

WEDNESDAY, JANUARY 24, 2024 St. Cloud HRA, 1225 West St. Germain Street, Board Room

MEETINGS OF THE ST. CLOUD HRA BOARD OF COMMISSIONERS

St. Cloud HRA, Board Room
AGENDA: 5:00 P.M. – Annual Meeting
6:00 P.M. – or immediately following the Annual Meeting – Regular Meeting

Mission Statement: To enhance the communities we serve by providing housing opportunities, fostering stability, and promoting neighborhood revitalization.

ANNUAL MEETING OF THE ST. CLOUD HRA BOARD OF COMISSIONERS

St. Cloud HRA, 1225 West St. Germain Street, Board Room

Wednesday, January 24, 2024

The Agenda and Order of Business are as follows:

- 1. Roll Call and Pledge of Allegiance.
- 2. Approval of Agenda.
- 3. Election of Board Officers for 2024.
 - A. Election of Board Chair
 - B. Election of Board Vice-Chair
 - C. Election of Board Secretary
- 4. Review and Approval of Professional Responsibilities and the Code of Professional Conduct and Ethics for Commissioners.
- 5. Designation of Committees:
 - 1. Committee-of-the-Whole.
 - 2. Audit Committee.
 - 3. Personnel Committee.
- 6. Designation of Official Newspaper.
- 7. Designation of Official Depository.
- 8. Designation of Legal Representation.
- 9. Designation of Auditors.
- 10. Set Commissioner Compensation for 2024.
- 11. Discussion of Meeting Times and Dates.
- 12. Annual Report for 2023. (Executive Director Louise Reis, Voucher Program Manager Lori Lygre, Property Manager Matt Swanson, Project Manager Paul Soenneker)
- 13. Adjourn.

TO: St. Cloud HRA Board of Commissioners

FROM: Louise Reis, Executive Director

DATE: January 17, 2024

SUBJECT: Annual Meeting Elections, Appointments, Designations and Department Reports

Item 3: Election of Officers:

Pursuant to the By-Laws of the Housing and Redevelopment Authority, annually the Board of Commissioners must elect its officers. The duties commence immediately after selection. The Board makes nominations, and the elections take place in the following order: Chair, Vice Chair, and Secretary.

The present officers are as follows: Chair – Nancy Gohman Vice Chair – Seal Dwyer Secretary – Hani Jacobson

For each office, a motion is needed to open and close nominations, followed by the election by voice vote.

Item 4: Review and Approval of Professional Responsibilities and the Code of Professional Conduct and Ethics for Commissioners:

The code of ethics states the principles and expectations governing the behavior of individuals and organizations in the conduct of the Agency. Commissioners are presented with this code when they begin their service with the HRA and annually are requested to review. At the 2015 annual meeting the Board approved the addition of *Professional Responsibilities of a Commissioner*. A motion is needed to approve and signatures are needed from each Commissioner acknowledging their understanding and agreement to abide by the codes and responsibilities as written. (see attached example)

Item 5: Designation of Board Committees:

Committee of the Whole

In prior years, the Board has simply designated themselves as a Committee of the Whole to discuss various issues/items of Board interest throughout the year. A motion is required to do so again this year.

Audit Committee

The Audit Committee usually meets twice per year for entrance and exit conferences with the external auditor. For 2022, Commissioners Dvorak, Dwyer, and Gohman served as members. A motion is in order to designate membership.

Personnel Committee

The Board established a Personnel Committee to discuss personnel matters within the scope and responsibility of the Board. For 2022, Commissioners Dwyer, Jacobson, and Dvorak served as members. A motion is in order to designate membership.

Item 6: Designation of Official Newspaper and Depository:

The HRA has designated the St. Cloud Times as the official newspaper for publicizing meetings and other legal notices.

Item 7: Designation of Official Depository:

The official depository is Liberty Bank Minnesota, and staff recommends approval again.

Item 8: Designation of Legal Representation:

The HRA requires and relies on sound legal advice and representation on a regular basis for both housing and development. In October 2023, an RFP was issued for legal services. Rinke Noonan was the only firm to provide a quote for services. Under discretion of the Executive Director and approval of the Board the Rinke Noonan Law Firm will remain as the HRA's official general legal counsel. Any legal counsel needed for Bond/Public Finance will be solicited as needed.

Item 9: Designation of Auditors:

The Board has already approved retaining the services of Redpath and Company, LTD as the HRA auditor. However, it must also be designated at the annual meeting.

Item 10: Set Commissioner Compensation for 2024:

Minnesota Statute 469.011, subdivision 4, states that, "each commissioner may receive necessary expenses, including traveling expenses, incurred in the performance of duties. Each commissioner may be paid up to \$75 for attending each regular and special meeting of the authority. Commissioners who are full-time state employees or full-time employees of the political subdivisions of the state may not receive the daily payment, but they may suffer no loss in compensation or benefits from the state or a political subdivision as a result of their service on the board. Commissioners who are elected officials may receive the daily payment for a particular day only if they do not receive any other daily payment for public service on that day. Commissioners who are full-time state employees or full-time employees of the political subdivisions of the state may receive the expenses provided for in this subdivision unless the expenses are reimbursed by another source."

The rate of \$75 per meeting was set in 2008. In 2019, it was specified that the payment would not be more than \$75 per day if there were multiple meetings on the same day. The Board may discuss the rate of compensation for 2024.

Item 11: Discussion of Meeting Times and Dates:

The projected calendar is enclosed. In the past the Board has considered moving meetings to accommodate holiday schedules; November and December meetings will move to November 13 or 20 (November 20 also has city council budget meeting scheduled) and December 18, 2024.

CODE OF PROFESSIONAL CONDUCT AND ETHICS ST. CLOUD HOUSING & REDEVELOPMENT AUTHORITY BOARD OF COMMISSIONERS

Core Values

- 1. Excellence and Quality in the Delivery of Services
- 2. Fiscal Responsibility
- 3. Ethics and Integrity
- 4. Open and Honest Communication
- 5. Cooperation and Teamwork
- 6. Positive Relations with the Community
- 7. Visionary Leadership and Planning

The Purpose of the St. Cloud Housing and Redevelopment Authority is to effectively and efficiently SERVE the people of St. Cloud in the creation and implementation of client-sensitive programs to provide affordable housing opportunities and assist with neighborhood revitalization to improve the quality of life.

To this end, the Board of Commissioners of the St. Cloud Housing and Redevelopment Authority will adhere to the following Code of Professional Conduct and Ethics which will support the Purpose for the Agency and, therefore, pledges to:

- A. Promote the public interest through the advocacy for responsible administration of housing and community development policies in a manner that encourages staff implementation of effective, efficient and client-sensitive programs.
- B. Perform our duties as HRA Commissioners with the highest degree of integrity and professional care in order to merit the respect of the beneficiaries of our programs, elected officials and the citizens of St. Cloud; ALWAYS being aware of the special position of responsibility and trust placed on us as the governing body of the HRA.
- C. Maintain the highest standards of personal integrity and conduct, while exercising diligence, objectivity, and honesty in professional activities.
- D. Avoid any activity which is in conflict with our professional duties and not realize undue personal gain from the performance of our official duties. If a conflict of interest presents itself, Board Members should notify the Chairperson and/or the Executive Director of the conflict and particular item for which a conflict exists, as soon as possible. Any noted conflict would be acknowledged by the Chairperson of the Board at the particular meeting and the individual member would be required to leave the room during any deliberations on same. Said conflict would be noted in the official minutes of the Board at which the conflict was noted.
- E. Acknowledge that the HRA Board of Commissioners and the HRA staff have separate and clearly-defined roles and responsibilities and, therefore, the Board, at all times, will treat the staff as professionals that make a difference in the city.
- F. Serve the public with dedication, concern, courtesy, and responsiveness in a non-political manner.

- G. Strive for professional excellence and encourage the professional development of fellow Commissioners, recognizing the value of diverse opinions, individual talents of Board members, and the importance of team work in making informed decisions affecting the implementation of policy for the HRA.
- H. Promote and expand the relationship the Board has with the Executive Director of the HRA, affirming that the powers of the HRA are vested with the Board of Commissioners, implemented through the Executive Director.
- I. Encourage and promote the highest level of professionalism and ethics for all HRA staff.
- J. Recognize the limited nature of HRA resources and the diverse nature of the HRA's programs and client needs, insuring the effective and efficient allocation of same in the development of policies and programs for the HRA.
- K. Attend all official meetings of the HRA Board, to the extent possible, conscientiously preparing for all meetings, utilizing agenda material, additional research as needed, and openly participating in the Board decision-making process. Three consecutive absences from Regular Board Meetings, for which the Board Member has not been excused, will constitute a finding of "neglect of duties", pursuant to Minnesota Statutes and, therefore, the HRA Board would initiate removal proceedings by notifying the Mayor and City Council accordingly.

This Code of Professional Conduct and Ethics for members of the Board of Commissioners of the Housing and Redevelopment Authority in and for the City of St. Cloud has been adopted to promote and maintain the highest standards of personal and professional conduct. Adherence to this Code is required for membership on the Board and serves to insure public confidence in the integrity and service of the Board of Commissioners.

I pledge to view my service on the St. Cloud Housing and Redevelopment Authority Board as an opportunity to serve my community, my state and my nation because I support the objectives of providing a decent, safe and sanitary home and a suitable living environment for every individual.

I pledge that I recognize that my responsibilities are to serve in this capacity as a government official, a community leader and an advocate for the Authority, its programs and objectives.

I pledge to uphold the rules of the Fair Housing Act as outlined under the U.S. Department of Housing and Urban Development (HUD) for the public safety, public health, and general welfare to assure, within constitutional limitations, equal opportunity to all persons to live in available housing facilities regardless of race, sex, color, religion, national origin, disability, familial status, sexual orientation, age, marital status, or gender identity or expression, and, to that end, to prohibit discrimination in housing by any person.

I pledge to try to make decisions in terms of the most economical and efficient method toward the best interests of all citizens, particularly those of low and moderate income. Decisions will provide an equal opportunity to all citizens regardless of race, creed, sex or age.

I have read and fully understand the Professional Responsibilities of a Commissioner and the	Code
of Professional Conduct and Ethics.	

Commissioner Printed Name:		
Signature:	Date:	

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11/13 at 5:00pm or 11/20 at 6:00pm

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

 $\begin{array}{c} Standard-60/89 \\ High\ Performer-90/100 \end{array}$

WAITING LIST APPLICANTS January 2024

PROJECT/PROGRAM	1 BR	2 BR	3 BR	4 BR	5 BR	62+*
PUBLIC HOUSING APPLICANTS	ANTS					
EMPIRE	120					6
WILSON	127					10
FAMILY HOUSING		1108	1669	391	114	39
SECTION 8 NEW CONSTRUCTION	UCTION					
GERMAIN TOWERS	2193					42
GRACE MCDOWALL	2702					69
NORTHWAY TH		1304	1729			73
AFFORDABLE HOUSING						
Al Loehr	33					2
EASTWOOD	1661	249				152
TAX CREDITS						
BROWNSTONES		2135	1264			59
CREEKS		1961	929			41
RIVERSIDE	06	3				45
SWISSHELM ONE/TWO		81	995			8
WESTWOOD ONE/TWO		86	331			2
* 62+ included in total numbers	mbers					
The one bedroom waiting l	lists may have dupli	cate applicants as an indiv	The one bedroom waiting lists may have duplicate applicants as an individual can apply to more than one list.	e list.		

ADDITIONAL

74	
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
Hsg Choice Voucher	

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.

- 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 15th Ave N to Habitat for Humanity June 2020
 - Update to Board 19th Ave N July 2020; August 2020; October 2020
 - Funding Awarded for 418 Wilson Ave SE August 2020
- Grant Applications to DEED 19th Ave Lots April 2021
- MPCA Update on Testing 19th 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 19th 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.

- 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, July 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.

- 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
- Continue to monitor Minnesota Housing Single Family Loan Products
- Staff attended Central MN Housing Summit December 2022
- Research funding sources for rental assistance and housing options to serve all households with an emphasis on homeless populations.

- Board approved St. Cloud HRA to administer HCV for Delano HRA February 2020 4.
- 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.

- 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

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.

<u>Veterans Affairs Supportive Housing (VASH) Vouchers, included in our total allocation of 1063 vouchers</u>

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

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

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

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

Stability Vouchers (SV)

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

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.

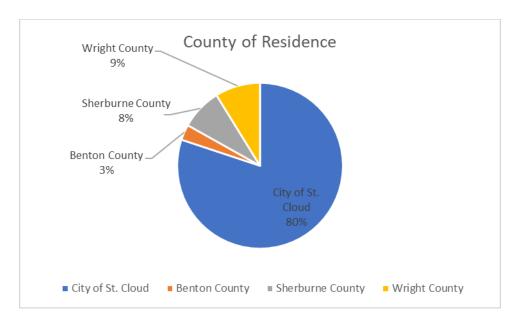
- \$51,591 was received for HAP and administrative fees to serve 10 households.
- \$50 per month per participant is paid to the HRA for administrative fee.

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.

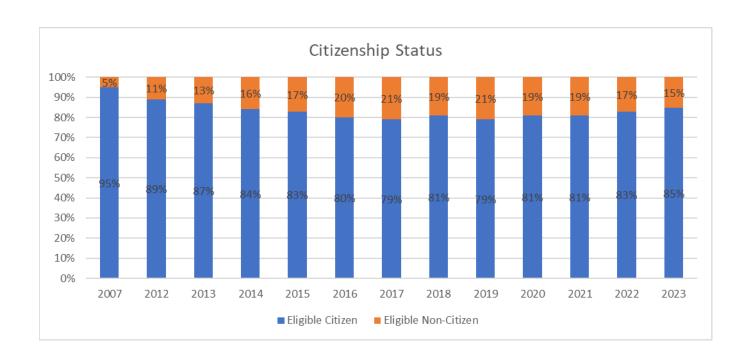
General Information and Demographics

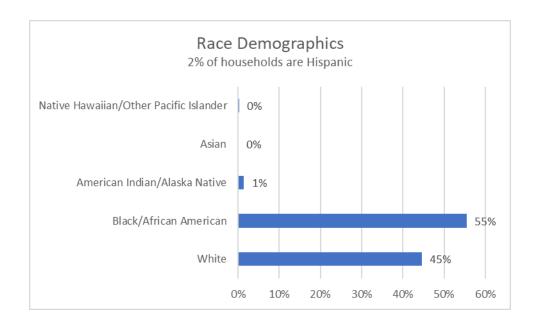
The jurisdiction for the voucher program is the city limits of St. Cloud, and Benton, Sherburne and Wright Counties.



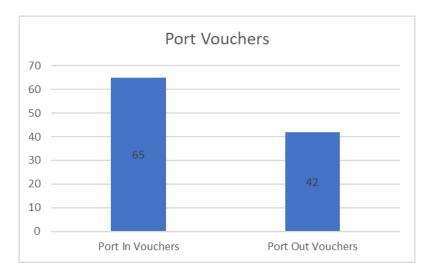
Of the leased vouchers (including port in vouchers):

- 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

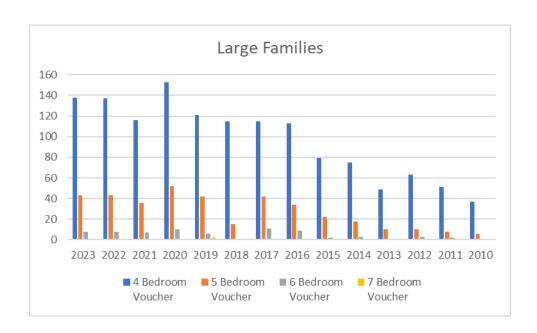




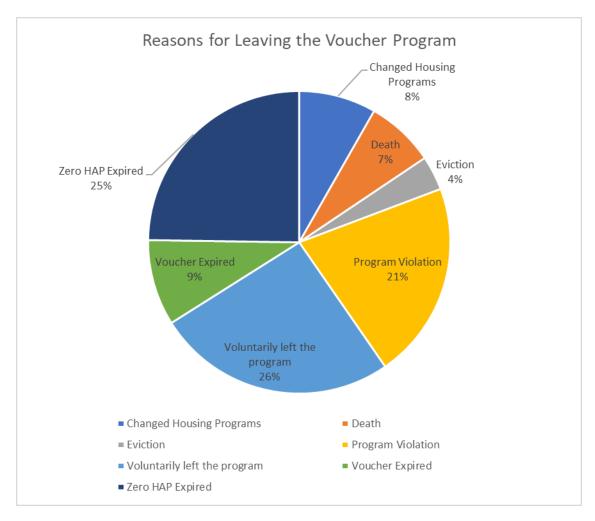
PortabilityPortability provides flexibility to participants to relocate to other areas of the country for family needs.



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.

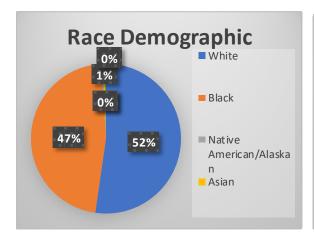
Head of household race:

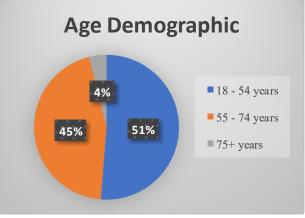
- 47% White, 52% Black, 0% American Indian, 1% Asian, 0% Native Hawaiian, 0% other
- 59% female head of household
- 53% head of households are disabled
- \$20,742 is the average annual income of Public Housing residents
 174 households were on fixed incomes (Social Security, SSI, pensions)
 113 households 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

4,592 Number of Letters sent to Top of the Waiting List Applicants	291 Number of Public Housing Units	77 Number of Applicants denied due to criminal, marijuana, rental or credit Marijuana-(6)
63 Number of Unit Turnovers	20,742 Tenant Average Annual Income	153 Disabled Households

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.

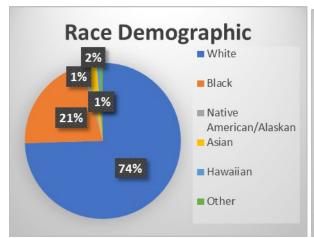
Head of household race:

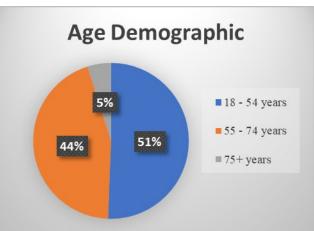
- 74% White, 21% Black, 1% American Indian, 2% Asian, 1% Hawaiian Islander, Other 1%
- 53% female head of households
- 81% head of households are disabled
- \$13,739 is the average annual income of S8NC residents at Germain Towers
- \$13,945 is the average annual income of S8NC residents at Grace McDowall/Northway 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

162 3,379 32 Number of Letters sent Number of Section 8 **Number of Applicants** to Top of the Waiting denied due to criminal, New Construction, marijuana, rental or **List Applicants** Multifamily Housing Units credit Marijuana (0) 22 13,842 132 **Tenant Average Annual** Disabled Households Turnovers Income

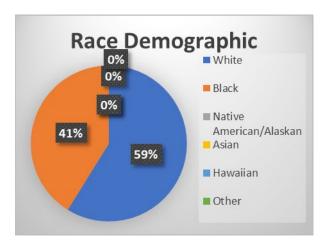
Affordable Housing:

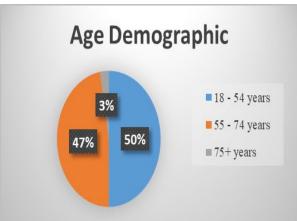
The St. Cloud HRA has two apartment complexes under the Affordable Housing Fund. Rents are set below the fair market rents. The vacancy rate for 2023 was 2.74%. The vacancy rate in 2022 was 3.26%. The HRA owns both properties:

- 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





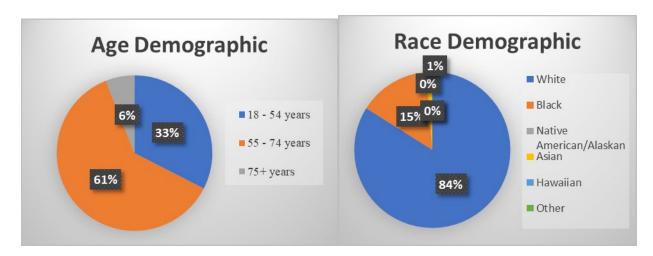
Al Loehr Veterans and Community Apartments Head of Household:

• 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-Mankato1-Anoka1-Waite Park1-Milaca1-Brainerd1-Big Lake

1-St. Francis 1-Fridley

Tax Credit:

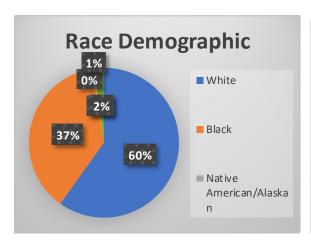
The St. Cloud HRA has seven tax credit properties. These complexes were built under Section 42 of the IRS Housing Tax Credit Regulations. Eligible residents must have incomes at or below the following limits: 2 persons \$45,900 and 3 persons - \$51,660. The vacancy rate at the tax credit properties was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

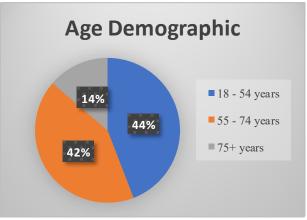
The HRA owns and manages 249 units of Tax Credit housing comprised of:

- 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:

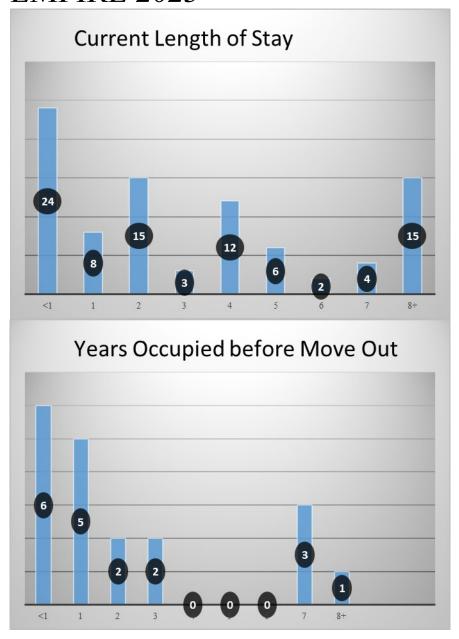
- 79% of tax credit units have female head of household
- Head of household race 60% White, 37% Black, Other 2%, Native Hawaiian 0%, Asian 1%
- Unit turnover: Creeks 3; Brownstones 0; Westwood Village One 4; Westwood Village Two 5; Swisshelm Village One 3; Swisshelm Village Two 3; Riverside 16
- Brownstones 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



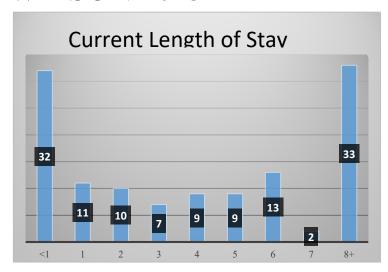


Know the Numbers Tax Credit Properties 2023 249 17,902 36 Average Annual Number of Tax Credit **Number of Applicants** Income **Housing Units** denied due to criminal, marijuana rental or credit Marijuana (3) 167 96 34 Number of Children Disabled Households housed in Tax Credit **Turnovers Properties**

EMPIRE 2023

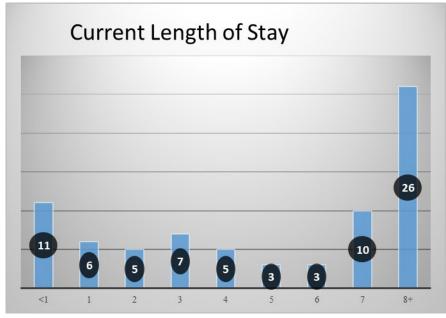


WILSON 2023



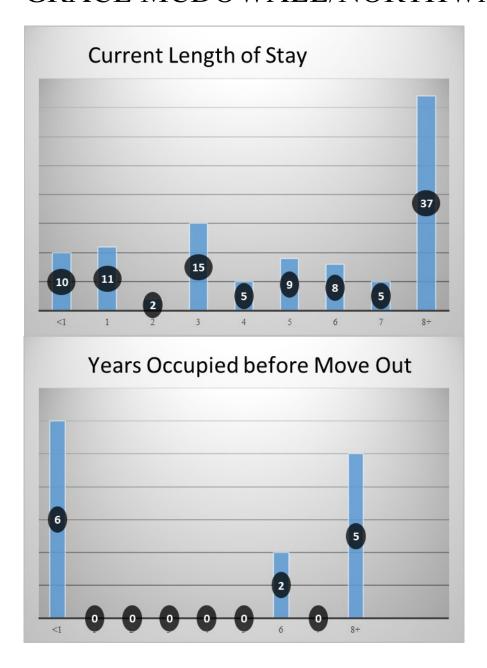


SCATTERED SITES 2023

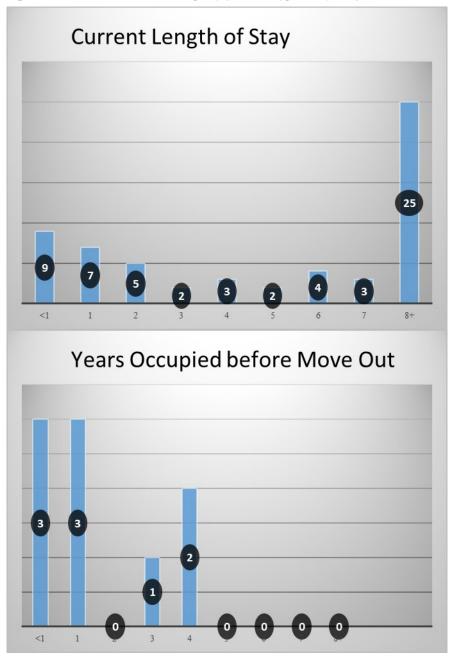




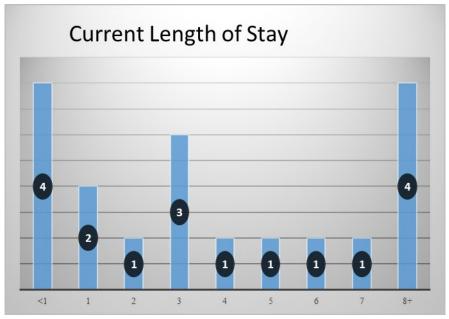
GRACE MCDOWALL/NORTHWAY B 2023

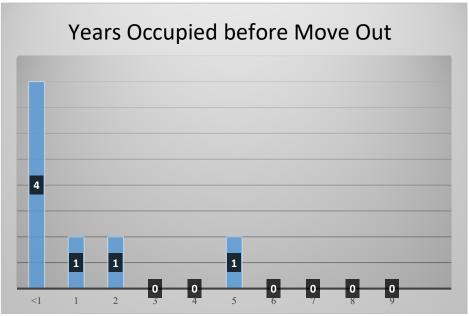


GERMAIN TOWERS 2023



EASTWOOD 2023

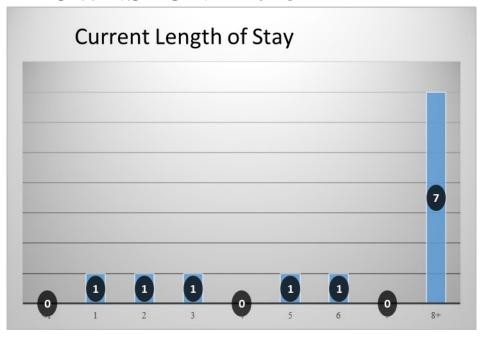




AL LOEHR 2023



BROWNSTONE 2023

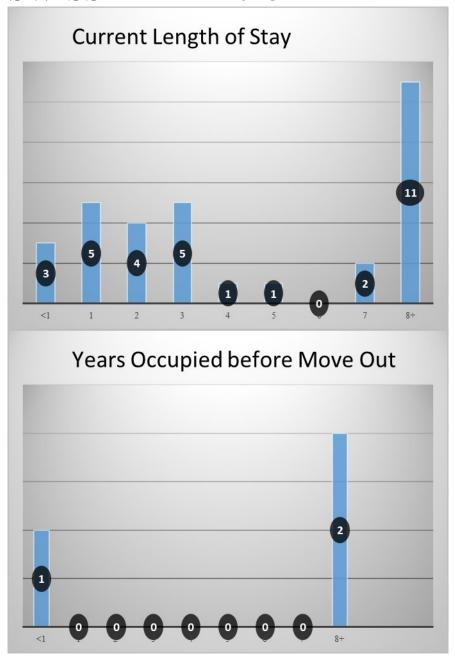


No move outs in 2023

CREEKS 2023



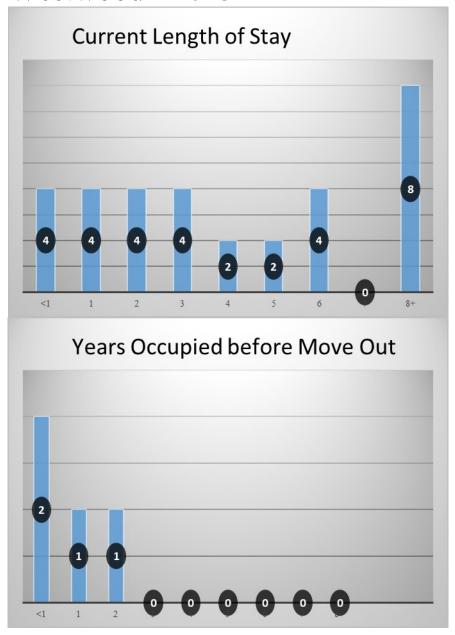
SWISSHELM I 2023



SWISSHELM II 2023



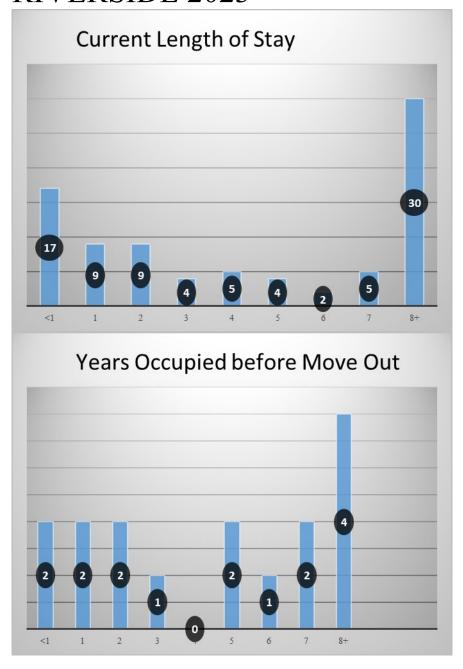
Westwood I 2023



WESTWOOD II 2023



RIVERSIDE 2023



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.

REGULAR MEETING OF THE ST. CLOUD HRA BOARD OF COMMISSIONERS

St. Cloud HRA, 1225 West St. Germain Street, Board Room

Wednesday, January 24, 2024 Immediately following Annual Meeting

Regular Meeting Agenda:

1. Roll Call.

Consent Agenda:

- 2. Approval of Agenda. REQUESTED ACTION: Approve.
- 3. Approval of Regular Meeting Minutes, December 20, 2023. 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:

- 4. Approval of Resolution 2024-01 Approval of Section 8 Management Assessment Program (SEMAP) Certification.
- 5. Approval of Resolution 2024-02 Approval of Application to Minnesota Housing's Publicly Owned Housing Program for Empire Apartments.
- 6. Approval of Resolution 2024-03 Approval of Application to Minnesota Housing's Publicly Owned Housing Program for Wilson Apartments.
- 7. Report on Activities.

Open Discussion:

Adjourn.

ST. CLOUD HOUSING & REDEVELOPMENT AUTHORITY REGULAR MEETING

Wednesday, December 20, 2023

A Regular Meeting for the St. Cloud HRA Board of Commissioners was held on Wednesday, December 20, 2023 at 1225 West St. Germain Street. Chair Nancy Gohman called the meeting to order at 5:22 p.m. Commissioners present: Mike Conway, John Dvorak, Seal Dwyer, Nancy Gohman, George Hontos, Hani Jacobson, and Carol Lewis.

Consent Agenda:

- 1. Roll call was taken and the pledge of allegiance spoken.
- 2. Approval of Agenda Commissioner Hontos moved to pull Item 5. Commissioner Dwyer moved for approval on Items 2, 3, 4, 6, 7, and 8; Commissioner Conway seconded the motion. All Commissioners voted in favor; the agenda and consent agenda moved as presented.
- 3. Approval of Study Session Minutes, November 15, 2023 approved as presented.
- 4. Approval of Regular Minutes, November 15, 2023 approved as presented.
- 5. Review of 2023 Financial Reports Commissioner Hontos asked about the Scattered Sites maintenance line item and asked if the amount was a surprise or if more work was completed than the HRA anticipated in 2023. Finance Director, Karen Rizer, noted more projects were completed with Capital Funds and Executive Director, Louise Reis, added one unit flooded and items were turned into insurance. Commissioner Hontos asked if it was a similar situation with Northway A & B. Ms. Rizer responded a large amount is from the boiler replacements and most of it will be paid with a loan from the Community Housing Fund and added the cash flow at this property is positive, so there are no concerns about the line amount. No approval needed.
- 6. Approval of Contract for Flooring Installation Services contracts approved with Hansen Flooring Gallery Inc. and Hennen Floor Covering for one year with an option to extend for an additional year if agreeable to the St. Cloud HRA and contractors.
- 7. Approval of Maintenance Services Contract contract approved with Master Trade Services, Inc. for repairs at properties owned/managed by the St. Cloud HRA.
- 8. Approval of Computer Hardware Purchase purchase approved for 31 laptops and docking stations and the related installation labor from Marco; approximately \$48,560 spread amongst all the HRA's operating funds.

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. Approval of Recommendation from Personnel Committee as Relating to the Annual Performance Review of the Executive Director for 2023 – Personnel Committee Chair, Seal Dwyer, stated the full Board met with the Personnel Committee at 5:00 p.m. for discussion. Ms. Dwyer read the following motion decided at the

meeting: The Personnel Committee of the St. Cloud HRA has conducted a performance review of the Executive Director Louise Reis and through the process of evaluation has determined that the Executive Director has achieved the stated goals and has conducted her business successfully. We recommend to the full Board accepting this performance evaluation along with the new goals for the coming year and the salary adjustment of 5% effective December 24, 2023. Commissioner Dvorak moved for approval; Commissioner Conway seconded the motion. All commissioners voted in favor; the motion carried.

10. Approval of Resolution 2023-18 – Adopting the 2024 Budgets for Central Office Cost Center and Housing Choice Voucher Funds. Ms. Rizer said there are not many changes to the COCC budget, but the estimated costs for software upgrades have been included and created a deficit, though the upgrades will be paid with reserves. She continued with the HCV program; noting the deficit is also because of the software upgrades and since the HRA does not know what the admin fee will be, it is possible HUD will cover the cost of the software upgrade and the HRA could be in a break-even with the budget. Commissioner Conway moved for approval; Commissioner Jacobson seconded the motion. All commissioners voted in favor; the motion carried. Commissioner Gohman asked Ms. Rizer about HUD potentially paying for the software upgrade; Ms. Rizer responded that the HRA has received funding for the budget every year with the higher admin fee applied for, so it is possible the software upgrade will be funded. Commissioner Hontos asked if there is concern the expenses are increasing greater than the revenues. Ms. Rizer replied no, and noted staff members have been added every year to help with the additional vouchers and there are additional admin fees to help cover those costs.

Commissioner Lewis asked about the ongoing legal issue with the HRA and Ms. Reis said it has been reported to HUD. Ms. Rizer added that she was not sure if anything would be done differently since it is a large amount, but Ms. Rizer pointed to line 3 and said a lot of those funds are from fraud revenue; the typical protocol is 50% for HAP and 50% for admin costs. Commissioner Gohman asked Ms. Rizer to explain the fraud revenue process. Ms. Rizer responded that people can be on a repayment plan, which is the most common option as they can remain on the program and Ms. Reis added if they do not set up a repayment plan, they are off the program and the debt is reported to HUD and the state of MN for revenue recapture.

11. Report on Activities – Ms. Reis said the pre-application for the Community Development Block Grant is due January 5, 2024. The previously discussed plan with the Board was for the St. Cloud HRA to apply for \$250,000 the Single-Family Rehab Loan Program and \$100,000 for The Brownstones Townhomes. Commissioner Gohman asked how much money is needed in total for the Brownstones project and Project Manager, Paul Soenneker, responded that it is around \$600,000 total. Ms. Reis also included there are 14 on the CDBG waiting list.

Ms. Reis shared with the Board the Benton County Economic Partnership invited her to attend a meeting regarding ARPA funds. Ms. Reis put in a request for funds at Eastwood Apartments and Riverside Apartments since those residents reside in Benton County. Ms. Reis will be attending a meeting in January to determine where the funds are allocated.

Ms. Reis also shared there was an incident with an HRA staff member that inadvertently used an incorrect email address in correspondence that went out to HRA clients. After working with attorneys, it was concluded there was no data breach and the incident was reported to the state legislative office. A notice will be posted on the HRA website in the future about the incident.

Commissioner Gohman asked about turnover rate at Empire and Wilson. Ms. Rizer said people didn't move for several years due to COVID-19, and the agency is seeing more turnovers now as a result. Ms. Reis said the length of stay at Wilson has decreased and the population appears more mobile. Ms. Reis said the waiting lists are open for Empire and Wilson, but it can be a lengthy process to get someone moved in if they need to obtain paperwork or save up for the deposit. Commissioner Jacobson asked if resources are provided by the

HRA to help people with down payments. Ms. Reis said the HRA caresources.	in help direct individuals to additional
There being no further business, the meeting adjourned at 5:50 p.m.	
ATTEST:	
	Chair, Nancy Gohman
Secretary, George Hontos	

TO: St. Cloud HRA Board of Commissioners

FROM: Louise Reis, Executive Director

DATE: January 18, 2024

SUBJECT: Approval of Section 8 Management Assessment Program (SEMAP) Certification

Requested Action: Approval of Resolution 2024-01 Section 8 Management Assessment Program Certification for the fiscal year ending December 31, 2023.

Background: We are required by HUD regulations to process and have board approval for performance measures on key areas of the Section 8 Housing Choice Voucher Program. I have attached a copy of the Section 8 Management Assessment Program (SEMAP) Certification for your review.

Frequency of Request: Annually.

Related Actions: None.

Future Action: None.

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

Budget Impact: Failure to submit the certification will result in the loss of funds for the Section 8 Voucher Program.

RESOLUTION 2024-01

HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA

APPROVAL OF SECTION 8 MANAGEMENT ASSESSMENT PROGRAM CERTIFICATION

WHEREAS, the Housing and Redevelopment Authority of St. Cloud MN administers the Housing Choice Voucher Program,

WHEREAS, the Department of Housing and Urban Development (HUD) requires Housing Authorities administering the Housing Choice Voucher Program to complete a Section 8 Management Assessment Program (SEMAP) Certification,

NOW, THEREFORE, BE IT RESOLVED, that the Section 8 Management Assessment Program (SEMAP) has been completed and accurately reflects the status of the Housing Choice Voucher Program for the fiscal year ending December 31, 2023.

Adopted this 24th day of January, 2024.

ATTEST:	
	Nancy Gohman, Chair
George Hontos, Secretary	

Section 8 Management Assessment Program (SEMAP) Certification

U.S. Department of Housing and Urban Development Office of Public and Indian Housing OMB Approval No. 2577-0215 (exp. 02/29/2020)

Public reporting burden for this collection of information is estimated to average 12 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and you are not required to respond to, a collection of information unless it displays a currently valid OMB control number.

This collection of information is required by 24 CFR sec 985.101 which requires a Public Housing Agency (PHA) administering a Section 8 tenant-based assistance program to submit an annual SEMAP Certification within 60 days after the end of its fiscal year. The information from the PHA concerns the performance of the PHA and provides assurance that there is no evidence of seriously deficient performance. HUD uses the information and other data to assess PHA management capabilities and deficiencies, and to assign an overall performance rating to the PHA. Responses are mandatory and the information collected does not lend itself to confidentiality.

_							
Insti	ructions Respond to this certification form using the PHA's actual data for the fiscal year just ended.						
PHA	Name For PHA FY Ending (mm/dd/yyyy) Submission Date (mm/dd/yyyy)						
Но	using & Redevelopment Authority of St Cloud 1 12/31/2023						
Indic for c	ck here if the PHA expends less than \$300,000 a year in Federal awards cators 1 - 7 will not be rated if the PHA expends less than \$300,000 a year in Federal awards and its Section 8 programs are not audited compliance with regulations by an independent auditor. A PHA that expends less than \$300,000 in Federal awards in a year must still bete the certification for these indicators.						
Perf	ormance Indicators						
1.	Selection from the Waiting List. (24 CFR 982.54(d)(1) and 982.204(a)) (a) The PHA has written policies in its administrative plan for selecting applicants from the waiting list.						
	PHA Response Yes ✓ No						
	(b) The PHA's quality control samples of applicants reaching the top of the waiting list and of admissions show that at least 98% of the families in the samples were selected from the waiting list for admission in accordance with the PHA's policies and met the selection criteria that determined their places on the waiting list and their order of selection.						
	PHA Response Yes ✓ No						
2.	Reasonable Rent. (24 CFR 982.4, 982.54(d)(15), 982.158(f)(7) and 982.507) (a) The PHA has and implements a reasonable written method to determine and document for each unit leased that the rent to owner is reasonable based on current rents for comparable unassisted units (i) at the time of initial leasing, (ii) before any increase in the rent to owner, and (iii) at the HAP contract anniversary if there is a 5 percent decrease in the published FMR in effect 60 days before the HAP contract anniversary. The PHA's method takes into consideration the location, size, type, quality, and age of the program unit and of similar unassisted units, and any amenities, housing services, maintenance or utilities provided by the owners.						
	PHA Response Yes ✓ No No						
	(b) The PHA's quality control sample of tenant files for which a determination of reasonable rent was required shows that the PHA followed its written method to determine reasonable rent and documented its determination that the rent to owner is reasonable as required for (check one):						
	PHA Response At least 98% of units sampled 80 to 97% of units sampled Less than 80% of units sampled						
3.	Determination of Adjusted Income. (24 CFR part 5, subpart F and 24 CFR 982.516) The PHA's quality control sample of tenant files shows that at the time of admission and reexamination, the PHA properly obtained third party verification of adjusted income or documented why third party verification was not available; used the verified information in determining adjusted income; properly attributed allowances for expenses; and, where the family is responsible for utilities under the lease, the PHA used the appropriate utility allowances for the unit leased in determining the gross rent for (check one):						
	PHA Response At least 90% of files sampled \$\sqrt{90}\$ 80 to 89% of files sampled Less than 80% of files sampled						
4.	Utility Allowance Schedule. (24 CFR 982.517) The PHA maintains an up-to-date utility allowance schedule. The PHA reviewed utility rate data that it obtained within the last 12 months, and adjusted its utility allowance schedule if there has been a change of 10% or more in a utility rate since the last time the utility allowance schedule was revised. PHA Response Yes No						
5.	HQS Quality Control Inspections. (24 CFR 982.405(b)) A PHA supervisor (or other qualified person) reinspected a sample of units during the PHA fiscal year, which met the minimum sample size required by HUD (see 24 CFR 985.2), for quality control of HQS inspections. The PHA supervisor's reinspected sample was drawn from recently completed HQS inspections and represents a cross section of neighborhoods and the work of a cross section of inspectors.						
	PHA Response Yes √ No No No No No No No						
6.	HQS Enforcement. (24 CFR 982.404) The PHA's quality control sample of case files with failed HQS inspections shows that, for all cases sampled, any cited life-threatening HQS deficiencies were corrected within 24 hours from the inspection and, all other cited HQS deficiencies were corrected within no more than 30 calendar days from the inspection or any PHA-approved extension, or, if HQS deficiencies were not corrected within the required time frame, the PHA stopped housing assistance payments beginning no later than the first of the month following the correction period, or took prompt and vigorous action to enforce the family obligations for (check one):						
	PHA Response						

7.	Expanding Housing Opportunities. (24 CFR 982.54(d)(5), 982.153(b)(3) and (b)(4), 982.301(a) and 983.301(b)(4) and (b)(12)). Applies only to PHAs with jurisdiction in metropolitan FMR areas. Check here if not applicable
	(a) The PHA has a written policy to encourage participation by owners of units outside areas of poverty or minority concentration which clearly delineates areas in its jurisdiction that the PHA considers areas of poverty or minority concentration, and which includes actions the PHA will take to encourage owner participation.
	PHA Response Yes V
	(b) The PHA has documentation that shows that it took actions indicated in its written policy to encourage participation by owners outside areas of poverty and minority concentration. PHA Response Yes No
	(c) The PHA has prepared maps that show various areas, both within and neighboring its jurisdiction, with housing opportunities outside areas of poverty and minority concentration; the PHA has assembled information about job opportunities, schools and services in these areas; and the PHA uses the maps and related information when briefing voucher holders. PHA Response Yes No
	(d) The PHA's information packet for voucher holders contains either a list of owners who are willing to lease, or properties available for lease, under the voucher program, or a list of other organizations that will help families find units and the list includes properties or organizations that operate outside areas of poverty or minority concentration. PHA Response Yes No No
	(e) The PHA's information packet includes an explanation of how portability works and includes a list of neighboring PHAs with the name, address and telephone number of a portability contact person at each. PHA Response Yes No No
	(f) The PHA has analyzed whether voucher holders have experienced difficulties in finding housing outside areas of poverty or minority concentration and, where such difficulties were found, the PHA has considered whether it is appropriate to seek approval of exception payment standard amounts in any part of its jurisdiction and has sought HUD approval when necessary. PHA Response Yes No No
8.	Payment Standards. The PHA has adopted current payment standards for the voucher program by unit size for each FMR area in the PHA jurisdiction and, if applicable, for each PHA-designated part of an FMR area, which do not exceed 110 percent of the current applicable FMR and which are not less than 90 percent of the current FMR (unless a lower percent is approved by HUD). (24 CFR 982.503)
	PHA Response Yes V No No
	Enter current FMRs and payment standards (PS) 5t. Cloud MN MS A
	0-BR FMR 877.00 1-BR FMR 906.00 2-BR FMR 1155.00 3-BR FMR 1531.00 4-BR FMR 1820.00 PS 943.00 PS 974.00 PS 1242.00 PS 1646.00 PS 1957.00
	PS 943.00 PS 974.00 PS 1242.00 PS 1646.00 PS 1957.00
	If the PHA has jurisdiction in more than one FMR area, and/or if the PHA has established separate payment standards for a PHA-designated part of an FMR area, attach similar FMR and payment standard comparisons for each FMR area and designated area.
9.	Annual Reexaminations. The PHA completes a reexamination for each participating family at least every 12 months. (24 CFR 982.516)
	PHA Response Yes ✓ No
10.	Correct Tenant Rent Calculations. The PHA correctly calculates tenant rent in the rental certificate program and the family rent to owner in the rental voucher program. (24 CFR 982, Subpart K)
	PHA Response Yes ✓ No No
11.	Precontract HQS Inspections. Each newly leased unit passed HQS inspection before the beginning date of the assisted lease and HAP contract. (24 CFR 982.305)
	PHA Response Yes ✓ No No
12.	Annual HQS Inspections. The PHA inspects each unit under contract at least annually. (24 CFR 982.405(a))
	PHA Response Yes No No
13.	Lease-Up. The PHA executes assistance contracts on behalf of eligible families for the number of units that has been under budget for at least one year.
	PHA Response Yes No No
14a.	Family Self-Sufficiency Enrollment. The PHA has enrolled families in FSS as required. (24 CFR 984.105) Applies only to PHAs required to administer an FSS program. Check here if not applicable PHA Response a. Number of mandatory FSS slots (Count units funded under the FY 1992 FSS incentive awards and in FY 1993 and later
	through 10/20/1998. Exclude units funded in connection with Section 8 and Section 23 project-based contract terminations; public housing demolition, disposition and replacement; HUD multifamily property sales; prepaid or terminated mortgages under section 236 or section 221(d)(3); and Section 8 renewal funding. Subtract the number of families that successfully completed their contracts on or after 10/21/1998.)
	or, Number of mandatory FSS slots under HUD-approved exception

7.	Expanding Housing Opportunities. (24 CFR 982.54(d)(5), 982.153(b)(3) and (b)(4), 982.301(a) and 983.301(b)(4) and (b)(12)). Applies only to PHAs with jurisdiction in metropolitan FMR areas. Check here if not applicable
	(a) The PHA has a written policy to encourage participation by owners of units outside areas of poverty or minority concentration which clearly delineates areas in its jurisdiction that the PHA considers areas of poverty or minority concentration, and which includes actions the PHA will take to encourage owner participation.
	PHA Response Yes No
	(b) The PHA has documentation that shows that it took actions indicated in its written policy to encourage participation by owners outside areas of poverty and minority concentration.
	PHA Response Yes No No
	(c) The PHA has prepared maps that show various areas, both within and neighboring its jurisdiction, with housing opportunities outside areas of poverty and minority concentration; the PHA has assembled information about job opportunities, schools and services in these areas; and the PHA uses the maps and related information when briefing voucher holders. PHA Response Yes No No
	(d) The PHA's information packet for voucher holders contains either a list of owners who are willing to lease, or properties available for lease, under the voucher program, or a list of other organizations that will help families find units and the list includes properties or organizations that operate outside areas of poverty or minority concentration. PHA Response Yes No
	(e) The PHA's information packet includes an explanation of how portability works and includes a list of neighboring PHAs with the name, address and telephone number of a portability contact person at each. PHA Response Yes No
	(f) The PHA has analyzed whether voucher holders have experienced difficulties in finding housing outside areas of poverty or minority concentration
	and, where such difficulties were found, the PHA has considered whether it is appropriate to seek approval of exception payment standard amounts in any part of its jurisdiction and has sought HUD approval when necessary. PHA Response Yes No
8.	Payment Standards. The PHA has adopted current payment standards for the voucher program by unit size for each FMR area in the PHA jurisdiction and, if applicable, for each PHA-designated part of an FMR area, which do not exceed 110 percent of the current applicable FMR and which are not less than 90 percent of the current FMR (unless a lower percent is approved by HUD). (24 CFR 982.503)
	PHA Response Yes V No
	Enter current FMRs and payment standards (PS) 0-BR FMR 1174.00 1-BR FMR 1327.00 2-BR FMR 1622.00 MSA 2-BR FMR 2188.00 4-BR FMR 2478.00
	0-BR FMR 1174.00 1-BR FMR 1327.00 2-BR FMR 1622.00 13-BR FMR 2188.00 4-BR FMR 2478.00
	PS 1174.00 PS 1360.00 PS 1663.00 PS 2243.00 PS 2540.00
	If the PHA has jurisdiction in more than one FMR area, and/or if the PHA has established separate payment standards for a PHA-designated part of an FMR area, attach similar FMR and payment standard comparisons for each FMR area and designated area.
9.	Annual Reexaminations. The PHA completes a reexamination for each participating family at least every 12 months. (24 CFR 982.516)
	PHA Response Yes No
10.	Correct Tenant Rent Calculations. The PHA correctly calculates tenant rent in the rental certificate program and the family rent to owner in the rental voucher program. (24 CFR 982, Subpart K)
	PHA Response Yes No No
11.	Precontract HQS Inspections. Each newly leased unit passed HQS inspection before the beginning date of the assisted lease and HAP contract. (24 CFR 982.305)
	PHA Response Yes No No
12.	Annual HQS Inspections. The PHA inspects each unit under contract at least annually. (24 CFR 982.405(a))
	PHA Response Yes No No
13.	Lease-Up. The PHA executes assistance contracts on behalf of eligible families for the number of units that has been under budget for at least one year.
	PHA Response Yes No No
14a.	Family Self-Sufficiency Enrollment. The PHA has enrolled families in FSS as required. (24 CFR 984.105) Applies only to PHAs required to administer an FSS program. Check here if not applicable PHA Response
	a. Number of mandatory FSS slots (Count units funded under the FY 1992 FSS incentive awards and in FY 1993 and later through 10/20/1998. Exclude units funded in connection with Section 8 and Section 23 project-based contract terminations; public housing demolition, disposition and replacement; HUD multifamily property sales; prepaid or terminated mortgages under section 236 or section 221(d)(3); and Section 8 renewal funding. Subtract the number of families that successfully completed their contracts on or after 10/21/1998.)
	or, Number of mandatory FSS slots under HUD-approved exception

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	b. Number of FSS families currently enrolled		4
	c. Portability: If you are the initial PHA, enter the number of families cu have moved under portability and whose Section 8 assistance is adr	rrently enrolled in your FSS program, but who ninistered by another PHA	
	Percent of FSS slots filled (b + c divided by a)		67.00
14b.	percent of FSS Participants with Escrow Account Balances. The PHA is percent of currently enrolled FSS families with escrow account balances. Applies only to PHAs required to administer an FSS program. Check here if not applicable		asured by the
	PHA Response Yes 🗸 No		3
	Portability: If you are the initial PHA, enter the number of families with F FSS program, but who have moved under portability and whose Section	SS escrow accounts currently enrolled in your on 8 assistance is administered by another PHA	
Deco	oncentration Bonus Indicator (Optional and only for PHAs with jurisdiction	on in metropolitan FMR areas).	
The F	PHA is submitting with this certification data which show that:		
(1)	Half or more of all Section 8 families with children assisted by the PHA in its PHA FY;	principal operating area resided in low poverty census tracts at the	ne end of the last
(2)	The percent of Section 8 mover families with children who moved to low po is at least two percentage points higher than the percent of all Section 8 far PHA FY;	verty census tracts in the PHA's principal operating area during onlines with children who resided in low poverty census tracts at the	the last PHA FY ne end of the las
	or		
(3)	The percent of Section 8 mover families with children who moved to low PHA FYs is at least two percentage points higher than the percent of all S end of the second to last PHA FY.	poverty census tracts in the PHA's principal operating area over section 8 families with children who resided in low poverty census	er the last two us tracts at the
	PHA Response Yes No If yes, attac	h completed deconcentration bonus indicator addendum.	
for the doubt	reby certify that, to the best of my knowledge, the above responses under the PHA fiscal year indicated above. I also certify that, to my present knowled bt on the PHA's capacity to administer Section 8 rental assistance in according: HUD will prosecute false claims and statements. Conviction may result in cutive Director, signature	ge, there is not evidence to indicate seriously deficient performa dance with Federal law and regulations.	nce that casts
Date	e (mm/dd/yyyy)	Date (mm/dd/yyyy)	
	PHA may include with its SEMAP certification any information bearing on thiffication.	e accuracy or completeness of the information used by the PH/	A in providing its

TO: HRA Board of Commissioners

FROM: Louise Reis, Executive Director

DATE: January 17, 2024

SUBJECT: Approval of Resolution 2024-02 Application to Minnesota Housing's Publicly Owned

Housing Program (POHP) for Empire Apartments

Requested Action: Approval of Resolution 2024 – 02 for an application to Minnesota Housing under the Publicly Owned Housing Program (POHP) funds for a forgivable loan to replace boilers.

Background: The HRA will be applying for funds through the POHP from Minnesota Housing. Minnesota Housing has \$41 million available for local units of government to use for non-recurring capital projects to improve public housing units and reduce operating costs.

At this time, we are still awaiting the final scope of work and estimated dollar amount from Design Tree Engineering. However, staff is estimating \$450,000 to complete the replacement. We plan to request \$350,000 from Minnesota Housing with the balance coming from the Capital Fund Program. The loan would have a 20- year term with no payments, and be forgiven if the project maintains the original use (public housing) as stated in the application documents. The property must remain in public ownership for a 35-year compliance period.

Frequency of Request: One time only.

Related Actions: Approval for the engineering services was done at the November 2023 meeting.

Future Action: Resolution to enter into loan agreement with Minnesota Housing, approval of contractors for the project.

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

Budget Impacts: This item was budgeted for under the Capital Fund Program. If our application is funded by Minnesota Housing we will use the forgivable loan for the majority of the project.

RESOLUTION 2024-02

HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA

APPROVAL OF APPLICATION TO MINNESOTA HOUSING'S PUBLICLY OWNED HOUSING PROGRAM FOR EMPIRE APARTMENTS

WHEREAS, the Housing and Redevelopment Authority of St. Cloud, Minnesota (the "HRA"), is authorized to administer the public housing program under the Department of Housing and Urban Development.

HEREBY, is requesting Board approval for the Executive Director of the HRA to apply for funds under Minnesota Housing's Publicly Owned Housing Program (POHP) to assist with the replacement of boilers at Empire Apartments.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA AUTHORIZES THE EXECUTIVE DIRECTOR TO APPLY FOR FUNDS UNDER MINNESOTA HOUSING'S PUBLICLY OWNED HOUSING PROGRAM FOR EMPIRE APARTMENTS.

ATTEST:	
	Nancy Gohman, Chair
George Hontos, Secretary	

Adopted this 24th day of January, 2024.

TO: HRA Board of Commissioners

FROM: Louise Reis, Executive Director

DATE: January 17, 2024

SUBJECT: Approval of Resolution 2024-03 Application to Minnesota Housing's Publicly Owned

Housing Program (POHP) for Wilson Apartments

Requested Action: Approval of Resolution 2024 - 03 for an application to Minnesota Housing under the Publicly Owned Housing Program (POHP) funds for a forgivable loan to replace plumbing lines.

Background: The HRA will be applying for funds through the POHP from Minnesota Housing. Minnesota Housing has \$41 million available for local units of government to use for non-recurring capital projects to improve public housing units and reduce operating costs.

At this time, we do not have the final scope of work and estimated dollar amount. However, based on information we have received, staff is estimating \$5,000,000 to complete the project. We plan to request \$4,800,000 from Minnesota Housing with the balance coming from the Capital Fund Program. The loan would have a 20-year term with no payments, and be forgiven if the project maintains the original use (public housing) as stated in the application documents. The property must remain in public ownership for a 35-year compliance period.

Frequency of Request: One time only.

Related Actions: None at this time.

Future Actions: Resolution to enter into the loan agreements with Minnesota Housing, approval of contractors for the project.

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

Budget Impacts: If the project is not funded by Minnesota Housing, it will have to be completed with HUD operating or capital funds, which would only allow for a small portion of the lines to be replaced each year.

RESOLUTION 2024-03

HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA

APPROVAL OF APPLICATION TO MINNESOTA HOUSING'S PUBLICLY OWNED HOUSING PROGRAM FOR WILSON APARTMENTS

WHEREAS, the Housing and Redevelopment Authority of St. Cloud, Minnesota (the "HRA"), is authorized to administer the public housing program under the Department of Housing and Urban Development.

HEREBY, is requesting Board approval for the Executive Director of the HRA to apply for funds under Minnesota Housing's Publicly Owned Housing Program (POHP) to assist with the replacement of plumbing lines at Wilson Apartments.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA AUTHORIZES THE EXECUTIVE DIRECTOR TO APPLY FOR FUNDS UNDER MINNESOTA HOUSING'S PUBLICLY OWNED HOUSING PROGRAM FOR WILSON APARTMENTS.

ATTEST:	
	Nancy Gohman, Chair
George Hontos, Secretary	

Adopted this 24th day of January, 2024.

TO: HRA Board of Commissioners

FROM: Louise Reis, Executive Director

DATE: January 16, 2024

SUBJECT: Report on Activities

Bridges 7E Program: In 2021, the St. Cloud HRA became the administrator for the Bridges Program in Region 7E. We agreed to become the administrator until Minnesota Housing could find an administrator within that region. In November, we were informed that Minnesota Housing had approved Lakes and Pines in Mora, Minnesota to become the new administrator of Bridges 7E. The transfer will be completed on February 1, 2024.

Empire Apartments: On December 27, 2023 the Empire Apartments had an inspection under the under the new standards of NSPIRE. We have a preliminary score of 93 but waiting for the review by HUD for the final score.

Housing Choice Voucher Program: During the month of December 2023, there were seven housing choice vouchers released. Five were voluntary releases, one was zero HAP and one for program violations. One was over the age of 62.

As of December 31, 2023 – 64 Port In vouchers and 42 Port Out vouchers.

CDBG Update:

For the homeowner rehab program:

- 7 in construction
- 2 in bidding
- 3 in application stage
- 14 on wait list

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

Fund: Public Housing – 291 Units					
		Yearly	Vacant		
Complex	# of units	Vacancy Rate	12/31/23		
Empire	89	2.87%	2		
Wilson	126	3.54%	1		
Scattered Sites	76	3.49%	1		

Fund: Section 8 New Construction – 162 Units				
		Yearly	Vacant	
Complex	# of units	Vacancy Rate	12/31/23	
Germain	60	1.84%	2	
Grace/NWB	102	1.96%	4*	

Fund: Tax Credit – 249 Units					
		Yearly	Vacant		
Complex	# of units	Vacancy Rate	12/31/23		
Creeks	24	2.85%	0		
Brownstones	12	0.00%	0		
Swisshelm One	32	3.32%	0		
Westwood One	32	1.47%	0		
Swisshelm Two	32	4.19%	2		
Westwood Two	32	6.03%	2		
Riverside	85	6.27%	1		

Fund: Affordable Housin	ng – 79 Units			
		Yearly	Vacant	
Complex	# of units	Vacancy Rate	12/31/23	
Eastwood	18	5.37%	2	
Loehr	61	2.84%	0	
418 House	1	0.00%	0	

^{*} Three units rented 1/1/2024.