioner Goerger moved for approval; Commissioner Conway seconded. All Commissioners present voted in favor; the motion carried.

11. Funding for the Proposed River Heights Supportive Housing Project – Ms. Rizer discussed that City Center Housing Corp. (CCHC) approached the St. Cloud HRA for the River Heights Supportive Housing Project. Commissioner Goerger moved for approval; Commissioner Conway seconded. Commissioner Conway mentioned that when the River Heights Supportive Housing Project came before the City, it was going to be self-funded and the funds should be used for different projects. Commissioner Hontos reiterated the proposal needs to be reviewed with scrutiny and should address issues of concern within the community. The motion failed by a vote of 4-1 with Commissioner Jacobson voting in favor.

12. Report on Activities – Ms. Reis discussed there is a Board Retreat tentatively planned for October 27, beginning at 4:00pm and ending with the Regular Meeting. The Board of Commissioners should provide Ms. Reis with agenda items. She then moved on to provide an update on the Empire Apartment fire. The majority of the damage was done by the sprinkler systems, and everything has dried out, but the elevators are still down. The elevator company is waiting on parts, and Ms. Reis asked Mr. Soenneker to talk with an elevator consultant the St. Cloud HRA had worked with previously. Mr. Soenneker spoke to the elevator consultant in attempts to speed up the process to get at least one elevator working soon. Commissioner Hontos asked how many residents are being impacted by the elevators being down, and

Ms. Reis said six units initially were affected due to mobility issues, but Stearns County and the Red Cross helped with individuals that needed temporary housing with elevator access.

Ms. Reis moved on to the St. Cloud Homelessness Task Force Report included at the end of the agenda materials. The report from the Task Force includes the 2021 city focus areas that the task force agreed that needed focus and to work on. Ms. Reis said the second report is a map of the Continuum of Care (CoC) regions in the state showing homelessness by population in the St. Cloud area from 2007 to January 2020.

Open Discussion: none.

There being no further business the meeting adjourned at 6:29 p.m.

ATTEST:

Chair, Nancy Gohman

Secretary, George Hontos

TO: HRA Board of Commissioners
FROM: Karen Rizer, CPA Finance Director
DATE: September 15, 2021
SUBJECT: 2021 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.

Please call or email if you have any questions. (320-202-3148 or krizer@stcloudhra.com) Thank you.

**St. Cloud HRA
Public Housing Fund 441, 442, 443
Balance Sheet
July 31, 2021**

Assets	
Cash & Investments	\$ 370,648
Accounts Receivable (Net of Allowance)	49,865
Due From Governments - Other	48,586
Interest Receivable	482
Tenant Security Deposits	95,138
Prepaid Insurance and Expenses	45,135
Land & Land Improvements	1,758,174
Furniture & Equipment	340,132
Buildings	19,308,342
Accumulated Depreciation	(15,834,374)
Construction In Progress	168,037
Total Assets	\$ 6,350,165
Liabilities & Net Assets	
Accounts Payable	\$ 32,419
Due To Other Governments	22,225
Accrued Wages & Benefits	3,166
Accrued Compensated Absences	6,751
Tenant Security Deposit & Interest Payable	94,734
Prepaid Rents	18,671
Total Liabilities	\$ 177,966
Net Assets	\$ 6,172,199
Total Liabilities & Net Assets	\$ 6,350,165

Operating Statement

Date:

July 31, 2021

Empire Apartments (Public Housing)			
54 4 Ave N		Budgeted Vacancy Loss	2%
Number of Units	89	Vacancy Loss YTD	1.4%

	Account Title	Annual Budget	YTD Budget	YTD Actual	YTD Budget vs. Actual Var. \$	YTD Budget vs. Actual Var. %
Operating Income:						
1	Gross Potential Rent	\$ 274,500	\$ 160,125	\$ 162,772	\$ 2,647	1.7%
2	Less: Vacancy Loss	(5,500)	(3,208)	(2,266)	942	29.4%
3	Net Tenant Rental Revenue	269,000	156,917	160,506	3,589	2.3%
4	Gross Potential Subsidy	158,900	92,692	120,003	27,311	29.5%
5	Less: Subsidy Loss - Proration	(11,100)	(6,475)	(4,642)	1,833	28.3%
6	Net Operating Subsidy	147,800	86,217	115,361	29,144	33.8%
7	HUD PHA Operating Grant - CFP	60,500	35,292	120,180	84,888	240.5%
8	Other Income	28,700	16,742	10,798	(5,944)	-35.5%
	Total Operating Income	506,000	295,168	406,845	111,677	37.8%

Operating Expenses:

Administrative						
9	Administrative Salaries & Benefits	105,000	61,250	52,407	8,843	14.4%
10	Management & Bkpg Fees - Operations	79,200	46,200	48,149	(1,949)	-4.2%
11	Management Fees - CFP	20,000	11,667	20,180	(8,513)	-73.0%
12	Auditing Fees	5,000	5,000	3,127	1,873	37.5%
13	Legal Expense	6,500	3,792	-	3,792	0.0%
14	Travel & Training	2,500	1,458	640	818	56.1%
15	Other Administrative Costs	23,400	13,650	10,693	2,957	21.7%
16	Other Administrative Costs - CFP	-	-	-	-	0.0%
17	Total Administrative	241,600	143,017	135,196	7,821	5.5%
18	Asset Management Fees	10,560	-	-	-	0.0%
19	Tenant Services	2,200	1,283	2,320	(1,037)	-80.8%
Utilities						
20	Water & Sewer	22,000	12,833	7,046	5,787	45.1%
21	Electricity	44,000	25,667	26,632	(965)	-3.8%
22	Gas	23,000	13,417	12,683	734	5.5%
23	Total Utilities	89,000	51,917	46,361	5,556	10.7%
24	Maintenance	215,000	125,417	90,450	34,967	27.9%
25	Protective Services	15,000	8,750	10,218	(1,468)	-16.8%
26	Insurance Expense	18,540	10,815	10,262	553	5.1%
27	Payments in Lieu of Taxes	11,100	6,475	6,475	-	0.0%
28	Bad Debt-Tenants	8,000	4,667	3,585	1,082	23.2%
29	Total Operating Expenses	611,000	352,341	304,867	47,474	13.5%

30	Cash Flow from Operations	(105,000)	(57,173)	101,978	159,151	278.4%
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Other Financial Items-Sources & (Uses)						
31	HUD Grants - CFP	265,000	154,583	-	(154,583)	0.0%
32	Capital Expenditures	(265,000)	(154,583)	(228,238)	(73,655)	47.6%
33	Other Financial Items - Sources & (Uses)	-	-	-	-	0.0%
34	Total Other Financial Items	-	-	(228,238)	(228,238)	0.0%

35	Net Cash Flow	\$ (105,000)	\$ (57,173)	\$ (126,260)	\$ (69,087)	-120.8%
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For all Public Housing Operating Statements:

Lines 4 and 5 always have the potential to differ from budget because we adopt the budget in Nov/Dec and don't usually know these numbers until April/May of the next year.

Lines 7, 11, 16, 31, and 32 - This amount can vary from the budget because we may decide to draw the funds at a different AMP. Additionally, the amounts typically aren't earned/spent uniformly during the year.

Lines 31 and 32 - Typically there would be HUD CFP Grant revenue in line 31 to offset the capital expenditures in line 32. But because of COVID-19, HUD is allowing operating reserves to be used for capital projects through 12/31/21. Therefore, we are using this opportunity to spend down those reserves to prevent future recapture of excess reserves.

Operating Statement

Date:

July 31, 2021

Scattered Sites & Townhomes (Public Housing)			
Various		Budgeted Vacancy Loss	2%
Number of Units	76	Vacancy Loss YTD	0.5%

	Account Title	Annual Budget	YTD Budget	YTD Actual	YTD Budget vs. Actual Var. \$	YTD Budget vs. Actual Var. %
Operating Income:						
1	Gross Potential Rent	\$ 279,000	\$ 162,750	\$ 202,408	\$ 39,658	24.4%
2	Less: Vacancy Loss	(5,600)	(3,267)	(991)	2,276	69.7%
3	Net Tenant Rental Revenue	273,400	159,483	201,417	41,934	26.3%
4	Gross Potential Subsidy	143,675	83,810	133,216	49,406	59.0%
5	Less: Subsidy Loss - Proration	(10,100)	(5,892)	(5,153)	739	12.5%
6	Net Operating Subsidy	133,575	77,918	128,063	50,145	64.4%
7	HUD PHA Operating Grant - CFP	51,700	30,158	46,125	15,967	52.9%
8	Other Income	66,545	38,818	38,557	(261)	-0.7%
	Total Operating Income	525,220	306,377	414,162	107,785	35.2%

Operating Expenses:

Administrative						
9	Administrative Salaries & Benefits	99,000	57,750	55,485	2,265	3.9%
10	Management & Bkpg Fees- Operations	68,200	39,783	41,083	(1,300)	-3.3%
11	Management Fees - CFP	17,200	10,033	17,236	(7,203)	-71.8%
12	Auditing Fees	3,800	3,800	2,586	1,214	31.9%
13	Legal Expense	1,100	642	2,402	(1,760)	-274.1%
14	Travel & Training	2,000	1,167	868	299	25.6%
15	Other Administrative Costs	21,000	12,250	16,683	(4,433)	-36.2%
16	Other Administrative Costs - CFP	-	-	-	-	0.0%
17	Total Administrative	212,300	125,425	136,343	(10,918)	-8.7%
18	Asset Management Fees	9,120	-	-	-	0.0%
19	Tenant Services	1,900	1,108	180	928	83.8%
Utilities						
20	Water & Sewer	55,000	32,083	31,308	775	2.4%
21	Electricity	6,500	3,792	4,585	(793)	-20.9%
22	Gas	2,000	1,167	1,224	(57)	-4.9%
23	Total Utilities	63,500	37,042	37,117	(75)	-0.2%
24	Maintenance	293,200	171,033	200,762	(29,729)	-17.4%
25	Protective Services	6,000	3,500	2,584	916	26.2%
26	Insurance Expense	55,000	32,083	29,970	2,113	6.6%
27	Payments in Lieu of Taxes	13,200	7,700	7,700	-	0.0%
28	Bad Debt-Tenants	10,000	5,833	-	5,833	0.0%

29	Total Operating Expenses	664,220	383,724	414,656	(30,932)	-8.1%
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30	Cash Flow from Operations	(139,000)	(77,347)	(494)	76,853	99.4%
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Other Financial Items-Sources & (Uses)						
31	HUD Grants - Capital Contributions - CFP	-	-	-	-	0.0%
32	Capital Expenditures	-	-	-	-	0.0%
33	Other Financial Items - Sources & (Uses)	-	-	-	-	0.0%
34	Total Other Financial Items	-	-	-	-	0.0%

35	Net Cash Flow	\$ (139,000)	\$ (77,347)	\$ (494)	\$ 76,853	99.4%
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Operating Statement

Date:

July 31, 2021

Wilson Apartments (Public Housing)			
41 3 Ave NE		Budgeted Vacancy Loss	2%
Number of Units	126	Vacancy Loss YTD	1.9%

	Account Title	Annual Budget	YTD Budget	YTD Actual	YTD Budget vs. Actual Var. \$	YTD Budget vs. Actual Var. %
Operating Income:						
1	Gross Potential Rent	\$ 364,000	\$ 212,333	\$ 236,118	\$ 23,785	11.2%
2	Less: Vacancy Loss	(7,300)	(4,258)	(4,542)	(284)	-6.7%
3	Net Tenant Rental Revenue	356,700	208,075	231,576	23,501	11.3%
4	Gross Potential Subsidy	271,800	158,550	181,084	22,534	14.2%
5	Less: Subsidy Loss - Proration	(19,000)	(11,083)	(7,005)	4,078	36.8%
6	Net Operating Subsidy	252,800	147,467	174,079	26,612	18.0%
7	HUD PHA Operating Grant - CFP	85,500	49,875	28,571	(21,304)	-42.7%
8	Other Income	36,000	21,000	13,201	(7,799)	-37.1%
	Total Operating Income	731,000	426,417	447,427	21,010	4.9%

Operating Expenses:

Administrative						
9	Administrative Salaries & Benefits	130,000	75,833	71,280	4,553	6.0%
10	Management & Bkpg Fees - Operations	112,300	65,508	68,108	(2,600)	-4.0%
11	Management Fees - CFP	28,500	16,625	28,571	(11,946)	-71.9%
12	Auditing Fees	6,000	6,000	4,210	1,790	29.8%
13	Legal Expense	5,000	2,917	2,656	261	8.9%
14	Travel & Training	2,000	1,167	661	506	43.4%
15	Other Administrative Costs	24,500	14,292	10,492	3,800	26.6%
16	Other Administrative Costs - CFP	-	-	-	-	0.0%
17	Total Administrative	308,300	182,342	185,978	(3,636)	-2.0%
18	Asset Management Fees	15,000	-	-	-	0.0%
19	Tenant Services	3,100	1,808	1,968	(160)	-8.8%
Utilities						
20	Water & Sewer	22,000	12,833	13,558	(725)	-5.6%
21	Electricity	54,000	31,500	38,970	(7,470)	-23.7%
22	Gas	37,000	21,583	18,213	3,370	15.6%
23	Total Utilities	113,000	65,916	70,741	(4,825)	-7.3%
24	Maintenance	298,800	174,300	133,547	40,753	23.4%
25	Protective Services	20,000	11,667	9,503	2,164	18.5%
26	Insurance Expense	24,000	14,000	13,150	850	6.1%
27	Payments in Lieu of Taxes	13,800	8,050	8,050	-	0.0%
28	Bad Debt-Tenants	5,000	2,917	2,542	375	12.9%

29	Total Operating Expenses	801,000	461,000	425,479	35,521	7.7%
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30	Cash Flow from Operations	(70,000)	(34,583)	21,948	56,531	163.5%
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Other Financial Items-Sources & (Uses)						
31	HUD Grants - Capital Contributions - CFP	180,000	105,000	-	(105,000)	0.0%
32	Extraordinary Maintenance	-	-	-	-	0.0%
33	Capital Expenditures	(180,000)	(105,000)	(1,054)	103,946	-99.0%
34	Other Financial Items-Sources & (Uses)	-	-	-	-	0.0%
35	Total Other Financial Items	-	-	(1,054)	(1,054)	0.0%

36	Net Cash Flow	\$ (70,000)	\$ (34,583)	\$ 20,894	\$ 55,477	160.4%
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**St. Cloud HRA
Germain Towers Fund 402
Balance Sheet
July 31, 2021**

Assets

Cash & Investments	\$ 173,730
Accounts Receivable (Net of Allowance)	1,427
Due From Governments - Other	6,367
Tenant Security Deposits	14,852
Prepaid Insurance and Expenses	15,399
Land & Land Improvements	76,067
Furniture & Equipment	2,750
Buildings	4,616,280
Accumulated Depreciation	(3,361,579)
Total Assets	<u>\$ 1,545,293</u>

Liabilities & Net Assets

Current Liabilities

Accounts Payable	\$ 2,416
Due To Other Governments	4,667
Accrued Wages and Benefits	910
Tenant Security Deposit & Interest Payable	15,085
Prepaid Rents	4,541
Accrued Compensated Absences	3,663
Total Current Liabilities	<u>\$ 31,282</u>

Long-term Liabilities

Advance From Other Funds	
COCC (440)	\$ 53,463
Community Housing Fund (301)	<u>868,214</u>
Total Advances from Other Funds	\$ 921,677
Total Long Term Liabilities	<u>\$ 921,677</u>

Net Assets	\$ 592,334
Total Liabilities & Net Assets	<u>\$ 1,545,293</u>

Operating Statement

Date: July 31, 2021

Germain Towers (Section 8 New Construction)			
905 West St. Germain		Budgeted Vacancy Loss	3%
Number of Units	60	Vacancy Loss YTD	1.2%

	Account Title	Annual Budget	YTD Budget	YTD Actual	YTD Budget vs. Actual Var. \$	YTD Budget vs. Actual Var. %
Operating Income:						
1	Gross Potential Rent	\$ 196,000	\$ 114,333	\$ 118,760	\$ 4,427	3.9%
2	Less: Vacancy Loss	(3,900)	(2,275)	(1,435)	840	36.9%
3	Net Tenant Rental Revenue	192,100	112,058	117,325	5,267	4.7%
4	HUD HAP Subsidy	227,900	132,942	135,904	2,962	2.2%
5	Other Income	44,000	25,667	29,016	3,349	13.0%
6	Total Operating Income	464,000	270,667	282,245	11,578	4.3%

Operating Expenses:						
7	Administrative Salaries & Benefits	50,000	29,167	27,329	1,838	6.3%
8	Management & Bkpg Fees	53,000	30,917	32,229	(1,312)	-4.2%
9	Auditing Fees	1,200	1,200	1,140	60	5.0%
10	Legal Expense	1,200	700	642	58	8.3%
11	Travel & Training	1,300	758	376	382	50.4%
12	Other Administrative Costs	13,600	7,933	5,303	2,630	33.2%
13	Total Administrative	120,300	70,675	67,019	3,656	5.2%
14	Tenant Services	8,600	58	1,417	(1,359)	-2343.1%
	Utilities					
15	Water & Sewer	13,000	7,583	7,432	151	2.0%
16	Electricity	15,000	8,750	9,223	(473)	-5.4%
17	Gas	19,000	11,083	10,333	750	6.8%
18	Total Utilities	47,000	27,416	26,988	428	1.6%
19	Maintenance	110,000	64,167	57,779	6,388	10.0%
20	Protective Services	13,600	7,933	2,640	5,293	66.7%
21	Insurance Expense	32,000	18,667	18,078	589	3.2%
22	Payments in Lieu of Taxes	9,000	5,250	5,934	(684)	-13.0%
23	Bad Debt-Tenants	6,000	3,500	867	2,633	75.2%
24	Debt Interest	-	-	-	-	0.0%

25	Total Operating Expenses	346,500	197,666	180,722	16,944	8.6%
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26	Net Income (Loss) Excl. Depr & Amort.	117,500	73,001	101,523	28,522	39.1%
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Other Financial Items-Sources & (Uses)						
27	Debt Principal	(80,000)	(46,667)	(46,667)	-	0.0%
28	Capital Expenditures	(37,500)	(21,875)	-	21,875	0.0%
29	Other Financial Items-Sources & (Uses)	-	-	-	-	0.0%
30	Total Other Financial Items	(117,500)	(68,542)	(46,667)	21,875	-31.9%

31	Net Cash Flow	\$ -	\$ 4,459	\$ 54,856	\$ 50,397	0.0%
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**St. Cloud HRA
Northway A & B Fund 403
Balance Sheet
July 31, 2021**

Assets	
Cash & Investments	\$ 389,642
Accounts Receivable (Net of Allowance)	3,193
Accrued Interest Receivable	395
Due from Other Governments	2,716
Tenant Security Deposits	27,979
Prepaid Insurance and Expenses	14,328
Land & Land Improvements	205,818
Furniture & Equipment	50,392
Buildings	4,706,264
Accumulated Depreciation	(4,488,026)
Total Assets	\$ 912,701
Liabilities & Net Assets	
Current Liabilities	
Accounts Payable	\$ 10,776
Due To Other Governments	7,583
Accrued Salaries and Benefits	1,145
Tenant Security Deposit & Interest Payable	27,613
Prepaid Rent	12,313
Accrued Compensated Absences	5,927
Total Current Liabilities	\$ 65,357
Net Assets	\$ 847,344
Total Liabilities & Net Assets	\$ 912,701

Operating Statement

Date: July 31, 2021

Northway A & B (Section 8 New Construction)							
1525 Northway Dr./2401-2445 15 St. N			Budgeted Vacancy Loss		1.5%		
Number of Units		101	Vacancy Loss YTD		0.7%		
	Account Title		Annual Budget	YTD Budget	YTD Actual	YTD Budget vs. Actual Var. \$	YTD Budget vs. Actual Var. %
Operating Income:							
1	Gross Potential Rent		\$ 323,600	\$ 188,767	\$ 192,498	\$ 3,731	2.0%
2	Less: Vacancy Loss		(4,900)	(2,858)	(1,316)	1,542	54.0%
3	Net Tenant Rental Revenue		318,700	185,909	191,182	5,273	2.8%
4	HUD HAP Subsidy		345,300	201,425	213,815	12,390	6.2%
5	Other Income		25,000	14,583	14,847	264	1.8%
6	Total Operating Income		689,000	401,917	419,844	17,927	4.5%
Operating Expenses:							
7	Administrative Salaries & Benefits		82,000	47,833	44,738	3,095	6.5%
8	Management & Bkkpg Fees		91,300	53,258	55,061	(1,803)	-3.4%
9	Auditing Fees		1,600	1,600	1,411	189	11.8%
10	Legal Expense		1,800	1,050	895	155	14.8%
11	Travel & Training		1,400	817	655	162	19.8%
12	Other Administrative Costs		19,800	11,550	9,531	2,019	17.5%
13	Total Administrative		197,900	116,108	112,291	3,817	3.3%
14	Asset Management Fees		12,100	12,120	-	12,120	0.0%
15	Total Tenant Services		9,000	292	1,430	(1,138)	-389.7%
	Utilities						
16	Water & Sewer		33,500	19,542	19,488	54	0.3%
17	Electricity		18,500	10,792	10,275	517	4.8%
18	Gas		24,000	14,000	12,904	1,096	7.8%
19	Total Utilities		76,000	44,334	42,667	1,667	3.8%
20	Maintenance		227,000	132,417	90,002	42,415	32.0%
21	Protective Services		20,000	11,667	19,615	(7,948)	-68.1%
22	Insurance Expense		30,000	17,500	16,456	1,044	6.0%
23	Payments in Lieu of Taxes		13,000	7,583	7,583	-	0.0%
24	Bad Debt-Tenants		3,000	1,750	333	1,417	81.0%
25	Debt Interest		-	-	-	-	0.0%
26	Total Operating Expenses		588,000	343,771	290,377	53,394	15.5%
27	Net Income (Loss) Excl. Depr & Amort.		101,000	58,146	129,467	71,321	122.7%
	Other Financial Items-Sources & (Uses)						
28	Debt Principal		-	-	-	-	0.0%
29	Capital Expenditures		(68,000)	-	-	-	0.0%
30	Other Financial Items-Sources & (Uses)		-	-	-	-	0.0%
31	Total Other Financial Items		(68,000)	-	-	-	0.0%
32	Net Cash Flow		\$ 33,000	\$ 58,146	\$ 129,467	\$ 71,321	122.7%

21 Replace entry/lock system

**St. Cloud HRA
Eastwood Park Apartments Fund 404
Balance Sheet
July 31, 2021**

Assets	
Cash & Investments	\$ (21,014)
Accounts Receivable (Net of Allowance)	16,429
Due from Other Governments	627
Tenant Security Deposits	7,912
Prepaid Insurance and Expenses	2,072
Land & Land Improvements	156,570
Buildings	831,975
Accumulated Depreciation	(444,762)
Total Assets	\$ 549,809
Liabilities & Net Assets	
Current Liabilities	
Accounts Payable	\$ 782
Due To Other Governments	3,500
Due To Other Funds	25,000
Accrued Salaries and Benefits	245
Tenant Security Deposit & Interest Payable	8,334
Prepaid Rents	1,113
Accrued Compensated Absences	1,046
Total Current Liabilities	\$ 40,020
Long Term Liabilities	
Advance From Other Funds (301)	\$ 352,000
Loans Payable - MHFA	196,000
Total Long Term Liabilities	\$ 548,000
Net Assets	(38,211)
Total Liabilities & Net Assets	\$ 549,809

Operating Statement

Date: July 31, 2021

Eastwood Park Apartments (Workforce Housing)			
530 3 St NE		Budgeted Vacancy Loss	5%
Number of Units	18	Vacancy Loss YTD	9.7%

	Account Title	Annual Budget	YTD Budget	YTD Actual	YTD Budget vs. Actual Var. \$	YTD Budget vs. Actual Var. %
Operating Income:						
1	Gross Potential Rent	\$ 127,100	\$ 74,142	\$ 74,293	\$ 151	0.2%
2	Less: Vacancy Loss	(6,400)	(3,733)	(7,219)	(3,486)	-93.4%
3	Net Tenant Rental Revenue	120,700	70,409	67,074	(3,335)	-4.7%
4	Other Income	12,000	7,000	9,123	2,123	30.3%
5	Total Operating Income	132,700	77,409	76,197	(1,212)	-1.6%

Operating Expenses:

Administrative						
6	Administrative Salaries & Benefits	14,500	8,458	11,415	(2,957)	-35.0%
7	Management & Bkpg Fees - Operations	15,600	9,100	8,931	169	1.9%
8	Auditing Fees	300	300	294	6	2.0%
9	Legal Expense	1,500	875	1,274	(399)	-45.6%
10	Travel & Training	100	58	58	-	0.0%
11	Other Administrative Costs	2,300	1,342	2,458	(1,116)	-83.2%
12	Total Administrative	34,300	20,133	24,430	(4,297)	-21.3%
13	Tenant Services	6,100	-	5	(5)	#DIV/0!

Utilities						
13	Water & Sewer	6,000	3,500	3,503	(3)	-0.1%
14	Electricity	3,000	1,750	2,019	(269)	-15.4%
15	Gas	5,000	2,917	2,461	456	15.6%
16	Total Utilities	14,000	8,167	7,983	184	2.3%
17	Maintenance	43,600	25,433	36,452	(11,019)	-43.3%
18	Protective Services	7,000	4,083	1,428	2,655	65.0%
19	Insurance Expense	4,700	2,742	2,560	182	6.6%
20	Payments in Lieu of Taxes	6,000	3,500	3,500	-	0.0%
21	Bad Debt-Tenants	3,000	1,750	-	1,750	0.0%

22	Total Operating Expenses	118,700	65,808	76,358	(10,550)	-16.0%
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23	Cash Flow from Operations	14,000	11,601	(161)	(11,762)	-101.4%
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Other Financial Items-Sources & (Uses)						
24	Debt Service Payment Principal	(25,000)	(14,583)	(14,583)	-	0.0%
25	Other Financial Items-Sources & (Uses)	11,000	6,417	-	6,417	0.0%
26	Total Other Financial Items	(14,000)	(8,166)	(14,896)	6,730	-82.4%

27	Net Cash Flow	\$ -	\$ 3,435	\$ (15,057)	\$ (5,032)	0.0%
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Line 17 - Four unit turns total; two of which were very expensive. One had not been turned since 1994. The other was related to criminal damage. Two units also had to be repaired after a heating pipe leak.

TO: St. Cloud HRA Board of Commissioners

FROM: Louise Reis, Executive Director

DATE: September 15, 2021

SUBJECT: Approval of Revision to Capital Fund Program Five-Year Plan

Requested Action: Approval of Revision to Capital Fund Program Five-Year Plan

Background: The St. Cloud HRA Board adopted the Capital Fund Program Five-Year Plan at the August 2021 meeting. The revision of the plan is due to the fire at the Empire Apartments. Items added are the fire pump, elevator rebuild, and asbestos abatement for Empire Apartments. We also added fire pump replacement for the Wilson Apartments in year 2025. The revised plan is attached for your reference.

Frequency of Request: As needed.

Related Actions: None.

Future Action: None.

Relationship to Goals: Goal #2 - The St. Cloud HRA will promote fair housing and strive for high performance in HRA properties and housing subsidy programs.

Budget Impact: None anticipated.

Capital Fund Program - Five-Year Action Plan

Status: Approved

Approval Date: 09/09/2021

Approved By: CLAUSEN, LUCIA M.

Part I: Summary						
PHA Name : HRA of ST. CLOUD, MINNESOTA		Locality (City/County & State)				
PHA Number: MN038		<input type="checkbox"/> Original 5-Year Plan <input checked="" type="checkbox"/> Revised 5-Year Plan (Revision No:)				
A.	Development Number and Name	Work Statement for Year 1 2022	Work Statement for Year 2 2023	Work Statement for Year 3 2024	Work Statement for Year 4 2025	Work Statement for Year 5 2026
	EMPIRE APARTMENTS (MN038000001)	\$275,400.00	\$34,000.00	\$236,221.00	\$243,100.00	\$166,221.00
	ST. CLOUD HRA (MN038000002)	\$395,221.00	\$569,521.00	\$339,400.00	\$362,521.00	\$389,400.00
	WILSON APARTMENTS (MN038000003)	\$71,180.00	\$138,280.00	\$166,180.00	\$136,180.00	\$186,180.00

Capital Fund Program - Five-Year Action Plan

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
2577-0274
02/28/2022

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 1 2022				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	EMPIRE APARTMENTS (MN038000001)			\$275,400.00
ID0001	Operations(Operations (1406))	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303 On-going operating costs including trash removal, snow removal, lawn care, exterminating services and cleaning, as well as other costs as necessary.		\$10,000.00
ID0002	Capital Fund Administration (Administration (1410)-Salaries)	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303. Capital Fund Administration		\$24,000.00
ID0090	Empire Roof Replacement(Contract Administration (1480)-Other Fees and Costs,Dwelling Unit-Exterior (1480)-Roofs)	Empire Apartments, 54 4th Av N. St. Cloud, MN 56303. Replace flat roof. Contractor responsible for providing all new materials and removal and disposal of all old materials. Asbestos abatement will be completed if necessary.		\$120,000.00
ID0094	Empire Fire Pump Replacement(Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System,Contract Administration (1480)-Other Fees and Costs)	Empire Apartments 54 4th Av N, St. Cloud, MN 56303. Repair or replace fire pump if necessary. Contractor to provide new equipment and remove and dispose all old equipment. The presence of asbestos is not anticipated, but abatement will be completed if necessary.		\$40,000.00
ID0096	Empire Elevator Replacement(Non-Dwelling Construction - Mechanical (1480)-Elevator,Contract Administration (1480)-Other Fees and Costs)	Empire Apartments 54 4th Av N, St. Cloud, MN 56303. Repair or elevator if necessary. Contractor to provide new equipment and remove and dispose all old equipment. The presence of asbestos is not anticipated, but abatement will be completed if necessary.		\$41,400.00
ID0097	Empire Asbestos Removal(Contract Administration (1480)-Other Fees and Costs,Dwelling Unit-Interior (1480)-Other)	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303. Remove asbestos from ceiling and floor of units affected by fire. Certified asbestos abatement completion; must remove all old materials and clean area.		\$40,000.00

Form HUD-50075.2(4/2008)

Capital Fund Program - Five-Year Action Plan

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
2577-0274
02/28/2022

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 1 2022				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0025	Interior Painting(Dwelling Unit-Interior (1480)-Interior Painting (non routine))	Painting related to the remodel at 4 of 40 scattered site single-family homes: 416 24 Av N, 449 30 Av N, 2809 4 1/2 St N, 711 25 Av N.		\$17,221.00
ID0026	Replace Interior and Exterior Lighting(Dwelling Unit-Exterior (1480)-Exterior Lighting,Dwelling Unit-Interior (1480)-Electrical)	Replacement of lighting both interior and exterior (if needed) at Cedar Ridge Townhomes (3455 - 3477 14 St N) and Quarry Ridge Townhomes (2005 - 2027 Quarry Rd),St. Cloud, MN. Interior ceiling lights to be replaced with energy efficient LED fixtures. All light bulbs will be replaced with LED bulbs. Exterior porch lights will be replaced with energy efficient fixtures.		\$70,000.00
ID0098	Replace Cabinetry(Dwelling Unit-Interior (1480)-Kitchen Cabinets)	Replace cabinetry in 4 of 40 scattered site single-family homes: 416 24 Av N, 449 30 Av N, 2809 4 1/2 St N, 711 25 Av N. Remove and dispose of wall and base cabinets in kitchens. Will replace using same configuration. Laminate countertops will be replaced.		\$25,000.00
	WILSON APARTMENTS (MN038000003)			\$71,180.00
ID0010	Operations(Operations (1406))	Wilson Apartments, 41 3rd Av NE, St. Cloud, MN 56304 On-going operating costs including trash removal, snow removal, lawn care, exterminating services and cleaning, as well as other costs as necessary.		\$10,000.00
ID0011	Capital Fund Administration (Administration (1410)-Salaries)	Capital Fund Administration		\$26,180.00
ID0075	Boiler Replacement(Contract Administration (1480)-Other Fees and Costs,Non-Dwelling Construction - Mechanical (1480)-Central Boiler,Non-Dwelling Construction - Mechanical (1480)-Heating Equipment - System)	Wilson Apartments 41 3rd Av NE, St. Cloud, MN Repair or replace boiler if necessary. Contractor to provide new equipment and remove and dispose all old equipment. The presence of asbestos is not anticipated, but abatement will be completed if necessary.		\$35,000.00

22 Form HUD-50075.2(4/2008)

Form HUD-50075.2(4/2008)

Form HUD-50075.2(4/2008)

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 2 2023				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	EMPIRE APARTMENTS (MN038000001)			\$34,000.00
ID0044	Operations(Operations (1406))	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303 On-going operating costs including trash removal, snow removal, lawn care, exterminating services and cleaning, as well as other costs as necessary.		\$10,000.00
ID0045	Capital Fund Administration(Administration (1410)-Salaries)	Capital Fund Administration		\$24,000.00
	Subtotal of Estimated Cost			\$741,801.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 3 2024				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	EMPIRE APARTMENTS (MN038000001)			\$236,221.00
ID0046	Replace Fence(Dwelling Unit-Site Work (1480)-Fencing)	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303. Fence replacement to include removal and disposal of old materials and replace with new.		\$27,221.00
ID0047	Upgrade Interior Lighting(Non-Dwelling Interior (1480)-Electrical)	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303. Replace all common area light fixtures with LED fixtures. Electrician to remove old fixtures and ballasts and replace with new, energy efficient LED fixtures.		\$40,000.00
ID0048	Replace Hot Water Expansion Tank(Non-Dwelling Construction - Mechanical (1480)-Heating Equipment - System)	Replacement of building hot water tank. Seal old water tank that is suspended from ceiling in mechanical room. Remove all plumbing and asbestos attached to the old tank. Build new concrete platform for 1 boiler, 2 pumps and 3 tanks for hot water. Inspections by State of MN for electrical and plumbing before use. Certified asbestos abatement completion; must remove all old materials and clean area.		\$65,000.00
ID0057	Operations(Operations (1406))	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303 On-going operating costs including trash removal, snow removal, lawn care, exterminating services and cleaning, as well as other costs as necessary.		\$10,000.00
ID0058	Capital Fund Administration(Administration (1410)-Salaries)	Capital Fund Administration		\$24,000.00
ID0076	Replace Boiler(Contract Administration (1480)-Other Fees and Costs,Non-Dwelling Construction - Mechanical (1480)-Central Boiler,Non-Dwelling Construction - Mechanical (1480)-Heating Equipment - System)	Empire Apartments - 54 4th Av N, St. Cloud, MN. Repair or replace the boiler if necessary. Contractor to provide new equipment and remove and dispose of old equipment.		\$70,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 3 2024				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	ST. CLOUD HRA (MN038000002)			\$339,400.00
ID0051	Furnace and Water Heater Replacement(Dwelling Unit-Interior (1480)-Mechanical)	Replace the furnaces and water heaters in 12 scattered site single-family homes: 1424 12 Av N, 3019 12 St N, 3400 8 St N, 3501 8 St N, 236 23 Av N, 328 25 Av N, 416 24 Av N, 451 29 Av N, 432 30 Av N, 1047 33 Av N, 1042 33 Av N, 1018 35 Av N., using energy star furnaces and water heaters. New exhaust and intake venting to be installed if necessary. Old equipment to be removed by vendor. No asbestos issues are anticipated, but will abate if necessary.		\$50,000.00
ID0052	Concrete Work and Landscaping(Dwelling Unit-Site Work (1480)-Asphalt - Concrete - Paving,Dwelling Unit-Site Work (1480)-Landscape,Dwelling Unit-Site Work (1480)-Parking)	Concrete work at 4 of 40 scattered site single-family homes: 711 25 Av N, 819 36 Av N, 1042 35 Av N, 1103 9 Av SE. Replace stoops, sidewalks, parking pads and driveways, and landscaping work as needed. Remove and dispose of old concrete. Prepare area, pour and finish concrete as needed. Because soil will be disturbed, the PHA will be responsive to any soil environmental review issues prior to work beginning.		\$100,000.00
ID0062	Operations(Operations (1406))	On-going operating costs including trash removal, snow removal, lawn care, exterminating services and cleaning, as well as other costs as necessary.		\$165,400.00
ID0063	Capital Fund Administration(Administration (1410)-Salaries)	Capital Fund Administration		\$24,000.00
	WILSON APARTMENTS (MN038000003)			\$166,180.00
ID0055	Upgrade Common Area Lighting(Non-Dwelling Interior (1480)-Electrical)	Wilson Apartments, 41 3rd Av NE, St. Cloud, MN 56304. Replace all common area light fixtures with LED fixtures. Electrician to remove old fixtures and ballasts and replace with new, energy efficient LED fixtures.		\$50,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 3 2024				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0056	Replace Hot Water Expansion Tank(Non-Dwelling Construction - Mechanical (1480)-Heating Equipment - System)	Update hot water system. Remove old hot water tank and all piping to that tank. Asbestos abatement to be completed by certified expert. New concrete pad to be formed. 1 new boiler, 2 pumps, and 3 tanks to be installed with applicable new piping. Complete inspections by Electrical and Plumbing before use.		\$80,000.00
ID0070	Operations(Operations (1406))	Wilson Apartments, 41 3rd Av NE, St. Cloud, MN 56304 On-going operating costs including trash removal, snow removal, lawn care, exterminating services and cleaning, as well as other costs as necessary.		\$10,000.00
ID0071	Capital Fund Administration(Administration (1410)-Salaries)	Capital Fund Administration		\$26,180.00
	Subtotal of Estimated Cost			\$741,801.00

Form HUD-50075.2(4/2008)

Form HUD-50075.2(4/2008)

Form HUD-50075.2(4/2008)

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 4 2025				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0095	Fire Pump Replacement(Contract Administration (1480)-Other Fees and Costs,Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Wilson Apartments 41 3rd Av NE, St. Cloud, MN 56304. Repair or replace fire pump if necessary. Contractor to provide new equipment and remove and dispose all old equipment. The presence of asbestos is not anticipated, but abatement will be completed if necessary.		\$35,000.00
	Subtotal of Estimated Cost			\$741,801.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 5 2026				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	EMPIRE APARTMENTS (MN038000001)			\$166,221.00
ID0079	Operations(Operations (1406))	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303 On-going operating costs including trash removal, snow removal, lawn care, exterminating services and cleaning, as well as other costs as necessary.		\$10,000.00
ID0080	Capital Fund Administration(Administration (1410)-Other,Administration (1410)-Salaries)	Capital Fund Administration		\$24,000.00
ID0081	Common Area Air Conditioning(Contract Administration (1480)-Other Fees and Costs,Non-Dwelling Construction - Mechanical (1480)-Cooling Equipment - Systems,Non-Dwelling Interior (1480)-Mechanical,Contract Administration (1480)-Other)	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303 Install new air conditioning units to service common areas. New units will be placed at same location as old units. Old units to be removed and taken to recycling center. New units of sufficient capacity to be installed according to code.		\$35,000.00
ID0092	Replace Outdoor Lighting(Contract Administration (1480)-Other Fees and Costs,Dwelling Unit-Exterior (1480)-Exterior Lighting,Dwelling Unit-Site Work (1480)-Lighting,Non-Dwelling Exterior (1480)-Lighting)	Empire Apartments, 54 4th Ave N, St. Cloud, MN 56303. Replace outdoor lighting with LED lighting, including new light poles. Contractor to provide new materials and remove and dispose of old materials. Soil may be disturbed - HRA will be responsive to any soil and environmental issues.		\$97,221.00
	ST. CLOUD HRA (MN038000002)			\$389,400.00
ID0082	Operations(Operations (1406))	On-going operating costs including trash removal, snow removal, lawn care, exterminating services and cleaning, as well as other costs as necessary.		\$165,400.00

Capital Fund Program - Five-Year Action Plan

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
2577-0274
02/28/2022

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 5 2026				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0083	Capital Fund Administration(Administration (1410)-Other,Administration (1410)-Salaries)	Capital Fund Administration		\$24,000.00
ID0085	Replace Playground Equipment, Fence and Playground Surface(Contract Administration (1480)-Other,Contract Administration (1480)-Other Fees and Costs,Non-Dwelling Site Work (1480)-Fencing,Non-Dwelling Site Work (1480)-Landscape,Non-Dwelling Site Work (1480)-Playground Areas - Equipment)	Cedar Ridge Townhomes, 3459 through 3477 14th Av N, St. Cloud, MN. Replace playground surface, equipment and fence. Current surface material to be removed and replaced with new materials. Equipment to be removed and replaced with new equipment. Current chain link fence to be removed and replaced with new. Vendor to provide labor and will be responsible for disposal of all old materials. Soil will be disturbed. HRA will be responsive to any environmental requirements.		\$200,000.00
	WILSON APARTMENTS (MN038000003)			\$186,180.00
ID0086	Operations(Operations (1406))	Wilson Apartments, 41 3rd Av NE, St. Cloud, MN 56304. On-going operating costs including trash removal, snow removal, lawn care, exterminating services and cleaning, as well as other costs as necessary.		\$10,000.00
ID0087	Capital Fund Administration(Administration (1410)-Other,Administration (1410)-Salaries)	Capital Fund Administration		\$26,180.00
ID0088	Common Area Air Conditioning(Contract Administration (1480)-Other Fees and Costs,Non-Dwelling Construction - Mechanical (1480)-Cooling Equipment - Systems,Non-Dwelling Construction - Mechanical (1480)-Other,Non-Dwelling Interior (1480)-Mechanical,Contract Administration (1480)-Other)	Wilson Apartments, 41 3rd Av NE, St. Cloud, MN 56304. Install new air conditioning units to service common areas. New units will be placed at same location as old units. Old units to be removed and taken to recycling center. New units of sufficient capacity to be installed according to code.		\$35,000.00
ID0089	Update Security Systems - Entrances and Apartment Doors(Contract Administration (1480)-Other,Contract Administration (1480)-Other Fees and Costs,Dwelling Unit-Exterior (1480)-Exterior Doors,Dwelling Unit-Exterior (1480)-Other,Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Other)	Wilson Apartments 41 3rd Av NE, St. Cloud, MN 56304. Upgrade security system in a 126 unit high-rise with installation of keyless electronic access-control system for entrance and apartment doors. Locks on all entrance doors and apartment doors to be changed to electronic locks and keys to be replaced with fobs. Vendor to provide all labor and materials.		\$70,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
<div>Work Statement for Year 5 2026</div>				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0091	Window Awnings(Contract Administration (1480)-Other Fees and Costs,Dwelling Unit-Exterior (1480)-Canopies)	Wilson Apartments, 41 3rd Ave NE, St. Cloud, MN 56304. Adding window awnings. Contractor to provide new materials and cleanup of the project.		\$45,000.00
	Subtotal of Estimated Cost			\$741,801.00

TO: St. Cloud HRA Board of Commissioners

FROM: Paul Soenneker, Project Manager

DATE: September 15, 2021

SUBJECT: Approval of Contract for Roof Replacement at Empire Apartments

Requested Action: Approve the contract with McDowall Company in the amount of \$187,900.00 to replace the adhered membrane roof system at Empire Apartments.

Background: Empire Apartments are owned and managed by the St. Cloud HRA. The existing roof membrane is over 20 years old and has been showing signs of wear. Over the past several years it has needed to be patched in many areas to eliminate any possible leaking. It has been recommended that the roof be replaced to protect the integrity of the building.

GLTArchitects, the architect hired by the St. Cloud HRA for this project, solicited bids from three contractors. The invitation for bids was placed on the HRA website, QuestCDN website and advertised in the St. Cloud Times. Three contractors submitted bids by the due date and time.

Bid

Granite City Roofing P.O. Box 1482 Sauk Rapids, MN 56379	\$221,800.00
McDowall Company P.O. Box 606 Waite Park, MN 56387	\$187,900.00
Palmer West Construction 14595 James Road Rogers, MN 55374	\$249,300.00

I believe the low bid we received is reasonable for the scope of work requested and therefore recommend awarding a contract to McDowall Company for the sum of \$187,900.00.

Frequency of Request: Once

Related Actions: None

Future Action: None

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

Budget Impacts: This item will be funded through Capital Funds.

TO: St. Cloud HRA Board of Commissioners

FROM: Louise Reis, Executive Director
Lori Lygre, Voucher Program Manager

DATE: September 15, 2021

SUBJECT: Approval of Payment Standards Effective December 1, 2021

Requested Action: Approval of Payment Standards Effective December 1, 2021 for the Housing Choice Voucher Program

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 December 1, 2021.

City of St. Cloud/Benton County	Current	Proposed
0 Bedroom	\$634	\$688
1 Bedroom	\$700	\$725
2 Bedroom	\$874	\$905
3 Bedroom	\$1168	\$1216
4 Bedroom	\$1492	\$1535
5 Bedroom	\$1700	\$1750
6 Bedroom	\$1850	\$1900
7 Bedroom	\$2035	\$2095
 Sherburne and Wright Counties	 Current	 Proposed
0 Bedroom	\$809	\$848
1 Bedroom	\$949	\$981
2 Bedroom	\$1178	\$1215
3 Bedroom	\$1655	\$1705
4 Bedroom	\$1941	\$1980
5 Bedroom	\$2232	\$2260
6 Bedroom	\$2523	\$2545
7 Bedroom	\$2814	\$2840

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

Related Actions: The new payment standard will be reflected in the PHA Plan for 2022.

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: Louise Reis, Executive Director and Karen Rizer, Finance Director

DATE: September 15, 2021

SUBJECT: Change in Medical and Dental Insurance Providers

Requested Action: Approve changing the medical insurance provider from Health Partners to PreferredOne and dental insurance provider from Health Partners to Guardian effective December 1, 2021.

Background: Medical insurance quotes were received. They would result in the following increases over the current period:

- Health Partners 6%
- PreferredOne .4%
- United Health Care 6.4%
- Medica 5.3%
- BCBS 9.7%

Changing to PreferredOne for medical insurance would result in a savings of approximately \$26,900 over staying with Health Partners.

Health Partners deeply discounts their dental plan for medical customers. If we no longer have Health Partners medical insurance, then Guardian will be less expensive for dental insurance.

Making these two provider switches will result in a net increase of 1.1% and save the HRA approximately \$24,500 over staying with Health Partners.

We may see a lower level of customer service with PreferredOne. But since any issues are only speculative, we feel the savings is too great to not make the switch and see if this will work for the agency and its employees. PreferredOne was also recently acquired by United Health Care and it is unknown whether that is a positive or a negative. With there being no long-term contract, we may switch providers at any time.

We do not have any concerns with Guardian dental since the HRA had their plan from 2011 to 2016. The switch was made to Health Partners for 2017 when they offered deeply discounted rates to medical plan customers.

We will also be looking at rates for January 1, 2022 to see if we can get on a calendar year plan instead of our current plan year that runs from December 1 to November 30.

We may receive a MN Legal Compliance finding in the 2021 audit for not going out for RFP for our insurance. Statutes require it for entities of 25 or more and the HRA now meets this threshold. However, statutes have not been updated for the Affordable Care Act (ACA). Under the ACA, employers with less than 50 employees are considered a small group and the rates are strictly based on location of the employer and age of the employee. Therefore, we can and do obtain all the rates without going out for an RFP. We are still awaiting guidance but if the auditor has to write a finding because we did not follow the statute, we

will accept the finding. As the purpose of the statute is to ensure the best possible pricing in spending public dollars and we are obtaining all of the rates without doing an RFP, the HRA does not have the capacity to solicit an RFP that serves no purpose.

Frequency of Request: Once.

Related Actions: None.

Future Action: None known at this time.

Budget Impact: Savings to the HRA of approximately \$24,500 from December 1, 2021 to November 30, 2022 over renewing with Health Partners.

TO: St. Cloud HRA Board of Commissioners

FROM: Louise Reis, Executive Director

DATE: September 15, 2021

SUBJECT: Approval of Grant Application for Domestic Violence – Rapid Re-Housing Rental Assistance Program

Requested Action: Approval of grant application for \$143,790 to the Department of Housing & Urban Development (HUD) for Domestic Violence – Rapid Re-Housing Rental Assistance.

Background: HUD issued a funding notification for the Central Minnesota Continuum of Care programs. One of the funding opportunities was for domestic violence rapid re-housing monies. The St. Cloud HRA and Anna Marie's Alliance will put together a joint application for rental assistance and support services for victims of domestic violence. The St. Cloud HRA is the lead applicant on the application and will provide the rental assistance to four households. Anna Marie's Alliance is a subrecipient under the grant and would provide the support services for participants receiving the rental assistance.

The initial grant application is due by October 13, 2021 for scoring with the Central MN Continuum of Care (CoC). If approved by the CoC, the application would then be forwarded to HUD. If approved by HUD, the grant would start in the summer of 2022.

Frequency of Request: If the grant application is successful, the HRA would apply on an annual basis for this grant.

Related Actions: None at this time.

Future Action: None at this time.

Relationship to Goals: Goal #3 – St. Cloud HRA will encourage collaboration with other community organizations and continue to seek funding sources for all programs.

Budget Impact: The St. Cloud HRA will be allowed to draw administrative fees for participants served under these grants.

TO: St. Cloud HRA Board of Commissioners

FROM: Louise Reis, Executive Director

DATE: September 15, 2021

SUBJECT: Approval of Application for HUD CoC Rental Assistance Grants

Requested Action: Approval of Application for HUD CoC Rental Assistance Grants in the amounts of \$336,444, \$84,996 and \$34,008 from the Department of Housing & Urban Development (HUD).

Background: The HUD CoC Rental Assistance provides tenant-based rental assistance to participants. The participants of the HUD CoC Rental Assistance are chronic homeless individuals and families. The program builds on the premise that housing and services need to be linked to ensure stability of housing. Support service providers are required for each grant. Support services will be provided in the form of case management and include: mental health, medical, transportation, budgeting, lifestyle skills, employment related skills, and crisis assistance.

The grant application is a renewal for one year. The support service providers are Central Minnesota Mental Health Center, Salvation Army of Wright County, and Catholic Charities.

Frequency of Request: We plan to continue participation in the HUD CoC Rental Assistance and make this request on an annual basis.

Related Actions: None at this time.

Future Action: None at this time.

Relationship to Goals: Goal #3 – St. Cloud HRA will encourage collaboration with other community organizations and continue to seek funding sources for all programs.

Budget Impact: The St. Cloud HRA will be allowed to draw administrative fees for participants served under these grants.

TO: HRA Board of Commissioners
FROM: Louise Reis, Executive Director
DATE: September 14, 2021
SUBJECT: Report on Activities

Housing Choice Voucher Program: During the month of August 2021, there were twelve housing choice vouchers released. Four of the vouchers were voluntary releases, two were due to death, five were for program violations, and one voucher expired. Three were over the age of 62.

As of August 31, 2021 – 151 Port In vouchers and 30 Port Out vouchers.

CDBG Update:

For the homeowner rehab program:

- 3 in construction
- 1 waiting for materials
- 2 in closing process
- 2 in application process
- 5 on the waiting list

Housing Department Vacancy Report – For the Month Ending August 31, 2021

Fund: Public Housing – 291 Units			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>8/31/21</u>
Empire	89	1.72%	4
Wilson	126	1.18%	0
Scattered Sites	76	0.64%	1

Fund: Section 8 New Construction – 162 Units			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>8/31/21</u>
Germain	60	0.96%	0
Grace/NWB	102	0.67%	0

Fund: Tax Credit – 249 Units			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>8/31/21</u>
Creeks	24	1.86%	0
Brownstones	12	2.08%	0
Swisshelm One	32	3.12%	0
Westwood One	32	2.52%	0
Swisshelm Two	32	3.17%	0
Westwood Two	32	1.68%	0
Riverside	85	3.28%	0

Fund: Affordable Housing – 79 Units			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>8/31/21</u>
Eastwood	18	8.19%	0
Loehr	61	1.06%	0