

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

**St. Cloud HRA, 1225 West St. Germain Street, Board Room
Wednesday, September 27, 2023
Immediately following 5:00 p.m. Study Session**

STUDY SESSION -- 5:00 P.M., 1225 West ST. Germain Street, St. Cloud, MN 56301 AGENDA: CDBG Application Discussion
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**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 Regular Minutes, August 23, 2023. REQUESTED ACTION: Approve.
4. Review of 2023 Financial Reports. REQUESTED ACTION: None.
5. Approval to Write-Off Resident Accounts Receivable. REQUESTED ACTION: Approve.
6. Approval of Payment Standards for the housing Choice Voucher and Emergency Housing Voucher Programs Effective December 1, 2023. REQUESTED ACTION: Approve.
7. Approval of Change Order for Installation of Roof Access Hatches to Westwood Village Apartments One and Two. REQUESTED ACTION: Approve.
8. Approval of Contract for Ventilation Fan Replacement at Swisshelm Village Apartments One and Two. 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:

9. A. Public Hearing for Stability Voucher Program Policy.
B. Approval of Resolution 2023-13 – Approval of Stability Voucher Program Policy.
10. Approval of Cost-of-Living Market Adjustments.
11. Report on Activities.

**Open Discussion
Adjourn.**

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

Wednesday, August 23, 2023

A Regular Meeting for the St. Cloud HRA Board of Commissioners was held on Wednesday, August 23, 2023 at 1225 West St. Germain Street. Chair Nancy Gohman called the meeting to order at 5:34 p.m.

Prior to the meeting, the following Board members attended an apartment building tour at Riverside Apartments, 101 Riverside Dr SE, St. Cloud, MN 56304: Mike Conway, John Dvorak, Seal Dwyer, Nancy Gohman, George Hontos, and Hani Jacobson. Absent: Carol Lewis.

Consent Agenda:

1. Roll call was taken and the pledge of allegiance spoken. Commissioners present: Mike Conway, John Dvorak, Seal Dwyer, Nancy Gohman, George Hontos, and Hani Jacobson. Absent: Carol Lewis.
2. Approval of Agenda – Commissioner Dwyer moved for approval; Commissioner Conway seconded the motion. All commissioners voted in favor; the agenda and consent agenda moved as presented.
3. Approval of Study Session Minutes, July 26, 2023 – approved as presented.
4. Approval of Regular Minutes, July 26, 2023 – approved as presented.
5. Review of 2023 Financial Reports – no approval needed.
6. Approval of Personnel Policy Changes to 02.05, 06.11, 06.12, and 06.25 – approved as presented.
7. Approval of Change Order for Replacement of Boilers, HVAC Pumps, and Air Handling Units at Grace McDowall Apartments – change order approved for up to \$30,000 with Kue Contractors Inc.
8. Approval of Changes to Procurement Policy Related to Cooperative Purchasing – approved as presented.

Open Forum: Chair Gohman asked Louise Reis, Executive Director, if any member of the public had requested to speak; Ms. Reis responded there were none.

Old Business: None.

New Business:

9. A. Public Hearing for PHA Plan for FY 2024 and Capital Fund Program and Five-Year-Plan – Ms. Reis noted every year the St. Cloud HRA submits their PHA Plan for the fiscal year to HUD. The plan includes policies for the agency with regard to Public Housing, Housing Choice Voucher, and the Capital Fund Programs. The proposed changes were submitted to legal counsel at Rinke Noonan and St. Cloud Area Legal Services. Ms. Reis added the changes include public housing regulations from HUD and changes based on the current federal regulations from HUD.

B. Approval of Resolution 2023-11 – Approval of the Public Housing Agency Plan; Commissioner Dwyer moved for approval; Commissioner Dvorak seconded the motion; All commissioners voted in favor; the motion carried.

C. Approval of Resolution 2023-12 – Approval of the Capital Fund Program and Five-Year-Plan; Commissioner Dwyer moved for approval; Commissioner Jacobson seconded the motion. All commissioners voted in favor; the motion carried.

10. Report on Activities – Ms. Reis shared an update on the Multifamily Energy Savings Program where Xcel Energy replaces certain appliances with energy saving services and appliances. To date, the following buildings will have appliances replaced: Eastwood, Germain Towers, Creeks, Swisshelm’s, Riverside, and Brownstones. Commissioner Conway asked if Xcel takes away the old appliances and Ms. Reis indicated they will remove all old, working appliances. Ms. Reis added the HRA main office is anticipating opening the lobby back up to the public, with hopes of being ready sometime in September.

During the Open Discussion, Commissioner Hontos asked for a refresher on the HRA’s standpoint in regards to the legalization of marijuana. Ms. Reis referenced the letter that was sent to all HRA residents in August, noting that because the agency receives Federal funds the Federal laws need to be followed, and that means no use of marijuana on HRA properties.

There being no further business, the meeting adjourned at 6:03 p.m.

ATTEST:

Chair, Nancy Gohman

Secretary, Hani Jacobson

TO: HRA Board of Commissioners
FROM: Karen Rizer, CPA Finance Director
DATE: September 20, 2023
SUBJECT: 2023 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 (COCC) Fund, Community Housing Fund, Community Development Block Grant (CDBG) Housing Rehab Fund, Housing Development & Rehab Fund, Housing Choice Vouchers Fund, Public Housing Fund – Empire Apartments, Scattered Sites, and Wilson Apartments, 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 (COCC) Fund, Community Housing Fund, Community Development Block Grant (CDBG) Housing Rehab Fund, Housing Development & Rehab Fund, and Housing Choice Vouchers Fund.

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

September and December – Public Housing Fund – Empire Apartments, Scattered Sites, and Wilson Apartments, Germain Towers Fund, Northway Projects A&B Fund, and Eastwood Apartments Fund.

If you have any questions, call or email 320-202-3148 or krizer@stcloudhra.com Thank you.

Empire Apartments (Public Housing)
July 31, 2023

54 4th Ave N

89 Units

Built 1971

Budgeted Vacancy Loss	2%
Actual Vacancy Loss	1.9%

	Account Title	2023 BUDGET	YTD Budget	YTD Actual	YTD Budget vs. Actual Var. \$	YTD Budget vs. Actual Var. %
Operating Income:						
1	Gross Potential Rent	\$ 282,000	\$ 164,500	\$ 181,474	\$ 16,974	10.3%
2	Less: Vacancy Loss	(5,600)	(3,267)	(3,473)	(206)	-6.3%
3	Net Tenant Rental Revenue	276,400	161,233	178,001	16,768	10.4%
4	Gross Potential Subsidy	198,100	115,558	168,169	52,611	45.5%
5	Less: Subsidy Loss - Proration	(8,300)	(4,842)	(13,194)	(8,352)	-172.5%
6	Net Operating Subsidy	189,800	110,717	154,975	44,258	40.0%
7	HUD PHA Operating Grant - CFP	78,200	10,000	10,000	-	0.0%
8	Other Income	31,760	18,527	30,017	11,490	62.0%
	Total Operating Income	576,160	300,477	372,993	72,516	24.1%

Operating Expenses:						
Administrative						
9	Administrative Salaries & Benefits	102,000	59,500	52,099	(7,401)	12.4%
10	Management & Bkpg Fees - Operations	87,400	50,983	51,030	47	-0.1%
11	Management Fees - CFP	29,000	-	-	-	0.0%
12	Auditing Fees	5,000	5,000	3,700	(1,300)	26.0%
13	Legal Expense	7,000	4,083	5,369	1,286	-31.5%
14	Other Administrative Costs	24,000	14,000	13,350	(650)	4.6%
15	Total Administrative	254,400	133,567	125,548	(8,019)	6.0%
16	Asset Management Fees	10,560	-	-	-	0.0%
17	Tenant Services	6,000	3,500	3,056	(444)	12.7%
Utilities						
18	Water & Sewer	23,000	13,417	14,007	590	-4.4%
19	Electricity	56,000	32,667	33,800	1,133	-3.5%
20	Gas	34,000	19,833	24,884	5,051	-25.5%
21	Total Utilities	113,000	65,917	72,691	6,774	-10.3%
22	Maintenance	150,000	87,500	123,599	36,099	-41.3%
23	Protective Services	17,000	9,917	10,474	557	-5.6%
24	Insurance	9,200	9,200	16,815	7,615	-82.8%
25	Payments in Lieu of Taxes	9,000	5,250	5,250	-	0.0%
26	Bad Debt-Tenants	7,000	4,083	19,807	15,724	-385.1%

27	Total Operating Expenses	576,160	318,933	377,240	58,307	-18.3%
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28	Cash Flow from Operations	-	(18,457)	(4,247)	14,210	77.0%
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Other Sources & (Uses)						
29	HUD Grants - CFP	20,000	-	-	-	0.0%
30	Capital Expenditures	(20,000)	-	-	-	0.0%
31	Other Financial Items-Sources & (Uses)	-	-	-	-	0.0%
32	Total Other Financial Items	-	-	-	-	0.0%

33	Net Cash Flow	\$ -	\$ (18,457)	\$ (4,247)	\$ 14,210	77.0%
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Line item notes:

8 - Includes five move-outs maintenance charges \$16,100

20 - Colder winter/spring with higher gas prices

22 - Includes unit turnovers of \$14,900, general maint \$38,000, and appliance replacement of \$5,000; also higher maint revenue = higher maint costs

23 - New main door entry system \$6,100

24 - Formula error in budget template that wasn't caught; 2022 was \$17,375

Scattered Sites (Public Housing)

76 Units

Quarry Townhomes, Flintwood Townhomes, Cedar Ridge Townhomes, & 40 Single Homes

July 31, 2023

Budgeted Vacancy Loss	2%
Actual Vacancy Loss	6%

	Account Title	2023 BUDGET	YTD Budget	YTD Actual	YTD Budget vs. Actual Var. \$	YTD Budget vs. Actual Var. %
Operating Income:						
1	Gross Potential Rent	\$ 310,100	\$ 180,892	\$ 197,744	\$ 16,852	9.3%
2	Less: Vacancy Loss	(4,700)	(2,742)	(12,063)	(9,321)	-340.0%
3	Net Tenant Rental Revenue	305,400	178,150	185,681	7,531	4.2%
4	Gross Potential Subsidy	181,800	106,050	112,447	6,397	6.0%
5	Less: Subsidy Loss - Proration	(9,200)	(5,367)	(8,822)	(3,455)	-64.4%
6	Net Operating Subsidy	172,600	100,683	103,625	2,942	2.9%
7	HUD PHA Operating Grant - CFP	141,600	141,600	150,000	8,400	5.9%
8	Other Income	62,952	36,722	62,674	25,952	70.7%
	Total Operating Income	682,552	457,155	501,980	44,825	9.8%

Operating Expenses:						
	Administrative					
9	Administrative Salaries & Benefits	102,000	59,500	59,222	(278)	0.5%
10	Management & Bkpg Fees - Operations	75,000	43,750	41,971	(1,779)	4.1%
11	Management Fees - CFP	29,000	-	-	-	0.0%
12	Auditing Fees	3,800	2,217	3,330	1,113	-50.2%
13	Legal Expense	6,000	3,500	2,691	(809)	23.1%
14	Other Administrative Costs	28,000	16,333	17,404	1,071	-6.6%
15	Total Administrative	243,800	125,300	124,618	(682)	0.5%
16	Asset Management Fees	9,120	-	-	-	0.0%
17	Tenant Services	1,900	1,108	-	(1,108)	0.0%
	Utilities					
18	Water & Sewer	62,000	36,167	41,327	5,160	-14.3%
19	Electricity	10,000	5,833	6,121	288	-4.9%
20	Gas	3,500	2,042	2,747	705	-34.5%
21	Total Utilities	75,500	44,042	50,195	6,153	-14.0%
22	Maintenance	382,000	222,833	322,289	99,456	-44.6%
23	Protective Services	10,000	5,833	3,713	(2,120)	36.3%
24	Insurance	37,800	37,800	33,880	(3,920)	10.4%
25	Payments in Lieu of Taxes	10,800	6,300	6,300	-	0.0%
26	Bad Debt-Tenants	10,000	5,833	14,890	9,057	-155.3%

27	Total Operating Expenses	780,920	449,050	555,885	106,835	-23.8%
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28	Cash Flow from Operations	(98,368)	8,105	(53,905)	(62,010)	765.1%
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	Other Sources & (Uses)					
29	HUD Grants - CFP	-	-	-	-	0.0%
30	Capital Expenditures	-	-	-	-	0.0%
31	Other Financial Items-Sources & (Uses)	98,368	49,184	49,184	-	0.0%
32	Total Other Financial Items	98,368	49,184	49,184	-	0.0%

33	Net Cash Flow	\$ -	\$ 57,289	\$ (4,721)	\$ (62,010)	108.2%
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Line item notes:

8 - Includes five move-out maintenance charges of \$13,200, HVAC rebates of \$ 7,800 (12 units)

22 - Includes unit turnovers of \$83,900, furnace/water heater replacement at Cedar \$92,000

Wilson Apartments (Public Housing)
July 31, 2023

41 3rd Ave NE

126 Units

Built 1970

Budgeted Vacancy Loss	2%
Actual Vacancy Loss	2.4%

	Account Title	2023 BUDGET	YTD Budget	YTD Actual	YTD Budget vs. Actual Var. \$	YTD Budget vs. Actual Var. %
Operating Income:						
1	Gross Potential Rent	\$ 405,200	\$ 236,367	\$ 260,649	\$ 24,282	10.3%
2	Less: Vacancy Loss	(8,100)	(4,725)	(6,215)	(1,490)	-31.5%
3	Net Tenant Rental Revenue	397,100	231,642	254,434	22,792	9.8%
4	Gross Potential Subsidy	268,900	156,858	214,142	57,284	36.5%
5	Less: Subsidy Loss - Proration	(11,900)	(6,942)	(16,801)	(9,859)	-142.0%
6	Net Operating Subsidy	257,000	149,917	197,341	47,424	31.6%
7	HUD PHA Operating Grant - CFP	94,670	10,000	10,000	-	0.0%
8	Other Income	33,100	19,308	32,179	12,871	66.7%
	Total Operating Income	781,870	410,867	493,954	83,087	20.2%

Operating Expenses:						
	Administrative					
9	Administrative Salaries & Benefits	125,000	72,917	73,134	217	-0.3%
10	Management & Bkpg Fees - Operations	123,800	72,217	72,306	89	-0.1%
11	Management Fees - CFP	31,870	-	-	-	0.0%
12	Auditing Fees	6,000	3,500	5,180	1,680	-48.0%
13	Legal Expense	10,000	5,833	12,837	7,004	-120.1%
14	Other Administrative Costs	24,000	14,000	12,752	(1,248)	8.9%
15	Total Administrative	320,670	168,467	176,209	7,742	-4.6%
16	Asset Management Fees	15,000	-	-	-	0.0%
17	Tenant Services	11,000	6,417	14,349	7,932	-123.6%
	Utilities					
18	Water & Sewer	27,000	15,750	14,253	(1,497)	9.5%
19	Electricity	76,000	44,333	45,852	1,519	-3.4%
20	Gas	60,000	35,000	34,964	(36)	0.1%
21	Total Utilities	163,000	95,083	95,069	(14)	0.0%
22	Maintenance	205,000	119,583	166,941	47,358	-39.6%
23	Protective Services	23,000	13,417	12,477	(940)	7.0%
24	Insurance	24,300	24,300	21,706	(2,594)	10.7%
25	Payments in Lieu of Taxes	12,900	7,525	7,525	-	0.0%
26	Bad Debt-Tenants	7,000	4,083	13,575	9,492	-232.4%

27	Total Operating Expenses	781,870	438,875	507,851	68,976	-15.7%
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28	Cash Flow from Operations	-	(28,008)	(13,897)	14,111	50.4%
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	<u>Other Sources & (Uses)</u>					
29	HUD Grants - CFP	954,000	-	487,540	487,540	0.0%
30	Capital Expenditures	(954,000)	-	(487,540)	(487,540)	0.0%
31	Other Financial Items-Sources & (Uses)	-	-	-	-	0.0%
32	Total Other Financial Items	-	-	-	-	0.0%

33	Net Cash Flow	\$ -	\$ (28,008)	\$ (13,897)	\$ 14,111	50.4%
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Line item notes:

8 - Includes two move-out maintenance charges of \$14,900

17 - Replace digital sign displays of \$10,300

22 - Includes unit turns \$40,500 and appliance replacements of \$12,800

30 - Includes boiler replacement project of \$360,000, lock upgrade project of \$100,000, Amazon Lockers of \$27,000

Germain Towers (Section 8 New Construction) 905 W St. Germain 60 Units Built 1919; HRA purch. 1993
 July 31, 2023

Budgeted Vacancy Loss	2%
Actual Vacancy Loss	1.9%

	Account Title	2023 BUDGET	YTD Budget	YTD Actual	YTD Budget vs. Actual Var. \$	YTD Budget vs. Actual Var. %
Operating Income:						
1	Gross Potential Rent	\$ 195,100	\$ 113,808	\$ 126,040	\$ 12,232	10.7%
2	Less: Vacancy Loss	(3,900)	(2,275)	(2,338)	(63)	-2.8%
3	Net Tenant Rental Revenue	191,200	111,533	123,702	12,169	10.9%
4	HUD HAP Subsidy	244,000	142,333	138,386	(3,947)	-2.8%
5	Other Income	42,000	24,500	25,126	626	2.6%
	Total Operating Income	477,200	278,367	287,214	8,847	3.2%

Operating Expenses:						
	Administrative					
6	Administrative Salaries & Benefits	60,000	35,000	18,069	(16,931)	48.4%
7	Management & Bkpg Fees	58,900	34,358	34,491	133	-0.4%
8	Auditing Fees	1,500	875	1,110	235	-26.9%
9	Legal Expense	1,600	933	56	(877)	94.0%
10	Other Administrative Costs	15,300	8,925	7,964	(961)	10.8%
11	Total Administrative	137,300	80,092	61,690	(18,402)	23.0%
12	Tenant Services	1,500	875	450	(425)	48.6%
	Utilities					
13	Water & Sewer	13,000	7,583	8,714	1,131	-14.9%
14	Electricity	19,500	11,375	11,443	68	-0.6%
15	Gas	30,000	17,500	17,723	223	-1.3%
16	Total Utilities	62,500	36,458	37,880	1,422	-3.9%
17	Maintenance	133,500	77,875	90,372	12,497	-16.0%
18	Protective Services	13,700	7,992	6,571	(1,421)	17.8%
19	Insurance	32,400	32,400	30,085	(2,315)	7.1%
20	Payments in Lieu of Taxes	8,300	4,842	6,036	1,194	-24.7%
21	Bad Debt-Tenants	3,000	1,750	2,569	819	-46.8%

22	Total Operating Expenses	392,200	242,283	235,653	(6,630)	2.7%
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23	Cash Flow from Operations	85,000	36,083	51,561	15,478	-42.9%
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Other Sources & (Uses)						
24	Debt Principal (HRA)	(10,000)	-	-	-	0.0%
25	Capital Expenditures	(75,000)	-	-	-	0.0%
26	Other Financial Items-Sources & (Uses)	-	-	-	-	0.0%
27	Total Other Financial Items	(85,000)	-	-	-	0.0%

28	Net Cash Flow	\$ -	\$ 36,083	\$ 51,561	\$ 15,478	-42.9%
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Line item notes:

17 - Unit turns \$16,750; generator repair \$5,800

Northway A & B (Section 8 New Construction)

102 Units

Built 1980

Northway A (Grace McDowall Apts) 1525 Northway Dr & Nway B Townhomes 2401 15 St N
July 31, 2023

Budgeted Vacancy Loss	2%
Actual Vacancy Loss	1.4%

	Account Title	2023 BUDGET	YTD Budget	YTD Actual	YTD Budget vs. Actual Var. \$	YTD Budget vs. Actual Var. %
Operating Income:						
1	Gross Potential Rent	\$ 337,800	\$ 197,050	\$ 205,836	\$ 8,786	4.5%
2	Less: Vacancy Loss	(6,800)	(3,967)	(2,940)	1,027	25.9%
3	Net Tenant Rental Revenue	331,000	193,083	202,896	9,813	5.1%
4	HUD HAP Subsidy	368,400	214,900	217,844	2,944	1.4%
5	Other Income	20,400	11,900	20,752	8,852	74.4%
	Total Operating Income	719,800	419,883	441,492	21,609	5.1%

Operating Expenses:						
	Administrative					
6	Administrative Salaries & Benefits	89,000	51,917	52,043	126	-0.2%
7	Management & Bkpg Fees	100,200	58,450	58,177	(273)	0.5%
8	Auditing Fees	2,000	1,167	1,480	313	-26.9%
9	Legal Expense	3,000	1,750	900	(850)	48.6%
10	Other Administrative Costs	20,000	11,667	11,564	(103)	0.9%
11	Total Administrative	214,200	124,950	124,164	(786)	0.6%
12	Asset Management Fees	12,100	-	-	-	0.0%
13	Tenant Services	500	292	1,421	1,129	-387.2%
	Utilities					
14	Water & Sewer	45,000	26,250	19,290	(6,960)	26.5%
15	Electricity	24,000	14,000	11,863	(2,137)	15.3%
16	Gas	42,000	24,500	18,760	(5,740)	23.4%
17	Total Utilities	111,000	64,750	49,913	(14,837)	22.9%
18	Maintenance	215,000	125,417	142,416	16,999	-13.6%
19	Protective Services	25,000	14,583	24,362	9,779	-67.1%
20	Insurance	28,100	28,100	24,345	(3,755)	13.4%
21	Payments in Lieu of Taxes	11,900	6,942	6,944	2	0.0%
22	Bad Debt-Tenants	3,000	1,750	4,870	3,120	-178.3%

23	Total Operating Expenses	620,800	366,783	378,435	11,652	-3.2%
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24	Cash Flow from Operations	99,000	53,100	63,057	9,957	-18.8%
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	Other Sources & (Uses)					
25	Capital Expenditures	(375,000)	-	(10,637)	(10,637)	0.0%
26	Other Financial Items-Sources & (Uses)	-	-	-	-	0.0%
27	Total Other Financial Items	(375,000)	-	(10,637)	(10,637)	0.0%

28	Net Cash Flow	\$ (276,000)	\$ 53,100	\$ 52,420	\$ (680)	1.3%
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Line item notes:

8 - Includes three move-out maintenance charges of \$4,600, MTS refund of \$400, & valve project refund of \$1,100

16 - Includes unit turns of \$24,700

19 - New main door entry system \$5,775; continuation of replacing attic fire suppression system started in 2022 \$14,800

Budgeted Vacancy Loss	5%
Actual Vacancy Loss	6.7%

	Account Title	2023 BUDGET	YTD Budget	YTD Actual	YTD Budget vs. Actual Var. \$	YTD Budget vs. Actual Var. %
Operating Income:						
1	Gross Potential Rent	\$ 136,300	\$ 79,508	\$ 83,005	\$ 3,497	4.4%
2	Less: Vacancy Loss	(6,800)	(3,967)	(5,546)	(1,579)	-39.8%
3	Net Tenant Rental Revenue	129,500	75,542	77,459	1,917	2.5%
4	Other Income	9,100	5,308	4,504	(804)	-15.2%
	Total Operating Income	138,600	80,850	81,963	1,113	1.4%

Operating Expenses:						
	Administrative					
5	Administrative Salaries & Benefits	16,000	9,333	10,998	1,665	-17.8%
6	Management & Bkpg Fees	21,100	12,308	11,800	(508)	4.1%
7	Auditing Fees	300	175	370	195	-111.4%
8	Legal Expense	2,000	1,167	5,232	4,065	-348.5%
9	Other Administrative Costs	3,700	2,158	2,645	487	-22.5%
10	Total Administrative	43,100	25,142	31,045	5,903	-23.5%
11	Tenant Services	200	117	270	153	-131.4%
	Utilities					
12	Water & Sewer	6,300	3,675	4,318	643	-17.5%
13	Electricity	4,500	2,625	2,223	(402)	15.3%
14	Gas	9,000	5,250	4,315	(935)	17.8%
15	Total Utilities	19,800	11,550	10,856	(694)	6.0%
16	Maintenance	65,000	37,917	25,872	(12,045)	31.8%
17	Protective Services	7,000	4,083	138	(3,945)	96.6%
18	Insurance	4,900	4,900	4,010	(890)	18.2%
19	Payments in Lieu of Taxes	4,600	2,683	2,681	(2)	0.1%
20	Bad Debt-Tenants	3,000	1,750	1,062	(688)	39.3%

21	Total Operating Expenses	147,600	88,142	75,934	(12,208)	13.8%
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22	Cash Flow from Operations	(9,000)	(7,292)	6,029	13,321	182.7%
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	Other Sources & (Uses)					
23	Debt Principal (HRA)	(25,000)	-	-	-	0.0%
24	Capital Expenditures	-	-	-	-	0.0%
25	Other Financial Items-Sources & (Uses)	34,000	-	-	-	0.0%
26	Total Other Financial Items	9,000	-	-	-	0.0%

27	Net Cash Flow	\$ -	\$ (7,292)	\$ 6,029	\$ 13,321	182.7%
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Line item notes:

8 - Legal fees for 3 evictions totaling - \$5,200

TO: St. Cloud HRA Board of Commissioners
 FROM: Louise Reis, Executive Director
 DATE: September 21, 2023
 SUBJECT: Write-Off Resident Accounts Receivable

Requested Action: Authorization from the Board to write-off accounts receivable on former residents and program participants in the following amounts:

Public Housing	\$ 48,044.87
Germain Towers	2,568.79
Northway A & B	4,870.01
Eastwood	1,061.97
Al Loehr	8,590.88
Creeks	513.50
Swisshelm One	627.82
Swisshelm Two	8,590.25
Westwood One	4,209.68
Westwood Two	130.65
Riverside	4,005.14

Background: Periodically, we are required to review the vacated resident accounts receivable and determine which accounts are not collectible.

The receivables for the HRA properties include actual rent and all damages not paid by a resident prior to vacating the unit. The receivables greater than 60 days old, as of June 30, 2023 are determined not to be collectible.

The receivables that are greater than 60 days old are forwarded to Minnesota Department of Revenue under the Revenue Recapture Program. During the first six months of 2023, the HRA has recovered the following amounts:

Public Housing	\$ 6,437.27
Germain Towers	1,773.68
Northway A & B	935.87
Al Loehr	41.00
Creeks	3,459.91
Swisshelm One	4,836.94
Swisshelm Two	2,537.16
Westwood One	6,208.70
Westwood Two	2,501.83
Riverside	270.00

Frequency of Request: Bi-annually

Related Actions: None

Future Action: None

Relationship to Goals: None

Budget Impact: Collection losses are budgeted for each property.

**St Cloud HRA
Analysis of Tenant Accounts Receivable Written-Off
Period Ending June 30, 2023**

	Dwelling Rental	A/R W/O	Total A/R W/O	Total W/O as % of Income	Total 2023 Recoveries	Net W/O as % of Income
	Income	6/30/2023	2023			
Empire Apts	\$ 153,168.00	\$ 19,806.65	\$ 19,806.65	12.93%	\$ 2,909.17	11.03%
Scattered Sites	157,121.00	14,662.77	14,662.77	9.33%	3,385.10	7.18%
Wilson Apts	218,589.49	13,575.45	13,575.45	6.21%	143.00	6.15%
Total Public Housing	528,878.49	48,044.87	48,044.87		6,437.27	
Germain Towers	107,059.00	2,568.79	2,568.79	2.40%	1,773.68	0.74%
Northway A & B	172,352.00	4,870.01	4,870.01	2.83%	935.87	2.28%
Eastwood	50,156.00	1,061.97	1,061.97	2.12%	0.00	2.12%
Al Loehr	149,438.00	8,590.88	8,590.88	5.75%	41.00	5.72%
Creeks	83,227.00	513.50	513.50	0.62%	3,459.91	-3.54%
Brownstones	42,993.00	0.00	0.00	0.00%	0.00	0.00%
Swisshelm One	114,582.00	627.82	627.82	0.55%	4,836.94	-3.67%
Swisshelm Two	100,001.00	8,590.25	8,590.25	8.59%	2,537.16	6.05%
Westwood One	102,861.00	4,209.68	4,209.68	4.09%	6,208.70	-1.94%
Westwood Two	124,673.00	130.65	130.65	0.10%	2,501.83	-1.90%
Riverside	250,719.00	4,005.14	4,005.14	1.60%	270.00	1.49%
	<u>\$ 1,826,939.49</u>	<u>\$ 83,213.56</u>	<u>\$ 83,213.56</u>	4.55%	<u>\$ 29,002.36</u>	2.97%
		A/R W/O @				
<i>Balance as of June 30, 2023</i>	A/R Balance	6/30/2023	A/R Balance			
	Prior to W/O	% total A/R	After W/O			
Empire Apts	\$ 23,907.81	82.85%	\$ 4,101.16		\$ 12,220.57	Rents
Scattered Sites	24,884.93	58.92%	10,222.16		70,992.99	Maintenance/Damages/Move-out Charges
Wilson Apts	21,979.85	61.76%	8,404.40		<u>\$ 83,213.56</u>	Total Write-offs
Total Public Housing	70,772.59	67.89%	22,727.72			
Germain Towers	10,017.82	25.64%	7,449.03			
Northway A & B	8,833.47	55.13%	3,963.46			
Eastwood	7,553.58	14.06%	6,491.61			
Al Loehr	13,300.06	64.59%	4,709.18			
Creeks	2,785.67	18.43%	2,272.17			
Brownstones	3,392.63	0.00%	3,392.63			
Swisshelm One	6,862.72	9.15%	6,234.90			
Swisshelm Two	12,687.25	67.71%	4,097.00			
Westwood One	11,545.29	36.46%	7,335.61			
Westwood Two	3,850.17	3.39%	3,719.52			
Riverside	4,834.82	82.84%	829.68			
	<u>\$ 156,436.07</u>		<u>\$ 73,222.51</u>			

St. Cloud HRA
Tenant Write-Off History by Property

	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>
<u>PUBLIC HOUSING</u>				
Total Write-offs	48,044.87	29,626.94	30,801.77	15,396.63
Total Recoveries	6,437.27	6,582.51	4,745.75	10,155.77
Net Write-Offs	41,607.60	23,044.43	26,056.02	5,240.86
Net Write-Offs as a % of Rental Revenue	7.87%	2.39%	2.70%	0.55%
<u>GERMAIN TOWERS</u>				
Total Write-offs	2,568.79	3,965.04	867.08	2,769.04
Total Recoveries	1,773.68	693.97	701.44	1,283.91
Net Write-Offs	795.11	3,271.07	165.64	1,485.13
Net Write-Offs as a % of Rental Revenue	0.74%	1.69%	0.08%	0.75%
<u>NORTHWAY A & B</u>				
Total Write-offs	4,870.01	5,182.17	333.43	1,396.61
Total Recoveries	935.87	346.43	213.00	622.07
Net Write-Offs (Recoveries)	3,934.14	4,835.74	120.43	774.54
Net Write-Offs as a % of Rental Revenue	2.28%	1.48%	0.04%	0.25%
<u>EASTWOOD</u>				
Total Write-offs	1,061.97	3,598.65	15,259.57	1,136.36
Total Recoveries	0.00	1,577.33	682.62	76.20
Net Write-Offs (Recoveries)	1,061.97	2,021.32	14,576.95	1,060.16
Net Write-Offs as a % of Rental Revenue	2.12%	2.11%	17.48%	1.18%
<u>AL LOEHR</u>				
Total Write-offs	8,590.88	5,813.21	962.99	1,396.67
Total Recoveries	41.00	45.08	0.00	1,002.95
Net Write-Offs (Recoveries)	8,549.88	5,768.13	962.99	393.72
Net Write-Offs as a % of Rental Revenue	5.72%	2.02%	0.34%	0.15%
<u>CREEKS</u>				
Total Write-offs	513.50	13,335.81	7,964.48	4,461.86
Total Recoveries	3,459.91	2,803.00	0.00	616.61
Net Write-Offs (Recoveries)	(2,946.41)	10,532.81	7,964.48	3,845.25
Net Write-Offs as a % of Rental Revenue	-3.54%	6.44%	4.85%	2.38%

St. Cloud HRA
Tenant Write-Off History by Property

	2023	2022	2021	2020
BROWNSTONES				
Total Write-offs	0.00	0.00	0.00	62.59
Total Recoveries	0.00	0.00	62.59	0.00
Net Write-Offs (Recoveries)	0.00	0.00	(62.59)	62.59
Net Write-Offs as a % of Rental Revenue	0.00%	0.00%	-0.09%	0.09%
SWISSHELM ONE				
Total Write-offs	627.82	20,576.17	6,225.28	0.00
Total Recoveries	4,836.94	585.00	0.00	3,659.22
Net Write-Offs (Recoveries)	(4,209.12)	19,991.17	6,225.28	(3,659.22)
Net Write-Offs as a % of Rental Revenue	-3.67%	9.43%	3.08%	-1.89%
SWISSHELM TWO				
Total Write-offs	8,590.25	5,473.44	5,133.94	6,671.12
Total Recoveries	2,537.16	1,371.41	560.08	1,057.55
Net Write-Offs (Recoveries)	6,053.09	4,102.03	4,573.86	5,613.57
Net Write-Offs as a % of Rental Revenue	6.05%	2.07%	2.33%	3.00%
WESTWOOD ONE				
Total Write-offs	4,209.68	10,792.99	12,318.13	5,244.62
Total Recoveries	6,208.70	6,571.68	643.14	1,954.83
Net Write-Offs (Recoveries)	(1,999.02)	4,221.31	11,674.99	3,289.79
Net Write-Offs as a % of Rental Revenue	-1.94%	2.10%	6.26%	1.98%
WESTWOOD TWO				
Total Write-offs	130.65	7,385.96	2,610.65	4,349.22
Total Recoveries	2,501.83	2,248.87	1,847.36	1,007.77
Net Write-Offs (Recoveries)	(2,371.18)	5,137.09	763.29	3,341.45
Net Write-Offs as a % of Rental Revenue	-1.90%	2.09%	0.31%	1.44%
RIVERSIDE				
Total Write-offs	4,005.14	13,853.57	4,021.98	1,249.24
Total Recoveries	270.00	1,662.45	0.00	327.22
Net Write-Offs (Recoveries)	3,735.14	12,191.12	4,021.98	922.02
Net Write-Offs as a % of Rental Revenue	1.49%	2.34%	0.81%	0.19%

TO: St. Cloud HRA Board of Commissioners

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

DATE: September 21, 2023

SUBJECT: Payment Standards for the Housing Choice Voucher and Emergency Housing Voucher Programs

Requested Action: Approval of payment standards for the Housing Choice Voucher and Emergency Housing Voucher Programs to reflect the changes in the Department of Housing and Urban Development’s (HUD) Fair Market Rents (FMRs).

Background: HUD has published the new FMRs. The payment standard for the voucher programs is required to be between 90 and 110 percent of the FMRs. 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, 2023.

Housing Choice Voucher Program

City of St. Cloud/Benton County	Current	Proposed
0 bedroom	\$795.00	\$943.00
1 bedroom	\$820.00	\$974.00
2 bedroom	\$1,020.00	\$1,242.00
3 bedroom	\$1,375.00	\$1,646.00
4 bedroom	\$1,615.00	\$1,957.00
5 bedroom	\$1,900.00	\$2,250.00
6 bedroom	\$2,100.00	\$2,543.00
7 bedroom	\$2,300.00	\$2,837.00
Sherburne and Wright Counties	Current	Proposed
0 bedroom	\$930.00	\$1,174.00
1 bedroom	\$1,100.00	\$1,360.00
2 bedroom	\$1,300.00	\$1,663.00
3 bedroom	\$1,800.00	\$2,243.00
4 bedroom	\$2,100.00	\$2,540.00
5 bedroom	\$2,400.00	\$2,921.00
6 bedroom	\$2,700.00	\$3,221.00
7 bedroom	\$3,000.00	\$3,593.00

Emergency Housing Voucher Program

City of St. Cloud/Benton County	Current	Proposed
0 bedroom	\$867.00	\$943.00
1 bedroom	\$898.00	\$974.00
2 bedroom	\$1,117.00	\$1,242.00
3 bedroom	\$1,505.00	\$1,646.00
4 bedroom	\$1,784.00	\$1,957.00
5 bedroom	\$2,053.00	\$2,250.00
6 bedroom	\$2,320.00	\$2,543.00
7 bedroom	\$2,587.00	\$2,837.00
Sherburne and Wright Counties	Current	Proposed
0 bedroom	\$1,007.00	\$1,174.00
1 bedroom	\$1,149.00	\$1,360.00
2 bedroom	\$1,410.00	\$1,663.00
3 bedroom	\$1,916.00	\$2,243.00
4 bedroom	\$2,209.00	\$2,540.00
5 bedroom	\$2,540.00	\$2,921.00
6 bedroom	\$2,872.00	\$3,221.00
7 bedroom	\$3,203.00	\$3,593.00

Frequency of Request: FMRs are updated annually by the Department of HUD.

Related Actions: The new payment standards will be reflected in the PHA Plan for 2024.

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 assistance payments are made from the housing assistance payment grant funding provided by HUD.

TO: St. Cloud HRA Board of Commissioners

FROM: Paul Soenneker, Project Manager

DATE: September 19, 2023

SUBJECT: Approval of Change Order for Installation of Roof Access Hatches to Westwood Village Apartments One and Two

Requested Action: Approve the change order with Kue Contractors, Inc. in the amount of \$18,863.00 for the installation of roof access hatches at Westwood Village Apartments One and Two.

Background: The asphalt shingled roofs at Westwood Village Apartments One and Two are currently being replaced by Kue Contractors, Inc. in the amount of \$344,342.00.

HRA staff was informed that HVAC contractors would not use ladders to access roofs to inspect ventilation fans on a similar property because of the height of the buildings. A hydraulic lift would need to be used to complete the ventilation inspections. In order to eliminate the use of a hydraulic lift and have the HVAC inspections completed at a less expensive cost in the future, it was decided that this would be a good time to install roof access hatches.

If approved; the total contract with Kue Contractors, Inc. would be \$363,205.00.

HRA staff recommends installing the roof access hatches.

Frequency of Request: Once

Related Actions: None

Future Action: Approval of loan from the Community Housing Fund in fall or early winter.

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 \$97,779 that has been received from the insurance claim and a loan from the Community Housing Fund of approximately \$266,000. The loan will be non-amortizing, and repaid as excess cash flow allows. The loan will be formally approved at a later meeting.

TO: St. Cloud HRA Board of Commissioners

FROM: Paul Soenneker, Project Manager

DATE: September 21, 2023

SUBJECT: Approval of Contract for Ventilation Fan Replacement at Swisshelm Village Apartments One and Two

Requested Action: Approve the contract with Climate Air in the amount of \$35,386.00 for the replacement of ventilation fans at Swisshelm Village Apartments One and Two.

Background: There are a total of 16 ventilation fans on Swisshelm Village Apartments One and Two. 8 fans on each building. 13 of those fans are original to the buildings and are nearing the end of their useful life. HRA staff contacted several HVAC companies to have preventative maintenance completed on the fans and were told that because of the height of the buildings it would be in the HRAs best interest to replace the fans.

The HRA solicited proposals from 4 companies to replace the 13 original fans. Two contractors submitted proposals as outlined below.

	<u>Proposal</u>
Climate Air 1301 10 th St. N. Sauk Rapids, MN 56379	\$35,386.00
Sentra-Sota Sheet Metal, Inc. 3075 3 rd St. S. PO Box 400 Waite Park, MN 56387	\$35,100.00

HRA staff evaluated both estimates and determined that it would be in the HRA's best interest to award the project to Climate Air because their staff have working knowledge of the ventilation system at these buildings because members of their staff originally installed the fans when the buildings were built. They also noted that they would take extra precaution to preserve the lawn while using their mechanical lift to access the roofs.

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 Swisshelm Village One's Operating Fund and Swisshelm Village Two will likely need a transfer from the Community Housing Fund.

TO: St. Cloud HRA Board of Commissioners

FROM: Louise Reis, Executive Director

DATE: September 20, 2023

SUBJECT: Public Hearing and Approval of Stability Voucher Program Policy

Requested Action: Hold the Public Hearing and Approve of Stability Voucher Program Policy.

Background: On September 28, 2022, the HRA Board of Commissioners gave approval for the application to Stability Voucher Program being offered by the Department of Housing and Urban Development (HUD). The St. Cloud HRA was awarded seven vouchers with a start date of October 1, 2023. The Stability Vouchers must be issued to individuals and/or families who are homeless, at risk of homelessness, fleeing domestic violence, dating violence, sexual assault, stalking or human trafficking, or veterans. The policy follows the similar policies under special purpose vouchers and the HUD approved language for the vouchers. The referrals for these vouchers will come from Coordinated Entry. The Memorandum of Understanding with Central Minnesota Continuum of Care was approved by the Board on May 24, 2023.

Frequency of Request: One time.

Related Actions: None at this time.

Future Action: None at this time.

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

Budget Impact: Funds for this program are provided by HUD.

RESOLUTION 2023-13

HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA

APPROVAL OF THE STABILITY VOUCHER PROGRAM POLICY

WHEREAS, pursuant to Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, and Title II of the Americans with Disabilities Act of 1990, requires each Public Housing Agency to prepare and update its Special Vouchers Program Policy to include Stability Vouchers; and

WHEREAS, the St. Cloud Housing and Redevelopment Authority Board of Commissioners must review and approve the Special Vouchers Program Policy as prepared; and

WHEREAS, the St. Cloud Housing and Redevelopment Authority published a notice that a hearing would be held on September 27, 2023 and conducted a hearing to discuss the Stability Voucher Program Policy and invited public comment; and

WHEREAS, the St. Cloud Housing and Redevelopment Authority Board of Commissioners have considered all public comment on the plan

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA that this Special Vouchers Program Policy to include Stability Vouchers is approved and shall be submitted to the U.S. Department of Housing and Urban Development.

Adopted this 27th day of September 2023.

ATTEST:

Nancy Gohman, Chair

Hani Jacobson, Secretary

TO: HRA Board of Commissioners

FROM: Louise Reis, Executive Director
Karen Rizer, CPA Finance Director
Becca Gill, Administrative Services Manager

DATE: September 20, 2023

SUBJECT: Cost-of-Living/Market Adjustments

Requested Action: Approve the following actions:

- All regular full-time employees, who have been employed by the HRA as of August 1, 2023 will receive increases based on their grade, effective October 1, 2023, as follows:
 - Grades 1-6 4% (8 employees)
 - Grades 7-8 2.5% (4 employees)
 - Grades 9 and above 2% (16 employees)
- For any employees with more than 10 years' experience and who are not above the mid-point after the above increase, an additional 2% increase will be made.
- The minimum wage for property caretakers will be increased to \$17/hour, effective October 1, 2023. (Current minimum wage is \$15/hour, which has been in effect since January 1, 2022.)

Background: Baker Tilly presented their completed market study to HRA management in late July. They are currently working on the review of the HRA's compensation plan and related policies. It is anticipated that it will be approximately two more months before that report is received. Since we are getting close to the end of the year and this process/project will not be completed before year-end, management is recommending that the above actions are taken at this time based on the market study.

Baker Tilly's report indicated that the HRA's pay ranges on average were 6.8% below market at the minimum, 3.7% below market at the midpoint, and 2.5% below market at the maximum.

Of the 28 employees eligible for the proposed increases:

- 18 earn less than the mid-point; average longevity is 5 years
- 6 earn between the mid-point and 3rd quartile; average longevity is 17.6 years
- 4 earn between the 3rd quartile and maximum; average longevity is 19.5 years
- No employees are at the maximum
- All employees receiving 4% are between the minimum and mid-point
- No employees are receiving more than 4% in total

The plan and additional details were provided to the Personnel Committee earlier this month. They approved of the plan unanimously and recommended bringing forward to the full Board at the September regular meeting for consideration.

Options: Approve, deny, or table.

Frequency of Request: One time.

Related Actions: None.

Future Action: Review report on Compensation Plan from Baker Tilly once completed and potentially implement changes.

Budget Impact: Costs will increase approximately \$15,000 in 2023 and \$60,000 in 2024. Wages will increase an average of 2.7%.

TO: HRA Board of Commissioners
FROM: Louise Reis, Executive Director
DATE: September 19, 2023
SUBJECT: Report on Activities

HRA Office Building: We opened our office lobby to the public on September 19, 2023. The lobby will be open Monday through Thursday, with Friday by appointment only. The outside and inside drop boxes will continue to be utilized.

Tax Credit Compliance Reviews: The Brownstones Townhomes and Westwood Village Apartments Two had a tax credit compliance review by Minnesota Housing this summer. Both properties have received a satisfactory review.

2023 County Profiles: Minnesota Housing Partnership released the 2023 County Profiles this week providing data measurements at the county level in housing areas. The four counties of Benton, Sherburne, Stearns and Wright counties are attached for your information.

Housing Choice Voucher Program: During the month of August 2023, there were five housing choice vouchers released. One of the voucher holders was at Zero HAP, three were voluntary releases and one voucher expired. One was over the age of 62.

As of August 31, 2023 – 80 Port In vouchers and 39 Port Out vouchers.

CDBG Update:

For the homeowner rehab program:

- 10 in construction
- 4 in bidding
- 13 on wait list

Housing Department Vacancy Report – For the Month Ending August 31, 2023

Fund: Public Housing – 291 Units			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>8/31/23</u>
Empire	89	1.59%	4
Wilson	126	2.77%	9*
Scattered Sites	76	5.06%	1

Fund: Section 8 New Construction – 162 Units			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>8/31/23</u>
Germain	60	1.91%	0
Grace/NWB	102	1.59%	2

Fund: Tax Credit – 249 Units			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>8/31/23</u>
Creeks	24	2.82%	0
Brownstones	12	0.00%	0
Swisshelm One	32	2.34%	0
Westwood One	32	3.91%	1
Swisshelm Two	32	3.51%	2
Westwood Two	32	6.50%	2
Riverside	85	8.64%	3

Fund: Affordable Housing – 79 Units			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>8/31/23</u>
Eastwood	18	6.21%	2
Loehr	61	3.45%	1
418 House	1	0.00%	0

* have sent out 600 Top of the List Letters, with 2 anticipated move-ins in September



2023 COUNTY PROFILE

Benton County

16,351 Households | Central Region

For Minnesotans to be and stay well, for our children to grow and elders to flourish, we all need a place to live.

Our existing homes are aging *and* increasingly unaffordable, with few new ones being built.



2021 RENTER HOUSEHOLDS
5,493 | 34% of households

% of rental units built before 1970: 20%

2022 multi-family units permitted: 0

Median rent: \$822 = 9% over 5 years



2021 OWNER HOUSEHOLDS
10,858 | 66% of households

% of houses built before 1970: 28%

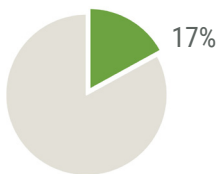
2022 single-family units permitted: 85

Median home value: \$199,500 = 11% over 5 years

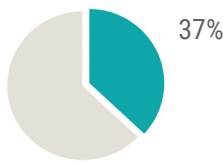
*Increases in rent or home value have been adjusted for inflation.

Too many Minnesotans experience cost burden, and the impacts are felt disproportionately.

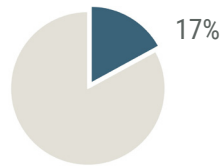
COST-BURDENED* COUNTY HOUSEHOLDS



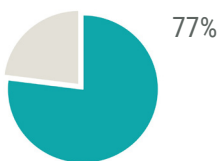
Owners:
1,844



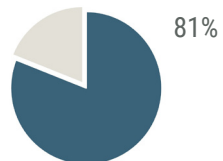
Renters:
1,930



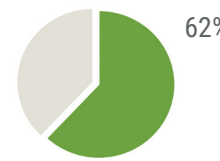
Severely Cost-Burdened*
Renters: 904



Low-Income*
Minnesotans: 2,537



Low-Income
Renters: 1,655



Senior Renters:
469

RACIAL DISPARITIES IN RENTER COST BURDEN

*in Greater MN

46% White HH

52% Black HH

35% 40% 45% 50% 55%

3,774 in the county are “cost-burdened”—at-risk of being forced to choose between a home and other basic needs like food, clothing, and medicine.

*Cost burden: spending 30% or more of household income on housing costs.

*Severe cost burden: spending more than 50%.

*Low-income: households earning under \$35,000 annually.

Such pressures can lead to eviction and homelessness, both on the rise in the state.



EVICIONS IN THE COUNTY

2022 eviction filings: 179

Average pre-pandemic monthly filings (2012-19): 159



HOMELESSNESS IN THE STATE

2022 homelessness: 19,600*

66% were Black, Indigenous, or people of color
Number of homeless children under 18:* 8,891

*on any given night in 2022

For renters struggling to make ends meet, finding an affordable home can be difficult.

Minnesota's racial homeownership disparity is among the worst in the nation.

EXTREMELY LOW-INCOME HOUSEHOLDS (ELI)*

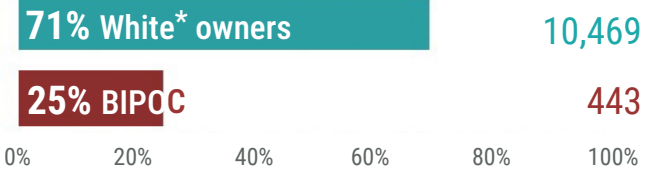
of ELI renter households in the county: **1,400**

Homes affordable / available* to the ELI: **360**

Shortage of affordable/available homes for ELI in the county: **1,040**

*ELI: households earning under \$30,190 annually.

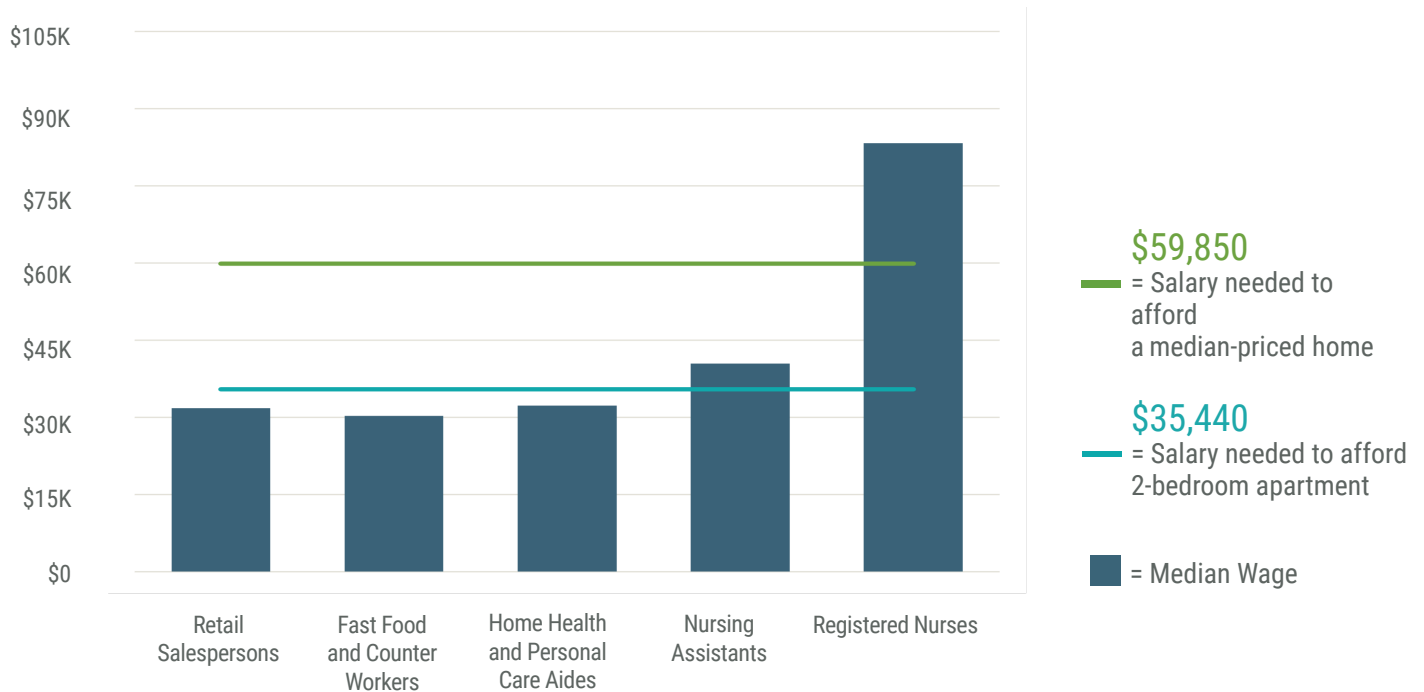
COUNTY HOMEOWNERSHIP RATE



*non-Hispanic white

The cost of housing is out of reach for many working Minnesotans.

THE REGION'S MOST IN-DEMAND JOBS vs BENTON'S COST OF HOUSING



Sources

*Affordable housing is defined as: Housing that costs an owner or renter no more than 30% of household income. A unit is affordable and available if that unit is both affordable and vacant or is currently occupied by a household at the defined income threshold or below.

Cost burden: U.S. Census Bureau, American Community Survey 2021, 1 year estimates | Evictions: Eviction Lab, Eviction Tracking System 2022
 Homelessness: Wilder Research Center, 2018 Minnesota Homeless Study | ELI Units and Renters: National Low Income Housing Coalition (NLIHC), The Gap 2023 | Homeownership: U.S. Census Bureau, American Community Survey 2021, 1 year estimates | In-demand jobs: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2022

FOR RESEARCH INQUIRIES

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2023 COUNTY PROFILE

Sherburne County

33,825 Households | Central Region

For Minnesotans to be and stay well, for our children to grow and elders to flourish, we all need a place to live.

Our existing homes are aging *and* increasingly unaffordable, with few new ones being built.



2021 RENTER HOUSEHOLDS
5,325 | 16% of households

% of rental units built before 1970: 17%

2022 multi-family units permitted: 328

Median rent: \$1,055 = -1% over 5 years



2021 OWNER HOUSEHOLDS
28,500 | 84% of households

% of houses built before 1970: 13%

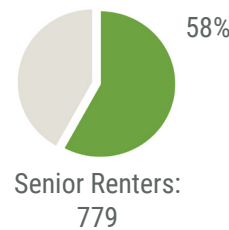
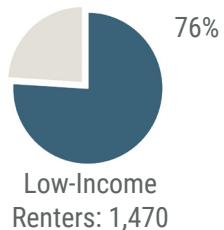
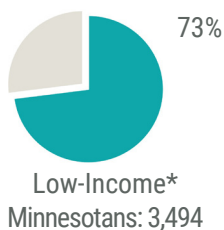
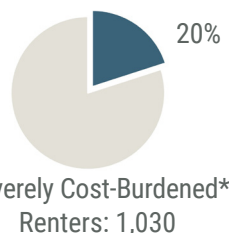
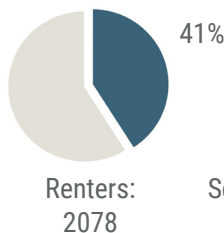
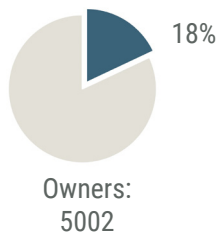
2022 single-family units permitted: 266

Median home value: \$264,500 = 21% over 5 years

*Increases in rent or home value have been adjusted for inflation.

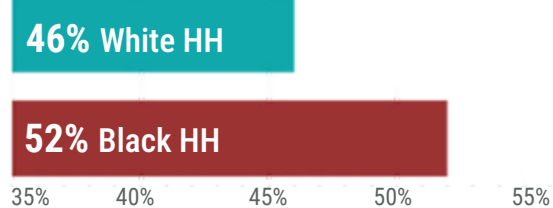
Too many Minnesotans experience cost burden, and the impacts are felt disproportionately.

COST-BURDENED* COUNTY HOUSEHOLDS



RACIAL DISPARITIES IN RENTER COST BURDEN

*in Greater MN



7,080 in the county are “cost-burdened”—at-risk of being forced to choose between a home and other basic needs like food, clothing, and medicine.

*Cost burden: spending 30% or more of household income on housing costs.

*Severe cost burden: spending more than 50%.

*Low-income: households earning under \$35,000 annually.

Such pressures can lead to eviction and homelessness, both on the rise in the state.



EVICIONS IN THE COUNTY

2022 eviction filings: 215

Average pre-pandemic monthly filings (2012-19): 186



HOMELESSNESS IN THE STATE

2022 homelessness: 19,600*

66% were Black, Indigenous, or people of color
Number of homeless children under 18:* 8,891

*on any given night in 2022

For renters struggling to make ends meet, finding an affordable home can be difficult.

Minnesota's racial homeownership disparity is among the worst in the nation.

EXTREMELY LOW-INCOME HOUSEHOLDS (ELI)*

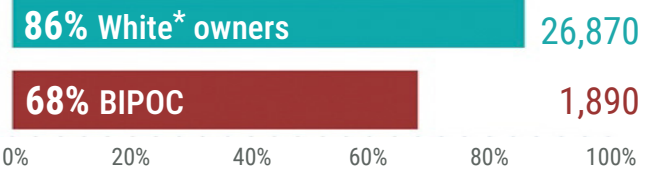
of ELI renter households in the county: **1,505**

Homes affordable / available* to the ELI: **635**

Shortage of affordable/available homes for ELI in the county: **870**

*ELI: households earning under \$30,190 annually.

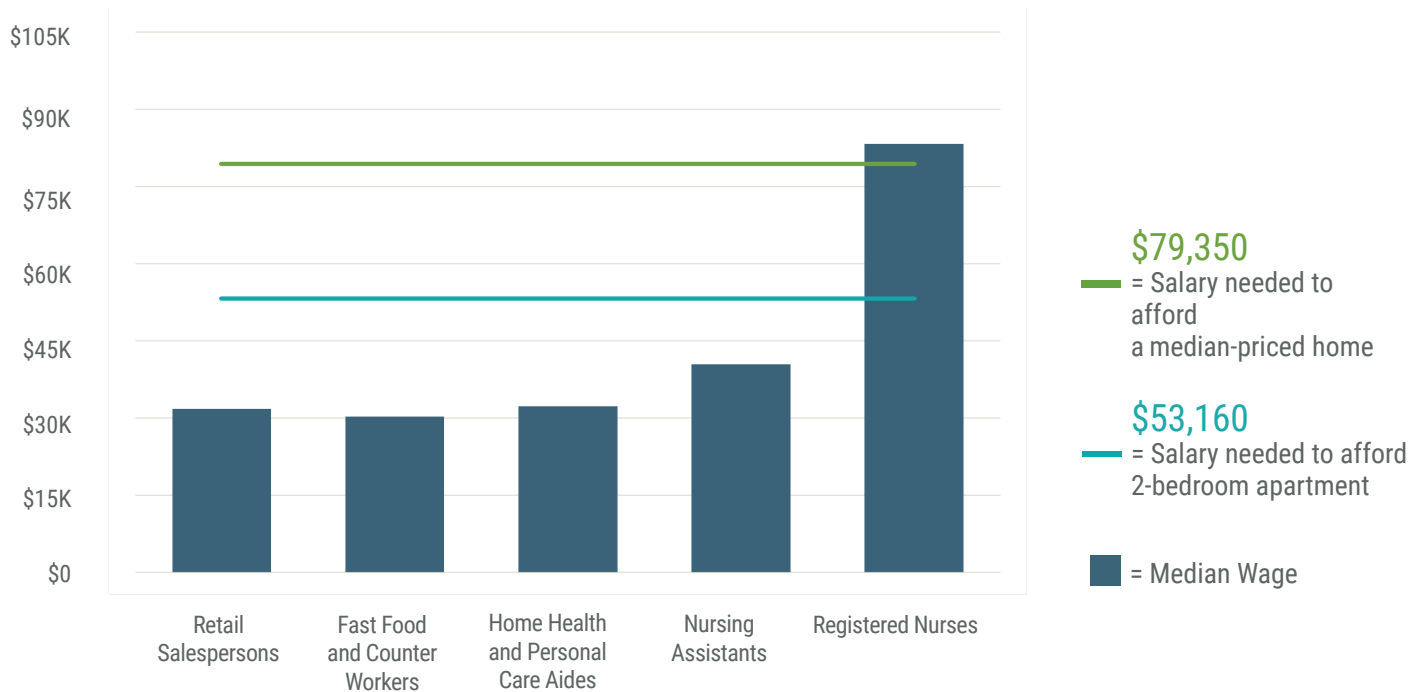
COUNTY HOMEOWNERSHIP RATE



*non-Hispanic white

The cost of housing is out of reach for many working Minnesotans.

THE REGION'S MOST IN-DEMAND JOBS vs SHERBURNE'S COST OF HOUSING



Sources

*Affordable housing is defined as: Housing that costs an owner or renter no more than 30% of household income. A unit is affordable and available if that unit is both affordable and vacant or is currently occupied by a household at the defined income threshold or below.

Cost burden: U.S. Census Bureau, American Community Survey 2021, 1 year estimates | Evictions: Eviction Lab, Eviction Tracking System 2022
 Homelessness: Wilder Research Center, 2018 Minnesota Homeless Study | ELI Units and Renters: National Low Income Housing Coalition (NLIHC), The Gap 2023 | Homeownership: U.S. Census Bureau, American Community Survey 2021, 1 year estimates | In-demand jobs: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2022

FOR RESEARCH INQUIRIES

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2023 COUNTY PROFILE

Stearns County

60,098 Households | Central Region

For Minnesotans to be and stay well, for our children to grow and elders to flourish, we all need a place to live.

Our existing homes are aging *and* increasingly unaffordable, with few new ones being built.



2021 RENTER HOUSEHOLDS
18,996 | 32% of households

% of rental units built before 1970: 23%

2022 multi-family units permitted: 12

Median rent: \$917 = 8% over 5 years



2021 OWNER HOUSEHOLDS
41,102 | 68% of households

% of houses built before 1970: 34%

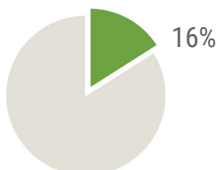
2022 single-family units permitted: 360

Median home value: \$205,500 = 8% over 5 years

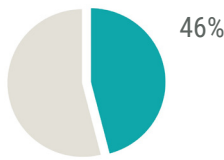
*Increases in rent or home value have been adjusted for inflation.

Too many Minnesotans experience cost burden, and the impacts are felt disproportionately.

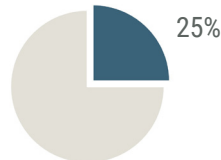
COST-BURDENED* COUNTY HOUSEHOLDS



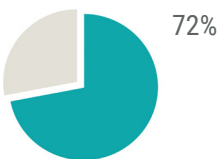
Owners:
6,508



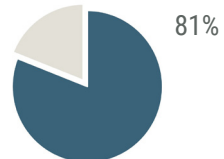
Renters:
8,251



Severely Cost-Burdened*
Renters: 4,532



Low-Income*
Minnesotans: 10,026



Low-Income
Renters: 6,891



Senior Renters:
1,723

RACIAL DISPARITIES IN RENTER COST BURDEN

*in Greater MN

46% White HH

52% Black HH

35% 40% 45% 50% 55%

14,759 in the county are “cost-burdened”—at-risk of being forced to choose between a home and other basic needs like food, clothing, and medicine.

*Cost burden: spending 30% or more of household income on housing costs.

*Severe cost burden: spending more than 50%.

*Low-income: households earning under \$35,000 annually.

Such pressures can lead to eviction and homelessness, both on the rise in the state.



EVICIONS IN THE COUNTY

2022 eviction filings: 759

Average pre-pandemic monthly filings (2012-19): 404



HOMELESSNESS IN THE STATE

2022 homelessness: 19,600*

66% were Black, Indigenous, or people of color
Number of homeless children under 18:* 8,891

*on any given night in 2022

For renters struggling to make ends meet, finding an affordable home can be difficult.

Minnesota's racial homeownership disparity is among the worst in the nation.

EXTREMELY LOW-INCOME HOUSEHOLDS (ELI)*

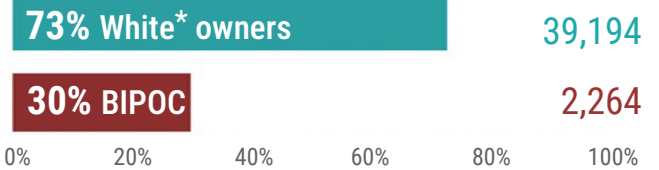
of ELI renter households in the county: **4,440**

Homes affordable / available* to the ELI: **1,405**

Shortage of affordable/available homes for ELI in the county: **3,035**

*ELI: households earning under \$30,190 annually.

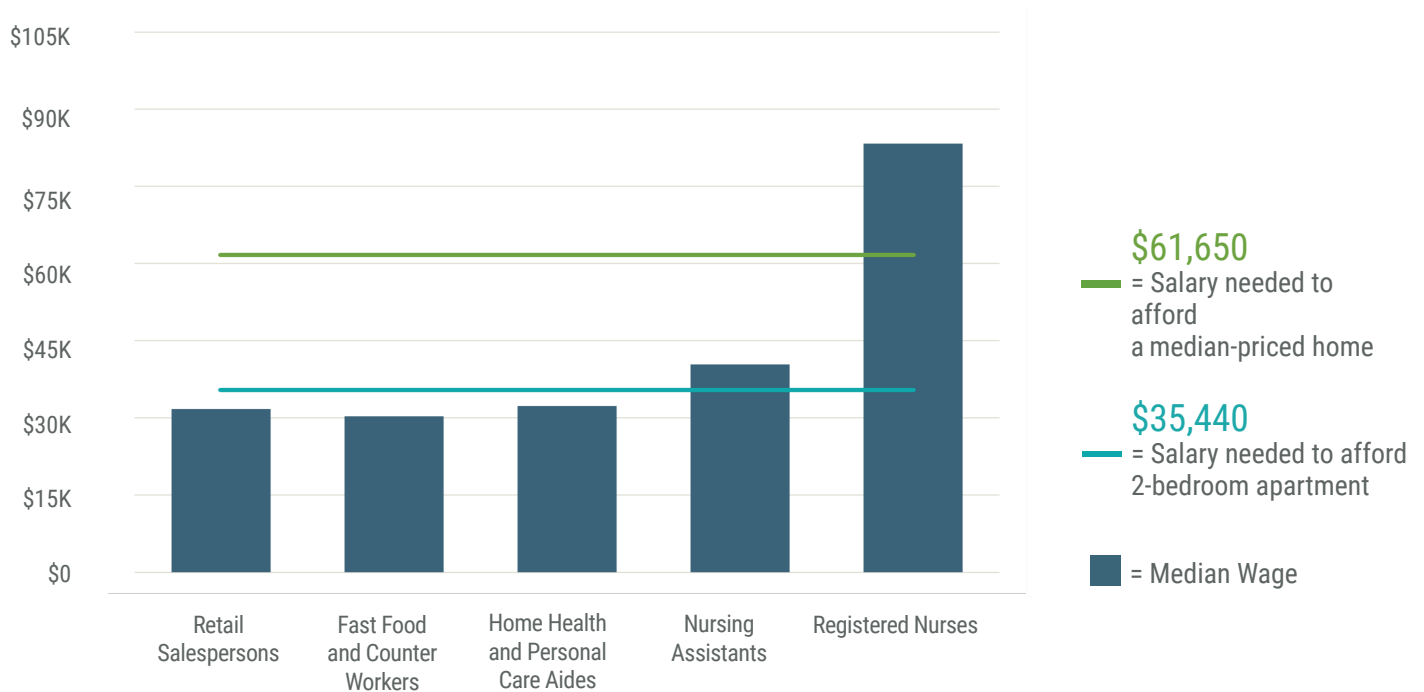
COUNTY HOMEOWNERSHIP RATE



*non-Hispanic white

The cost of housing is out of reach for many working Minnesotans.

THE REGION'S MOST IN-DEMAND JOBS vs STEARNS'S COST OF HOUSING



Sources

*Affordable housing is defined as: Housing that costs an owner or renter no more than 30% of household income. A unit is affordable and available if that unit is both affordable and vacant or is currently occupied by a household at the defined income threshold or below.

Cost burden: U.S. Census Bureau, American Community Survey 2021, 1 year estimates | Evictions: Eviction Lab, Eviction Tracking System 2022
 Homelessness: Wilder Research Center, 2018 Minnesota Homeless Study | ELI Units and Renters: National Low Income Housing Coalition (NLIHC), The Gap 2023 | Homeownership: U.S. Census Bureau, American Community Survey 2021, 1 year estimates | In-demand jobs: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2022

FOR RESEARCH INQUIRIES

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2023 COUNTY PROFILE

Wright County

50,290 Households | Central Region

For Minnesotans to be and stay well, for our children to grow and elders to flourish, we all need a place to live.

Our existing homes are aging *and* increasingly unaffordable, with few new ones being built.



2021 RENTER HOUSEHOLDS
8,529 | 17% of households

% of rental units built before 1970: 21%

2022 multi-family units permitted: 270

Median rent: \$1,072 = 4% over 5 years



2021 OWNER HOUSEHOLDS
41,761 | 83% of households

% of houses built before 1970: 16%

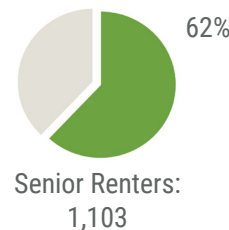
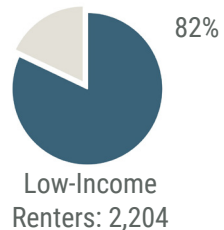
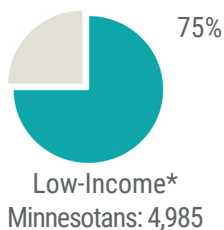
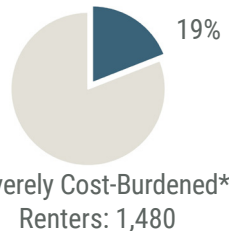
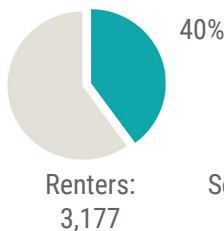
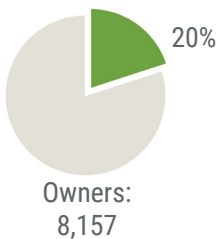
2022 single-family units permitted: 1,096

Median home value: \$265,500 = 17% over 5 years

*Increases in rent or home value have been adjusted for inflation.

Too many Minnesotans experience cost burden, and the impacts are felt disproportionately.

COST-BURDENED* COUNTY HOUSEHOLDS



RACIAL DISPARITIES IN RENTER COST BURDEN

*in Greater MN

46% White HH

52% Black HH

35% 40% 45% 50% 55%

11,334 in the county are "cost-burdened"—at-risk of being forced to choose between a home and other basic needs like food, clothing, and medicine.

*Cost burden: spending 30% or more of household income on housing costs.

*Severe cost burden: spending more than 50%.

*Low-income: households earning under \$35,000 annually.

Such pressures can lead to eviction and homelessness, both on the rise in the state.



EVICIONS IN THE COUNTY

2022 eviction filings: 283

Average pre-pandemic monthly filings (2012-19): 295



HOMELESSNESS IN THE STATE

2022 homelessness: 19,600*

66% were Black, Indigenous, or people of color
Number of homeless children under 18:* 8,891

*on any given night in 2022

For renters struggling to make ends meet, finding an affordable home can be difficult.

Minnesota's racial homeownership disparity is among the worst in the nation.

EXTREMELY LOW-INCOME HOUSEHOLDS (ELI)*

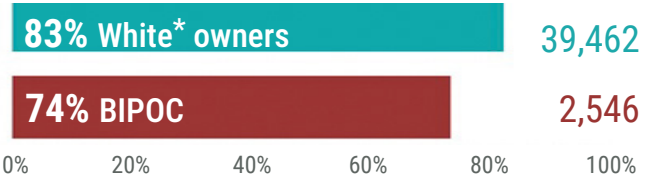
of ELI renter households in the county: **2,470**

Homes affordable / available* to the ELI: **1,265**

Shortage of affordable/available homes for ELI in the county: **1,205**

*ELI: households earning under \$30,190 annually.

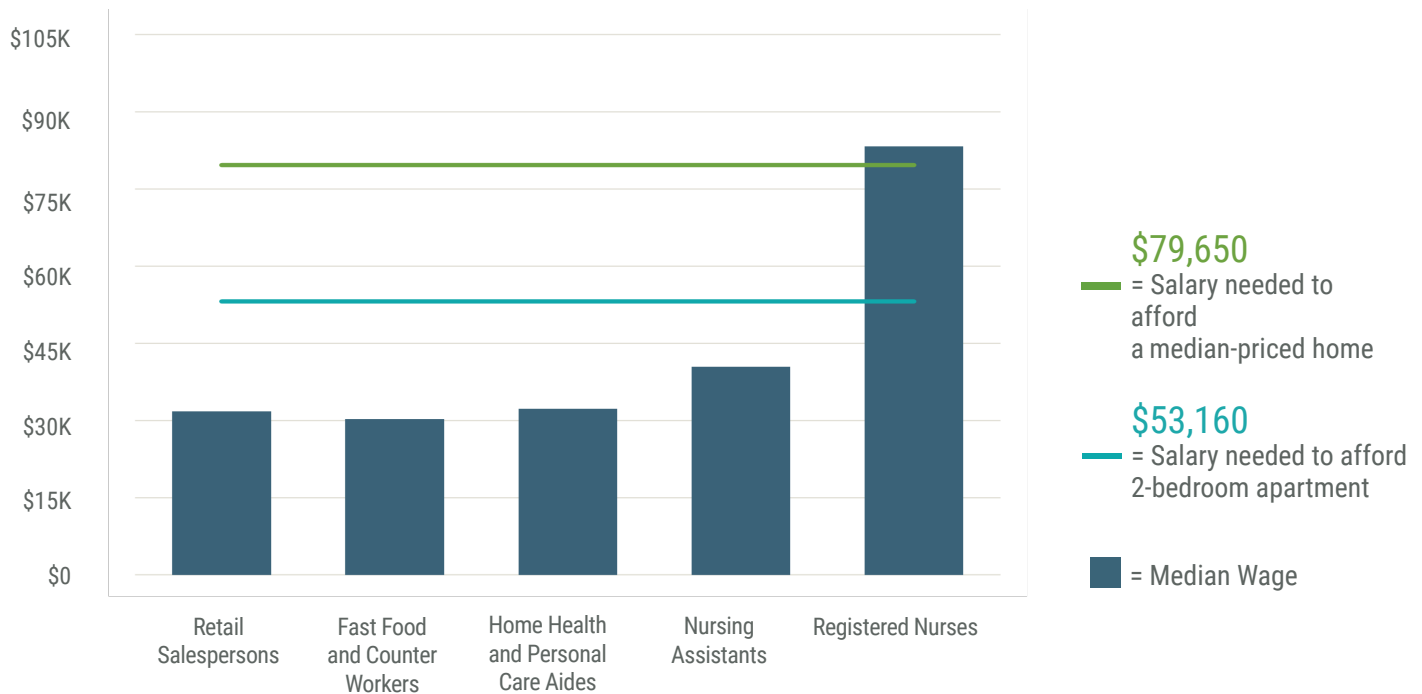
COUNTY HOMEOWNERSHIP RATE



*non-Hispanic white

The cost of housing is out of reach for many working Minnesotans.

THE REGION'S MOST IN-DEMAND JOBS vs WRIGHT'S COST OF HOUSING



Sources

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