

ST. CLOUD HOUSING & REDEVELOPMENT AUTHORITY
STUDY SESSION

Wednesday, March 24, 2021

A Study Session for the St. Cloud HRA Board of Commissioners was held on Wednesday, March 24, 2021, via Zoom Teleconference. Chair Nancy Gohman called the meeting to order at 5:04 p.m. Chair Nancy Gohman present in the HRA Boardroom. Commissioners present via Zoom teleconference: Mike Conway, Abdi Daisane, Seal Dwyer, Jeff Goerger, George Hontos, and Hani Jacobson. Absent: None. Staff present via Zoom teleconference: Executive Director Louise Reis, Finance Director Karen Rizer, Project Manager Paul Soenneker, Voucher Programs Manager Lori Lygre, and Neighborhood Program Assistant Shannon Adamski.

Agenda: Discussion of Neighborhood Loan Programs

Louise Reis introduced Paul Soenneker and Shannon Adamski. Ms. Adamski presented information, including a PowerPoint presentation about the Community Development Block Grant Rehabilitation Loan Program, the MN Housing Single Family Rehab Loan Program, the Fix Up Loan Program, and the Homestead Incentive program.

Commissioner Hontos asked where the funds come from for this loan program. Ms. Rizer explained we fund it from other down payment assistance loan programs that are no longer available and that have been paid back, such as Westwood Village.

Chair Gohman asked if the income guidelines are determined or are different by county. Ms. Adamski explained that it is not broken down by individual county, rather as greater Minnesota, or the area outside the eleven-county metro area.

Commissioner Goerger asked when the last time the loan amount was changed from \$20,000 to \$25,000, due to the higher construction costs perhaps the loan amount could be higher. Ms. Adamski explained that around 2018 it was raised to \$25,000 and that it needs to stay at that amount because if we go over that amount it would trigger lead abatement rather than remediation.

Commissioner Conway stated he would like us to look at expanding the targeted area for the Homestead Incentive Loan and would like to see it cover the entire City of St. Cloud to be consistent with the other programs and to follow where the housing market is going. Commissioner Hontos was willing to expand as well and suggested perhaps expanding for just a few years to see how it goes. Commissioner Dwyer opposed expanding the targeted area, stating that there was still a great need for getting families to purchase the older homes in the core neighborhoods. There is also public transportation available in core neighborhoods as well as closer proximity to jobs and school.

Commissioner Jacobson wanted to know what the reasoning was behind initially targeting the core neighborhoods and setting the boundaries where they are. Ms. Reis explained that there are seven core neighborhoods in St. Cloud with their own identities, needs, and issues that group together to promote their own neighborhoods, promote homeownership, and come together over different issues. Many of the neighborhoods were facing an influx of rentals and less homeowners. The goal was to try and get homeownership more incentivized in these neighborhoods.

Continued discussion was had regarding the core neighborhoods and expanding the boundary to include the entire city. Ms. Rizer suggested that we bring the issue back to a regular meeting and that it gets voted on at that time.

There being no further time for discussion the meeting adjourned at 5:53 p.m.

ATTEST:

Chair, Nancy Gohman

Secretary, George Hontos

ST. CLOUD HOUSING & REDEVELOPMENT AUTHORITY
REGULAR MEETING

Wednesday, March 24, 2021

The Regular Meeting of the St. Cloud HRA was held on Wednesday, March 24, 2021, via Zoom. Chair Nancy Gohman called the meeting to order at 5:54 p.m. immediately following the study session. She presided over the meeting from the St. Cloud HRA Boardroom, 1225 W. St. Germain Street.

1. Roll call was taken and the pledge of allegiance spoken. Chair Nancy Gohman present in the HRA Boardroom. Commissioners present via Zoom teleconference: Mike Conway, Abdi Daisane, Seal Dwyer, Jeff Goerger, George Hontos, and Hani Jacobson. Absent: None.
2. Approval of Agenda – Commissioner Goerger moved for approval of the consent items and the agenda; Commissioner Dwyer seconded the motion. All Board members voted in approval. The agenda and consent agenda moved as presented.
3. Approval of Study Session Minutes, February 24, 2021 – approved as presented.
4. Approval of Regular Minutes, February 24, 2021– approved as presented.
5. Approval of contract for radon mitigation services at Northway A & B and four Public Housing single family homes – contract approved with Healthy Homes in the amount of \$28,394.
6. Approval of contract for roof replacement at Northway B – contract approved with Kue Contractors, Inc. in the amount of \$44,872.
7. Approval of 2020 interfund transfer from the Central Office Cost Center Fund to the Mainstream Vouchers Fund in the amount of \$9,017.93.

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 were to contact Executive Director Louise Reis no later than 3:00 p.m. March 24, 2021 for her to bring forward since the meeting is virtual. Ms. Reis stated she had no requests.

Old Business: none.

8. Approval of Resolution 2021-07 Authorizing Issuance, Prescribing the Forms and Details and Providing for the Payment and Security of Governmental Housing Project Bonds (City of St. Cloud, Minnesota General Obligation) Series 2021A: Terri Heaton, Principal with Baker Tilly Municipal Advisors, LLC presented the Sale Day Report of the Bond Purchase dated March 22, 2021. The purpose of the bonds is to refinance Riverside's MN Housing HRS and FFCC loans. The bonds were rated at AA+ due to the City G.O. pledge. They received two bids and the low bid came from Northland Securities. The principal amount of the bonds was \$2,360,000 and they will result in interest savings of approximately \$647,000. Commissioner Hontos moved for approval; Commissioner Conway seconded the motion. All Commissioners voted in favor. The item passed unanimously.

New Business:

9. Approval of Application for Renewal of the Bridges and Bridges Regional treatments Center (RTC) Rental Assistance Program: Voucher Programs Manager Lori Lygre recapped the Bridges and Bridges RTC programs and their differences. Commissioner Goerger moved for approval; Commissioner Dwyer seconded the motion. All Commissioners voted in favor. The item passed unanimously.
10. Report on Activities – Ms. Reis stated that there was a Public Housing tour with Senator Putnam last Friday morning at Wilson and Empire Apartments and he felt they were in great condition and was impressed with our Public Housing here in St. Cloud. Ms. Reis stated that there will be some emergency rental assistance vouchers coming as part of the American Rescue Plan that was recently passed by Congress. We should know by mid-May how many the St. Cloud HRA will be awarded. Ms. Reis also stated that we are still awaiting word from MN Housing on the application process for Emergency Rental Assistance. Commissioner Hontos asked how the rental payments from our residents were coming. Ms. Rizer stated that there hasn't been much change recently and that it has been staying stable. When the state Emergency Rental Assistance program rolls out we should expect a significant amount of our receivables to be collected.

There being no further business the meeting adjourned at 6:15 p.m.

ATTEST:

Secretary, George Hontos

Chair, Nancy Gohman