

SEMAP (Section Eight Management Assessment Program)
and
PHAS (Public Housing Assessment System)
St. Cloud HRA Scores

	SEMAP	PHAS
2021* same score as 12/31/2018 due to Covid-19	100	97
2020* same score as 12/31/2018 due to Covid-19	100	97
2019	100	95
2018	100	97
2017	100	97
2016	100	97
2015	100	98
2014	97	97
2013	100	97
2012	97	96
2011	100	93
2010	100	93
2009	99	91
2008	100	91
2007	90	91
2006	90	87 (standard)
2005		
2004	100	
2003	100 (1 st)	High Performer
2002	High Performer	94
2001	High Performer	
2000	High Performer (90%+)	60

Standard – 60/89
High Performer – 90/100

WAITING LIST APPLICANTS

December 2022

PROJECT/PROGRAM	1 BR	2 BR	3 BR	4 BR	5 BR	62+*
PUBLIC HOUSING APPLICANTS						
EMPIRE (89)	1791					12
WILSON	2097					19
FAMILY HOUSING		1112	1759	363	96	20
SECTION 8 NEW CONSTRUCTION						
GERMAIN TOWERS	3005					78
GRACE MCDOWALL	3491					129
NORTHWAY TH		1308	2032			72
AFFORDABLE HOUSING						
Al Loehr	78					8
EASTWOOD	1723	72				190
TAX CREDITS						
BROWNSTONES		2139	1269			59
CREEKS		2178	533			53
RIVERSIDE	10	11				14
SWISSHELM ONE/TWO		31	455			8
WESTWOOD ONE/TWO		242	249			11
* 62+ included in total numbers						
The one bedroom waiting lists may have duplicate applicants as an individual can apply to more than one list.						

ADDITIONAL

Hsg Choice Voucher	37 – 2018 Lottery, 641 – 2022 Lottery	60
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Voucher Programs

The voucher programs department administers 966 Housing Choice Vouchers which includes 75 HUD-Veterans Affairs Supportive Housing (VASH) Vouchers and 24 Project-Based Assistance Vouchers; 49 HUD Mainstream Vouchers; 48 HUD Emergency Housing Vouchers; up to 25 HUD Foster Youth Initiative (FYI) Vouchers; 50 HUD Continuum of Care (CoC) Vouchers; 9 HUD CoC Domestic Violence Rapid Re-Housing slots; 37 Minnesota Housing Bridges Certificates; 2 Minnesota Housing Bridges Regional Treatment Center (RTC) Certificates; 22 CommUNITY Mental Health Initiative (CAMHI) Certificates; 9 Assertive Community Treatment (ACT) Certificates; 21 Bridges Region 7E Certificates.

All of these voucher and certificate programs provide rental assistance for households renting from private landlords.

Housing Choice Voucher Program (HCV) Regular Vouchers

The Housing Choice Voucher Program (HCV) is a HUD funded, locally administered program that helps low-income households affordably rent market-rate housing owned and managed by private landlords. The HRA makes a payment to the landlord that bridges the gap between 30 percent of the tenant's income and the actual rent.

- \$6,329,873 was received from HUD for housing assistance payments (HAP).
- \$6,352,245 in HAP (Housing Assistance Payment) was paid to 388 private landlords.
- \$1,163,817 was received from HUD for administrative costs.
- Average HAP was \$582.

The waiting list for HCV is currently closed. The waiting list has 585 applicants who are waiting to be contacted.

- 386 (including Mainstream eligible) applicants were contacted to determine eligibility for a voucher in 2022. 111 applicants responded.
- 51 applicants were housed in 2022.

Project Based Assistance (PBA), included in our total allocation of 966 vouchers

24 vouchers are under contract for PBA. The developments that have approved contracts are:

- Westwood Village Apartments One, 4 units.
- Swisshelm Village Apartments One, 8 units.
- Swisshelm Village Apartments Two, 8 units.
- Eastwood Apartments, 4 units.

Veterans Affairs Supportive Housing (VASH) Vouchers, included in our total allocation of 966 vouchers

The VASH program combines HCV housing assistance with case management provided by the Department of Veterans Affairs (VA). There are 75 VASH vouchers and they must be used by a homeless veteran that is referred to the HRA by the St. Cloud VA.

- \$297,166 was paid to private landlords/property owners for HAP.

65 VASH vouchers were under lease at the end of 2022.

Mainstream Vouchers

The HRA was awarded 30 Mainstream Vouchers in November 2019, 9 additional vouchers in 2020, and 10 additional vouchers in October 2022. These vouchers are for non-elderly persons with disabilities.

35 Mainstream Vouchers were under lease at the end of 2022.

Foster Youth to Independence Initiative (FYI)Vouchers

At the end of 2019, the HRA was awarded up to a maximum of 25 FYI Vouchers. These vouchers are for youth who are at least 18 years of age, left foster care or will leave foster care, at risk of homelessness or are homeless. The HRA has partnered with Stearns, Benton and Sherburne Counties who will make referrals for the program and provide support services to the voucher holders.

We continue to collaborate with partnering counties to admit eligible youth to the program. There are 2 FYI vouchers expected to be under lease in January 2023.

Emergency Housing Vouchers (EHV)

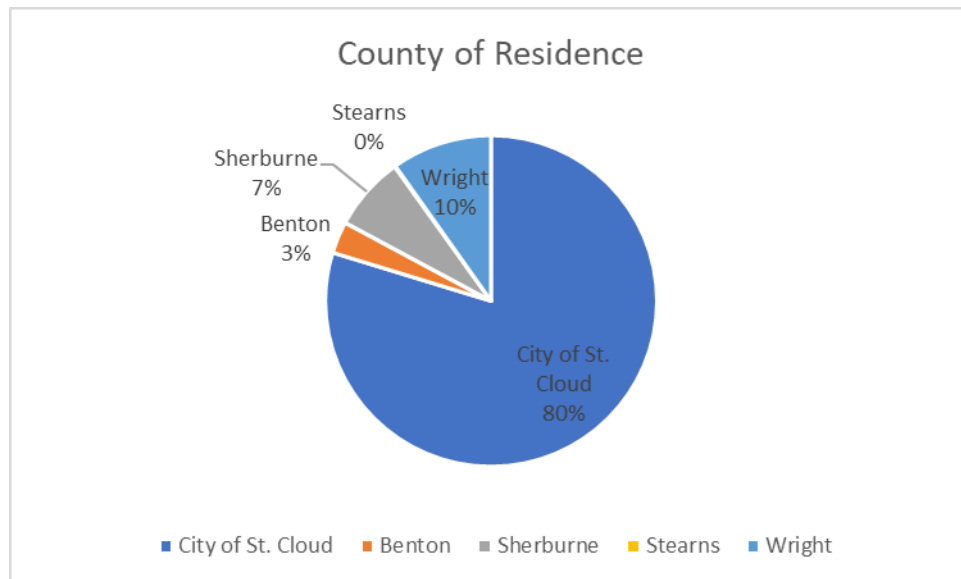
Effective July 1, 2021 the HRA was awarded 48 EHVs. The American Rescue Plan Act of 2021 (ARP) provides administrative fees and funding for the vouchers. The HRA has a partnership with the Central Minnesota Continuum of Care (CoC), Stearns County Human Services, Anna Marie's Alliance, Terebinth and Lutheran Social Services Savings Grace for the administration of EHVs.

Eligible individuals or families must meet one of the following criteria in addition to the eligibility criteria of the standard HCV program:

- Homeless
- At risk of becoming homeless
- Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking or human trafficking
- Recently homeless and for whom providing rental assistance will prevent the family's homelessness or having high risk of housing instability as determined by the CoC

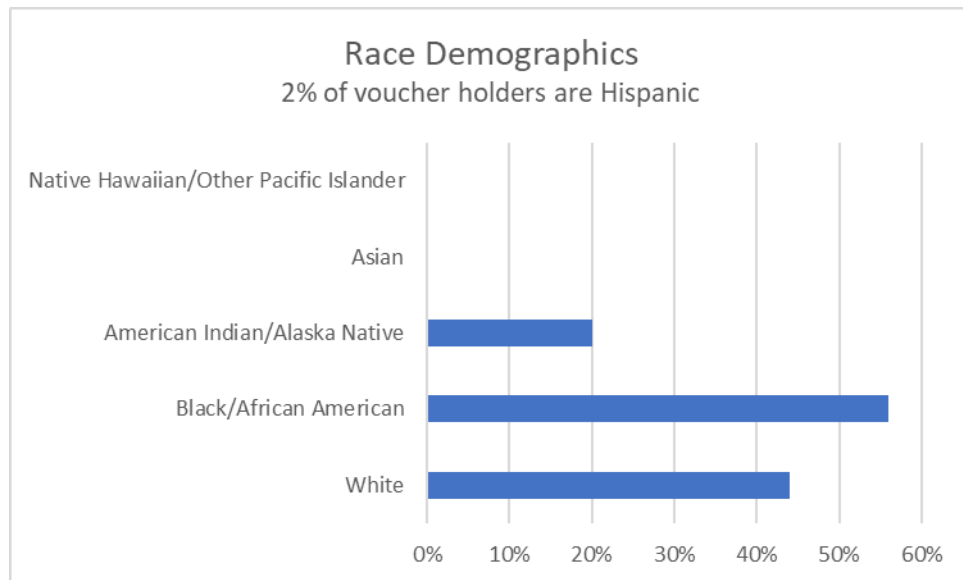
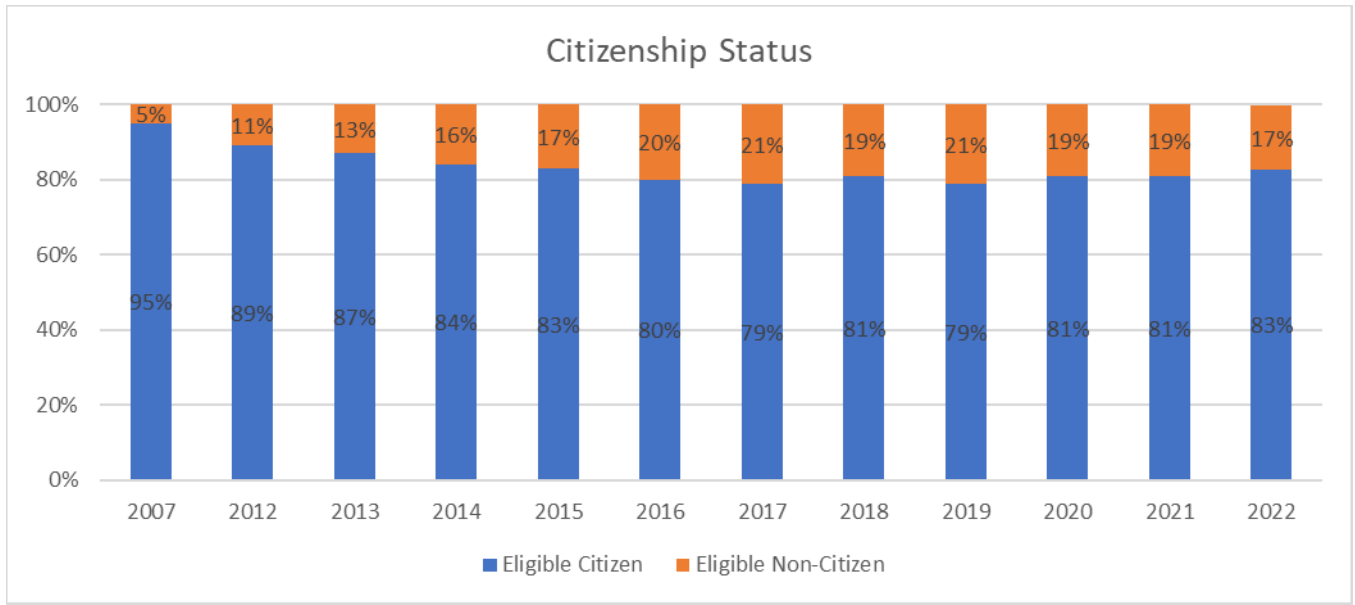
40 EHVs were under lease at the end of 2022.

The jurisdiction for the voucher program is the city limits of St. Cloud, and Benton, Sherburne and Wright Counties.



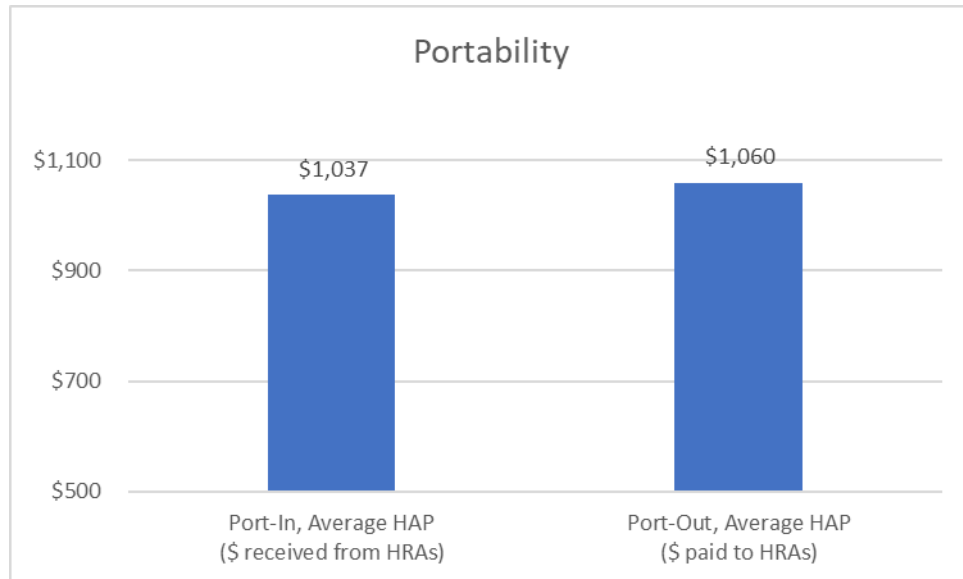
Of the leased vouchers (including port in vouchers):

- 44% of households are disabled
- The average household has been on the program 8 1/2 years
- The average household size is 3 members per family
- The average household income is \$19,216
- 53% of household members are age 0-17
- 15% of household members are age 18-35
- 18% of household members are age 36-54
- 5% of household members are age 55-61
- 9% of household members are age 62 and older
- 79% of voucher holders are female
- 286 voucher holders pay more than 30% of their monthly adjusted income for rent

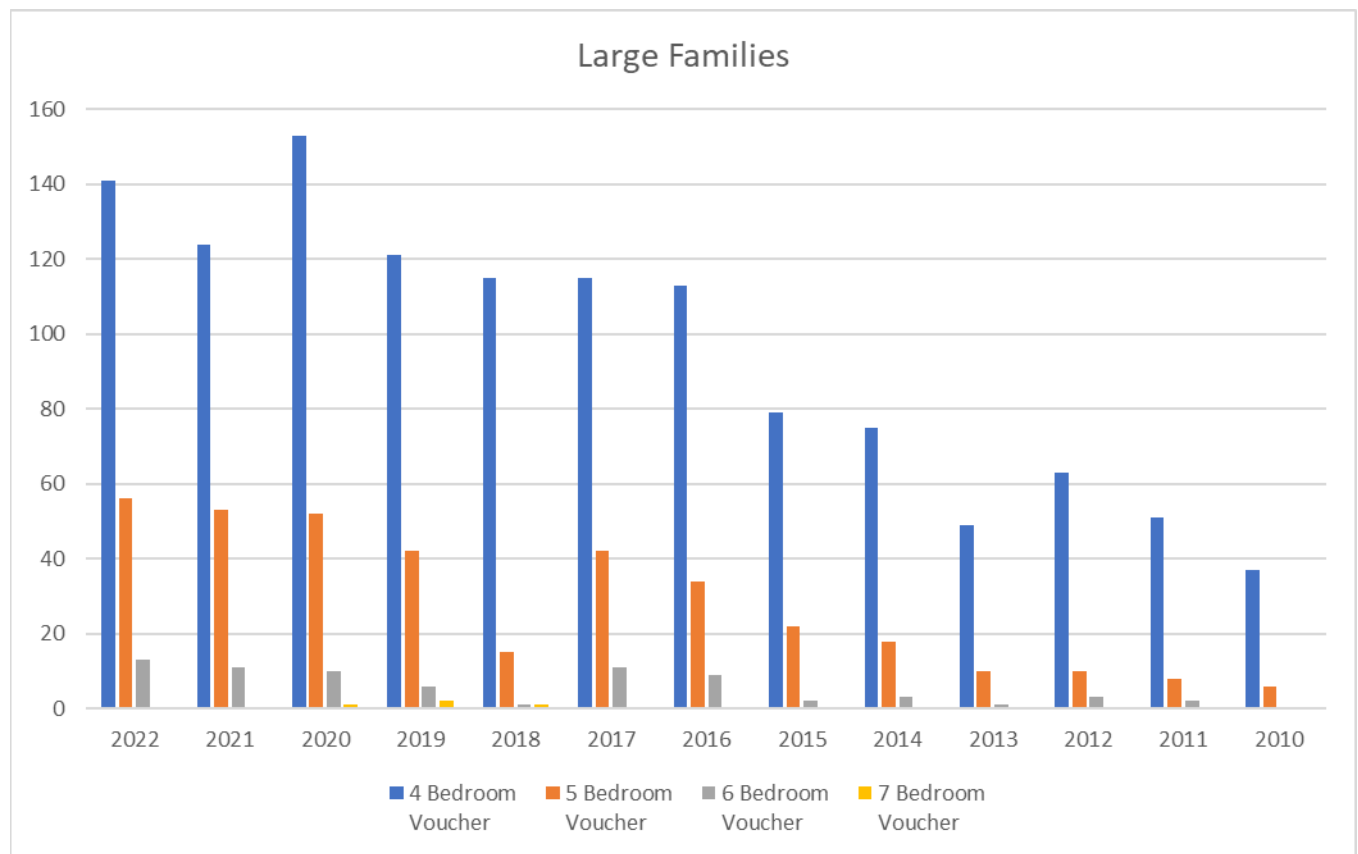


Portability

Portability provides flexibility to participants to relocate to other areas of the country for family needs.

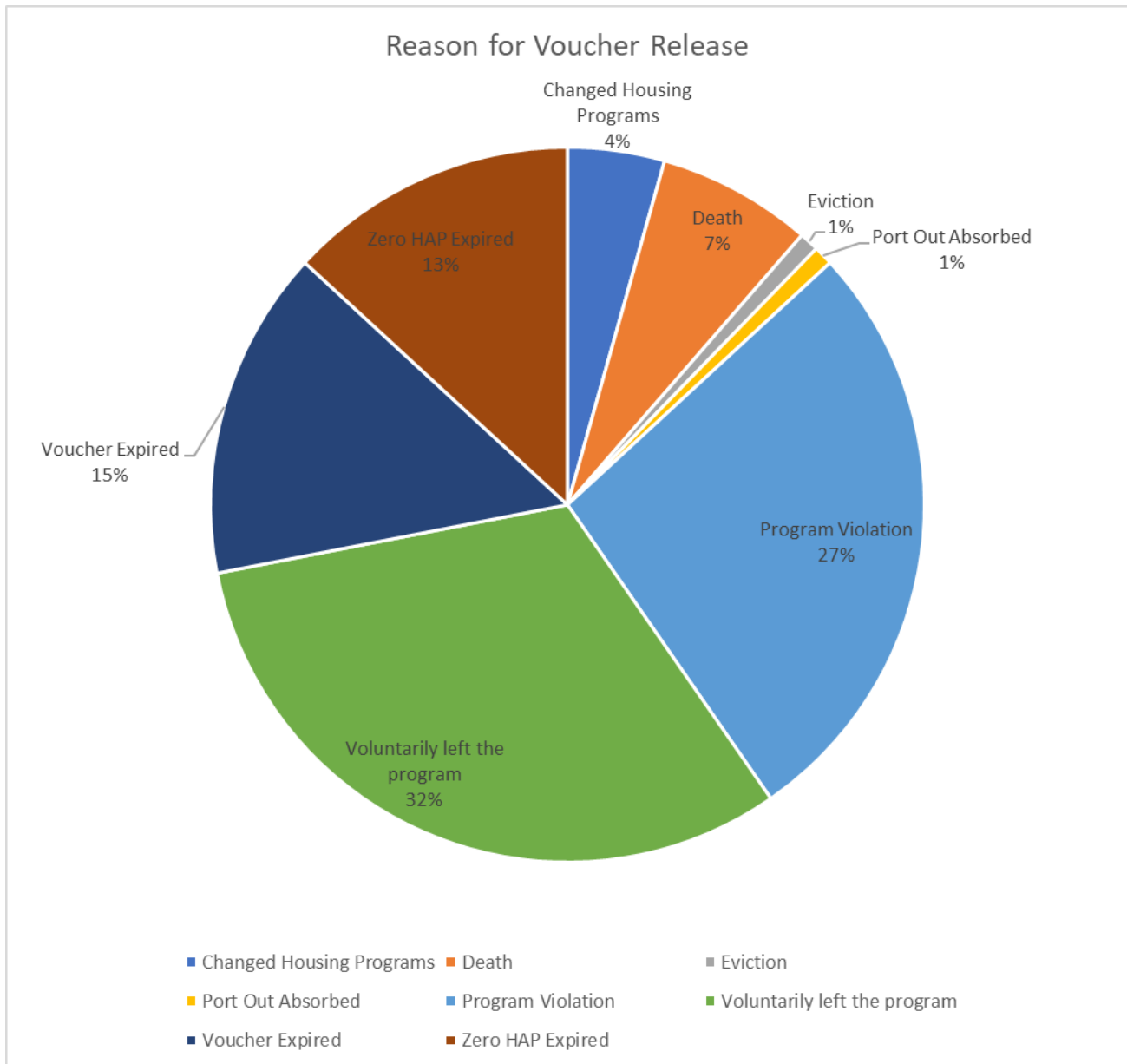


As of December 31, 2022, there were 50 port out vouchers and 78 port in vouchers.



Releasers

114 Households left the Housing Choice Voucher Program in 2022.



Family Self-Sufficiency (FSS) Program

This program is a collaborative effort with Tri-CAP to promote self-sufficiency among participating households who also receive HCV assistance. Tri-CAP provides employment training to FSS program participants. The program has 6 mandatory slots.

HUD Continuum of Care (CoC) Rental Assistance (formerly Shelter Plus Care)

HUD CoC Rental Assistance is funded by HUD. The program provides rental assistance to persons who are chronically chemically dependent, seriously mentally ill and chronically homeless. Participants are required to cooperate with support services provided by the Central MN Mental Health Center.

- There are 50 HUD CoC Rental Assistance slots.
- \$323,424 was received for HAP. The administrative fee is 8 percent of rental assistance paid per month.

HUD CoC Rapid Re-Housing

HUD CoC Rapid Re-Housing is funded by HUD. The program provides short term housing assistance to persons experiencing domestic violence. The HRA has a partnership with Anna Marie's Alliance for referrals. The grant began July 1, 2022.

- There are 9 HUD CoC Rapid Re-Housing slots.

Bridges and Bridges Regional Treatment Center (RTC)

Bridges and Bridges RTC programs are funded by Minnesota Housing. Qualified persons must have a severe mental illness. Support services are provided by Catholic Charities Hope Community Support Program.

Bridges RTC provides housing assistance for people who are homeless or at significant risk of homelessness upon Anoka Regional Treatment Center at admission or discharge. Support services are provided by the Assertive Community Treatment Teams of Central MN Mental Health Center. There have not been any referrals for this program in 2022 and HRA staff does not intend to apply for renewal funding.

- Bridges has 37 slots. Bridges RTC has 2 slots.
- \$238,501 was received for HAP and administrative fees for Bridges.
- \$0 was received for HAP and administrative fees for Bridges RTC.
- \$53 per month per participant is paid to the HRA for an administrative fee.

CommUNITY

CommUNITY is funded through a grant that is co-sponsored by Benton, Sherburne, Stearns and Wright County's Mental Health Initiative. Rental assistance is provided to persons with severe persistent mental illness. Support Services are provided by Catholic Charities Hope Community Support Program.

- \$149,959 was received for HAP and administrative fees and served 22 households.
- \$500 administrative fee is paid per month regardless of the number of participants.

ACT Housing (formerly Phase I Program)

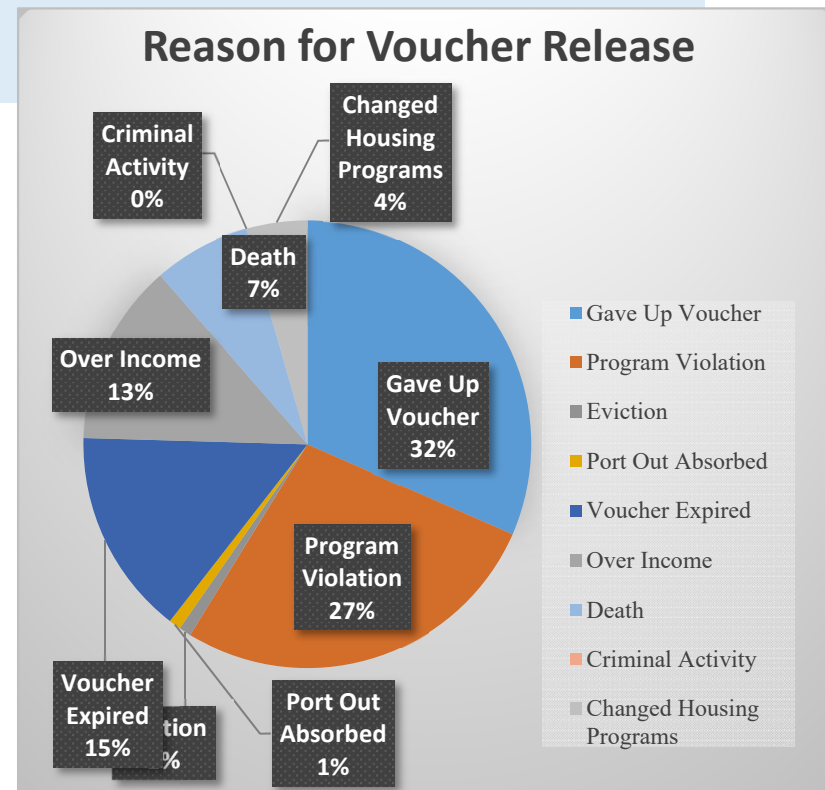
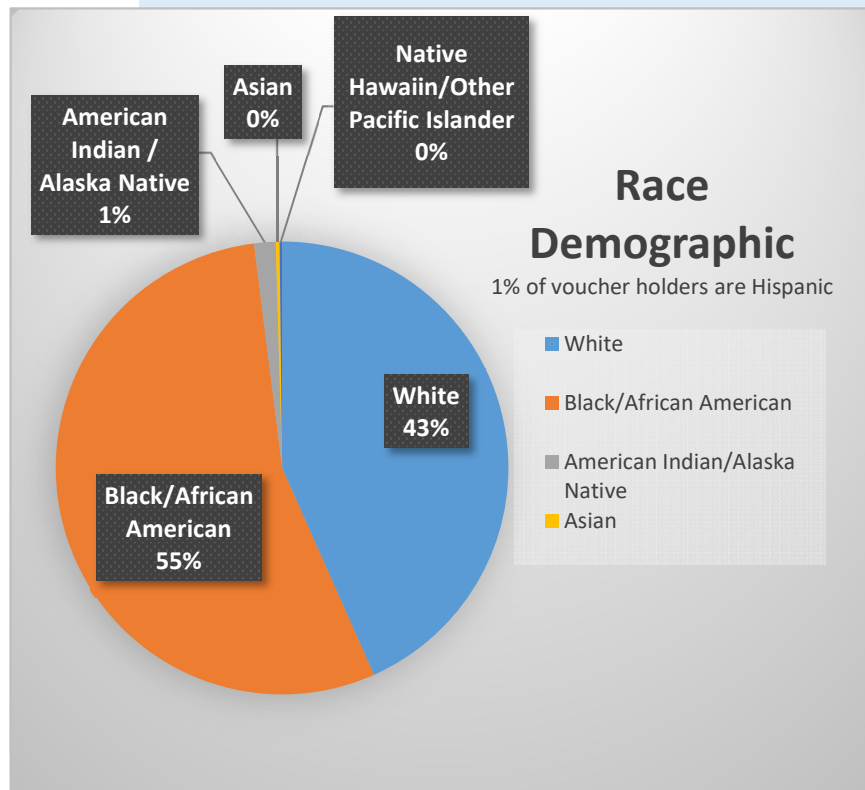
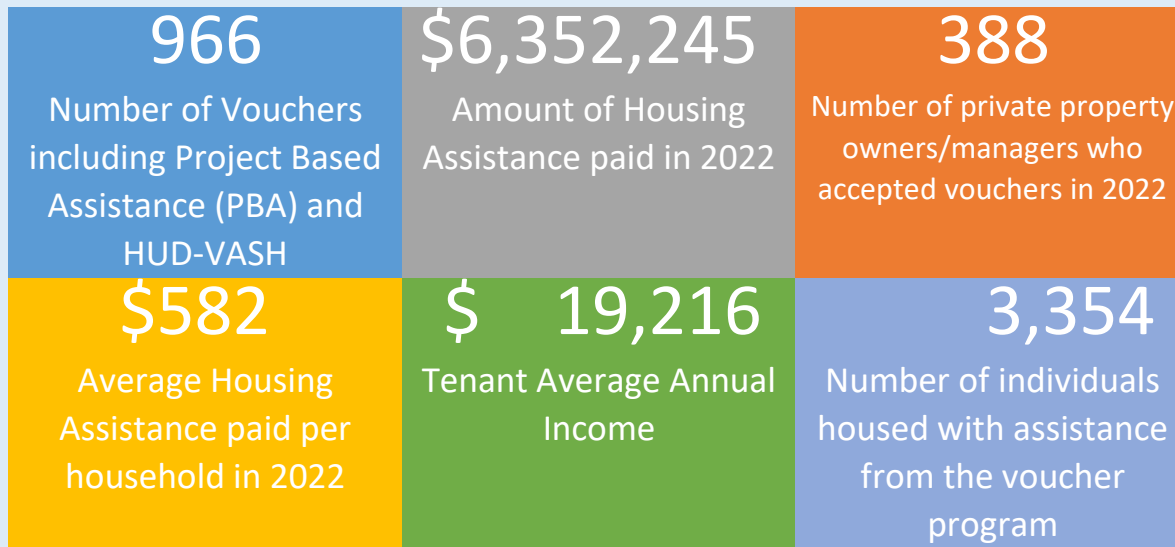
ACT Housing provides rental assistance for persons being released from state hospitals and those that would have been served by state hospitals. Support services are provided by the Assertive Community Treatment Teams of Central MN Mental Health Center.

- \$41,315 was received for HAP and administrative fees to serve 9 households.
- \$40 per month per participant is paid to the HRA for administrative fee.

Bridges Region 7E

Bridges Region 7E functions the same as the Bridges Program the HRA administers for our agency's jurisdiction. Bridges Region 7E was formerly administered by the Mora HRA. The Mora HRA did not apply to renew their Bridges Grant for the biennium July 1, 2021 through June 30, 2023. Minnesota Housing asked the HRA to administer the rental assistance dollars from September 1, 2021 through June 30, 2023. Region 7E covers Mille Lacs, Kanabec, Isanti, Pine and Chisago Counties and the Mille Lacs Band of Ojibwe. The total grant for housing assistance and administrative fees is \$284,626 to serve 21 households. Minnesota Housing pays the HRA \$53 per month per participant for an administrative fee.

Know the Voucher Numbers 2022



PROPERTY MANAGEMENT AND RENTAL PROGRAMS

Property Management

The rental housing owned by the St. Cloud HRA consists of four funding areas. The four areas are Public Housing, Section 8 New Construction, Affordable, and Tax Credit. The overall vacancy rate for 2022 was 1.22%. In 2021 the overall vacancy rate was 1.16%.

Public Housing

The Public Housing Program was created in 1937 under the Housing Act. Each resident pays 30% of their adjusted income in rent. Public Housing is operated from the rent paid by residents and an operating subsidy from HUD. The Public Housing vacancy rate for 2022 was 3.37%. In 2021 the Public Housing vacancy rate was 1.62%.

The HRA owns and manages 291 units of Public Housing comprised of:

- 89 units at Empire Apartments, built in 1971
- 126 units at Wilson Apartments, built in 1971
- 76 family units, including 40 scattered site homes, built 1955 to 1992

In 2022:

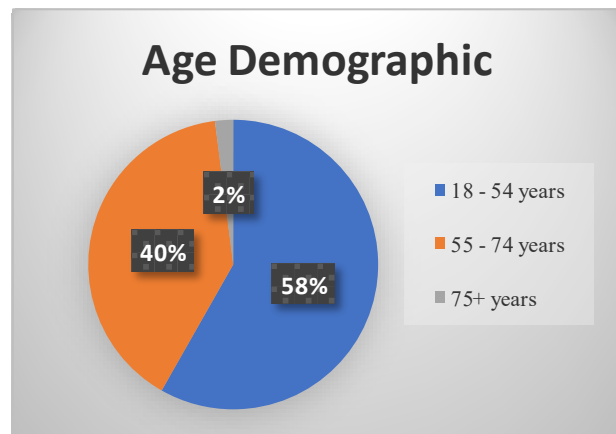
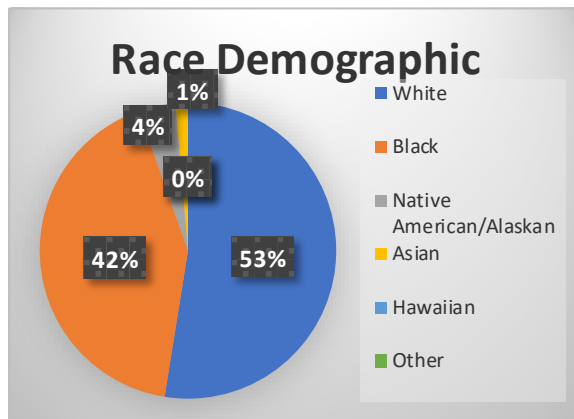
- Wilson (647), Empire (602), Scattered Sites (120) applicants were sent out for top of the waiting list selection. Of those, 138 applications were processed. This is a 9.92% response rate to letters sent.

Head of household race:

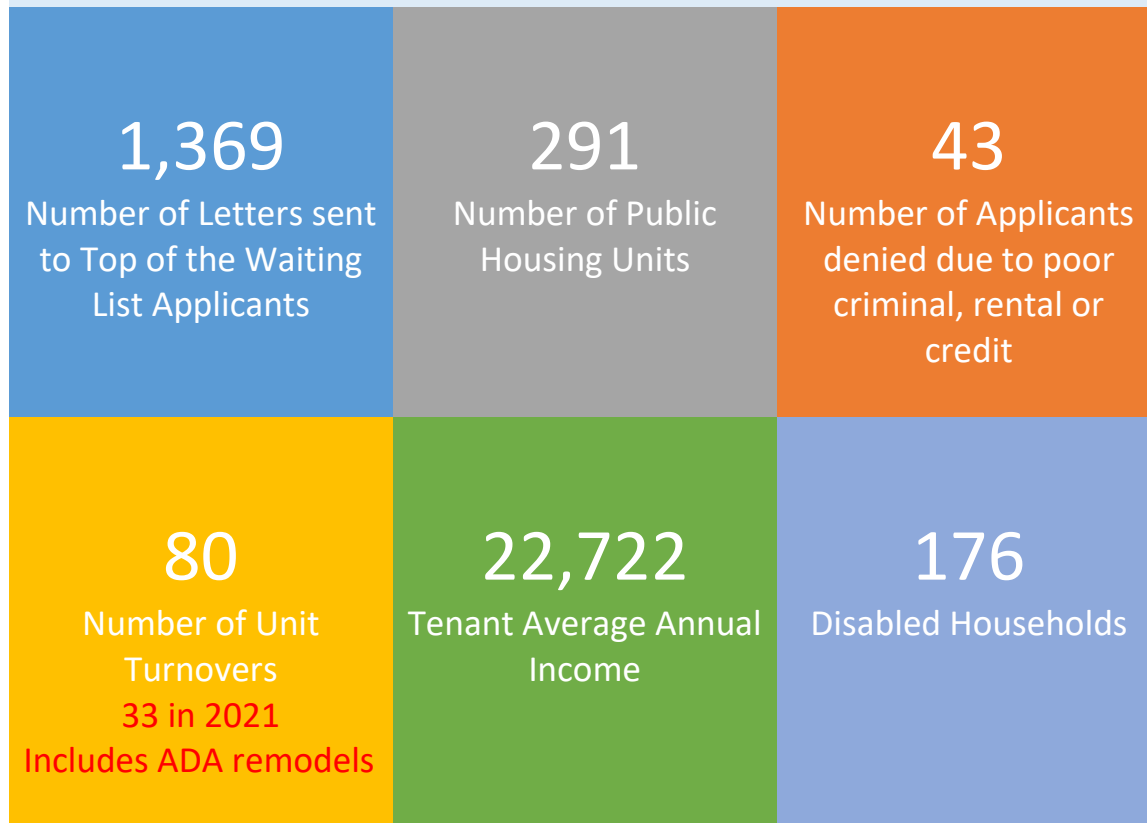
- 53% White, 42% Black, 4% American Indian, 1% Asian, 0% Native Hawaiian, 0% other
- 57% female head of household
- 60% head of households are disabled
- \$22,722 is the average annual income of Public Housing residents
- 204 households were on fixed incomes (Social Security, SSI, pensions)
- 105 households reported variable income (wages)—Some residents have both Fixed and Variable incomes
- Unit turnover: Wilson 34; Empire 32; Scattered Sites 14

Household age demographic:

- 18-54yrs. 58% 55-74yrs 40% 74+yrs 2%
- 0-17yrs 178 children residing in public housing



Know the Public Housing Numbers 2022



Section 8 New Construction:

The Housing and Community Development Act of 1974 created the Section 8 New Construction Program. Each resident pays 30% of their adjusted income in rent. Each apartment complex has a Housing Assistance Contract with HUD to cover the balance of the rents. The vacancy rate in 2022 for these properties was 1.86%. In 2021 the vacancy rate was .66%

The HRA owns and manages 162 units of S8NC comprised of:

- 102 units Grace McDowall Apartments/Northway B Townhomes, built in 1978
- 60 units Germain Towers Apartments, built in 1921, rehabbed to apts 1982, HRA purchased in 1995

In 2022:

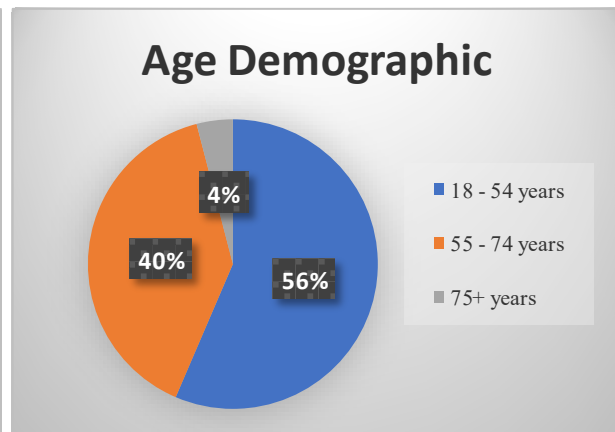
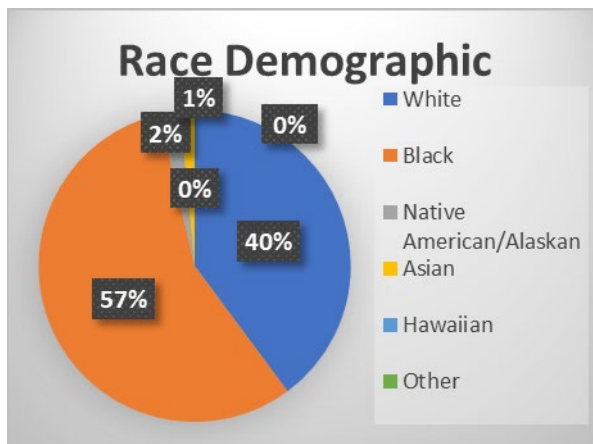
- 1,976 applicants were sent top of the waiting list letters. Of those, 149 persons responded with follow-up appointments. This is a 13.26% response rate to letters sent.

Head of household race:

- 40% White, 57% Black, 2% American Indian, 1% Asian, 0% Hawaiian Islander, Other 0%
 - 48% female head of households
 - 73% head of households are disabled
 - \$14,474 is the average annual income of S8NC residents at Germain Towers
 - \$13,872 is the average annual income of S8NC residents at Grace McDowall/Northway B
 - 140 households with fixed incomes (Social Security, SSI, Pension)
 - 22 households had variable income (wages)—Some resident's have both Fixed and Variable incomes
- Unit turnover: Grace/Northway 16; Germain Towers 6

Household age demographic:

18-54yrs. 56% 55-74yrs 40% 74+yrs 4%
0-17yrs. = 4



Section 8 New Construction 49 applicants were denied due to one or more of these reasons: 1) Criminal Background 2) Credit History 3) Rental References.

Know the Numbers Section 8 New Construction 2022

1,976

Number of Letters sent
to Top of the Waiting
List Applicants

162

Number of Section 8
New Construction,
Multifamily Housing
Units

49

Number of Applicants
denied due to poor
criminal, rental or
credit

22

Number of Unit
Turnovers

12,797

Tenant Average Annual
Income

118

Disabled Households

Affordable Housing:

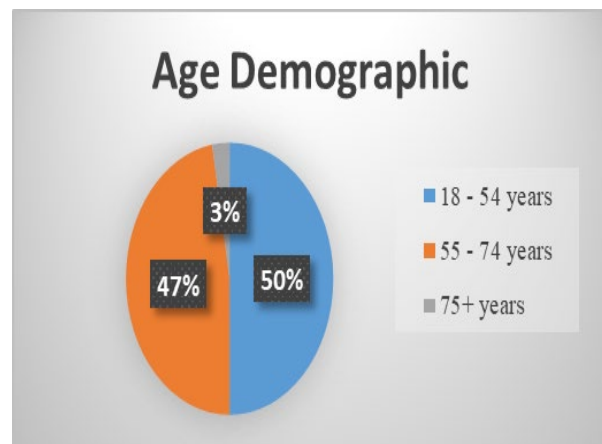
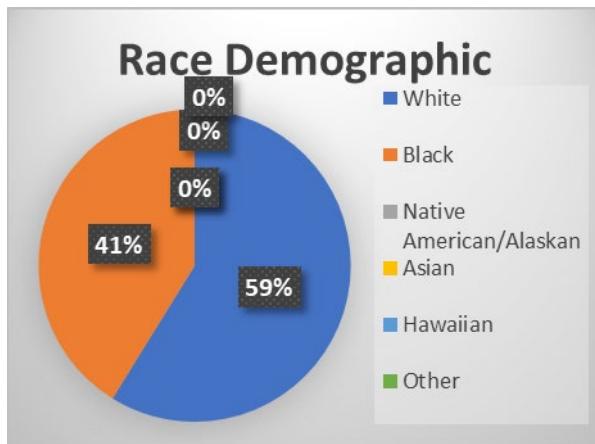
The St. Cloud HRA has two apartment complexes under the Affordable Housing Fund. Rents are set below the fair market rents. The vacancy rate for 2022 was 3.26%. The vacancy rate in 2021 was 5.64%.

The HRA owns both properties:

- 18 units at Eastwood Apartments, built 1982, HRA purchased in 2002
- 61 units at Al Loehr Apartments, built 2006
- Unit turnover: Eastwood 5; Al Loehr 9

Eastwood Apartments Head of Household:

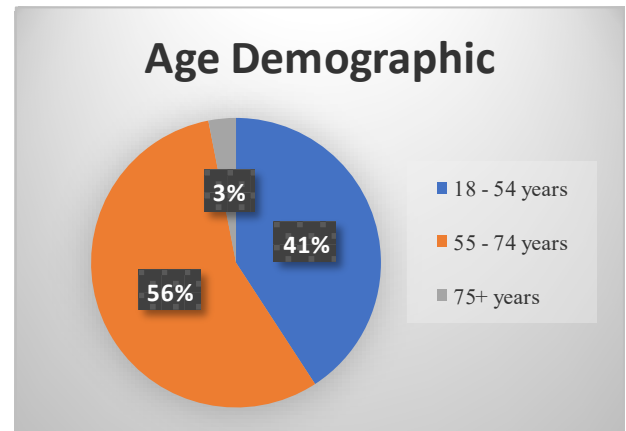
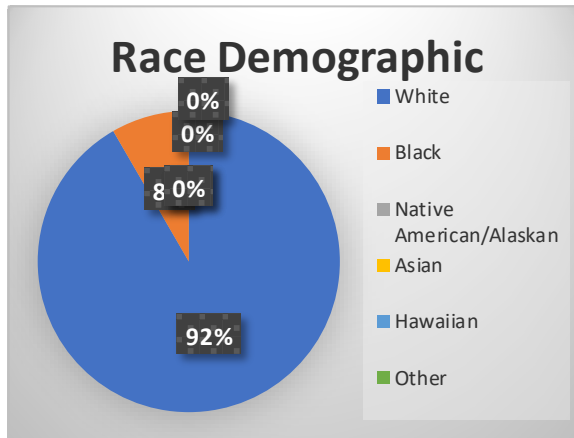
- Average Income: 2022: \$22,243, 2021: \$16,821
- Rent for 0BR-\$414, 1BDRM-\$545 & 2BDRM-\$650



Al Loehr Veterans and Community Apartments

Head of Household:

- 72% Male; 28% Female
- 62% Veterans
- Average income: \$12,620
- Studios: \$432.00, \$412.00, \$340.00, Varies based on income



Some residents don't identify their race

Al Loehr current residents came from:

42-St. Cloud	1-Crystal
1-St. Joseph	2-Sartell
1-Crystal	1-Mora
1-Litchfield	1-Eagan
1-Moorhead	2-Avon
1-Annandale	2-Grand Rapids
1-Mankato	1-Anoka
1-Waite Park	
1-Brainerd	
1-St. Francis	

Tax Credit:

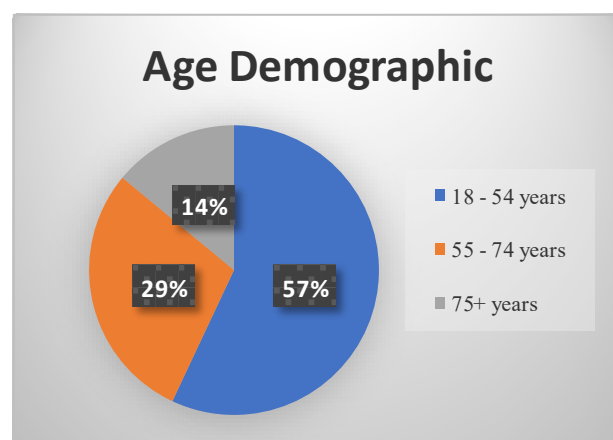
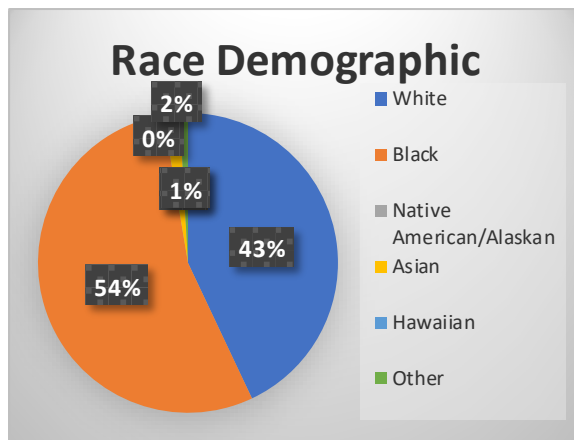
The St. Cloud HRA has seven tax credit properties. These complexes were built under Section 42 of the IRS Housing Tax Credit Regulations. Eligible residents must have incomes at or below for 2 persons - \$42,480 and for 3 persons - \$47,820 to rent at a tax credit property. The vacancy rate at the tax credit properties was 2.97% in 2022. In 2021 the vacancy rate was 2.10%.

The HRA owns and manages 249 units of Tax Credit housing comprised of:

- 24 units at The Creeks Townhomes, built 2000
- 12 units at The Brownstones Townhomes, built 2000
- 32 units at Westwood Village One Apartments, built 2003
- 32 units at Westwood Village Two Apartments, built 2005
- 32 units at Swisshelm Village One Apartments, built 2004
- 32 units at Swisshelm Village Two Apartments, built 2004
- 85 units at Riverside Apartments, built 1975, HRA purchased and rehabbed in 2006

In 2022:

- 66% of tax credit units have female head of household
- Head of household race - 43% White, 54% Black, Other 2%, Native Hawaiian 0%, Asian 1%
- Unit turnover: Creeks - 2; Brownstones - 1; Westwood Village One - 2; Westwood Village Two - 7; Swisshelm Village One - 3; Swisshelm Village Two - 1; Riverside - 18
- Brownstone and Creeks - 2 bedroom \$600.00 & 3 bedroom \$680.00
- Swisshelm One and Two - 2 bedroom \$679.00 & 3 bedroom \$849.00
- Riverside - 1 bedroom \$622, 1L bedroom \$642 & 2 bedroom \$745
- Westwood One and Two - 2 bedroom \$679, changed effective 11/1/22 to \$840 & 3 bedroom \$849, changed effective 11/1/22 to \$970



Know the Numbers Tax Credit Properties 2022

18,248

Average Annual
Income

249

Number of Tax Credit
Housing Units

30

Number of Applicants
denied due to poor
criminal, rental or
credit

34

Number of Unit
Turnovers

79

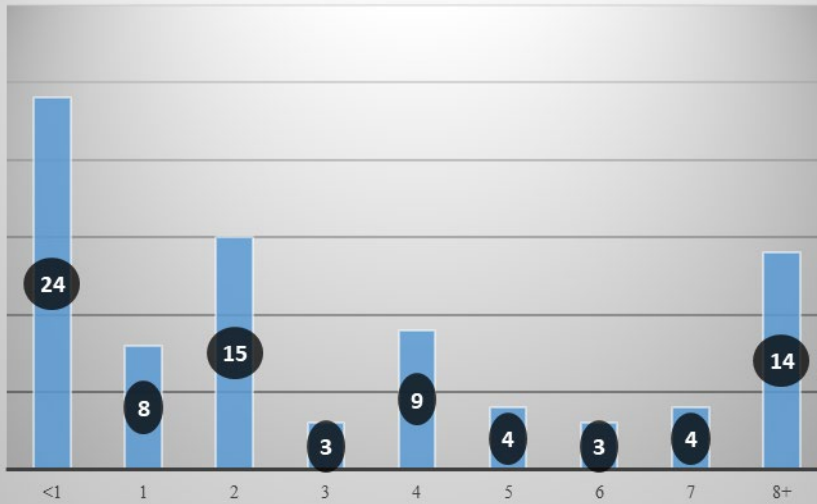
Number of Children
housed in Tax Credit
Properties

103

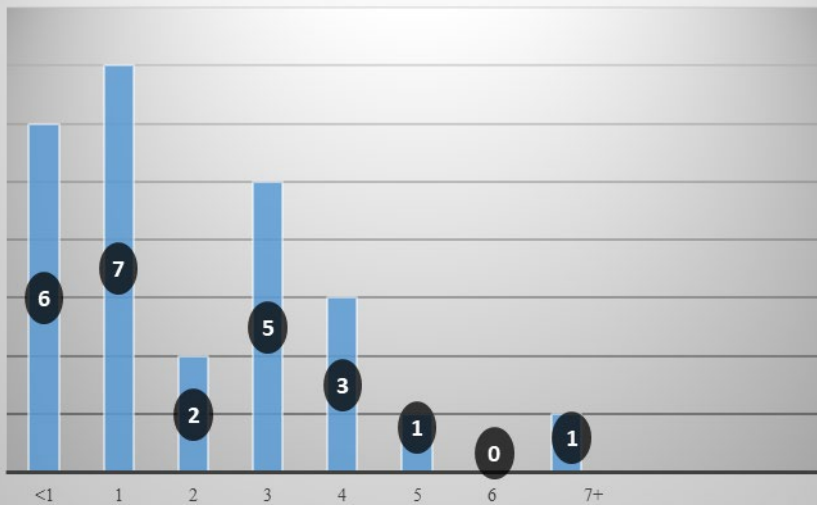
Disabled Households

EMPIRE 2022

Current Length of Stay

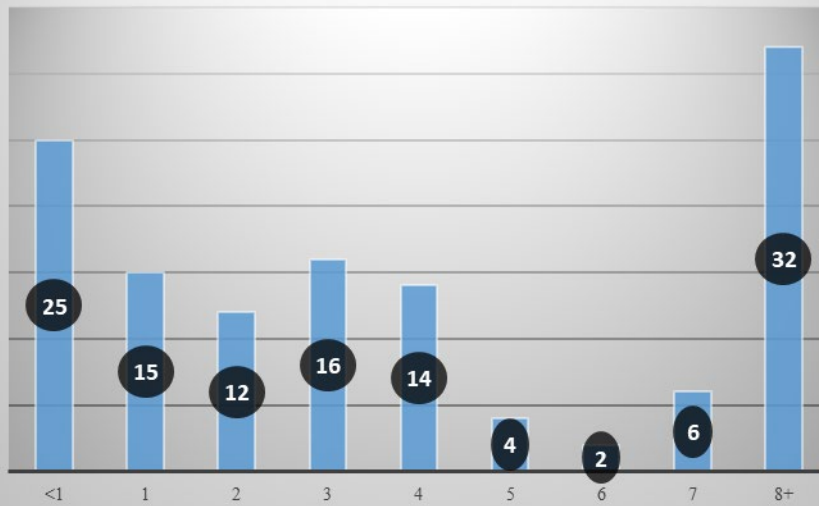


Years Occupied before Move Out

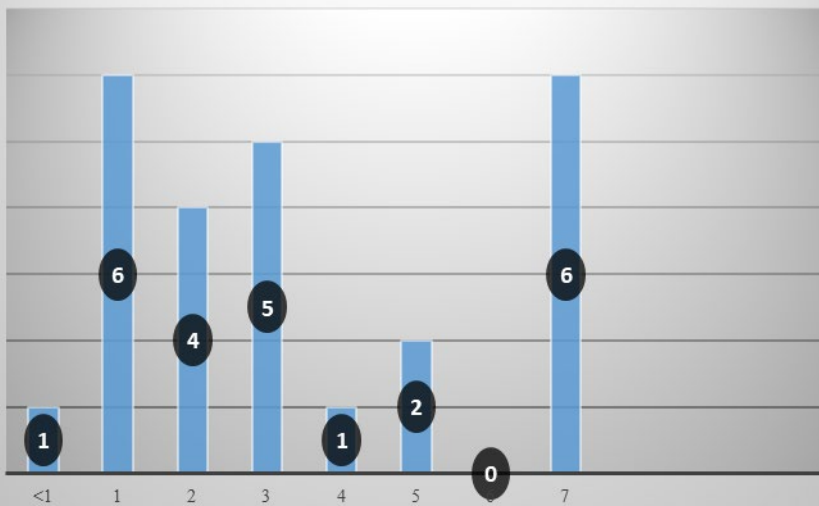


WILSON 2022

Current Length of Stay

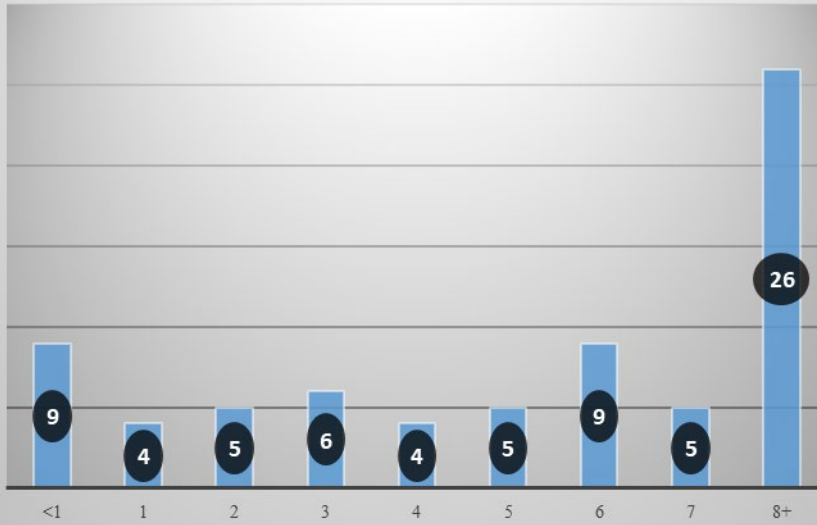


Years Occupied before Move Out

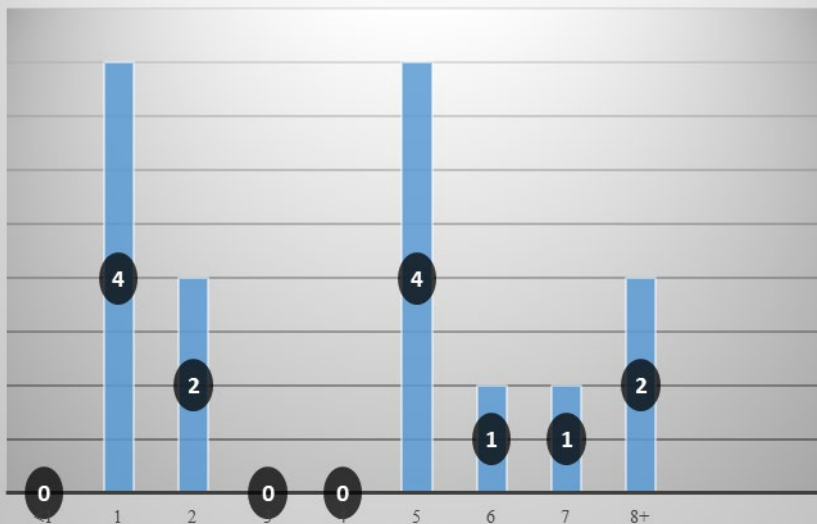


SCATTERED SITES 2022

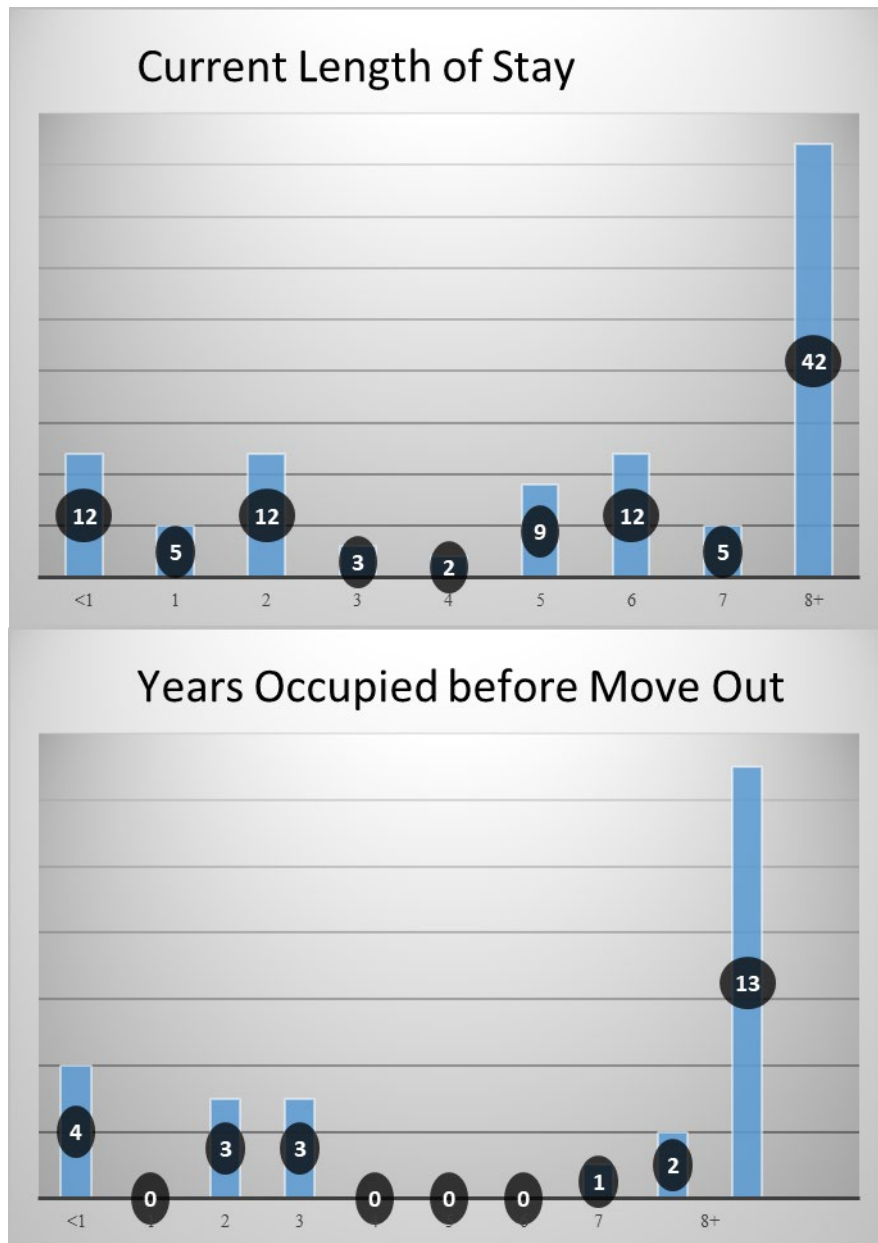
Current Length of Stay



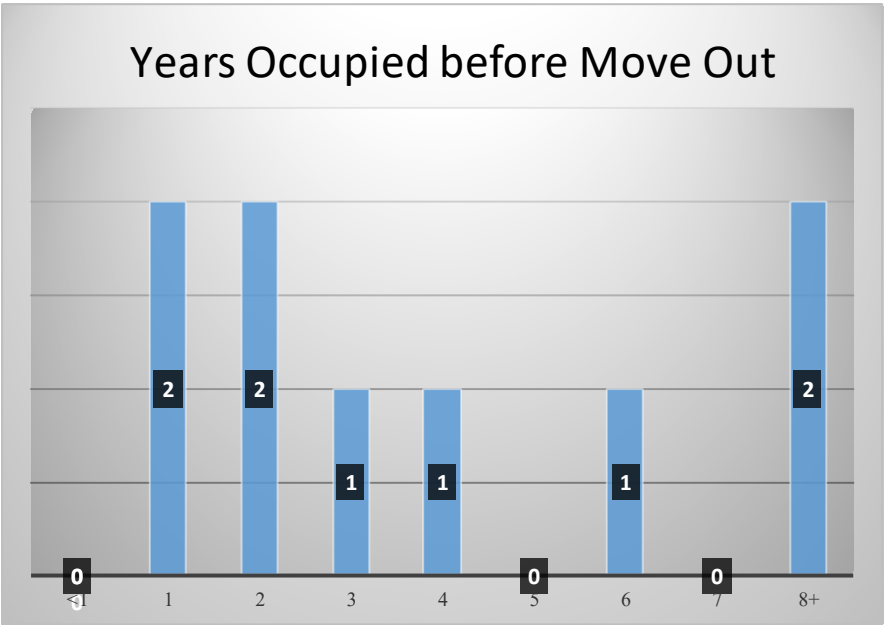
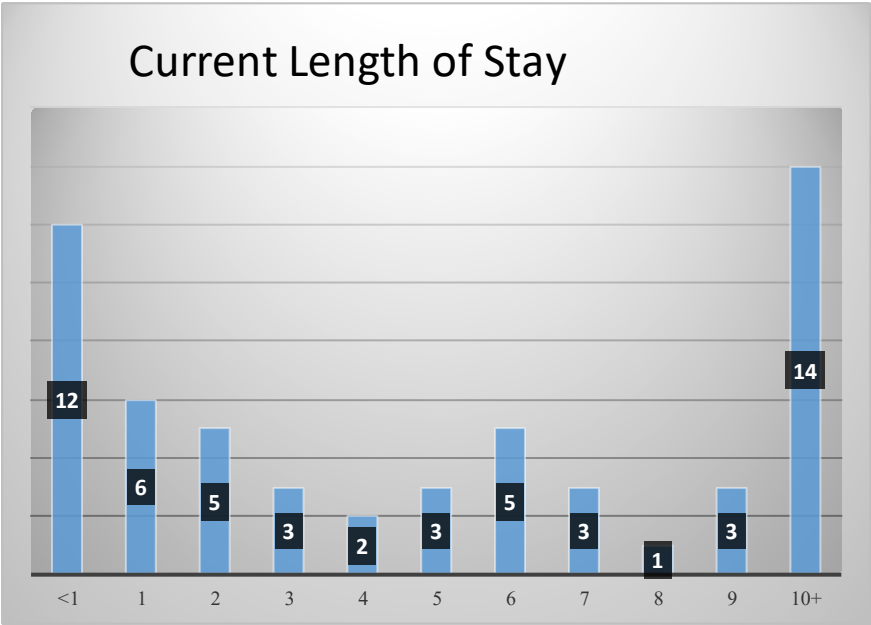
Years Occupied before Move Out



GRACE MCDOWALL/NORTHWAY B 2022

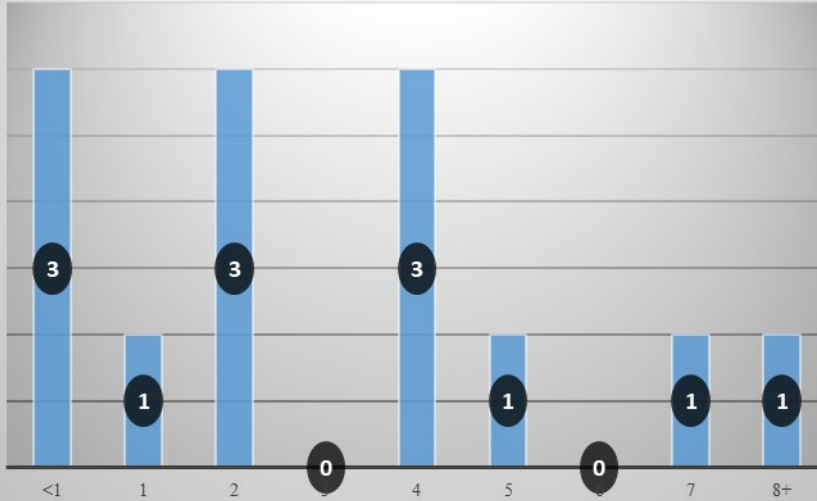


GERMAIN TOWERS 2022

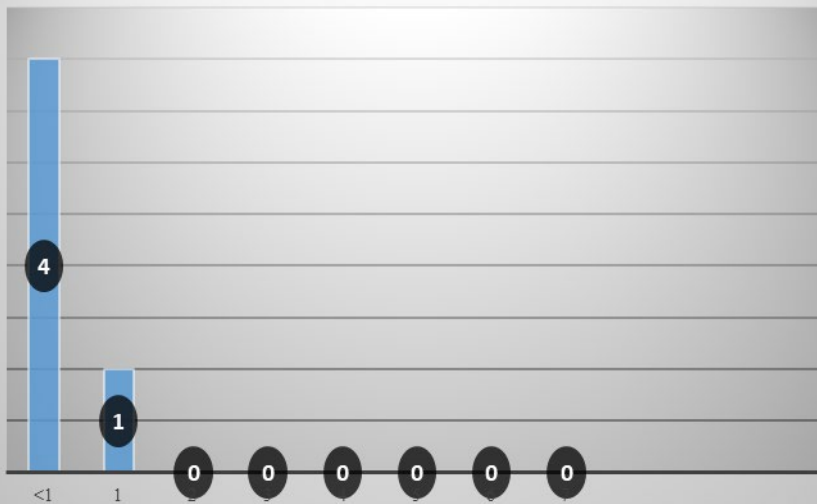


EASTWOOD 2022

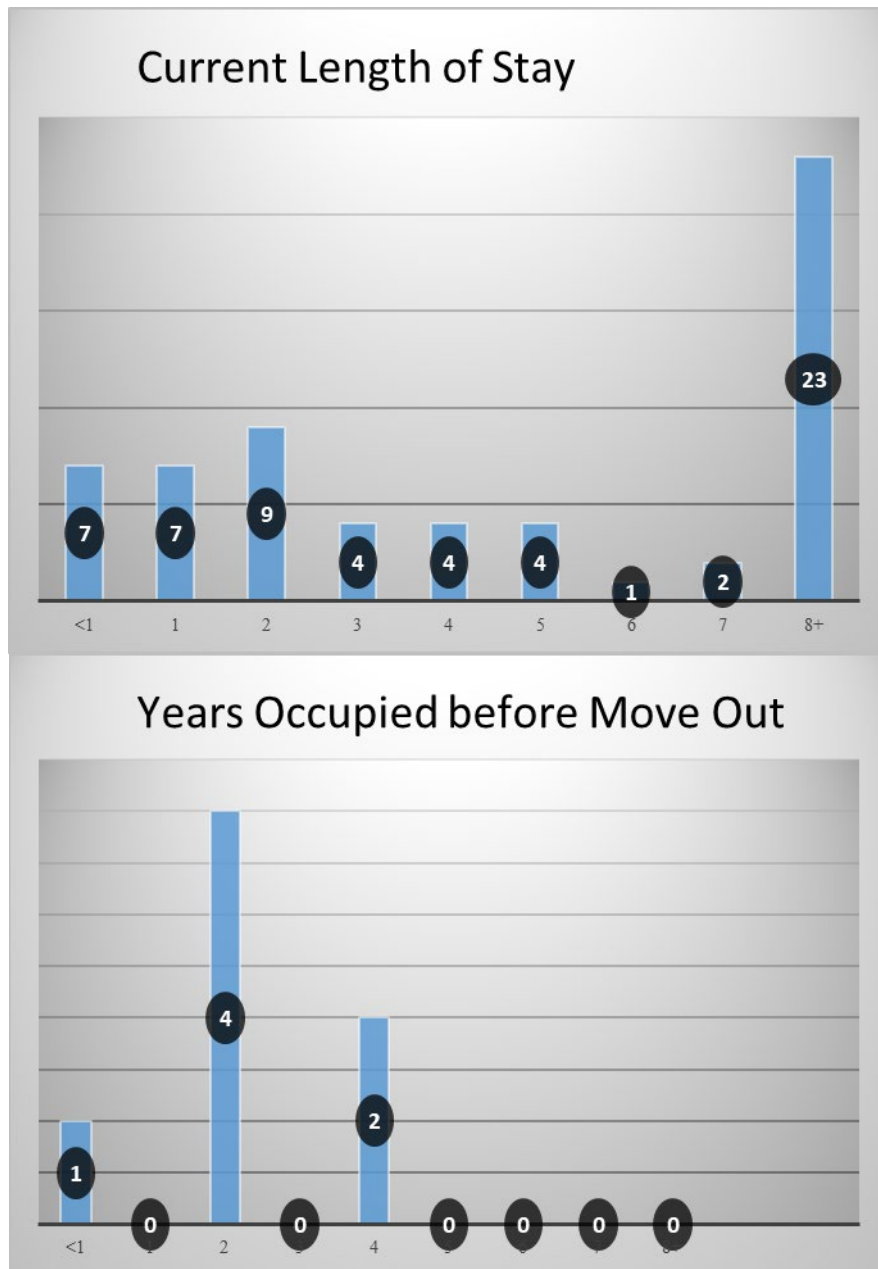
Current Length of Stay



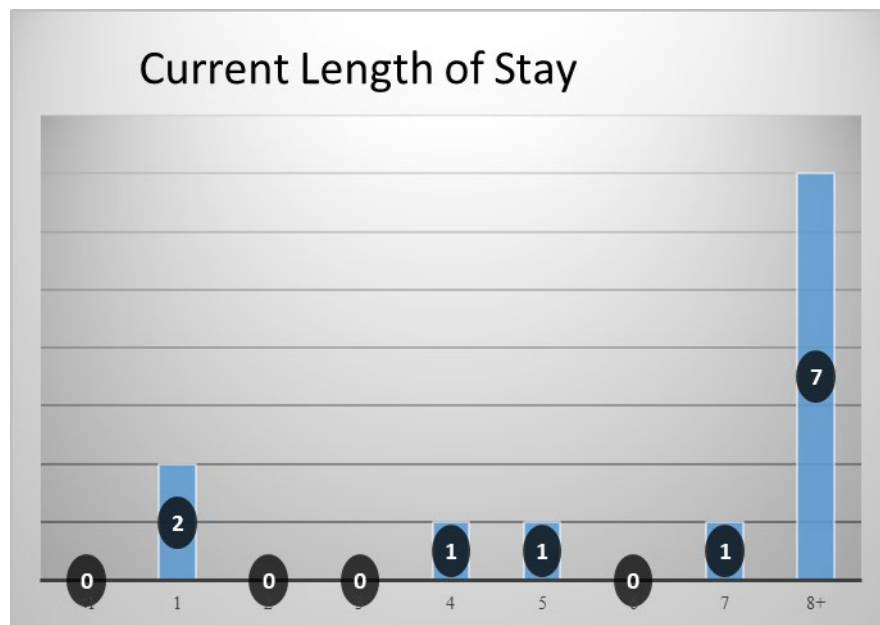
Years Occupied before Move Out



AL LOEHR 2022



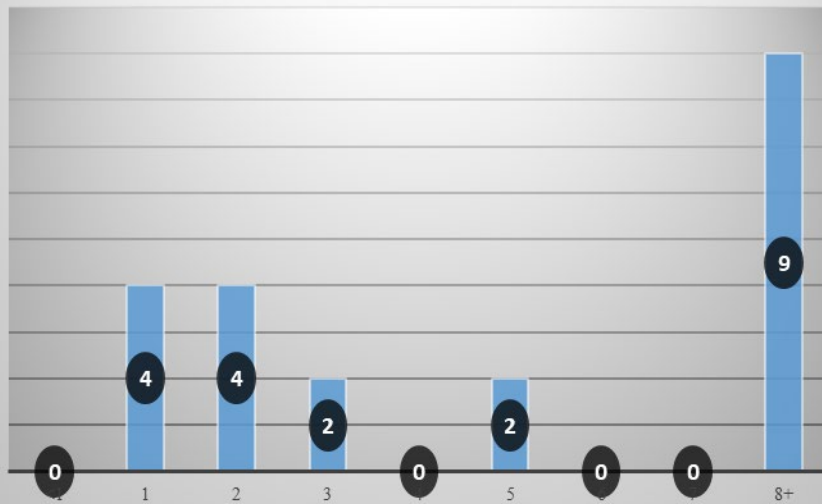
BROWNSTONE 2022



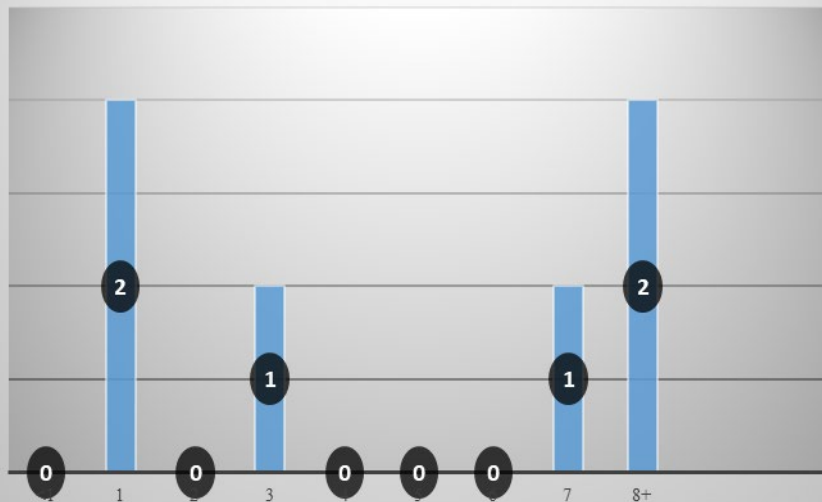
No move outs in 2022

CREEKS 2022

Current Length of Stay

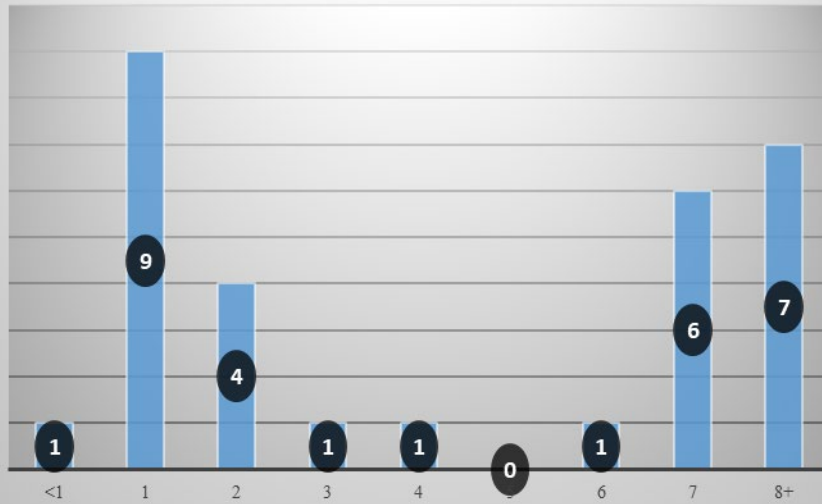


Years Occupied before Move Out

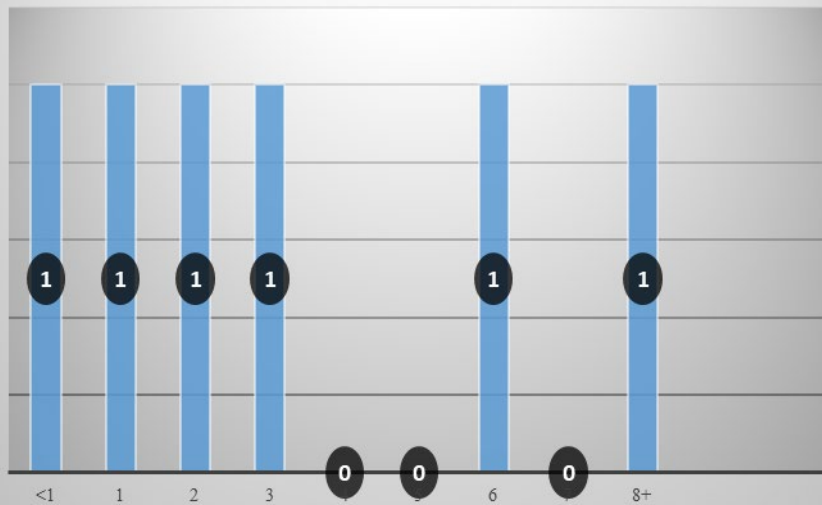


SWISSHELM I 2022

Current Length of Stay

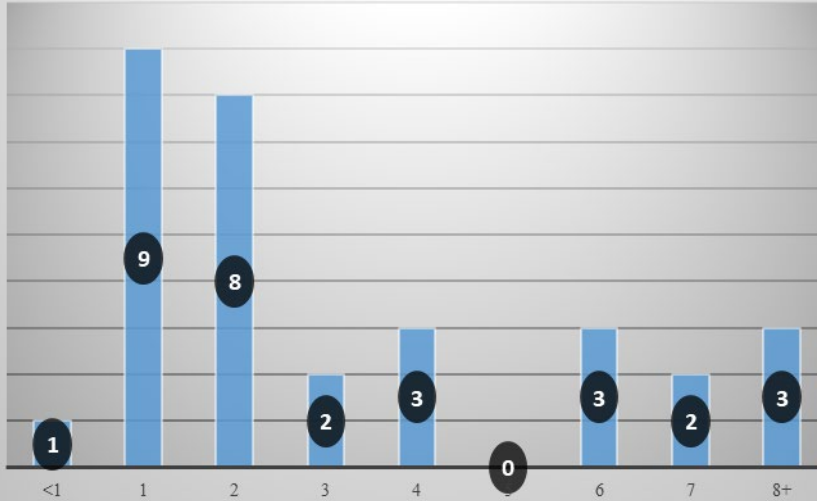


Years Occupied before Move Out

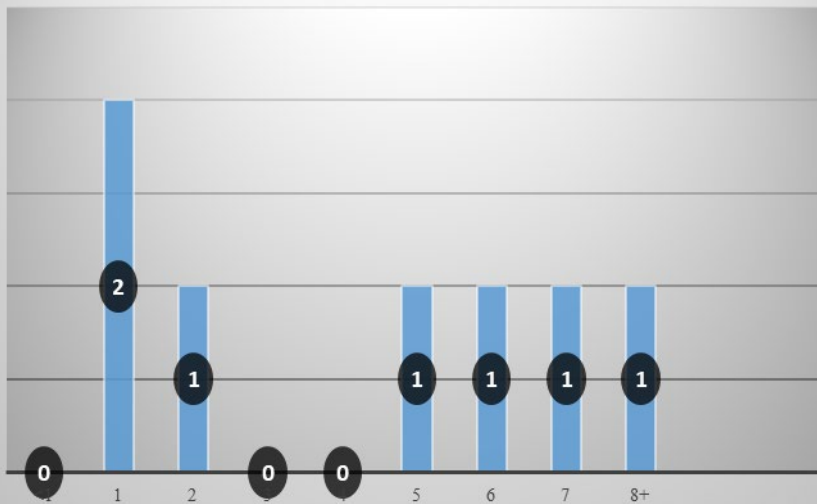


SWISSHELM II 2022

Current Length of Stay

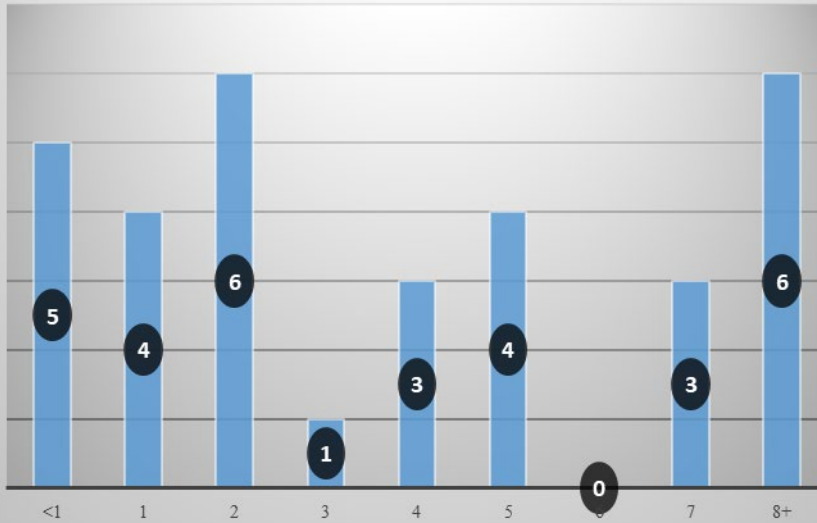


Years Occupied before Move Out

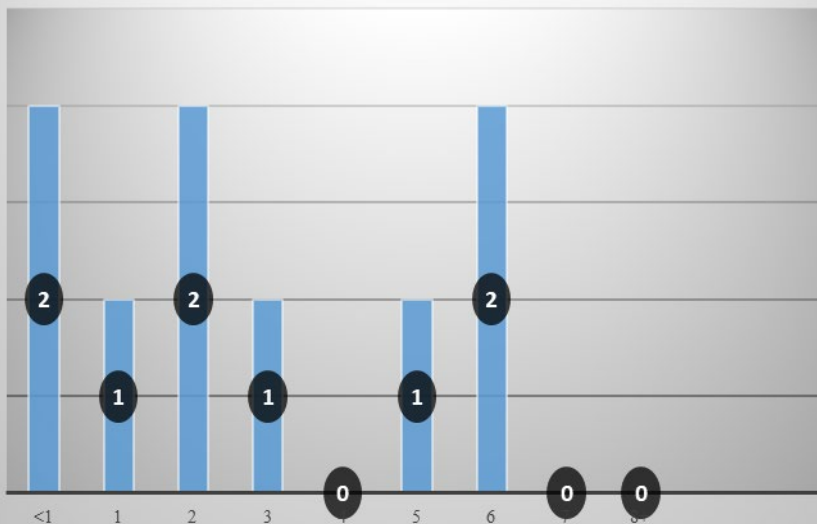


Westwood I 2022

Current Length of Stay

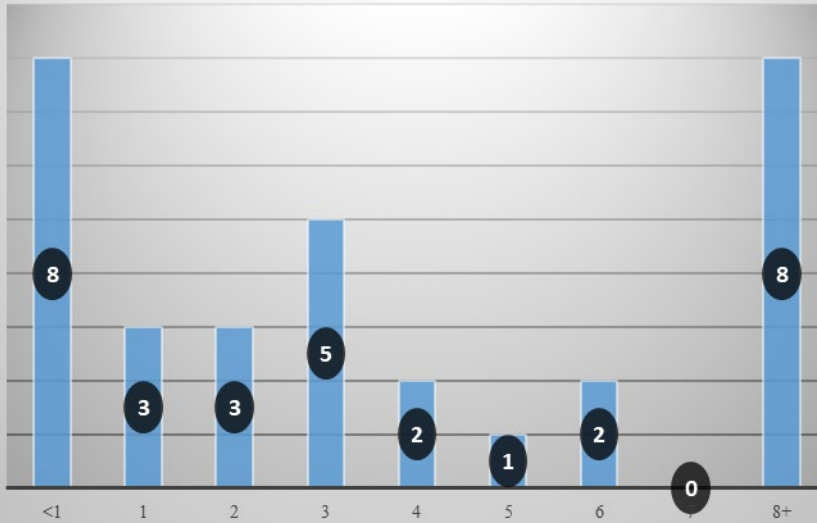


Years Occupied before Move Out

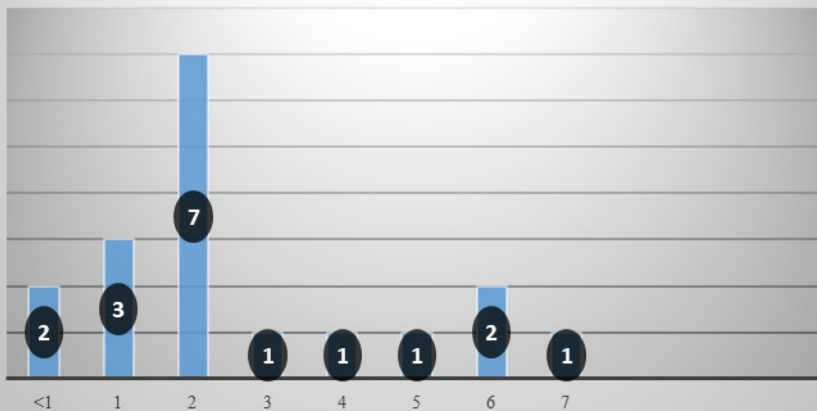


WESTWOOD II 2022

Current Length of Stay



Years Occupied before Move Out



RIVERSIDE 2022



ANNUAL REPORT 2022

CAPITAL IMPROVEMENT AND SIGNIFICANT MAINTENANCE PROJECTS

Improvement projects over \$25,000 approved during 2022 were as follows:

- 418 Wilson Ave. SE. New Home Build \$364,450
- Brownstones Roof Repair \$59,400
- Creeks Concrete Replacement \$29,696
- Grace McDowall Exterior Brick Maintenance \$61,625
- Grace McDowall Domestic Hot Water Boilers \$63,400
- Grace McDowall Attic Fire Suppression Replacement \$129,340
- Grace McDowall Danfoss Valve Replacement \$32,276
- Northway B Townhome Unit Fire Restoration/Service/Remodel \$115,504
- Riverside Electronic Lock Installation \$41,273
- Wilson Generator Replacement \$47,985
- Wilson Electronic Lock Installation \$100,956
- Wilson Boiler Replacement \$398,000
- Public Housing Properties Parking Lot Maintenance \$43,459
- 12 Properties and Office Parking Lot Maintenance \$96,669
- 8 Public Housing Homes HVAC and Water Heater Projects \$87,639

The Grace McDowall fire suppression replacement and Danfoss valve replacement projects; as well as the Wilson electronic lock installation and boiler replacement projects will be completed in 2023.

NEIGHBORHOOD PROGRAMS

CDBG (Community Development Block Grant)

CDBG is a federal program administered by the City. The City awards funding on an annual basis.

CDBG Single Family Homeowner Housing Rehabilitation Loan Program:

The CDBG Single Family Rehab Loan Program provides a deferred loan (no payment – no interest) for a period of 30 years or whenever the owner sells the home. The loan is for low-to-moderate income homeowners for home improvements directly affecting the safety, habitability, energy efficiency and accessibility of their homes. The maximum loan amount is \$25,000.

The original grant amount from the City was \$216,000 in 2022. A maximum of 9% of the award can be used for administration of the program. A maximum of 5% of the award can be used for lead risk assessments, lead clearances, and document fees. A minimum of 86% of the award must be used for the rehab loans (payments directly to contractors).

In 2022 there were 8 projects completed and 10 that were started and are still in progress. As of the date of this report, total 2022 program expenses were approximately \$370,000. There were 13 loan repayments (program income) totaling \$227,089.

St. Cloud Fix Up Loan Program

The St. Cloud Fix Up Loan Program provides a deferred loan (no payment – no interest) for a period of 15 years or whenever the owner sells the home or it ceases to be their primary residence. The loan is for homeowners with an income of 85% Area Median Income or lower to make home

improvements directly affecting the safety, habitability, energy efficiency and accessibility of their homes. The maximum loan is \$25,000. This program was originally funded with HRA reserves and some tax levy dollars. Those funds were all loaned in previous years. The rising cost of supplies and construction have increased the need for funds for homeowners. The Fix Up funds have been increasingly used to layer with CDBG funding to assist homeowners in completing the needed repairs. In June 2022, the Fix Up fund was funded an additional \$300,000 from program reserves. There were 10 loans in 2022. There is currently \$223,893 remaining in the program to be used for loans in 2023.

MN Housing Rehab Loan Program:

The MN Housing Rehab Loans are used to provide rehabilitation money to single family homes. Primary goals are to improve the health, safety, weatherization, and provide accessibility improvements. The loan is for homeowners with extremely low income (30% of the Minneapolis/St. Paul area median) based on household size with a one-person household income limit of \$24,700. The maximum loan amount is \$37,500. The loans are forgiven if the applicants live in the home for a period of 15 years, or if the property is a mobile home the loan is forgiven in 10 years. This is the only program that offers financial assistance to mobile homes. There were 2 loans completed in 2022. There are currently 5 applicants on the waiting list.

Homestead Incentive Program

Each homebuyer may receive up to \$5,000 to be used for down payment, closing costs or towards the purchase of the home. This loan is interest free and payment free but not forgiven, it runs co-terminus with the first mortgage and is due and payable at time of sale, refinance, if the home ceases to be the primary residence of the homeowner, or when the first mortgage term ends.

The Income Guidelines are:

Households of 1-2 persons = \$104,000

Households of 3 + persons = \$119,600

The home must be in the city limits of St. Cloud and be homesteaded by the buyer at time of purchase. The homebuyer is required to bring in a minimum of \$1,000 of their own funds towards the purchase of the property. There is currently \$138,028 available in program funds.

There were 34 households assisted with this program in 2022.

Know the Numbers CDBG Rehab Loans

\$19,892

Average Loan Amount per Household

47

Average Age of Homeowner

\$140,783

Average Value of Home pre-Rehab

54

Average Age of Home

\$40,429

Homeowner Average Annual Income

25%

Household 55+

