

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

	SEMAP	PHAS
2022	97	85
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 <sup>st</sup> )	High Performer
2002	High Performer	94
2001	High Performer	
2000	High Performer (90%+)	60

Standard – 60/89  
High Performer – 90/100

WAITING LIST APPLICANTS

January 2024

PROJECT/PROGRAM	1 BR	2 BR	3 BR	4 BR	5 BR	62+*
<b>PUBLIC HOUSING APPLICANTS</b>						
EMPIRE	120					9
WILSON	127					10
FAMILY HOUSING		1108	1669	391	114	39
<b>SECTION 8 NEW CONSTRUCTION</b>						
GERMAIN TOWERS	2193					42
GRACE MCDOWALL	2702					69
NORTHWAY TH		1304	1729			73
<b>AFFORDABLE HOUSING</b>						
Al Loehr	33					2
EASTWOOD	1661	249				152
<b>TAX CREDITS</b>						
BROWNSTONES		2135	1264			59
CREEKS		1961	656			41
RIVERSIDE	90	3				45
SWISSHELM ONE/TWO		81	566			8
WESTWOOD ONE/TWO		93	331			2
* 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	381 – 2022 Lottery (every participant has received a TOL; individuals are in different stages of the process: searching for a unit, filling out paperwork, etc.), 775 – 2023 Lottery	74
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## St. Cloud Housing and Redevelopment Authority 2020 to 2025 Goals

### GOAL #1

The St. Cloud HRA will be an active partner in neighborhood/community concerns regarding housing and neighborhoods.

### Action Steps

1. ~~Maintain presence at St. Cloud Neighborhood Coalition meetings. Neighborhood Organization disbanded in 2022.~~
  - ~~Committed dollars (\$500) to community event – Spring 2020~~
  - ~~Continue to serve, helped them with their business plan.~~
2. Work with other Core Neighborhood Associations when requested.
  - HRA membership requested on Heritage Preservation Commission – January 2020
3. ~~Serve on Neighborhood Best Practices Task Force. This task force no longer meets.~~
  - \* Attended Age Friendly St. Cloud Task Force Meeting – January 2022
  - HRA staff attended Mississippi Planning Meeting – January 2023
  - HRA Representation on Downtown Revitalization Task Force Strategy – July 2023
4. Continue to explore funding partnerships/options for blighted city properties.
  - Purchased 418 Wilson Ave SE – January 2020
  - Anna Marie’s construction of shelter – Hope Park – April 2020
  - Approved transfer of 110 15<sup>th</sup> Ave N to Habitat for Humanity – June 2020
  - Update to Board – 19<sup>th</sup> Ave N – July 2020; August 2020; October 2020
  - Funding Awarded for 418 Wilson Ave SE – August 2020
  - Grant Applications to DEED – 19<sup>th</sup> Ave Lots – April 2021
  - MPCA Update on Testing 19<sup>th</sup> Avenue Lots – June 2022
  - Construction Contract Approved for 418 Lot – February 2022
  - Shared information with Mobile Home Parks on grant program from Minnesota Housing – August 2022
  - 418 House Completed and Board Tour – December 2022
  - Donation of two lots on 19<sup>th</sup> Avenue to Youth for Christ – June 2023
5. Continue to explore other opportunities for Fix Up Loan Program.
  - \* Funding for Fix-Up Loan Program – June 2022, September 2022, June 2023
6. Continue to market all rehab programs.
  - CDBG Single Family Rehab – February 2020, March 2021, March 2022, March 2023

- Monthly updates to Board on CDBG Rehab Program.
- Increase Homestead Incentive Loan amount – August 2021
- Homestead Incentive Loan to entire city – August 2021
- CDBG Single Family Rehab Presentation – February 2022, February 2023

## **GOAL #2**

**The St. Cloud HRA will promote fair housing and strive for high performance in HRA properties and housing subsidy programs.**

### **Action Steps**

1. Provide annual fair housing training for all staff.
  - Family Housing Videos – April 2020
  - Fair Housing Training – March 2021, April 2021, April 2022, April 2023
  - Customer Service Training – April 2021
2. Provide monthly/quarterly updates to Board on any compliance or management review.
  - Annual Report 2019 – January 2020, Annual Report 2020 – January 2021, Annual Report 2021 – January 2022, Annual Report 2022 – January 2023
  - SEMAP 2019 – January 2020; SEMAP 2020 - January 2021, SEMAP 2021 – January 2022, SEMAP 2022 – January 2023
  - Scattered Sites REAC Inspections – February 2020, February 2023
  - Public Housing score high performer - 2019 – 2020
  - PHA Plan for 2021 approved – August 2020
  - PHA Plan for 2022 approved – August 2021
  - PHA Plan for 2023 approved – August 2022
  - PHA Plan for 2024 approved – August 2023
  - Germain Towers 20-year HAP contract renewed – September 2020
  - Compliance Review Al Loehr Apartments – October 2020, November 2021, September 2022
  - HUD Compliance Review on Agency – December 2020
  - Creeks Compliance Review – December 2020
  - Westwood One Compliance Review – July 2021
  - 2020 Calls for Service – SCPD – September 2021
  - 2022 Calls for Service – SCPD – March 2023
  - Germain Towers REAC Inspection – December 2021
  - Germain Towers Management Occupancy Review – June 2022, May 2023
  - Northway A&B Management Occupancy Review – June 2022
  - Northway A&B REAC Inspection – August 2022
  - Empire REAC Inspection – October 2022
  - Wilson REAC Inspection – November 2022

- Scattered Sites REAC Inspection – February 2023
  - Empire NSPIRE Inspection – December 2023
3. Inspection of all HRA units and units contracted under the Housing Choice Voucher programs.
    - Restarted inspections under COVID – June 2020
    - Created Landlord Incentive Program – August 2020 to December 2021
    - HCV COVID-19 landlord incentive retention payments – December 2021
    - Hired full-time Housing Quality Standards Inspector – January 2022
    - NSPIRE Training – April 2023
  4. Monitor waiting lists for any significant changes in demographics of households applying.
    - Current waiting list information – January 2020, January 2021, July 2021, January 2022, July 2022, January 2023, July 2023
    - Opened HCV Waiting List – May 2022, December 2023
    - Started Waitlistcheck software for all new applicants to allow applicants to view position on waiting lists – September 2022
    - Introduced Assistance Connect for current and new applicants to allow edits made to applications (address changes, household members, etc.) – September 2022
  5. Continue to apply for Bridges grant(s).
    - Applications for 2021–2023 Grant Period – March 2021
    - Bridges Renewed for 2021-2033 – May 2021
    - Approval of Bridges 7E Administrator – May 2021
    - Applications for 2023-2025 – February 2023
    - Bridges Renewed for 2023-2025 – May 2023

**GOAL #3**

**The St. Cloud HRA will encourage collaboration with other community organizations and continue to seek funding sources for all programs.**

**Action Steps**

1. Continue collaboration with the Central MN Continuum of Care.
  - Attended monthly meetings
  - Presentation of St. Cloud HRA Program – February 2021
  - COC Homeless Presentation – July 2023
2. Continue to monitor Minnesota Housing Single Family Loan Products
  - Staff attended Central MN Housing Summit – December 2022
3. Research funding sources for rental assistance and housing options to serve all households with an emphasis on homeless populations.

4. Board approved St. Cloud HRA to administer HCV for Delano HRA – February 2020
5. St. Cloud School District 744 LSS – Homework Starts at Home – March 2020
6. HUD COC Rental Assistance Grants – April 2020, April 2021, April 2022, April 2023
  - Additional Mainstream Vouchers awarded – June 2020, May 2022
  - Foster Youth Initiative vouchers approved by HUD – September 2020
  - Beyond Backgrounds Program with Housing Link – November 2020
  - Emergency Housing Vouchers – May 2021
  - Housing Search Services with Stearns County – May 2021
  - Approval for Domestic Violence Rapid Re-Housing Grant – September 2021
  - Awarded Domestic Violence Rapid Re-Housing Grant – April 2022
  - Applied for Stability Vouchers – October 2022
  - Awarded 13 Regular Vouchers by HUD – September 2022
  - Awarded Stability Vouchers – June 2023

**GOAL #4**

**The St. Cloud HRA will make efficient use of funding, technology and personnel resources.**

**Action Steps**

1. Work with landlords to reduce the number of first-time inspections fails (HCV).
  - Hired full-time Housing Quality Standards Inspector – January 2022
  - Staff attended Landlord Engagement Meeting – 2021, 2022, 2023
2. Implement plan to go paperless with regard to files, inspections, etc.
  - Signature pads for staff, digital signage – January 2020
  - Laptops for staff to work from home – March 2020
  - Computers and printers installed at properties for resident use – March 2021
  - Emergency Sick Leave Policy and addition to Paid Leave Policy due to COVID – August 2020, December 2020, December 2022
  - Families First Coronavirus Response Act Policy – April 2021
  - Moved payroll to ADP – February 2022
  - Introduced Tenant Connect for current participants and residents – September 2022
  - Maintenance & Residential Property Management Training Series – started November 2022 and ongoing in 2023
3. Continued fiscal responsibility for all programs.
  - 2019 Audit Approval – June 2020
  - COVID-19 telework plan – March 2020
  - Approval of HUD Waivers under COVID-19 – April 2020

- 2020 Audit Approval – May 2021
  - 2021 Audit Approval – May 2022
  - 2022 Audit Approval – May 2023
  - Cyber security awareness training monthly – started September 2021
  - Implemented Rent Payment for rental sites – October 2021
4. Implement sustainable energy efficiencies to reduce carbon footprint.
- Continued subscriptions with solar gardens – January 2020
  - Lighting replaced with LED in HRA office – June 2020
  - Approval of window replacement – Scattered Sites (2) – September 2020
  - LED lighting completed at Flintwood – September 2020
  - LED lighting in process at Germain – September 2020
  - LED lighting in process at Empire and exterior of Eastwood – December 2020
  - Interior LED lighting installed at Grace McDowall – July 2021
  - Remote Boiler Controls installed at Empire, Wilson, Germain and Riverside – 2021
  - Remote Boiler Controls installed at Grace, Westwood One and Two – October 2022
  - Remote Boiler Controls installed at Swisshelm One – November 2022
  - Amazon Locker installed at Grace McDowall – November 2022
  - Approved Amazon Locker for Wilson – December 2022
  - Amazon Locker installed at Wilson – December 2022
  - Remote boiler controls installed at Swisshelm Village II – December 2022
  - Upgraded front door security systems: Grace McDowall, Germain Towers, Wilson, Empire, and Westwood Village I – March 2023
  - LED lighting installed at Riverside – April 2023
  - Replaced HVAC at Cedar Ridge Townhomes – April 2023
  - Multi-Family Savings Program provided new appliances at 9 apartment buildings – August 2023
  - Replaced HVAC at Flintwood Townhomes – October 2023

[updated January 2024]

## Voucher Programs

The voucher programs department administers 1063 Housing Choice Vouchers which includes 16 Project Based Vouchers (PBV); 75 HUD-Veterans Affairs Supportive Housing (VASH) Vouchers; 49 HUD Mainstream Vouchers; 48 HUD Emergency Housing Vouchers; 3 HUD Foster Youth Initiative (FYI) Vouchers and 7 Stability Vouchers (SV). In addition, the HRA administers 50 HUD Continuum of Care (CoC) Vouchers; 9 HUD CoC Domestic Violence Rapid Re-Housing slots; 37 Minnesota Housing Bridges Certificates; 21 CommUNITY Mental Health Initiative (CAMHI) Certificates; 10 Assertive Community Treatment (ACT) Certificates; 14 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.

- \$6,834,364 was received from HUD for housing assistance payments (HAP).
- \$6,801,502 in HAP (Housing Assistance Payment) was paid to 358 private landlords.
- \$1,373,771 was received from HUD for administrative costs.
- Average HAP was \$639.

The HRA held a lottery for the HCV waiting list. 1,275 applications were received from December 4 – 8, 2023. 778 of the applications received were placed on the HCV waiting list. The waiting list for HCV is currently closed.

- 588 (including Mainstream eligible) applicants were contacted to determine eligibility for a voucher in 2023. 392 applicants responded or are in process.
- 64 applicants were housed in 2023.

### Project Based Vouchers (PBV), included in our total allocation of 1063 vouchers

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

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

### Veterans Affairs Supportive Housing (VASH) Vouchers, included in our total allocation of 1063 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.

- \$355,553 was paid to private landlords/property owners for HAP.

69 VASH vouchers were under lease at the end of 2023.



### **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.

45 Mainstream Vouchers were under lease at the end of 2023.

### **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. 3 FYI Vouchers were under lease at the end of 2023.

### **Emergency Housing Vouchers (EHV)**

Effective July 1, 2021 the HRA was awarded 48 EHV's. 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 Saving Grace for the administration of EHV's.

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

Effective September 30, 2023 the HRA cannot re-issue EHV vouchers when a family leaves the program. 43 EHV's were under lease at the end of 2023.

### **Stability Vouchers (SV)**

Effective October 1, 2023 the HRA was awarded 7 SV's. The HRA has a partnership with the Central Minnesota CoC for the administration of SV's.

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

- a. Individuals and families who are currently experiencing homelessness;
- b. Individuals and families at risk of homelessness;
- c. Individuals and families fleeing or attempting to flee domestic violence, dating violence, stalking, sexual assault; and
- d. Veterans and families that include a veteran family that meet one of the preceding criteria (a-

### **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 5 mandatory slots.

### **HUD Continuum of Care (CoC) Rental Assistance**

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.
- \$321,231 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 Rental Assistance**

The Bridges Rental Assistance Program is funded by Minnesota Housing. Qualified persons must have a severe mental illness. Support services are provided by Catholic Charities.

- Bridges has 37 slots.
- \$297,930 was received for HAP and administrative fees for Bridges.
- \$73 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.

- \$170,141 was received for HAP and administrative fees and served 25 households.
- \$50 per month per participant is paid to the HRA for administrative fee.

### **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.

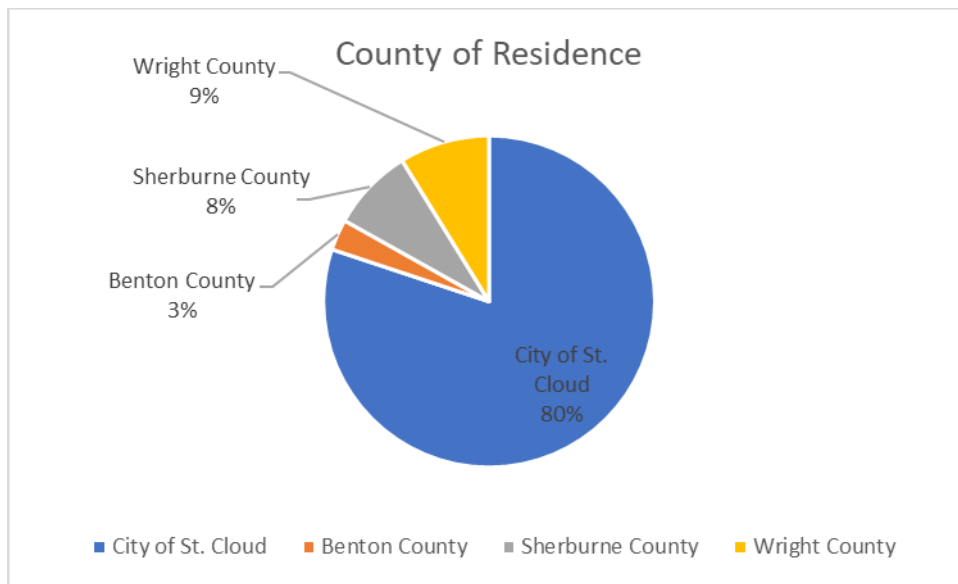
- \$51,591 was received for HAP and administrative fees to serve 10 households.
- \$50 per month per participant is paid to the HRA for administrative fee.

### **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 for the biennium July 1, 2023 to June 30, 2025 is \$227,304 to serve 14 households. Minnesota Housing pays the HRA \$73 per month per participant for an administrative fee. Lakes and Pines CAC, Inc., located in Mora, MN will be taking over this program effective February 1, 2024.

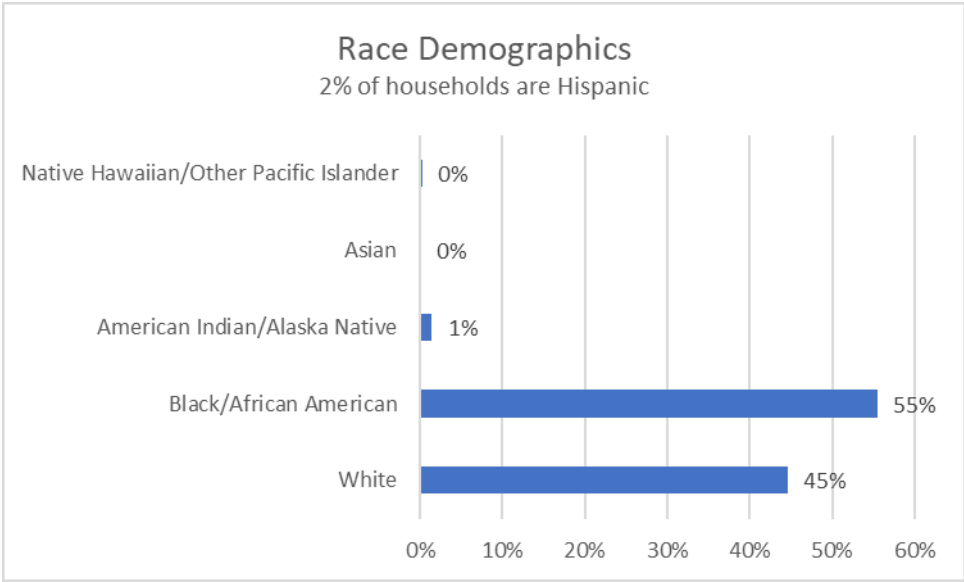
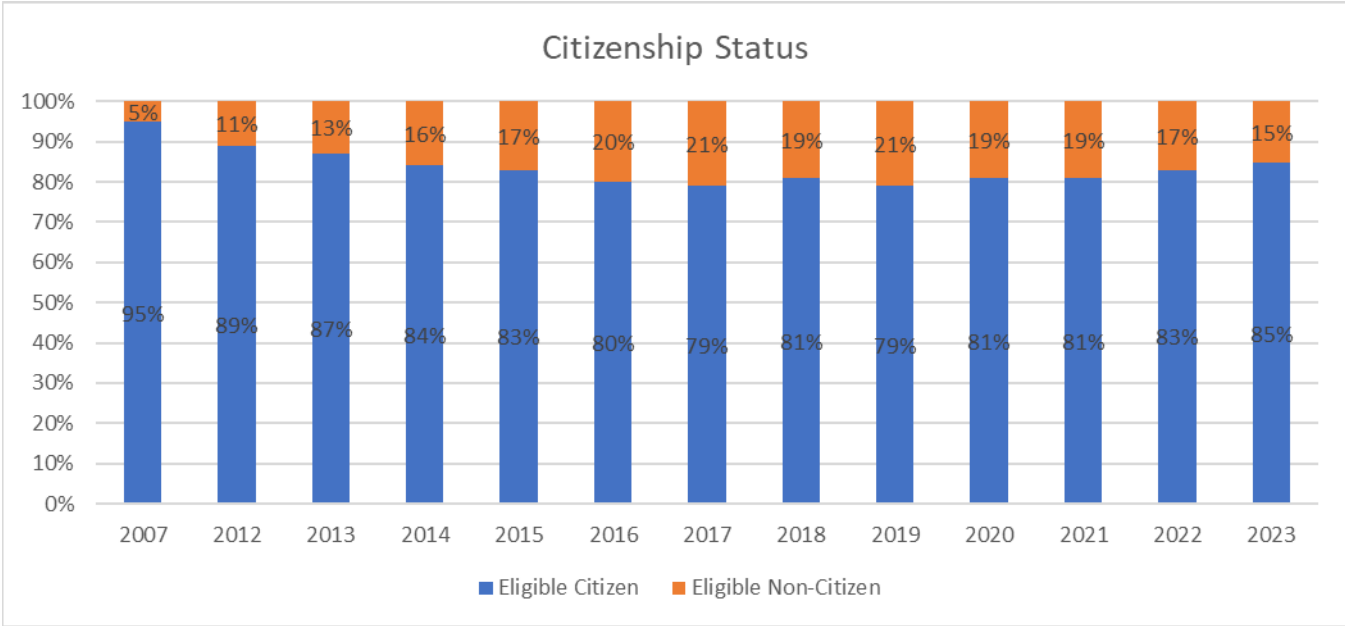
### **General Information and Demographics**

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



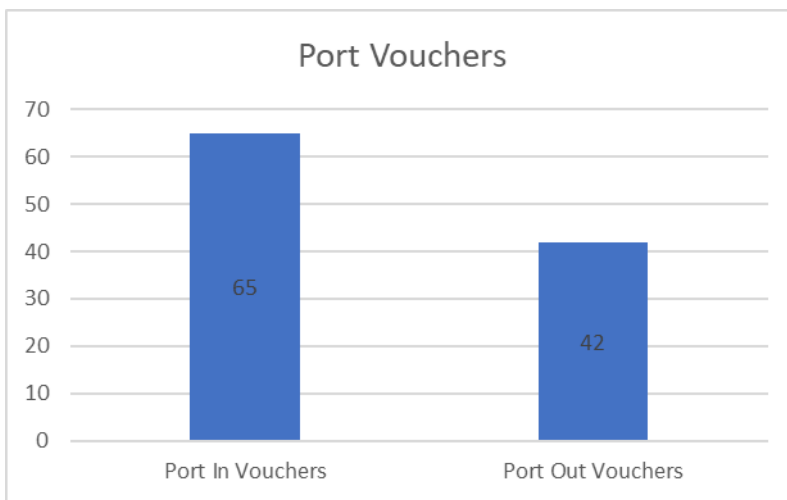
Of the leased vouchers (including port in vouchers):

- 45% of households are disabled
- The average household has been on the program 8 years
- The average household size is 3 members per family
- The average household income is \$20,158
- 51% of household members are age 0-17
- 19% of household members are age 18-35
- 18% of household members are age 36-54
- 5% of household members are age 55-61
- 8% of household members are age 62 and older
- 79% of voucher holders are female
- 271 voucher holders pay more than 30% of their monthly adjusted income for rent

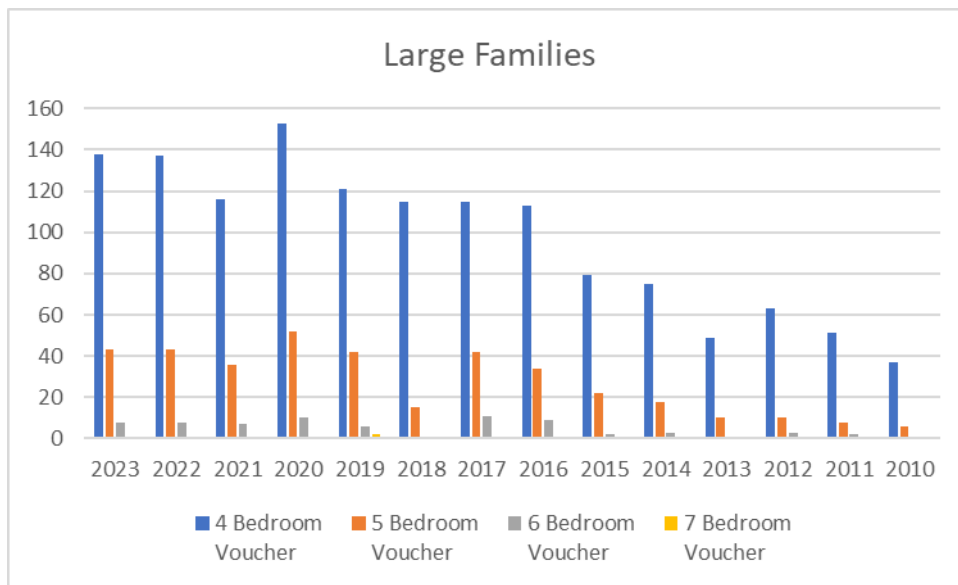


### Portability

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

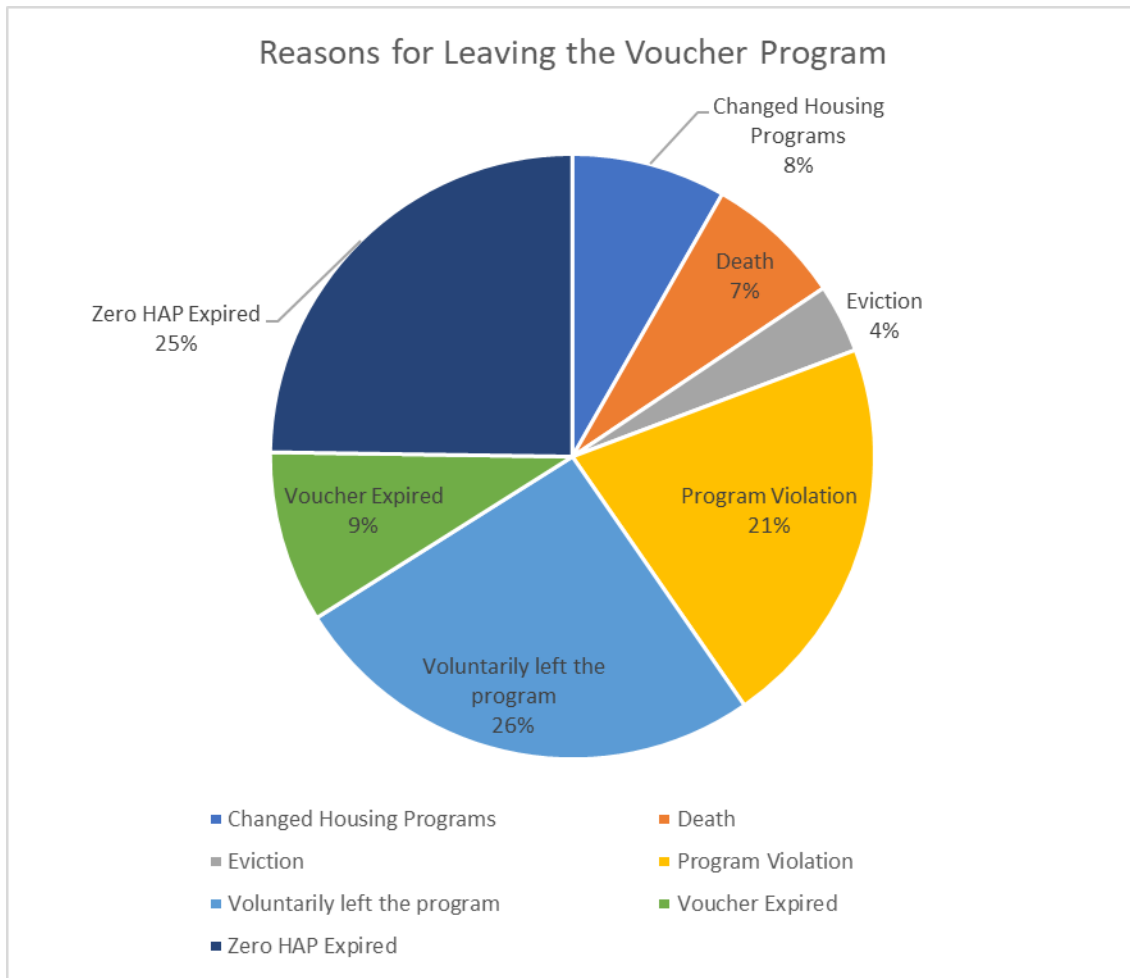


As of December 31, 2023, there were 65 port in vouchers (average housing assistance payment, \$993) and 42 port out vouchers (average housing assistance payment, \$1,209).



**Releasers**

109 Households left the Housing Choice Voucher Program in 2023.



## 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 2023 was 3.07%. In 2022 the overall vacancy rate was 1.22%

### 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 3.30%. In 2022 the Public Housing vacancy rate was 3.37%.

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 2023:

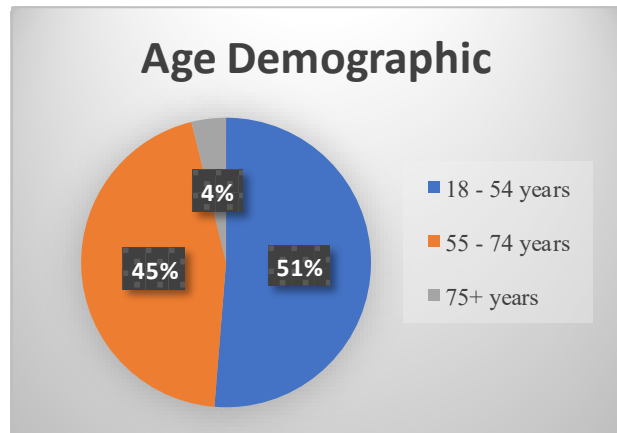
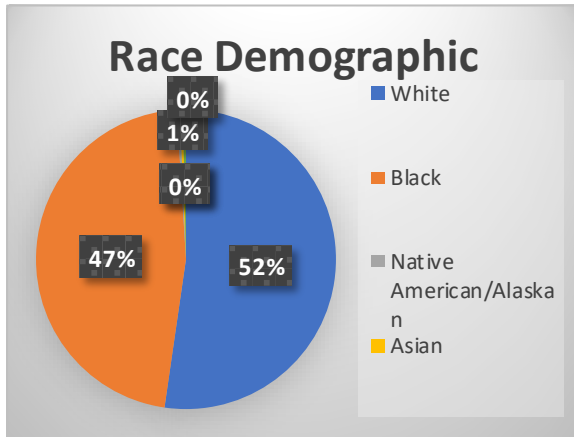
- Wilson (2,154), Empire (1,965), Scattered Sites (473) applicants were sent out for top of the waiting list selection. Of those, 140 applications were processed. This is a .03% response rate to letters sent.

Head of household race:

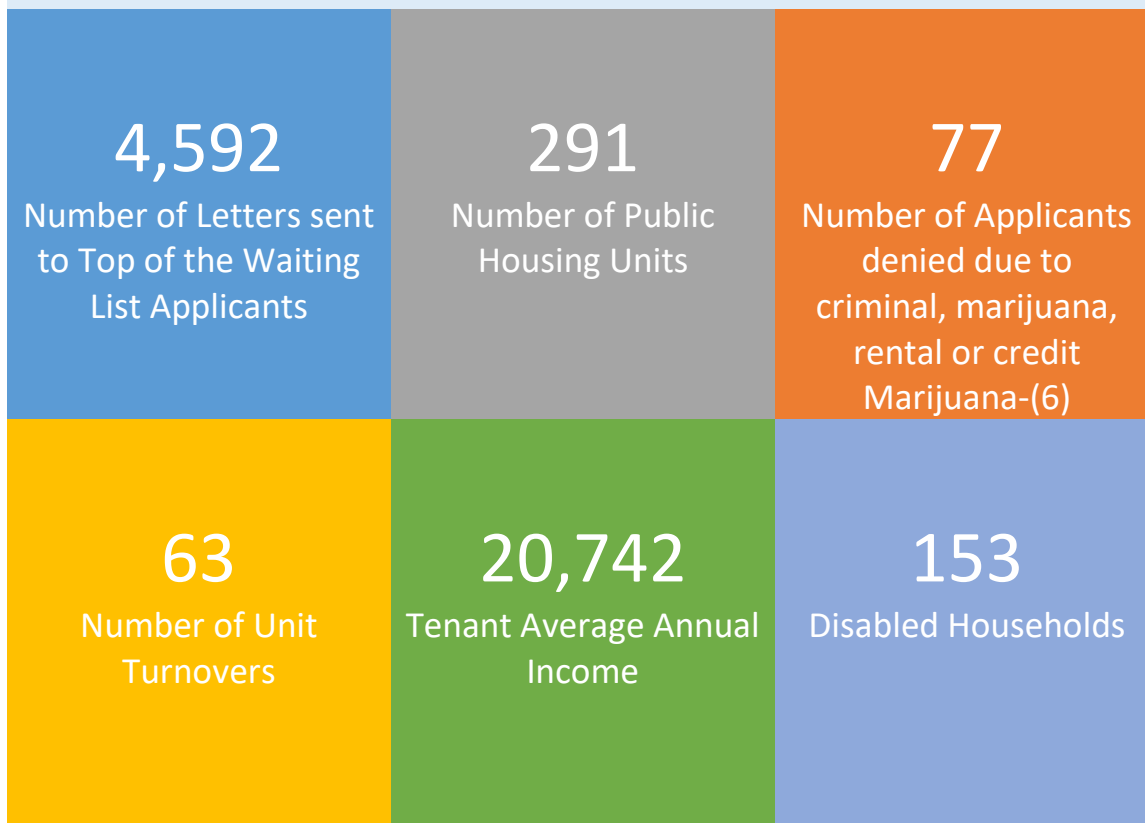
- 47% White, 52% Black, 0% American Indian, 1% Asian, 0% Native Hawaiian, 0% other
- 59% female head of household
- 53% head of households are disabled
- \$20,742 is the average annual income of Public Housing residents
- 174 households were on fixed incomes (Social Security, SSI, pensions)
- 113 households reported variable income (wages)—Some residents have both Fixed and Variable incomes
- Unit turnover: Wilson 35; Empire 19; Scattered Sites 9

Household age demographic:

- 18-54yrs 53%    55-74yrs 45%    74+yrs 2%
- 0-17yrs 160 children residing in public housing



## Know the Public Housing Numbers 2023



### **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 2023 for these properties was 1.90%. In 2022 the vacancy rate was 1.86%

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 apartments 1982, HRA purchased in 1995

In 2023:

- 3,379 applicants were sent top of the waiting list letters. Of those, 77 persons responded with follow-up appointments. This is a .02% response rate to letters sent.

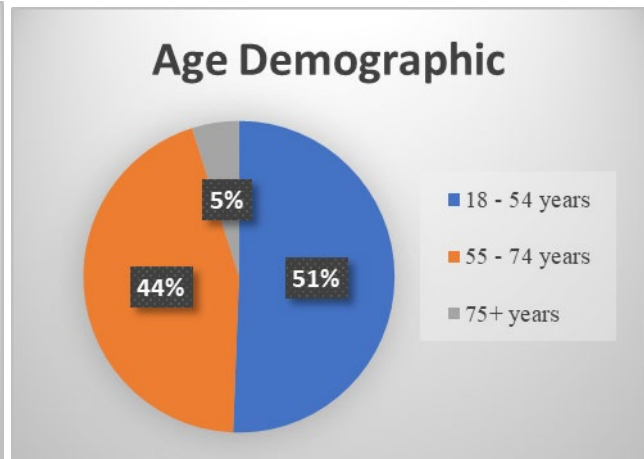
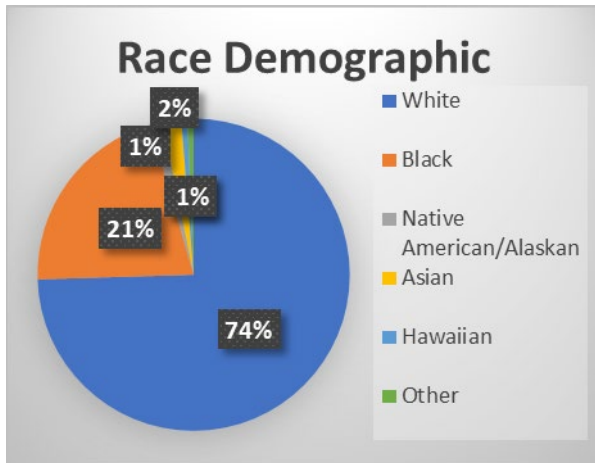


Head of household race:

- 74% White, 21% Black, 1% American Indian, 2% Asian, 1% Hawaiian Islander, Other 1%
  - 53% female head of households
  - 81% head of households are disabled
  - \$13,739 is the average annual income of S8NC residents at Germain Towers
  - \$13,945 is the average annual income of S8NC residents at Grace McDowall/Northway B
- There were 139 households with fixed incomes (Social Security, SSI, Pension)  
24 households had variable income (wages)—Some resident’s have both Fixed and Variable incomes  
Unit turnover: Grace/Northway 13; Germain Towers 9

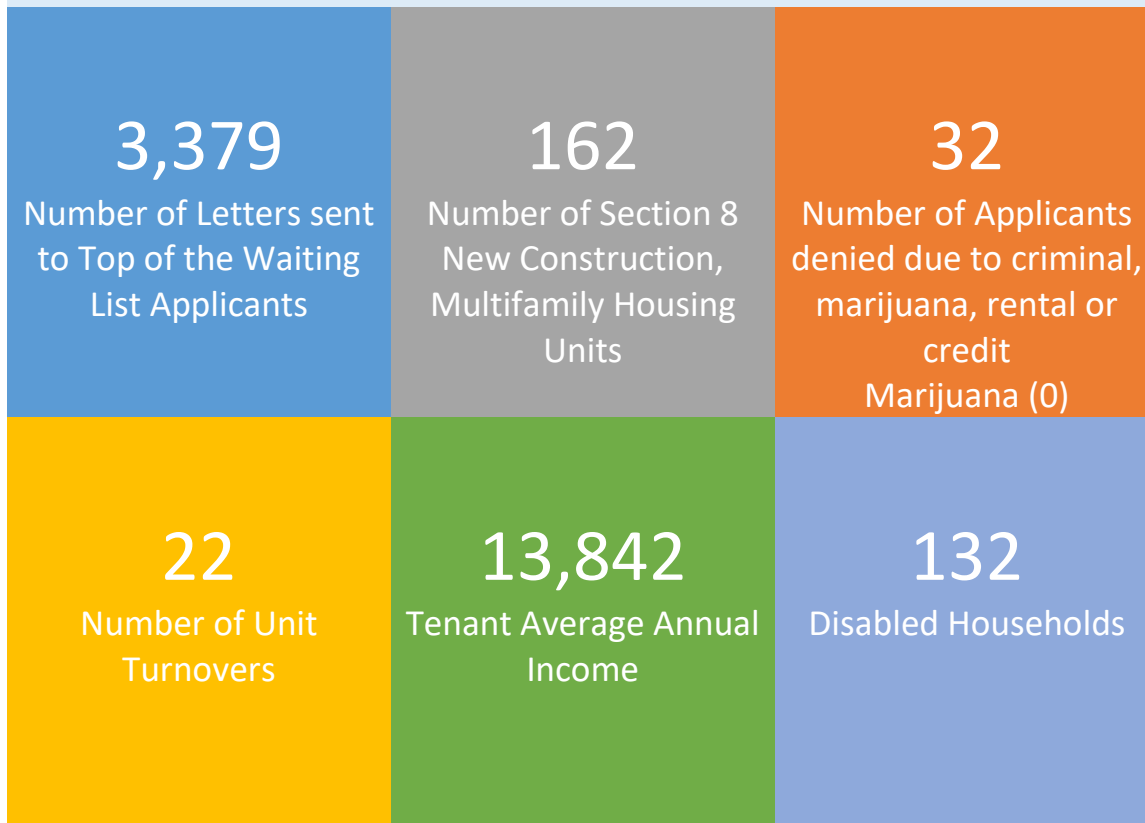
Household age demographic:

18-54yrs. 51%    55-74yrs 44%    74+yrs 5%  
0-17yrs. = 5



Section 8 New Construction 77 applicants were denied due to one or more of these reasons: 1) Criminal Background 2) Credit History 3) Rental References 4) Marijuana.

## Know the Numbers Section 8 New Construction 2023



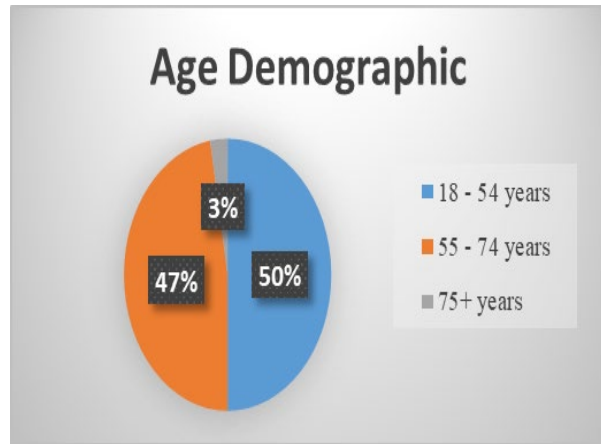
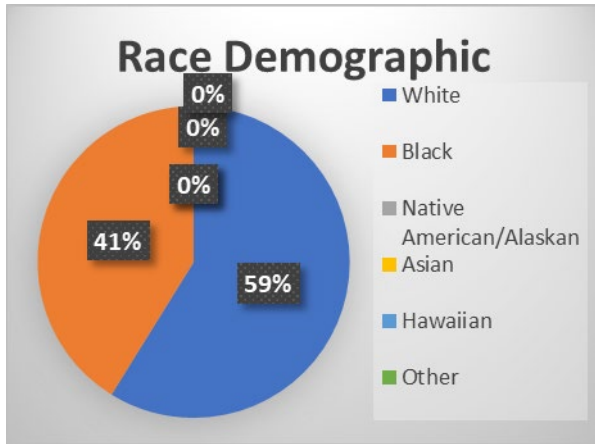
**Affordable Housing:**

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 2023 was 2.74%. The vacancy rate in 2022 was 3.26%. 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 7; Al Loehr 10

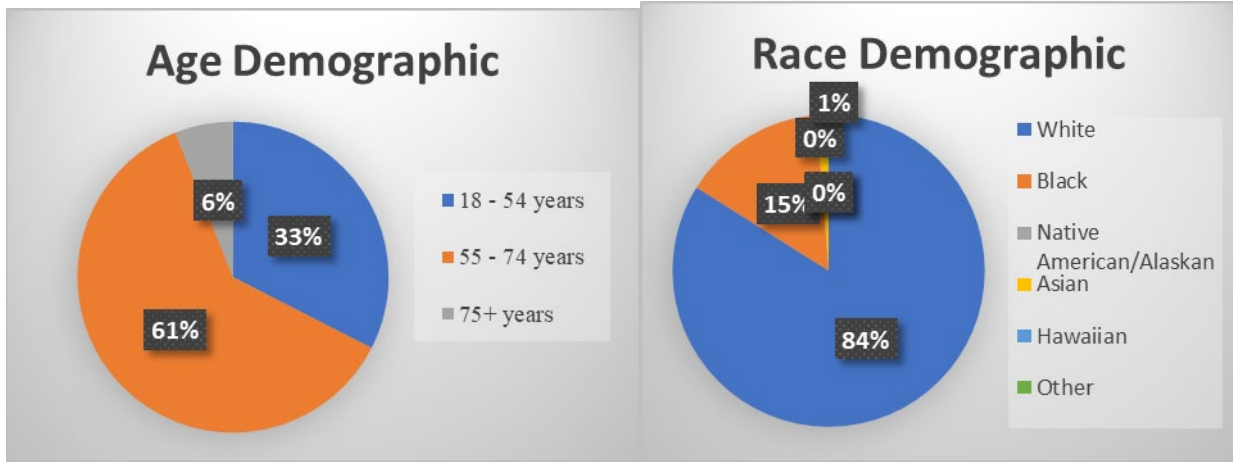
**Eastwood Apartments Head of Household:**

- Average Income: 2023: \$21,022, 2022: \$22,243
- Rent for 0 bedroom-\$550, 1 bedroom- \$680 & 2 bedroom-\$840



**Al Loehr Veterans and Community Apartments  
Head of Household:**

- 76% Male; 24% Female
- 67% Veterans
- Average income: \$12,615
- Studios: \$450.00, \$430.00, \$360.00, New move ins at \$550.00, Varies based on income



Some residents don't identify their race

**Al Loehr current residents came from:**

- |               |                |
|---------------|----------------|
| 38-St. Cloud  | 2-Sartell      |
| 2-St. Joseph  | 1-Clearwater   |
| 1-Sauk Rapids | 1-Eagan        |
| 1-Litchfield  | 2-Avon         |
| 1-Moorhead    | 2-Grand Rapids |
| 1-Mankato     | 1-Anoka        |
| 1-Waite Park  | 1-Milaca       |
| 1-Brainerd    | 1-Big Lake     |
| 1-St. Francis |                |
| 1-Fridley     |                |

**Tax Credit:**

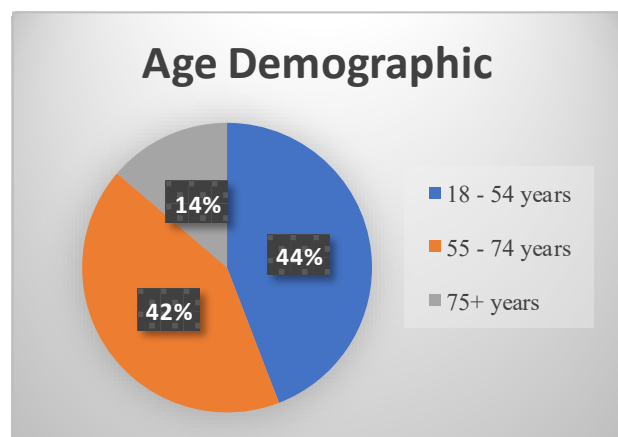
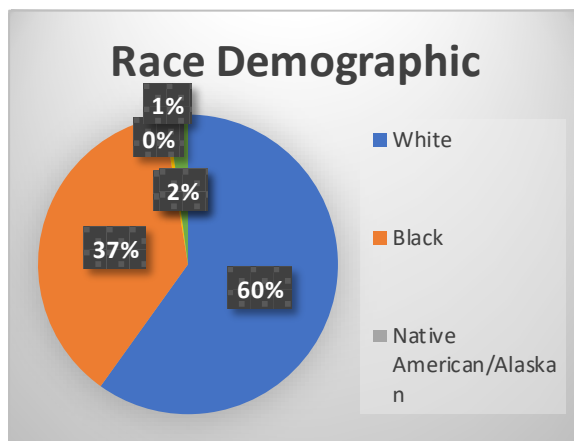
The St. Cloud HRA has seven tax credit properties. These complexes were built under Section 42 of the IRS Housing Tax Credit Regulations. Eligible residents must have incomes at or below the following limits: 2 persons \$45,900 and 3 persons - \$51,660. The vacancy rate at the tax credit properties was 3.45% in 2023. In 2022 the vacancy rate was 2.97%

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 2023:

- 79% of tax credit units have female head of household
- Head of household race – 60% White, 37% Black, Other 2%, Native Hawaiian 0%, Asian 1%
- Unit turnover: Creeks – 3; Brownstones – 0; Westwood Village One – 4; Westwood Village Two – 5; Swisshelm Village One - 3; Swisshelm Village Two - 3; Riverside – 16
- Brownstones and Creeks – 2 bedroom \$750.00 & 3 bedroom \$860.00
- Swisshelm One and Two – 2 bedroom \$840.00 & 3 bedroom \$970.00
- Riverside – 1 bedroom \$700, 1L bedroom \$720 & 2 bedroom \$840
- Westwood One and Two – 2 bedroom \$840 & 3 bedroom \$970



## Know the Numbers Tax Credit Properties 2023

17,902

Average Annual  
Income

249

Number of Tax Credit  
Housing Units

36

Number of Applicants  
denied due to  
criminal, marijuana  
rental or credit  
Marijuana (3)

34

Number of Unit  
Turnovers

167

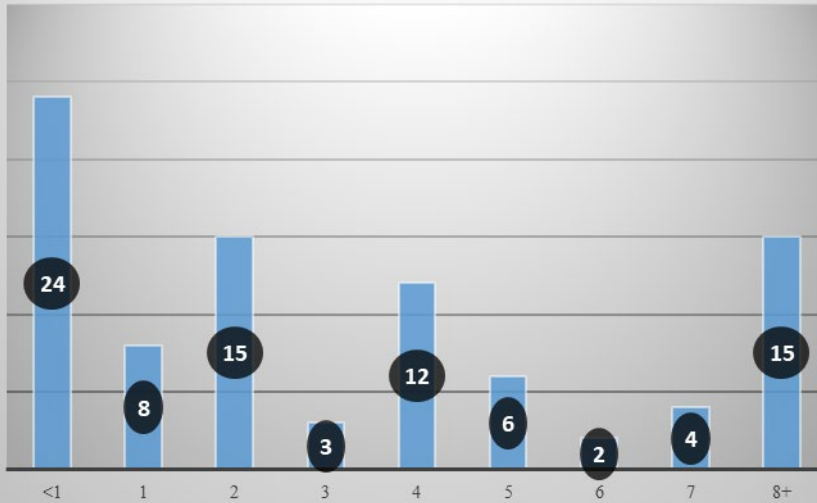
Number of Children  
housed in Tax Credit  
Properties

96

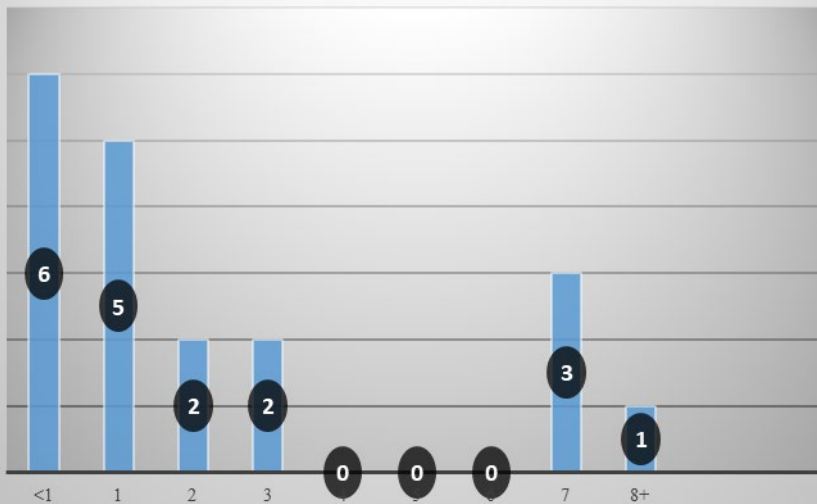
Disabled Households

# EMPIRE 2023

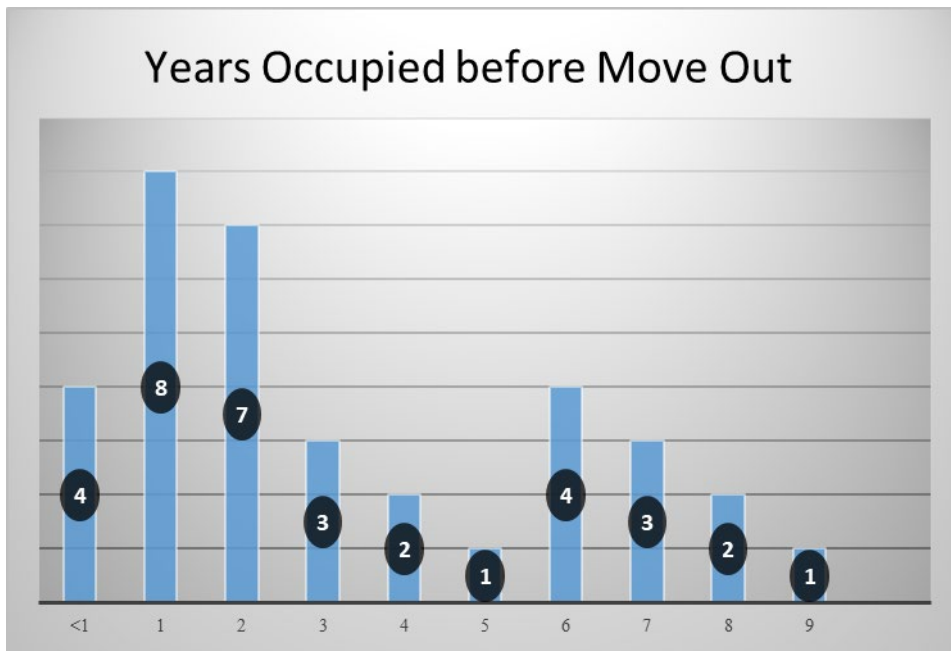
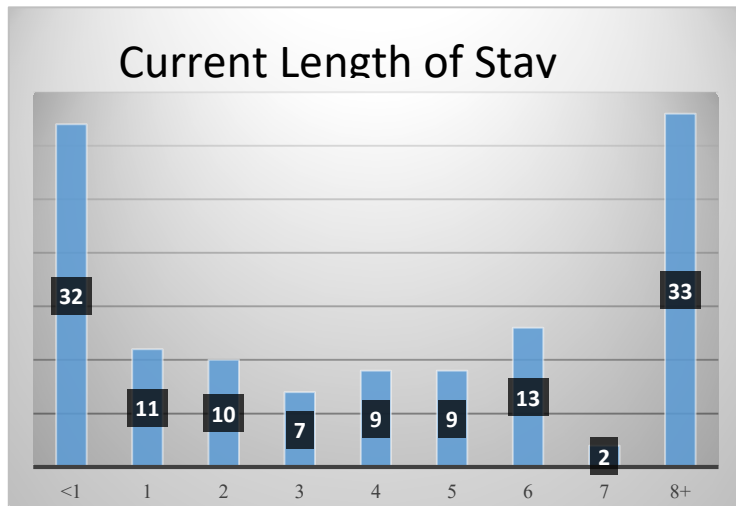
## Current Length of Stay



## Years Occupied before Move Out

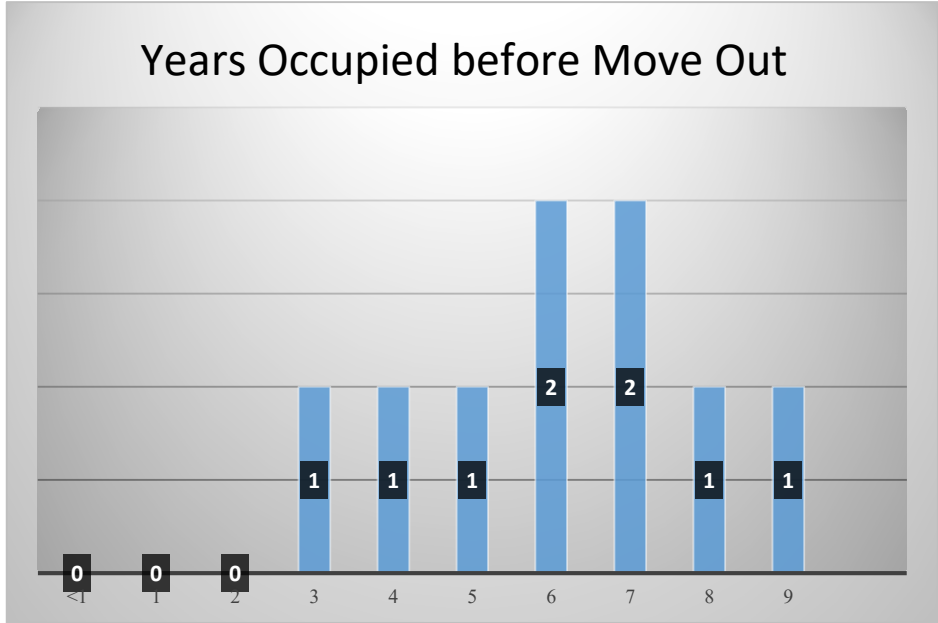
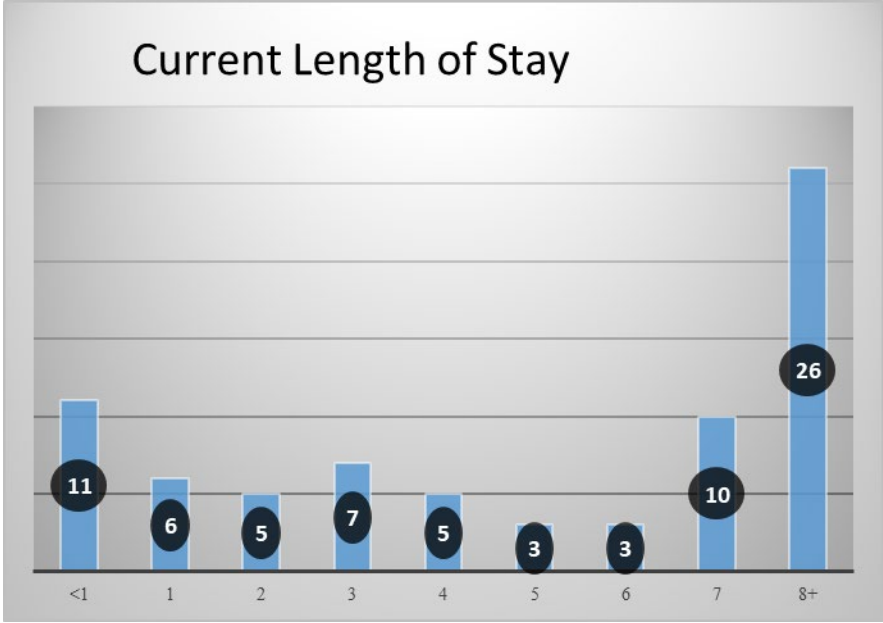


# WILSON 2023

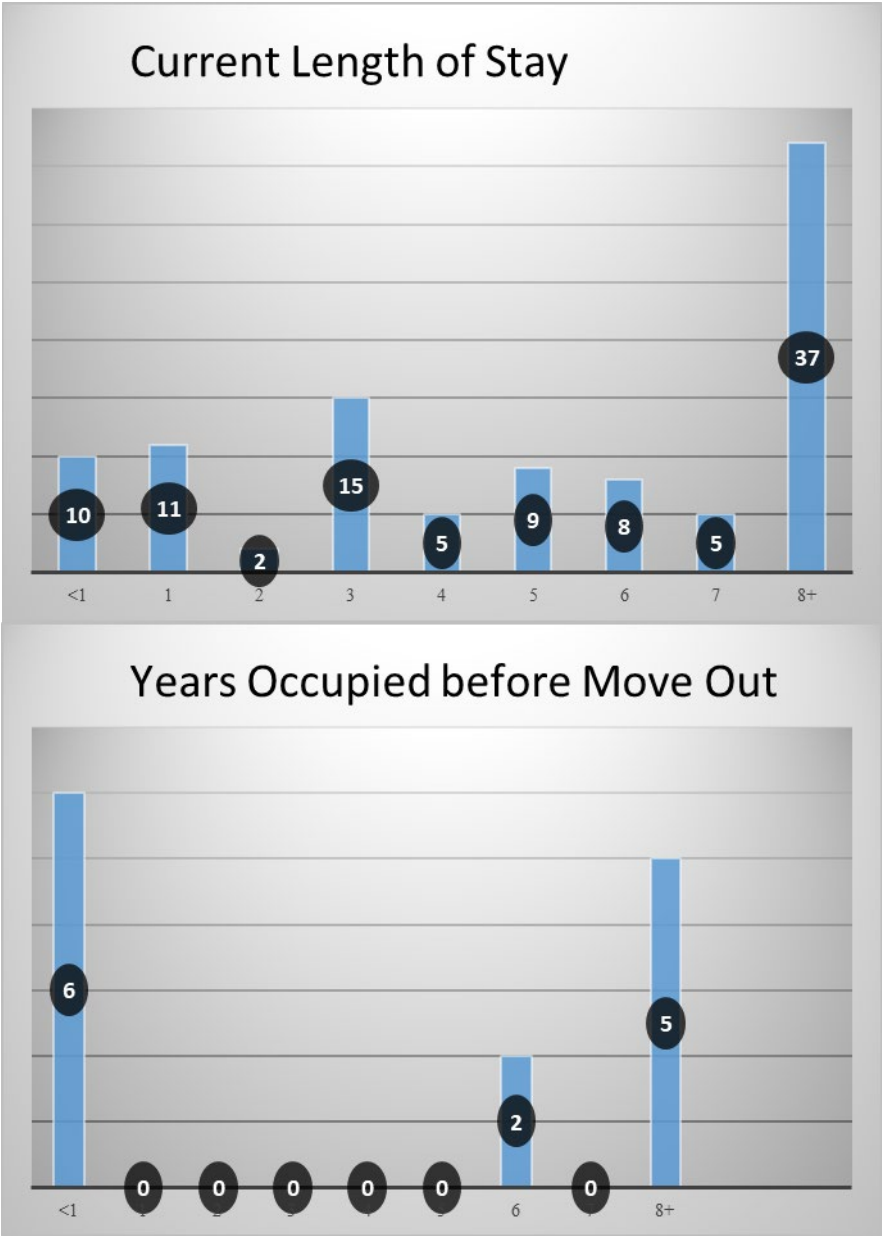




# SCATTERED SITES 2023

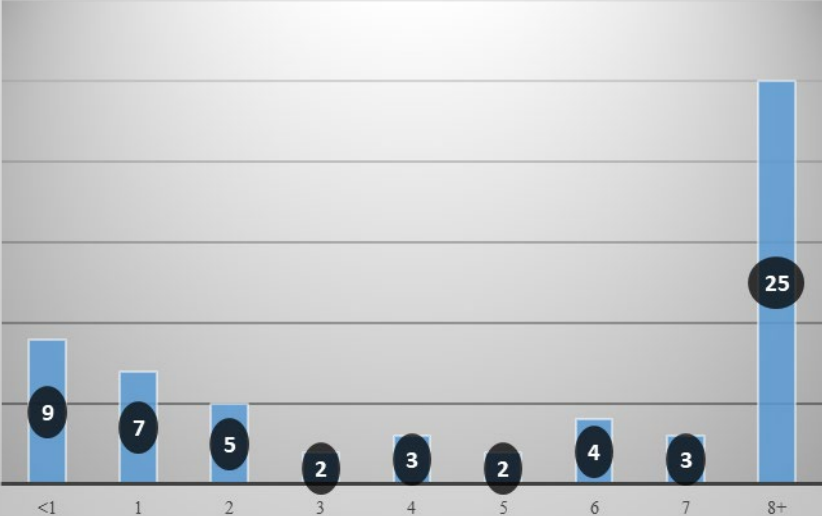


# GRACE MCDOWALL/NORTHWAY B 2023

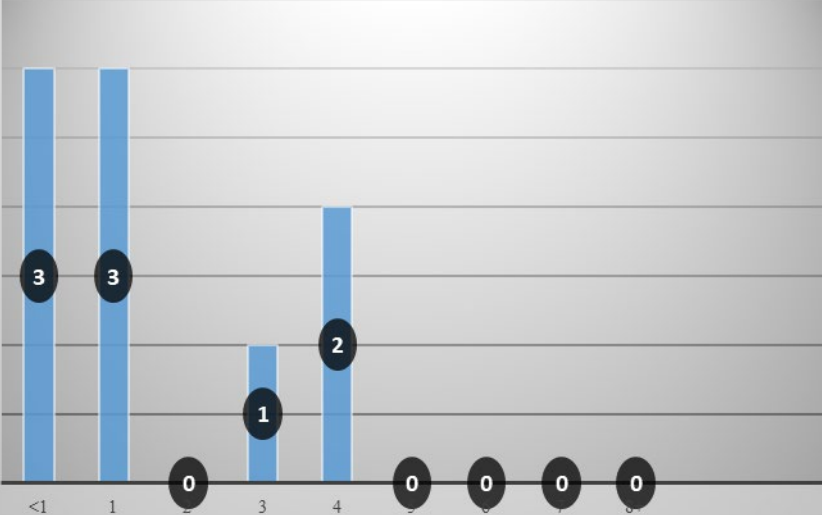


# GERMAIN TOWERS 2023

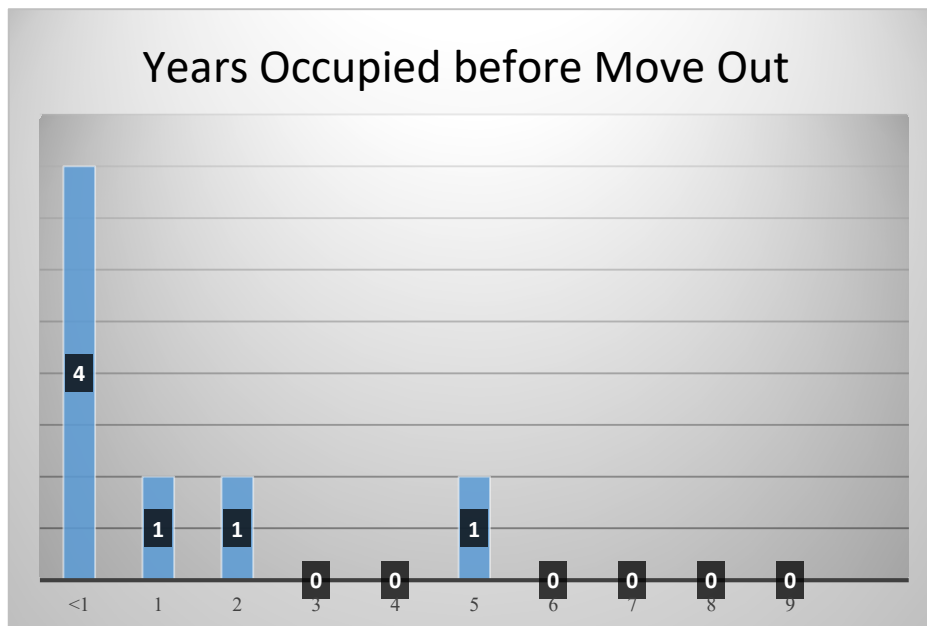
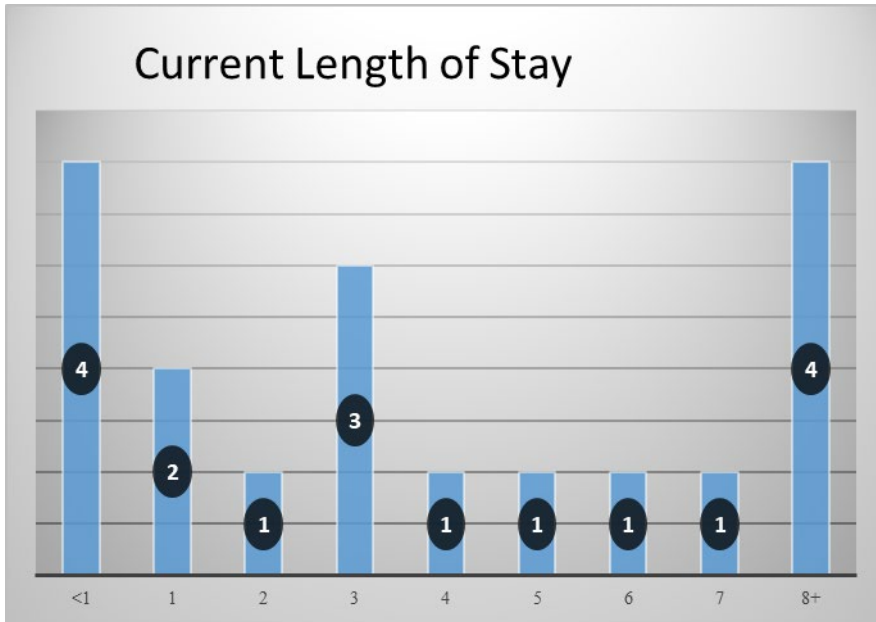
## Current Length of Stay



## Years Occupied before Move Out

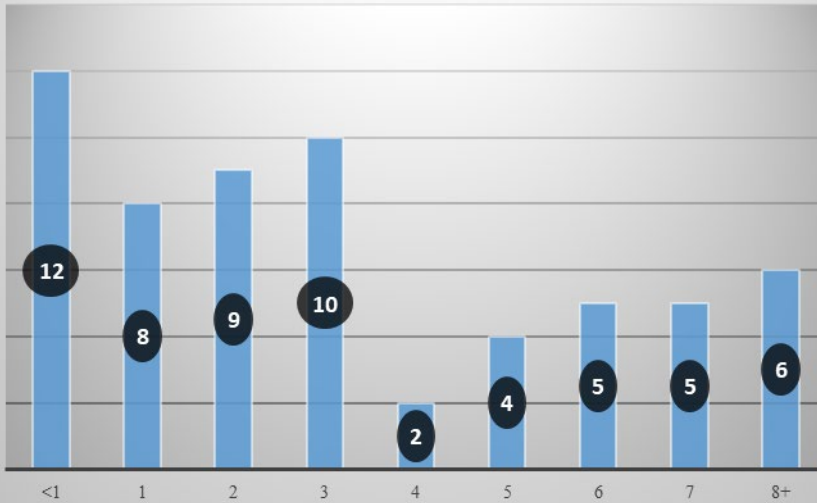


# EASTWOOD 2023

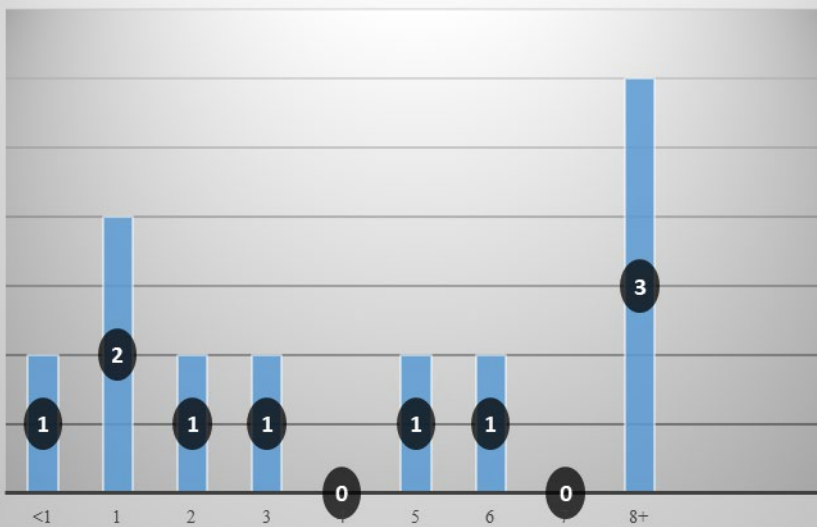


# AL LOEHR 2023

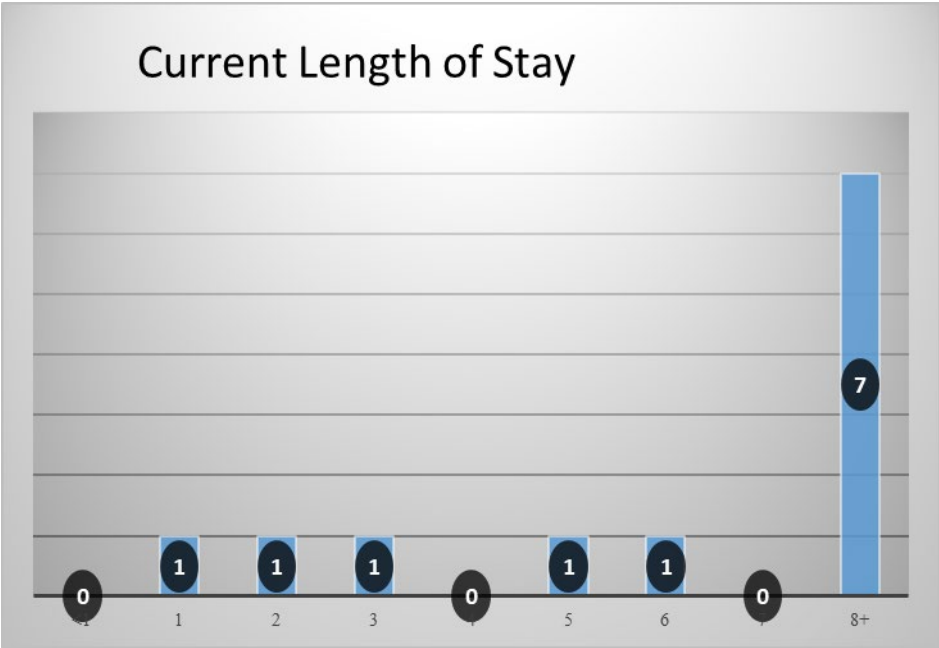
## Current Length of Stay



## Years Occupied before Move Out



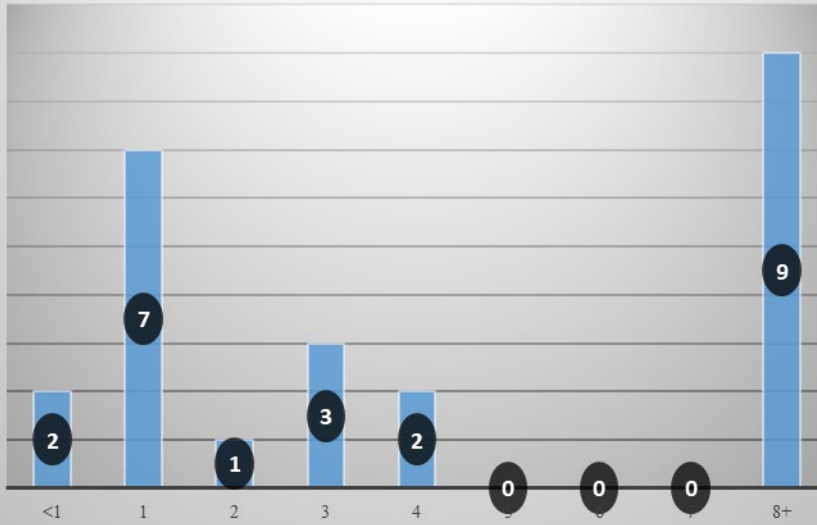
# BROWNSTONE 2023



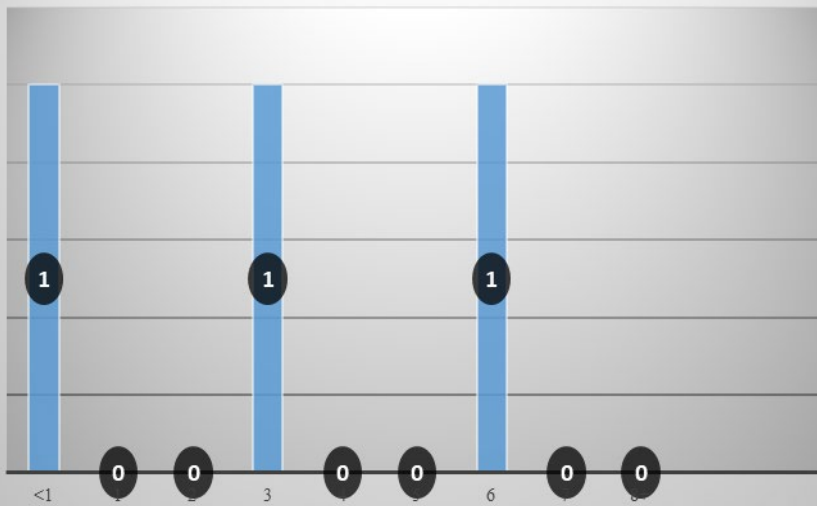
No move outs in 2023

# CREEKS 2023

## Current Length of Stay

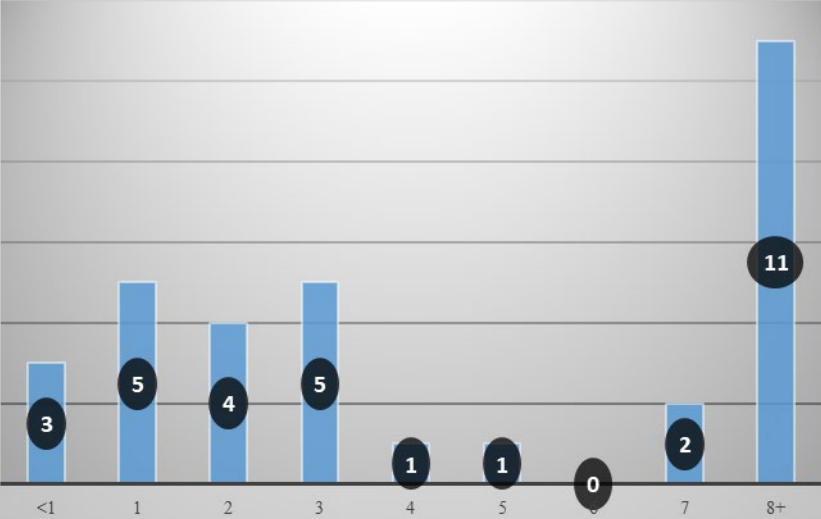


## Years Occupied before Move Out

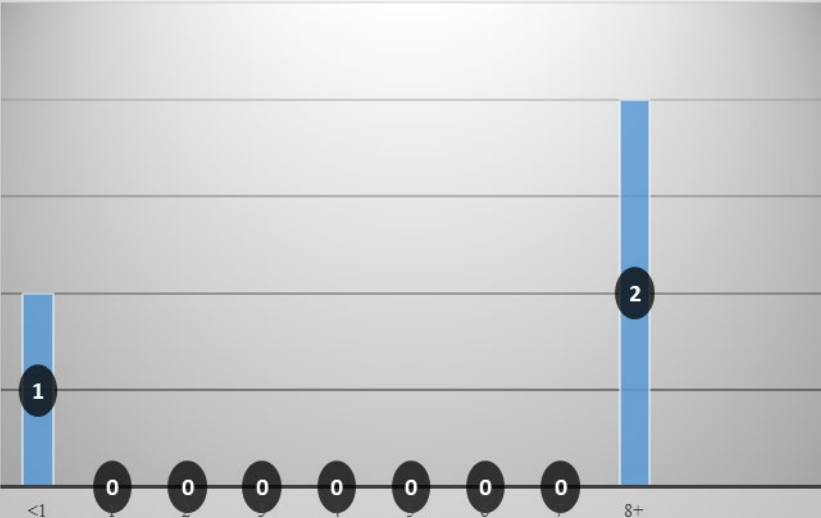


# SWISSHELM I 2023

### Current Length of Stay



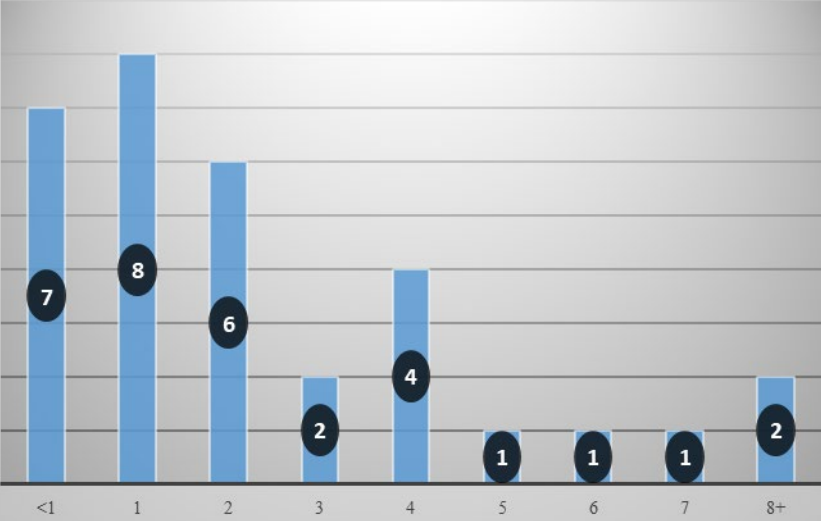
### Years Occupied before Move Out



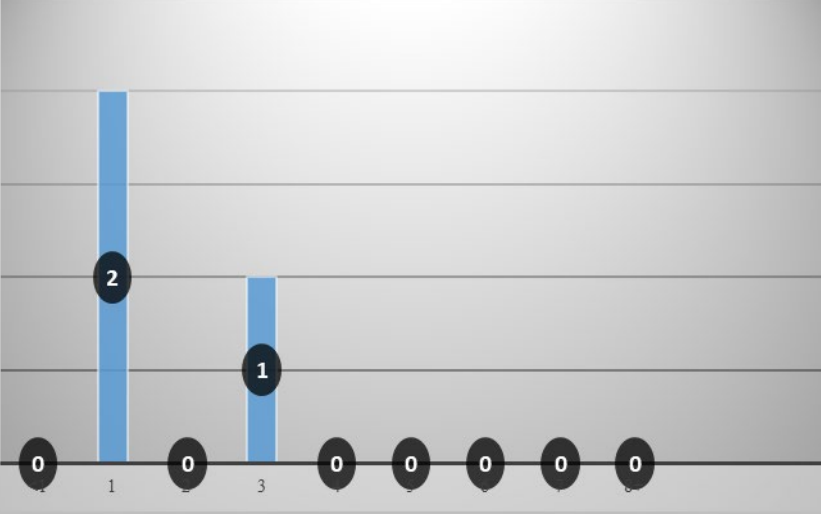


# SWISSELM II 2023

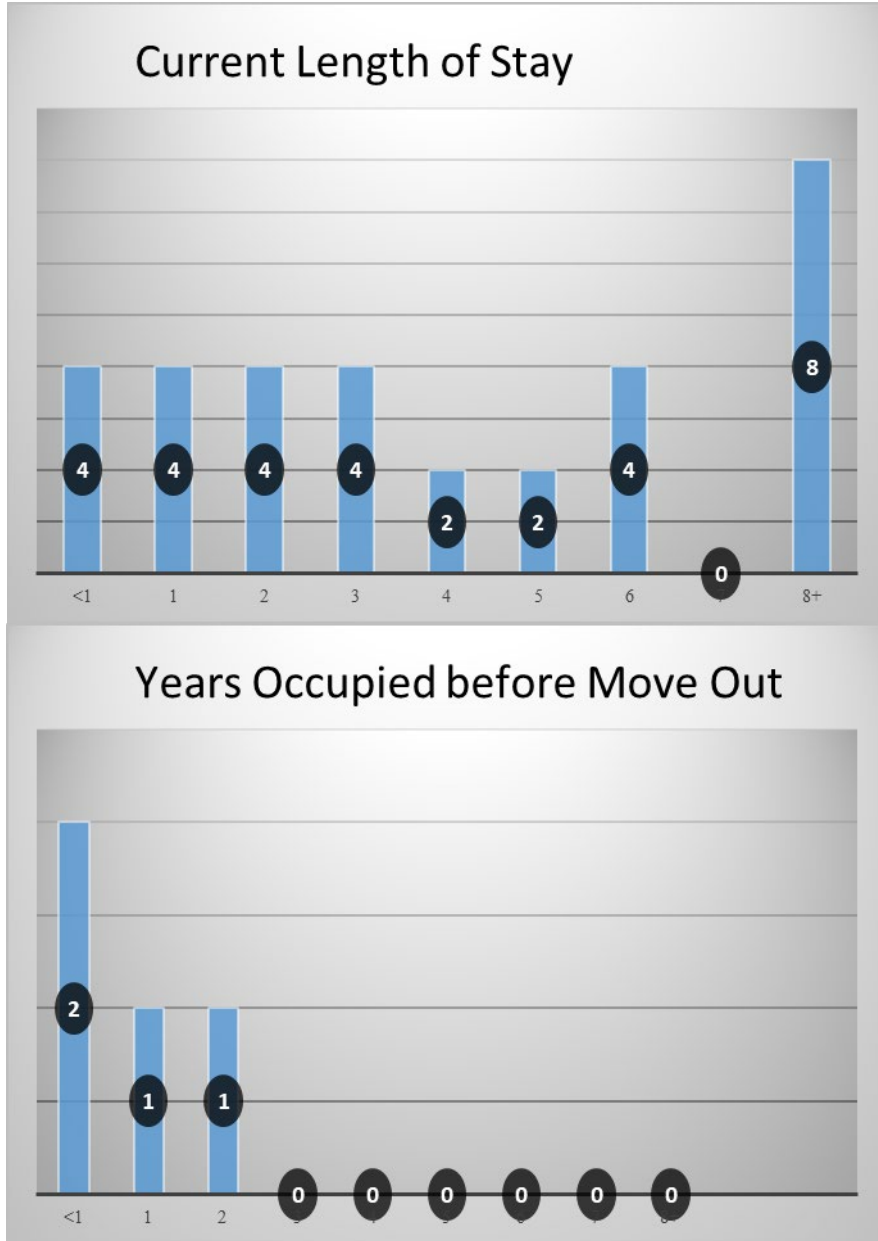
### Current Length of Stay



### Years Occupied before Move Out

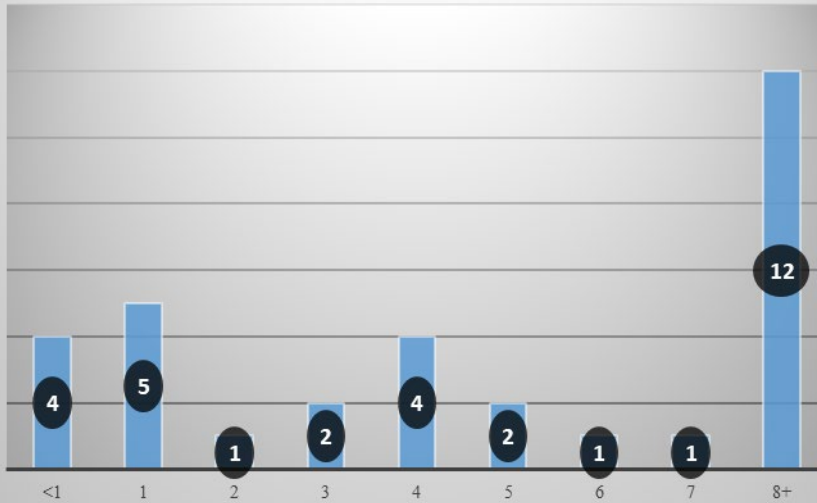


# Westwood I 2023

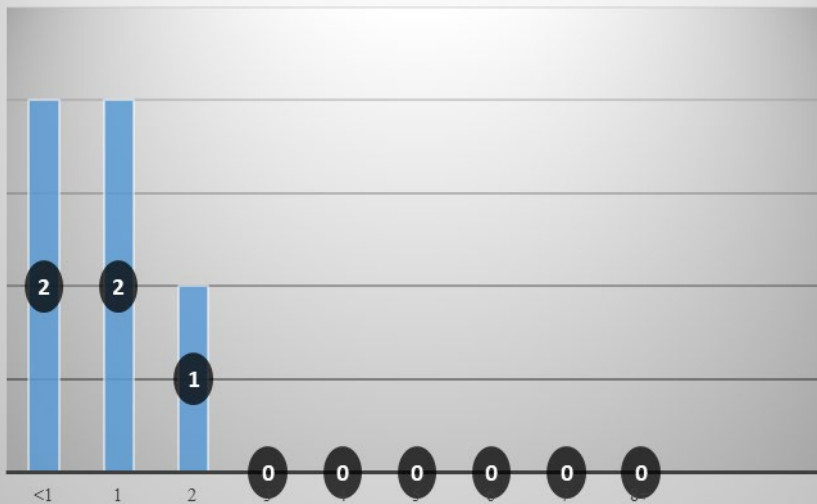


# WESTWOOD II 2023

## Current Length of Stay

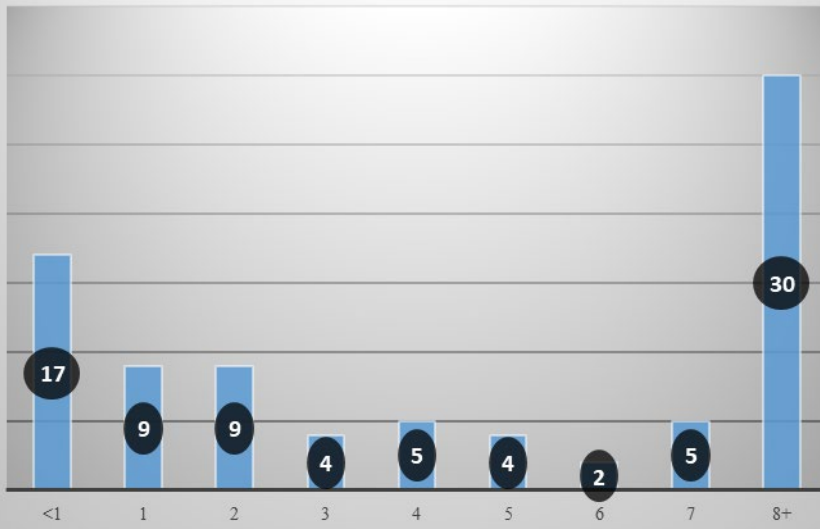


## Years Occupied before Move Out

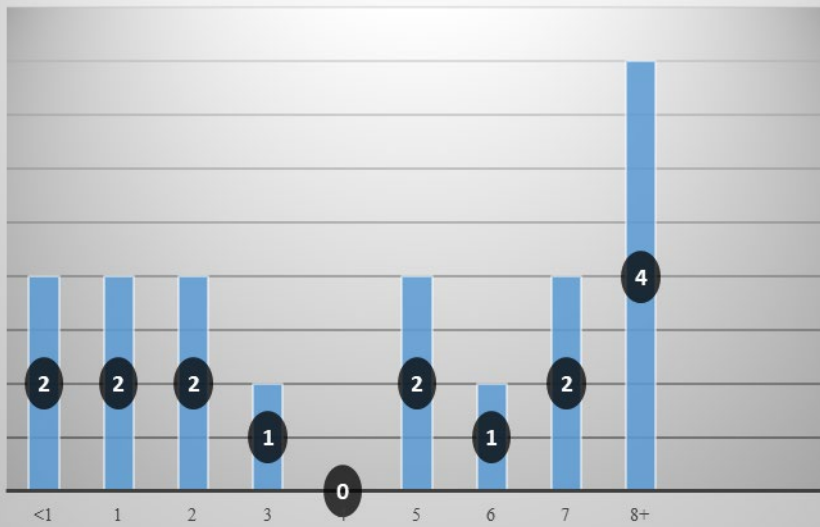


# RIVERSIDE 2023

## Current Length of Stay



## Years Occupied before Move Out



# ANNUAL REPORT 2023

## CAPITAL IMPROVEMENT AND SIGNIFICANT MAINTENANCE PROJECTS

Improvement projects over \$25,000 approved during 2023 were as follows:

- Cedar Ridge Furnace, Water Heater & AC Replacement \$92,000
- Cedar Ridge & Flintwood Townhome Concrete Replacement \$41,826
- Empire Apartment Common Area Relighting \$44,290
- Empire Apartment Boiler Replacement A & E \$29,250
- Flintwood Furnace, Water Heater & AC Replacement \$97,938
- Germain Towers Electronic Lock Installation \$46,850
- Grace McDowall Boiler Replacement \$542,880
- Riverside Apartment Common Area Relighting \$72,236
- Scattered Site Kitchen Cabinet Replacement (8 scattered site homes) \$89,000
- Swisshelm One & Swisshelm Two Ventilation Fan Replacement \$35,386
- Westwood One & Westwood Two Roof Replacement \$344,342
- Wilson Apartment Fire Pump & Control Replacement \$33,025

The Empire Apartment boiler replacement project will be bid out in 2024

## 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.

A maximum of 9% of the grant can be used for administration of the program. A maximum of 5% of the grant can be used for lead risk assessments, lead clearances, and document fees. A minimum of 86% of the grant must be used for the rehab loans (payments directly to contractors).

In 2023 there were 20 projects completed and 10 that were started and are still in progress. As of the date of this report, total 2023 program expenses were approximately \$398,474. There were 9 loan repayments (program income) totaling \$170,538.

### 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 funds to assist homeowners. There were 12 loans in 2023 totaling \$239,470. We currently have \$159,423 in available funding that can be used for loans in 2024, \$150,000 of which is from the 2024 tax levy.

### 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 \$26,100. 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 2023. There are currently 6 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 \$172,028 available in program funds.

There were 39 households assisted with this program in 2023, totaling \$195,000.