



**WEDNESDAY, JANUARY 22, 2025**  
**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 Regular Meeting (see agendas)**

**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 COMMISSIONERS**

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

**Wednesday, January 22, 2025**

Welcome New Board Members: Hudda Ibrahim and Tami Calhoun

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 2025.
  - A. Election of Board Chair
  - B. Election of Board Vice-Chair
  - C. Election of Board Security
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 2025.
11. Discussion of Meeting Times and Dates.
12. Annual Report for 2024. (Executive Director Louise Reis, Voucher Programs 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 13, 2025  
SUBJECT: Annual Meeting Elections, Appointments, Designations and Department Reports

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**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 2024, 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 2024, 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 Bremer Bank.

**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 2025:**

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 2025.

**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 19 and December 17, 2025.

**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: \_\_\_\_\_



# 2025 Calendar

January							February							March							April						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
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5	6	7	8	9	10	11	2	3	4	5	6	7	8	2	3	4	5	6	7	8	6	7	8	9	10	11	12
12	13	14	15	16	17	18	9	10	11	12	13	14	15	9	10	11	12	13	14	15	13	14	15	16	17	18	19
19	20	21	22	23	24	25	16	17	18	19	20	21	22	16	17	18	19	20	21	22	20	21	22	23	24	25	26
26	27	28	29	30	31		23	24	25	26	27	28		23	24	25	26	27	28	29	27	28	29	30			
														30	31												

May							June							July							August						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3	1	2	3	4	5	6	7			1	2	3	4	5						1	2
4	5	6	7	8	9	10	8	9	10	11	12	13	14	6	7	8	9	10	11	12	3	4	5	6	7	8	9
11	12	13	14	15	16	17	15	16	17	18	19	20	21	13	14	15	16	17	18	19	10	11	12	13	14	15	16
18	19	20	21	22	23	24	22	23	24	25	26	27	28	20	21	22	23	24	25	26	17	18	19	20	21	22	23
25	26	27	28	29	30	31	29	30						27	28	29	30	31			24	25	26	27	28	29	30
																					31						

September							October							November							December							
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	
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7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8	7	8	9	10	11	12	13	
14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15	14	15	16	17	18	19	20	
21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22	21	22	23	24	25	26	27	
28	29	30					26	27	28	29	30	31		23	24	25	26	27	28	29	28	29	30	31				
														30														

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

	SEMAP	PHAS
2023	97	Standard
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 2025

<b>PROJECT/PROGRAM</b>	<b>1 BR</b>	<b>2 BR</b>		<b>3 BR</b>	<b>4 BR</b>	<b>5 BR</b>
<b>PUBLIC HOUSING APPLICANTS</b>						
EMPIRE	270					
WILSON	350					
FAMILY HOUSING		294		864	477	116
<b>SECTION 8 NEW CONSTRUCTION</b>						
GERMAIN TOWERS	230					
GRACE MCDOWALL	108					
NORTHWAY TH		59		51		
<b>AFFORDABLE HOUSING</b>						
Al Loehr	45					
EASTWOOD	44	86				
<b>TAX CREDITS</b>						
BROWNSTONES		62		21		
CREEKS		56		81		
RIVERSIDE	54	20				
SWISSHELM ONE/TWO		41		98		
WESTWOOD ONE/TWO		88		110		

**ADDITIONAL**

Hsg Choice Voucher	771 – 2023 Lottery
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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
  - HRA membership on Age-Flourishing St. Cloud (housing focus) – 2023 and ongoing
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
  - Attended Housing Summit, CentraCare South Point – March 2024
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
  - Letter of Intent for Pinecone Road Property – August 2024
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, March 2024
  - 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, February 2024

## 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 allstaff.
  - Family Housing Videos – April 2020
  - Fair Housing Training – March 2021, April 2021, April 2022, April 2023, April 2024
  - 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, Annual Report 2023 – January 2024
  - SEMAP 2019 – January 2020; SEMAP 2020 - January 2021, SEMAP 2021 – January 2022, SEMAP 2022 – January 2023, SEMAP 2023 – January 2024
  - 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
  - PHA Plan for 2025 approved – August 2024
  - Germain Towers 20-year HAP contract renewed – September 2020
  - Compliance Review Al Loehr Apartments – October 2020, November 2021, September 2022, June 2024
  - 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
  - 2023 Calls for Service – SCPD – April 2024
  - Germain Towers REAC Inspection – December 2021, August 2024
  - Germain Towers Management Occupancy Review – June 2022, May 2023

- Northway A&B Management Occupancy Review – June 2022, June 2023
  - Northway A&B REAC Inspection – August 2022
  - Empire REAC Inspection – October 2022
  - Wilson REAC Inspection – November 2022
  - Empire NSPIRE Inspection – December 2023
  - Riverside Compliance + Inspection – May 2024
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, January 2024, July 2024
    - 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
    - Transfer of Bridges 7E Administration to Lakes + Pines – February 2024
    - Applications for 2023-2025 – February 2023
    - Bridges Renewed for 2023-2025 – May 2023
    - Bridges Renewal for 2025-2027 – November 2024

**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.
  - Board approved St. Cloud HRA to administer HCV for Delano HRA – February 2020
  - St. Cloud School District 744 LSS – Homework Starts at Home – March 2020
4. HUD COC Rental Assistance Grants – April 2020, April 2021, April 2022, April 2023, April 2024, September 2024
5. Additional Mainstream Vouchers awarded – June 2020, May 2022
6. Foster Youth Initiative vouchers approved by HUD – September 2020
7. Beyond Backgrounds Program with Housing Link – November 2020
8. Emergency Housing Vouchers – May 2021
9. Housing Search Services with Stearns County – May 2021
10. Approval for Domestic Violence Rapid Re-Housing Grant – September 2021
11. Awarded Domestic Violence Rapid Re-Housing Grant – April 2022
12. Applied for Stability Vouchers – October 2022
13. Awarded 13 Regular Vouchers by HUD – September 2022
14. 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, 2024
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

- Updated Employee Personnel Manual – March 2024
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
  - 2023 Audit Approval – May 2024
  - Cyber security awareness training monthly – started September 2021
  - Implemented Rent Payment for rental sites – October 2021
  - Converted Housing Software to Yardi – July 2024
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
  - Installation of Central Air – 12 single-family homes – May 2024
  - Replaced HVAC at Quarry Ridge Townhomes – December 2024

[updated January 2025]



## Voucher Programs

All of these voucher and certificate programs provide rental assistance for households renting from private landlords. There were 355 landlords participating in these programs during 2024.

### *HUD Funded Rental Assistance Programs*

#### Housing Choice Voucher (Section 8) Program

The HRA administers 1050 Housing Choice Vouchers (HCV) which includes 8 Project-Based Vouchers (PBV); 75 HUD-Veterans Affairs Supportive Housing (VASH) Vouchers; 49 Mainstream Vouchers (MV); 35 Emergency Housing Vouchers (EHV); 4 Foster Youth to Independence Vouchers (FYI), and 7 Stability Vouchers (SV).

The HCV program helps low-income households affordably rent market-rate housing owned and managed by private landlords. The HRA makes a payment to the landlord which bridges the gap between 30 percent of the tenant's income and the actual rent.

8 vouchers are under contract for PBV. The developments that have approved contracts are:

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

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. 73 VASH vouchers were under lease at the end of 2024.

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. 44 Mainstream Vouchers were under lease at the end of 2024.

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, Sherburne, and Wright 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. 4 FYI Vouchers were under lease at the end of 2024.

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 these vouchers. The HRA has a partnership with the Central Minnesota Continuum of Care (CoC), Stearns County Human Services, Anna Marie's Alliance, Terebinth and Lutheran Social Services Savings Grace for the administration of 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. 35 EHV's were under lease at the end of 2024.

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. The HRA gets referrals from the CoC Priority List for the Stability Voucher program.

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

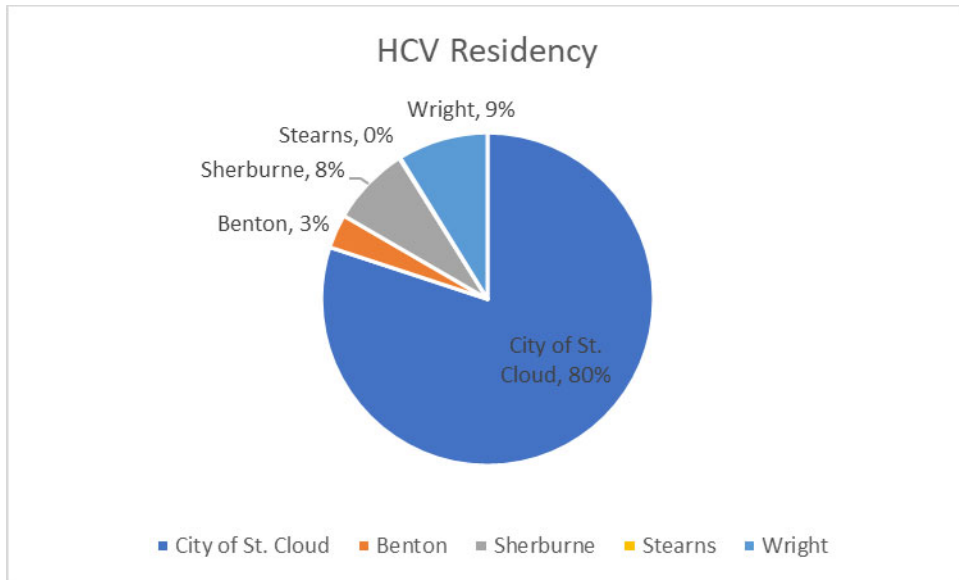
The jurisdiction for the HCV program is the city limits of St. Cloud, and Benton, Sherburne and Wright Counties.

- \$9,358,131 was received from HUD for housing assistance payments (HAP).
- \$1,496,274 was received from HUD for administrative costs.
- Average Housing Assistance Payment (HAP) was \$734 (2023 average HAP was \$639).

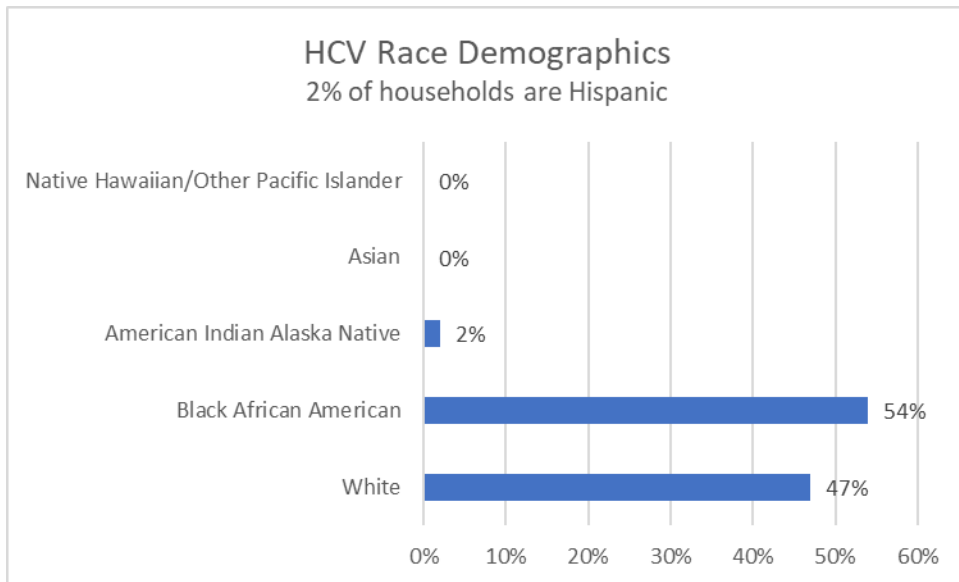
Households that have been issued vouchers have the option to use their tenant-based voucher to lease a unit anywhere in the United States, providing the unit is located within the jurisdiction of an HRA that administers a tenant-based voucher program. This process is known as portability. Portability provides flexibility to participants to relocate to other areas of the country for family needs.

- As of December 31, 2024, there were 102 port in vouchers (average housing assistance payment, \$924) and 34 port out vouchers (average housing assistance payment, \$1,356).

The waiting list for HCV is currently closed. The waiting list has been closed since the last lottery was done in December 2023. There are 771 households on the waiting list. 95 households were admitted to the program in 2024.



46% of household meet HUD’s definition of disabled  
 Average length of stay is 7 years  
 Average household size is 3 members  
 Average household income is \$20,839  
 Average age of head of household is 50  
 50% are families with children  
 27 % of head of households are 62 years of age or older  
 79% of head of households are female  
 87% of households are eligible citizens



**HUD Continuum of Care (CoC)**

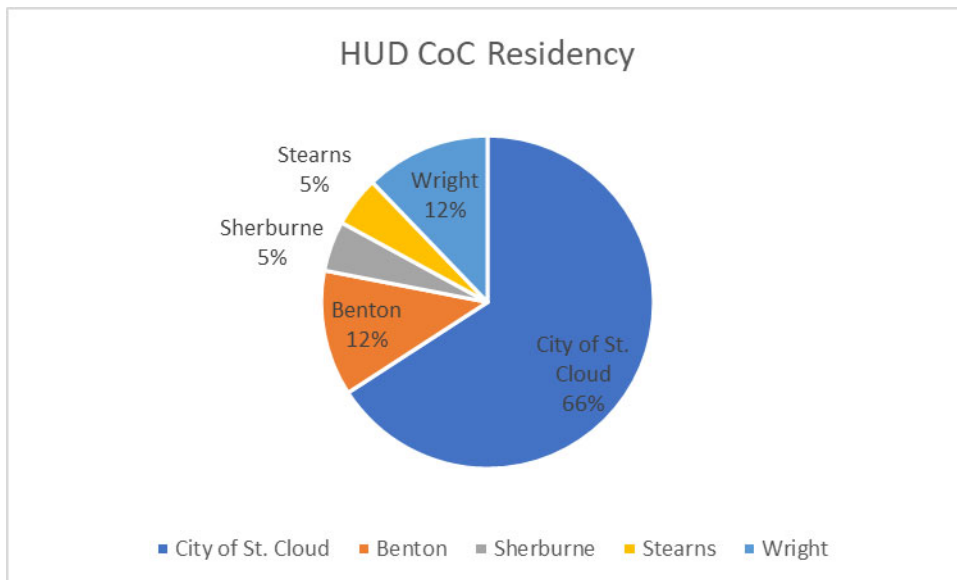
The HRA administers 3 grants funded by HUD through the Central Minnesota CoC including 50 Tenant-Based Rental Assistance slots and 9 Domestic Violence Rapid Re-Housing slots.

The Tenant-Based Rental Assistance slots provide rental assistance to persons who meet HUD’s definition of disabled and are chronically homeless. The HRA collaborates with the Central MN Mental Health Center, Credent Care, and Volunteers of America who provide support services to participants on the program. The HRA gets referrals from the Central Minnesota CoC Priority List for the Tenant-Based Rental Assistance slots.

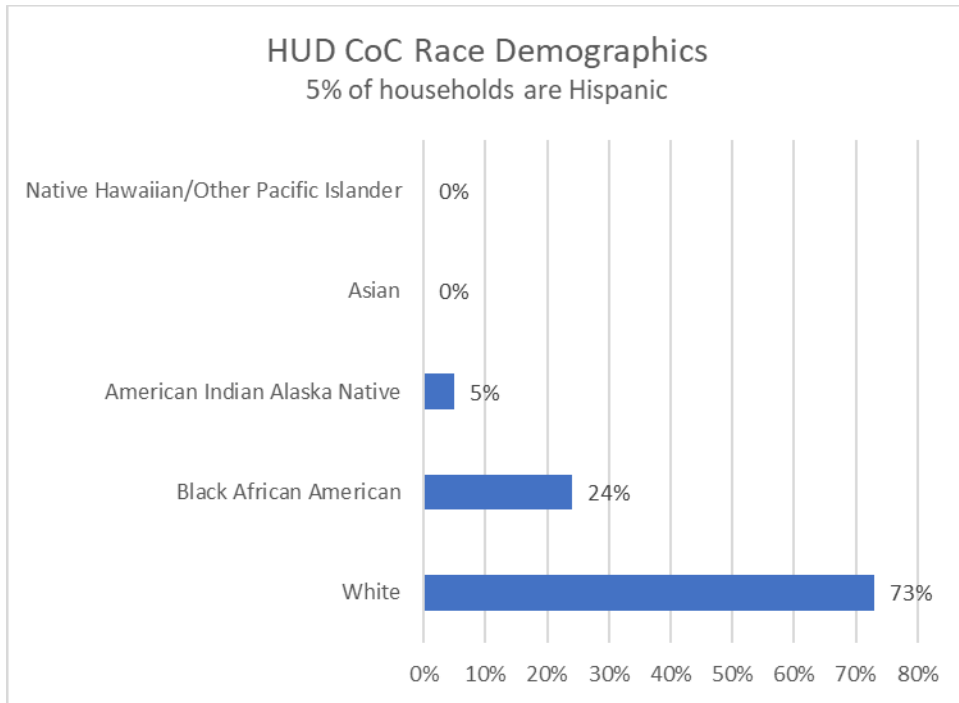
Rapid Re-Housing slots provide short-term housing assistance to persons experiencing domestic violence. The HRA has a partnership with Anna Marie’s Alliance for referrals and support services. The grant began July 1, 2022.

The jurisdiction for the HUD CoC grants is Stearns, Benton, Sherburne and Wright Counties.

- \$394,652 was received from HUD for housing assistance payments (HAP).
- \$48,220 was received from HUD for administrative costs.
- Average HAP was \$678.



- 85% of household meet HUD’s definition of disabled
- Average length of stay is 23.5 months
- Average household size is 2 members
- Average household income is \$10,835
- Average age of head of household is 47
- 29% are families with children
- 17 % of head of households are 62 years of age or older
- 66% of head of households are female
- 98% of households are eligible citizens



**State and Locally Funded Rental Assistance Programs**

The HRA administers 37 Minnesota Housing Bridges Rental Assistance Certificates; 21 CommUNITY Mental Health Initiative (CAMHI) Certificates, and 10 Assertive Community Treatment (ACT) Certificates.

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.

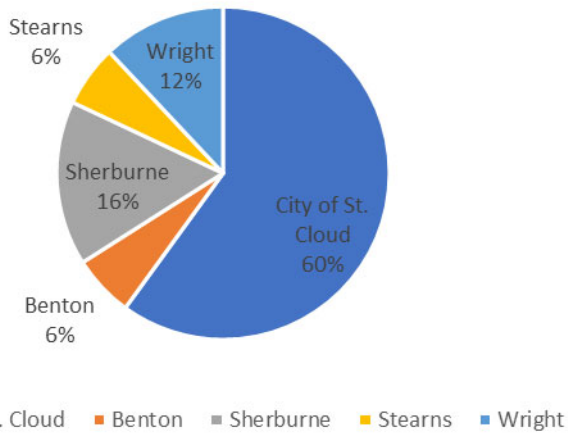
CommUNITY is funded through a grant that is co-sponsored by Benton, Sherburne, Stearns and Wright County’s Mental Health Initiative (CAMHI). Rental assistance is provided to persons with severe persistent mental illness. Support Services are provided by Catholic Charities.

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.

The jurisdiction for the state and locally funding programs is Stearns, Benton, Sherburne and Wright Counties.

- \$463,404 was received from Minnesota Housing and CAMHI for HAP.
- \$40,755 was received from for administrative costs.
- Average HAP is \$642.

### State & Local Rental Assistance Residency

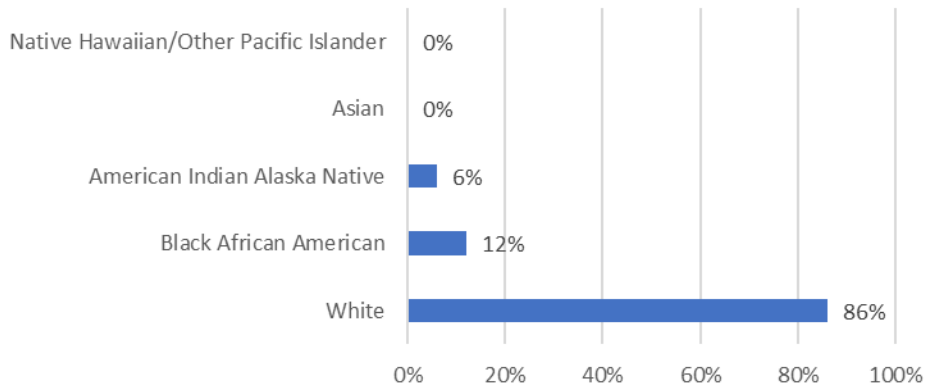


- 6% of household meet HUD’s definition of disabled
- Average length of stay is 7 months
- Average household size is 2 members
- Average household income is \$14,347
- Average age of head of household is 42
- 36% are families with children
- 6 % of head of households are 62 years of age or older
- 60% of head of households are female
- 96% of households are eligible citizens

### State & Local Rental Assistance Race

#### Demographics

2% of households are Hispanic



**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 3 mandatory slots.

## 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 2024 was 2.85%. In 2023 the overall vacancy rate was 3.07%

### 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 2024 was 1.93%. In 2023 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 2024:

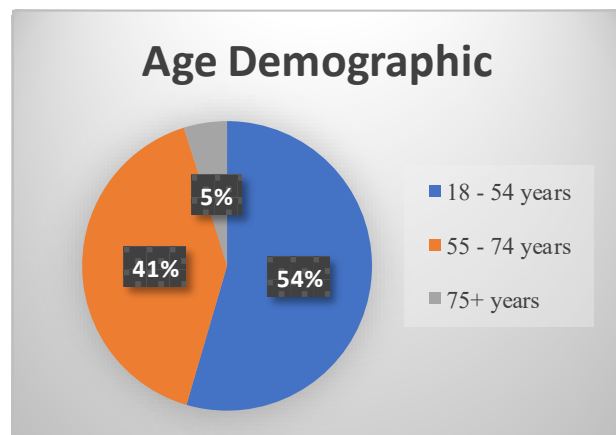
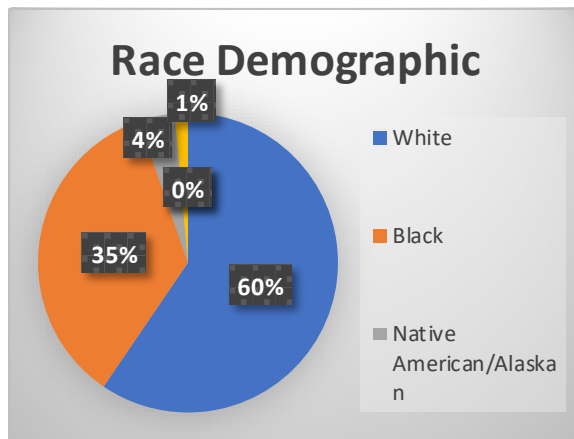
- Wilson (951), Empire (430), Scattered Sites (610) applicants were sent out for top of the waiting list selection.

Head of household race:

- 60% White, 35% Black, 4% American Indian, 1% Asian, 0% Native Hawaiian, 0% other
- 65% female head of household
- 53% head of households are disabled
- \$22,071 is the average annual income of Public Housing residents  
155 households were on fixed incomes (Social Security, SSI, pensions)  
145 households reported variable income (wages)—Some residents have both Fixed and Variable incomes  
Unit turnover: Wilson 37; Empire 13; Scattered Sites 10

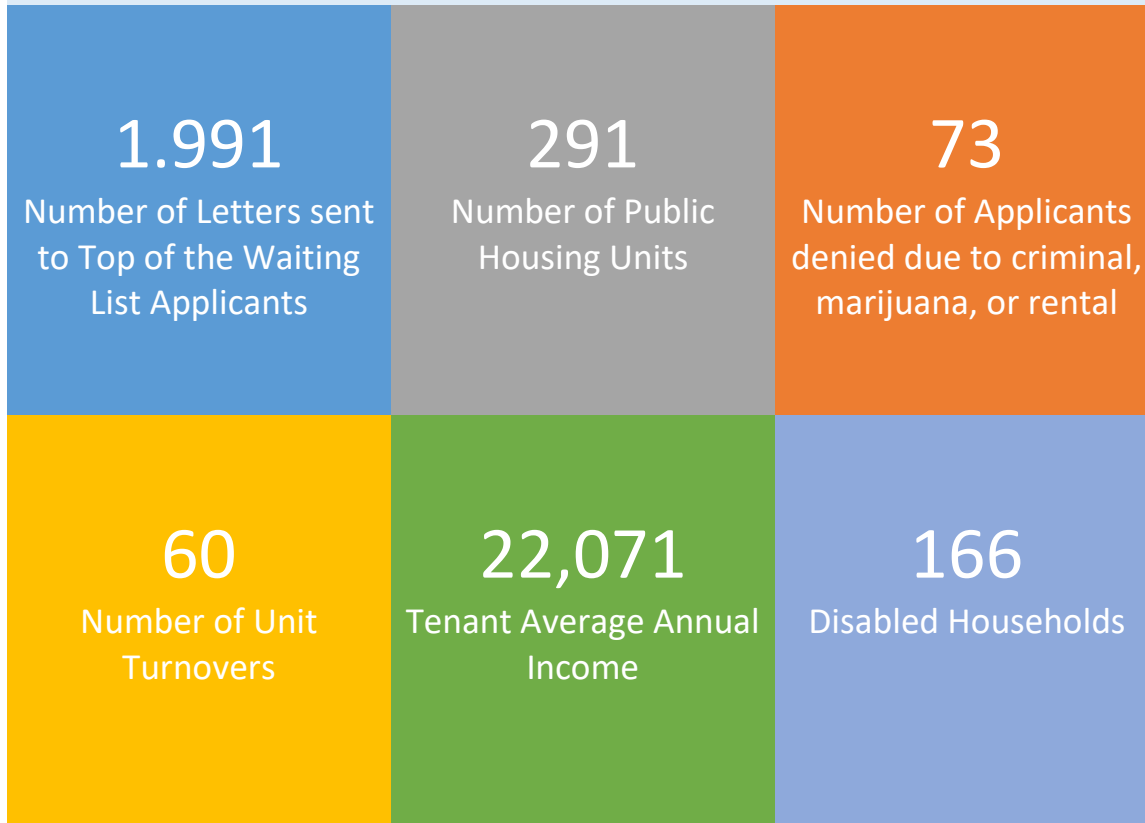
Household age demographic:

- 18-54yrs 54%    55-74yrs 41%    74+yrs 5%
- 0-17yrs 153 children residing in public housing





## Know the Public Housing Numbers 2024



### **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 2024 for these properties was 2.26%. In 2023 the vacancy rate was 1.90%

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 2024:

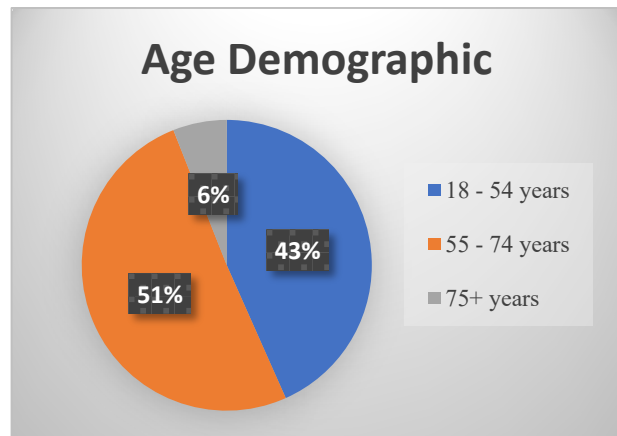
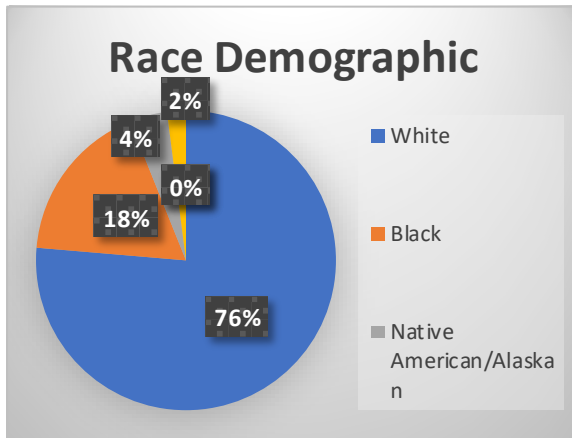
- 3,267 applicants were sent top of the waiting list letters.

Head of household race:

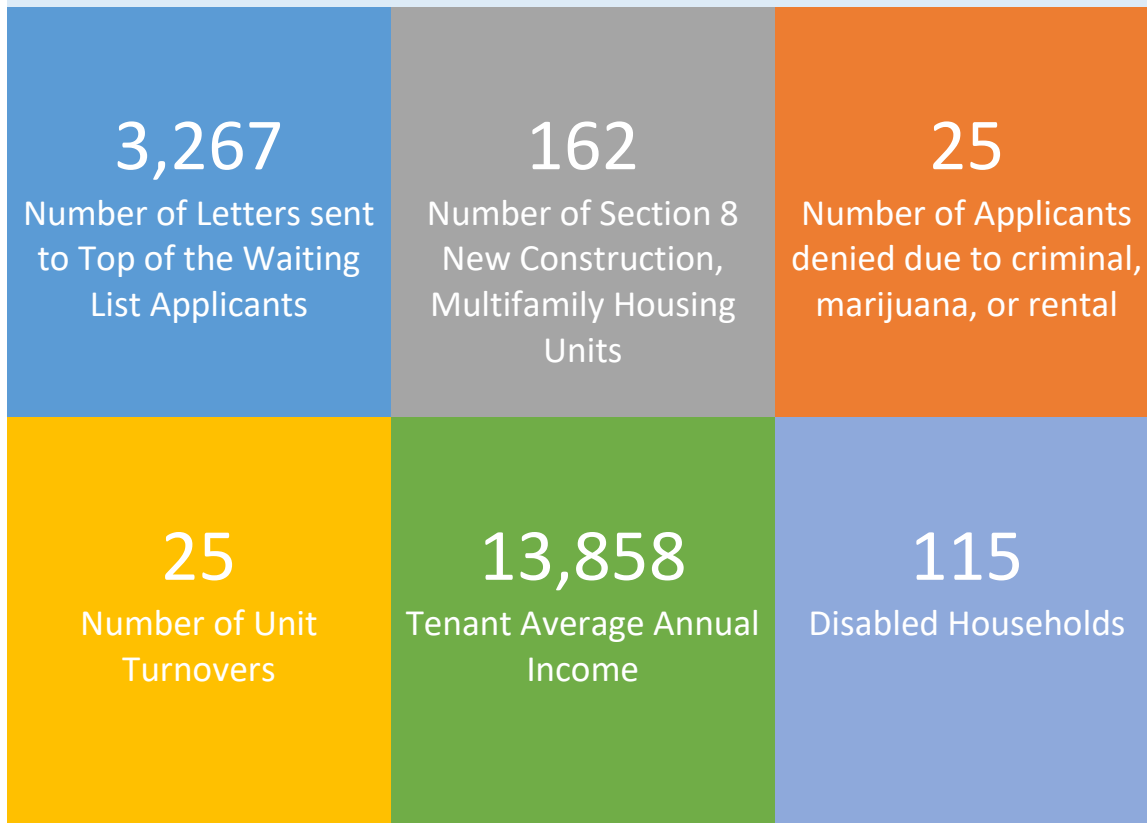
- 76% White, 18% Black, 4% American Indian, 1% Asian, 1% Hawaiian Islander, Other 0%
  - 50% female head of households
  - 76% head of households are disabled
  - \$12,508 is the average annual income of S8NC residents at Germain Towers
  - \$15,208 is the average annual income of S8NC residents at Grace McDowall/Northway B
- There were 136 households with fixed incomes (Social Security, SSI, Pension)  
36 households had variable income (wages)—Some resident’s have both Fixed and Variable incomes  
Unit turnover: Grace/Northway 16; Germain Towers 9

Household age demographic:

18-54yrs. 43%    55-74yrs 51%    74+yrs 6%  
0-17yrs. = 4



## Know the Numbers Section 8 New Construction 2024



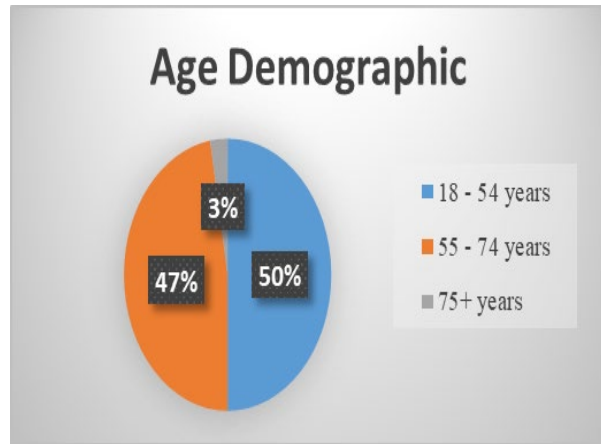
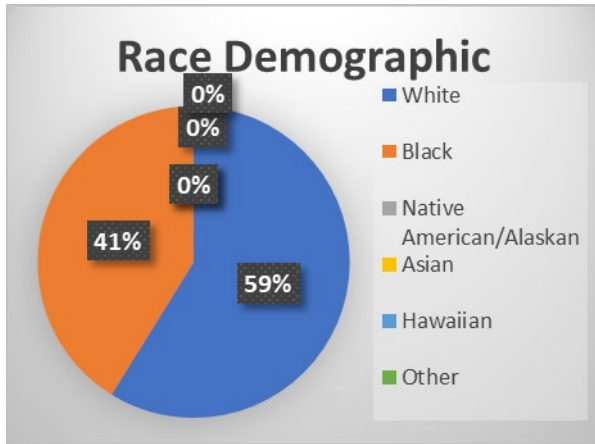
**Affordable Housing:**

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 2024 was 2.69%. The vacancy rate in 2023 was 2.74%. 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 7

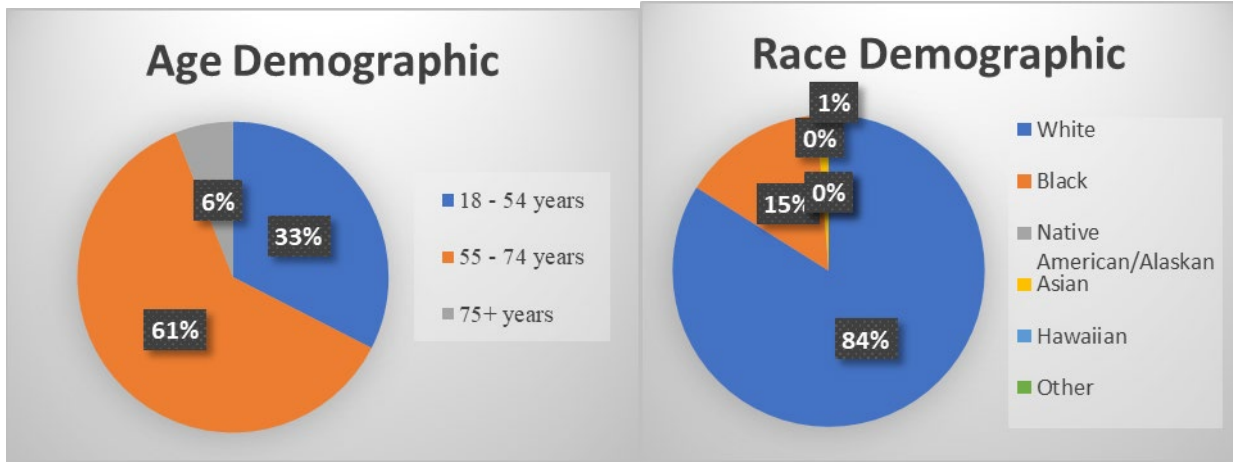
**Eastwood Apartments Head of Household:**

- Average Income: 2024: \$42,040
- Rent for 0 bedroom-\$445, 1 bedroom- \$590 & 2 bedroom-\$705



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

- 75% Male; 25% Female
- 65% Veterans
- Average income: \$12,052
- Studios: \$465.00, \$445.00, \$380, New move ins at \$550.00, Varies based on income



Some residents don't identify their race

**Al Loehr current residents came from:**

- |               |                |
|---------------|----------------|
| 37-St. Cloud  | 3-Sartell      |
| 2-St. Joseph  | 1-Clearwater   |
| 1-Sauk Rapids | 1-Eagan        |
| 1-Litchfield  | 2-Avon         |
| 1-Moorhead    | 2-Grand Rapids |
| 1-Mankato     | 1-Anoka        |
| 2-Waite Park  | 1-Milaca       |
| 1-Brainerd    | 1-Big Lake     |
| 1-St. Francis | 1-Annandale    |
| 1-Crystal     |                |

**Tax Credit:**

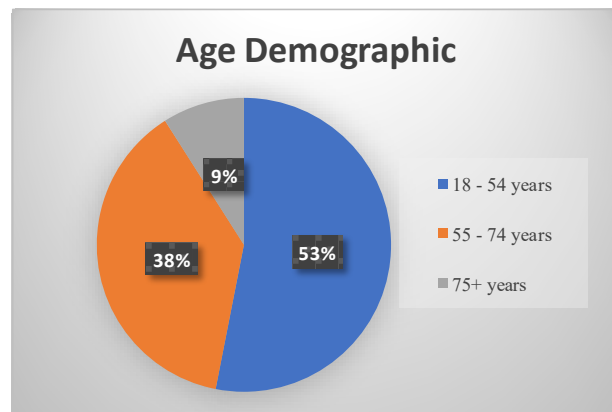
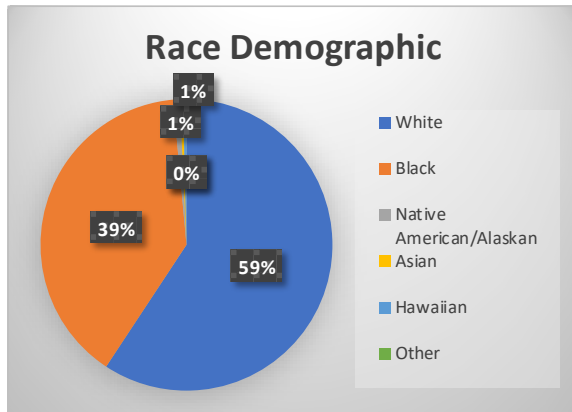
The St. Cloud HRA has seven tax credit properties. These complexes were built under Section 42 of the IRS Housing Tax Credit Regulations. Eligible residents must have incomes at or below the following limits: 2 persons \$46,980 and 3 persons - \$52,860. The vacancy rate at the tax credit properties was 3.47% in 2024. In 2023 the vacancy rate was 3.45%

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 2024:

- 68% of tax credit units have female head of household
- Head of household race - 58% White, 39% Black, Other 1%, Native Hawaiian 1%, Asian 1%
- Unit turn over: Creeks – 4; Brownstones - 0; Westwood Village One - 8; Westwood Village Two - 11; Swisshelm Village One -- 4; Swisshelm Village Two - 6; Riverside – 21
- Brownstone 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 2024

18,544

Average Annual  
Income

249

Number of Tax Credit  
Housing Units

30

Number of Applicants  
denied due to criminal,  
marijuana, or rental

54

Number of Unit  
Turnovers

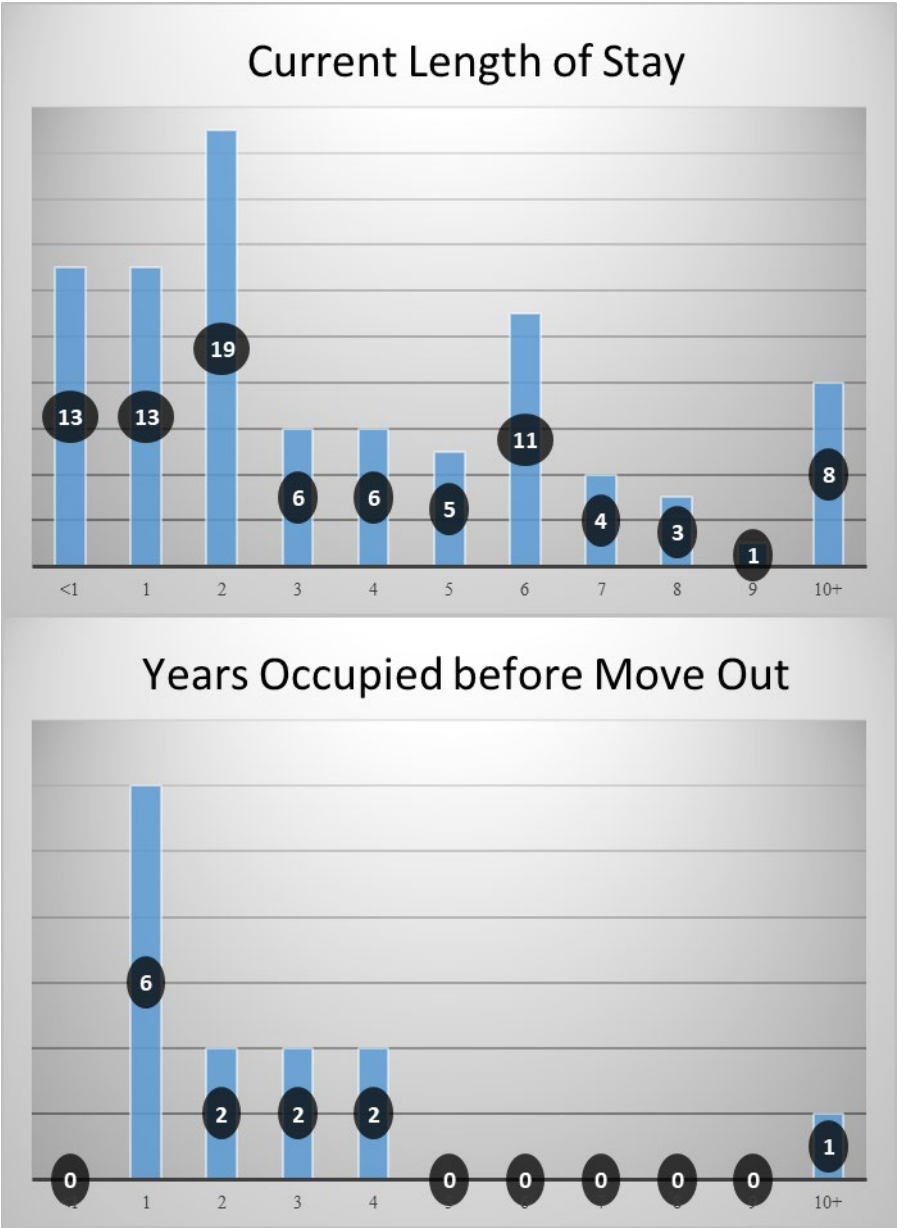
196

Number of Children  
housed in Tax Credit  
Properties

51

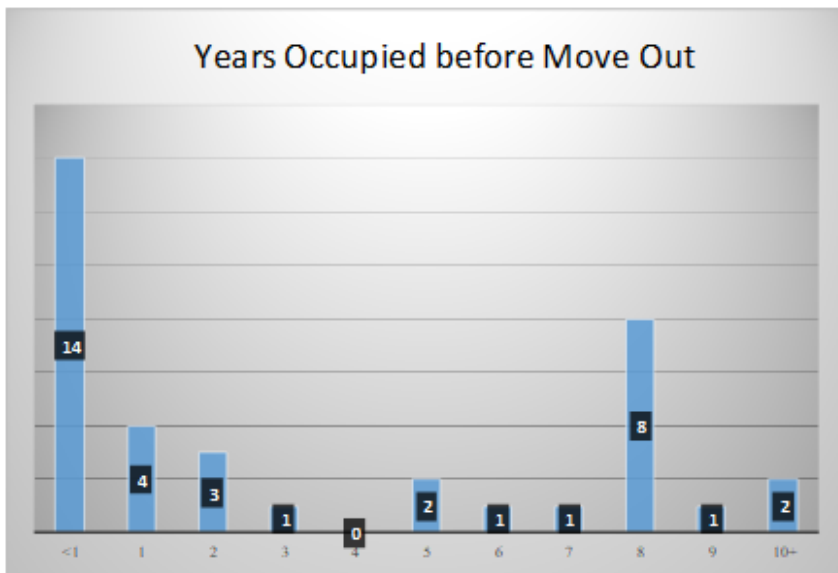
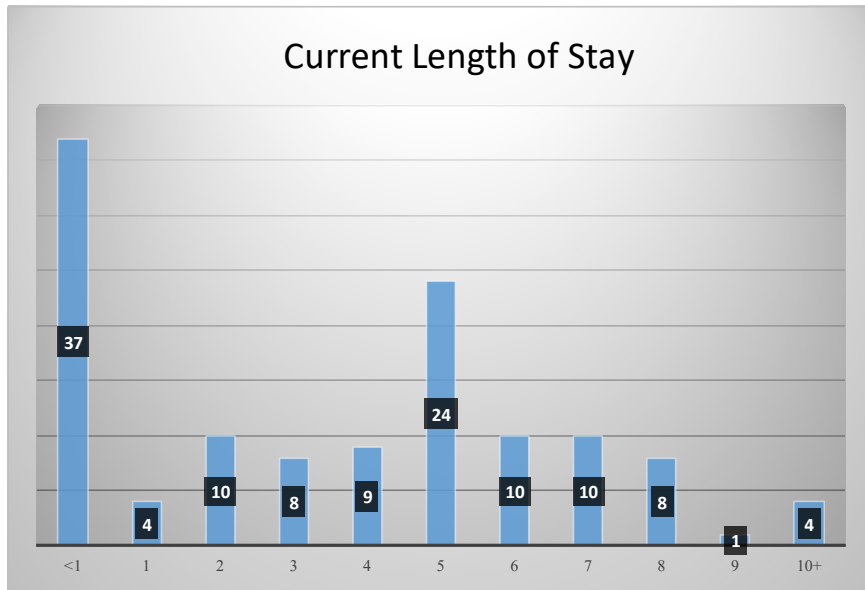
Disabled Households

# EMPIRE 2024

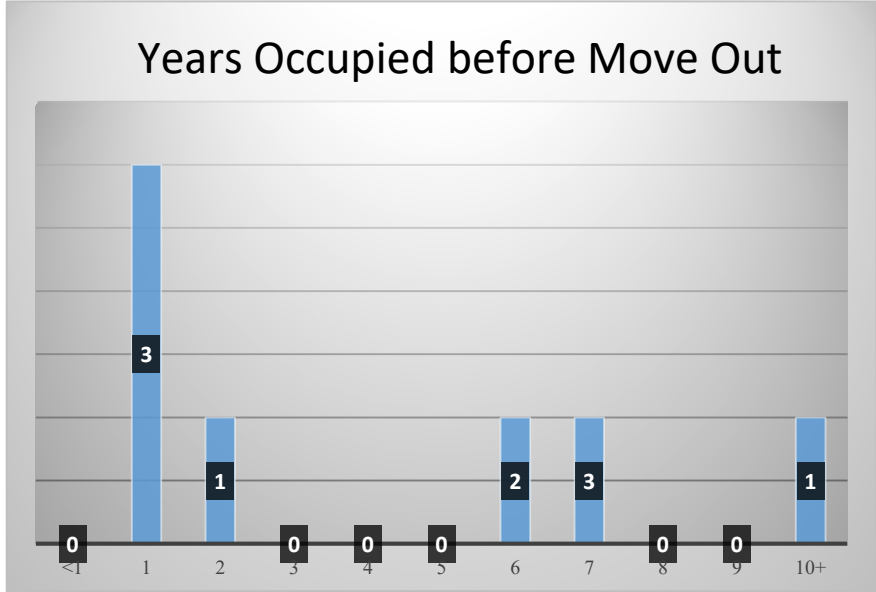
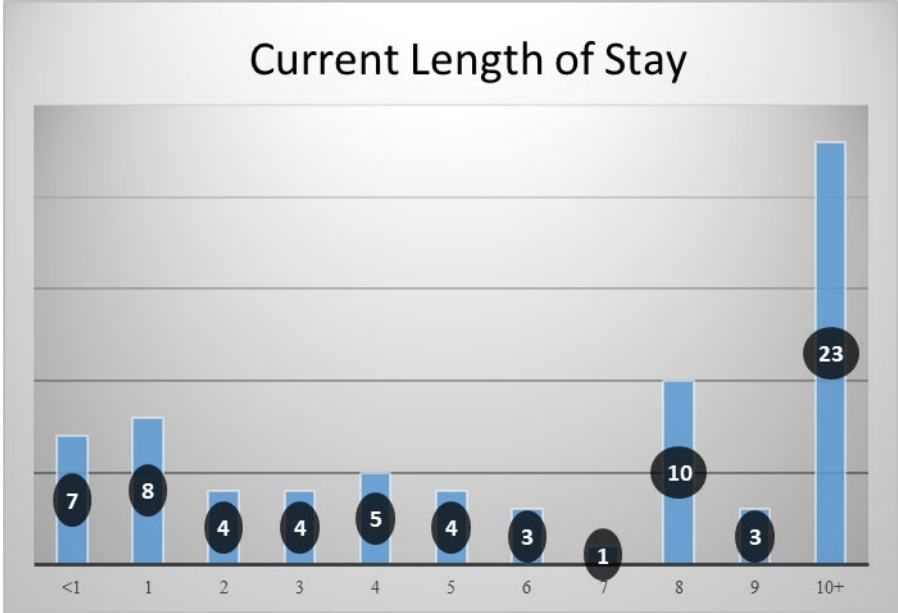




# WILSON 2024



# SCATTERED SITES 2024

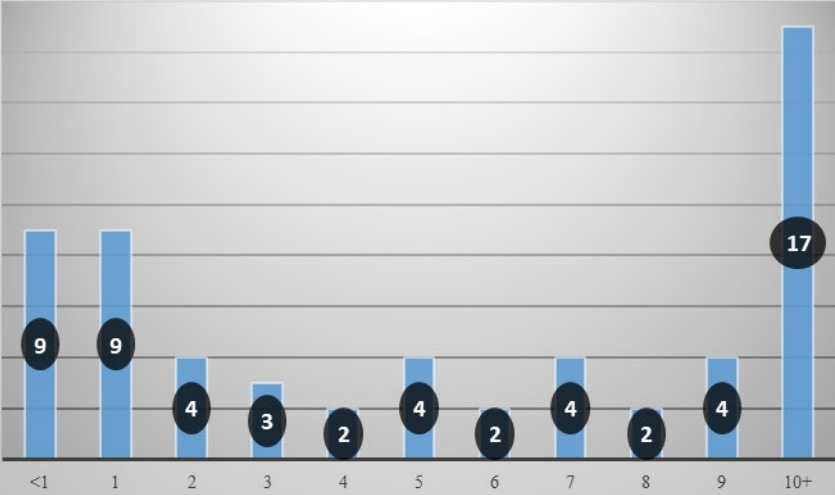


# GRACE MCDOWALL/NORTHWAY B 2024

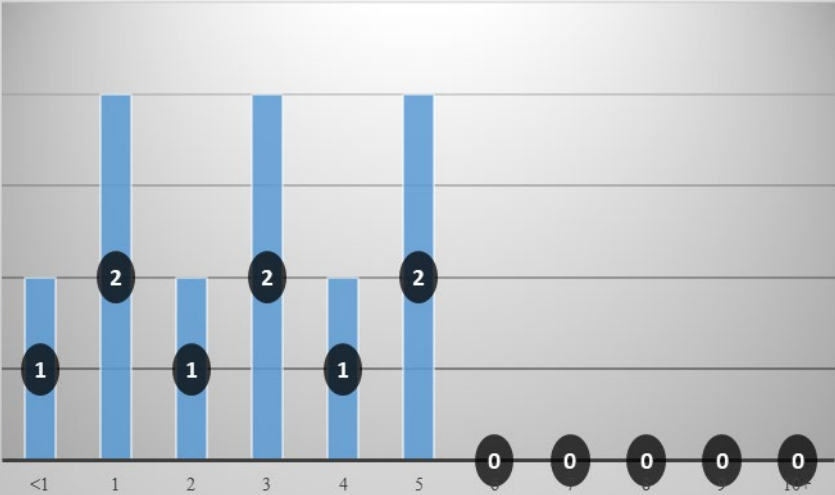


# GERMAIN TOWERS 2024

## Current Length of Stay

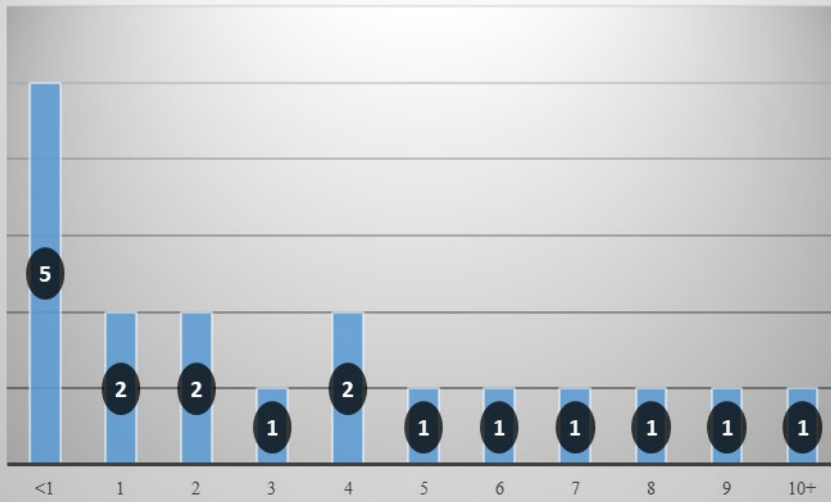


## Years Occupied before Move Out

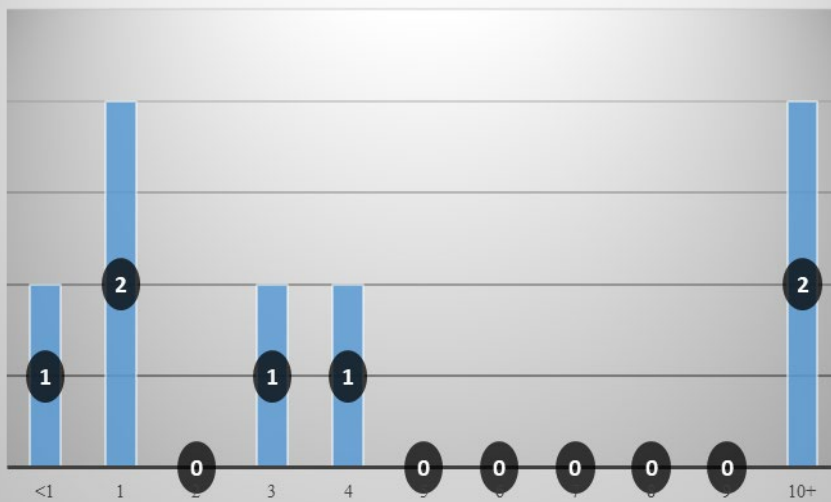


# EASTWOOD 2024

## Current Length of Stay

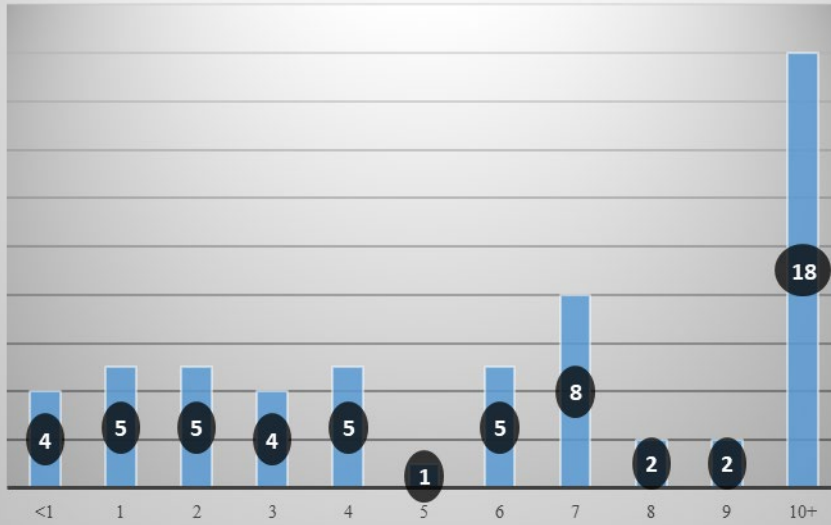


## Years Occupied before Move Out



# AL LOEHR 2024

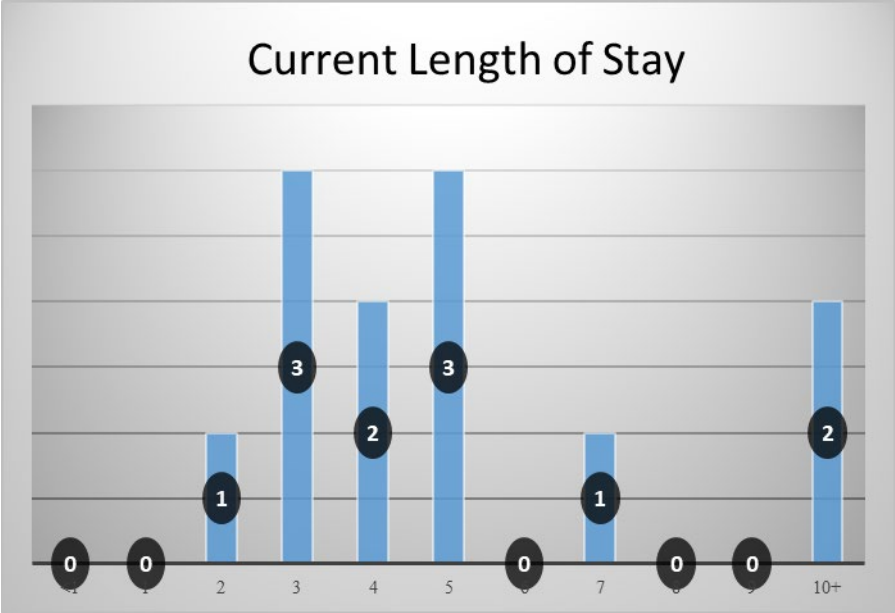
## Current Length of Stay



## Years Occupied before Move Out



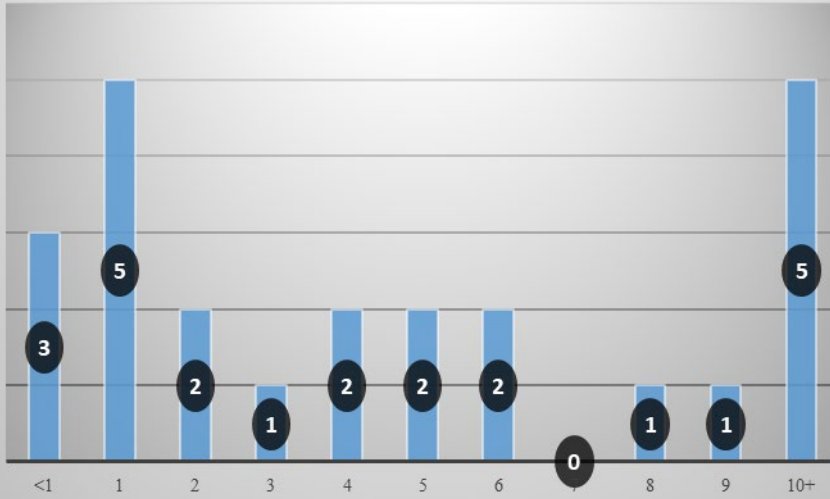
# BROWNSTONE 2024



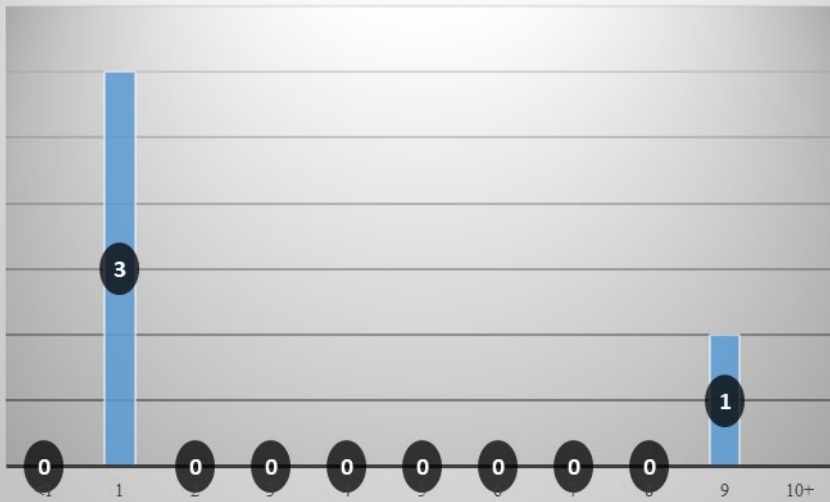
No move outs in 2024

# CREEKS 2024

## Current Length of Stay



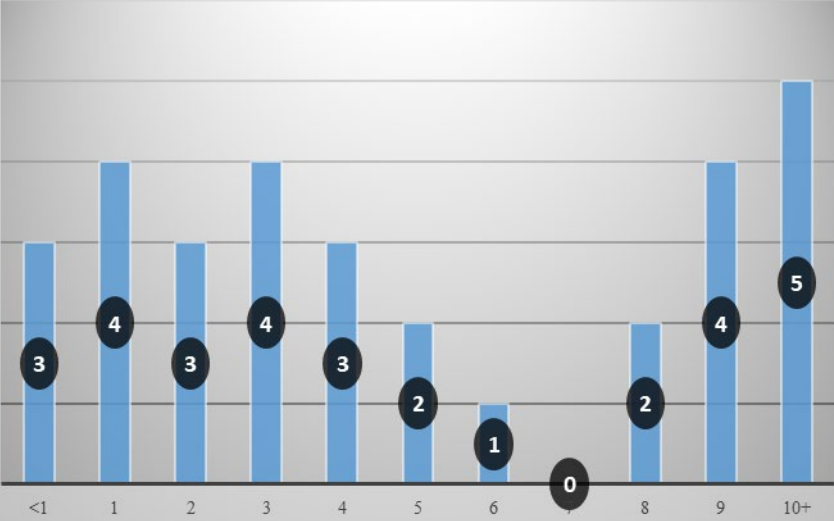
## Years Occupied before Move Out



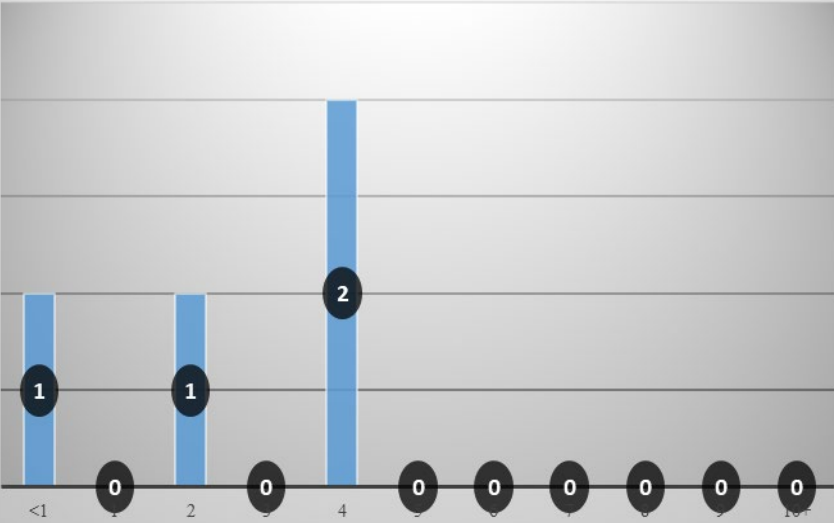


# SWISSELM I 2024

### Current Length of Stay

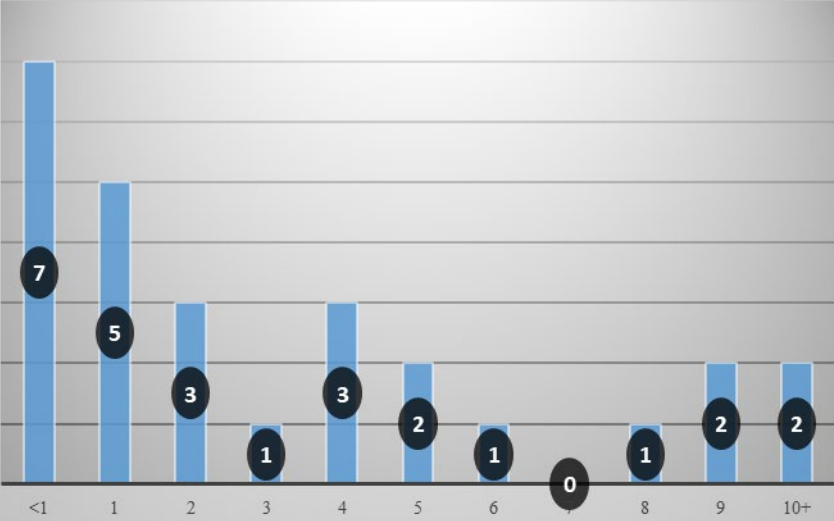


### Years Occupied before Move Out

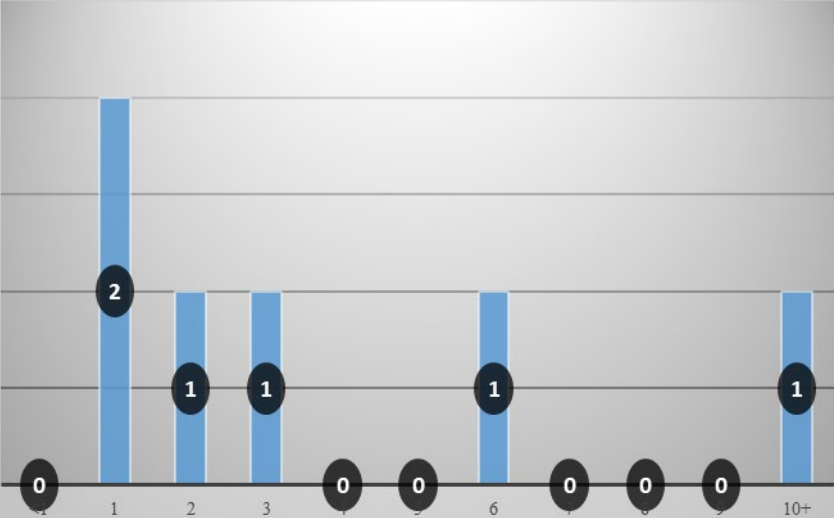


# SWISSELM II 2024

### Current Length of Stay

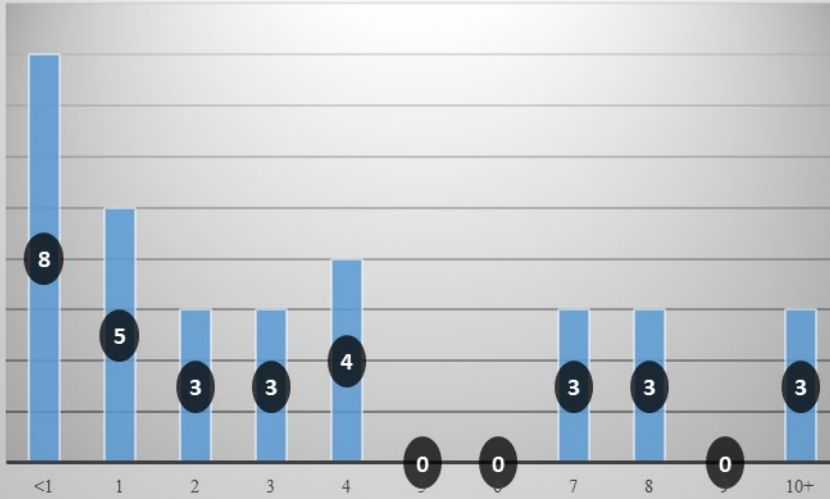


### Years Occupied before Move Out

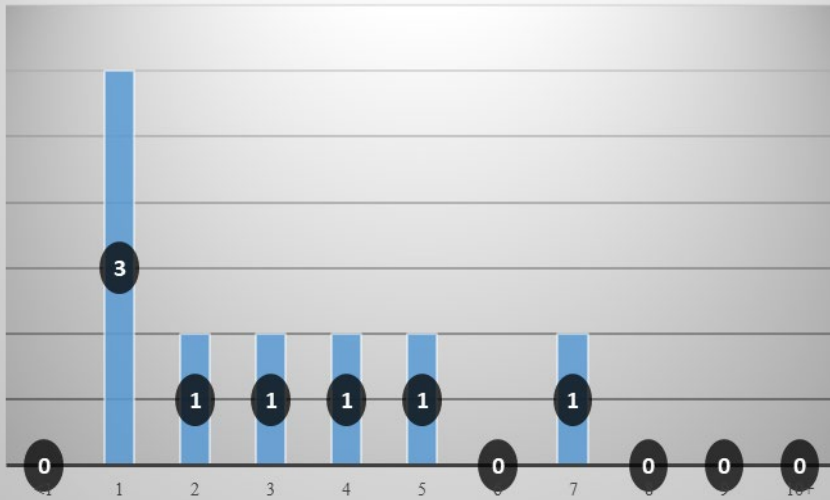


# Westwood I 2024

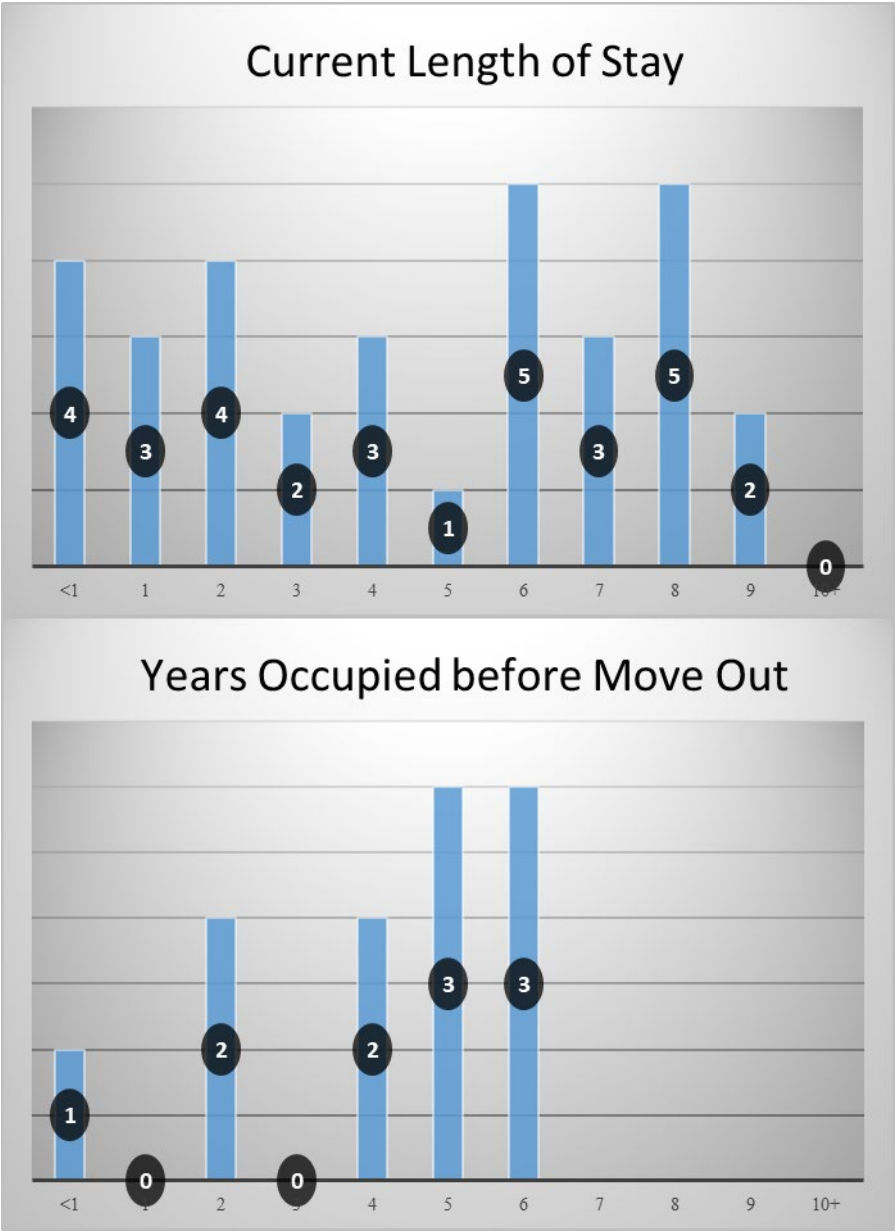
## Current Length of Stay



## Years Occupied before Move Out

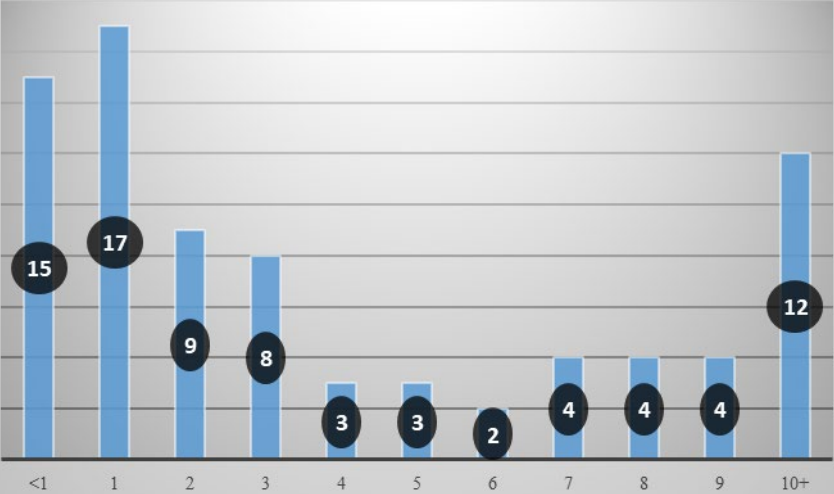


# WESTWOOD II 2024

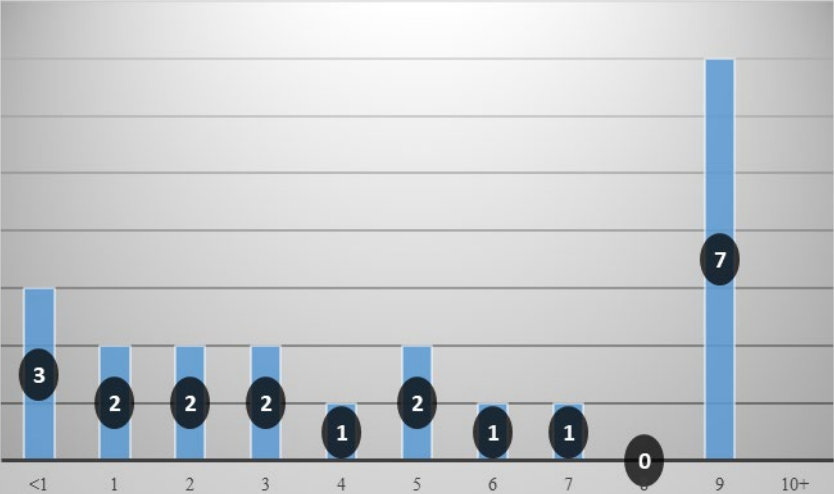


# RIVERSIDE 2024

## Current Length of Stay



## Years Occupied before Move Out



# ANNUAL REPORT 2024

## CAPITAL IMPROVEMENT AND SIGNIFICANT MAINTENANCE PROJECTS

Improvement projects over \$25,000 approved during 2024 were as follows:

- Brownstones Roof Replacement \$420,000
- Cedar Ridge Townhome Deck Replacement \$92,500
- Germain Towers Stucco Repair – Paint \$39,875
- Northway B Townhome Exterior Renovation \$536,648
- Quarry Ridge Townhome Furnace, Water Heater & AC Replacement \$109,898
- Scattered Site Central Air Conditioning Installation (13 scattered site homes) \$60,050
- Wilson Apartment Water Heater Replacement \$32,203
- Wilson Apartment Sanitary & Domestic Pipe Replacement A & E \$215,000

## 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 2024 there were 19 projects completed and 7 that were started and are still in progress. As of the date of this report, total 2024 program expenses were approximately \$376,000. There were 11 loan repayments (program income) totaling \$234,569. There are currently 21 households on the waiting list.

### 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 9 loans in 2024 totaling \$214,209. We currently have \$186,000 in available funding that can be used for loans in 2025.

### 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 started in 2024. There are currently 4 applicants on the waiting list.

*Homestead Incentive Loan 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 = \$111,800

Households of 3 + persons = \$128,500

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 \$61,578 available in program funds.

There were 56 households assisted with this program in 2024, totaling \$280,000.

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

**St. Cloud HRA, 1225 West St. Germain Street, Board Room  
Wednesday, January 22, 2025  
*Immediately following Annual Meeting***

**Regular Meeting Agenda:**

1. Roll Call.

**Consent Agenda:**

2. Approval of Agenda. REQUESTED ACTION: Approve.
3. Approval of Study Session Minutes, December 18, 2024. REQUESTED ACTION: Approve.
4. Approval of Regular Meeting Minutes, December 18, 2024. REQUESTED ACTION: Approve.
5. Approval of Painting Services Contract for Vacant Units. REQUESTED ACTION: Approve.
6. Approval of Contract for Replacement of Flat Roof at Grace McDowall Apartments.  
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:**

7. Approval of Resolution 2025-01 – Approval of Section 8 Management Assessment Program (SEMAP) Certification.
8. A. Approval of Resolution 2025-02 – Approval of Exclusive Letter of Intent for Pinecone Road Property.  
B. Approval of Letter of Support.
9. Approval of Issuance of Project Based Voucher Request for Proposal.
10. Approval of Contract for Recruiting Services.
11. Report on Activities.

**Open Discussion:**

**Adjourn.**



**ST. CLOUD HOUSING & REDEVELOPMENT AUTHORITY  
STUDY SESSION**

**Wednesday, December 18, 2024**

A Study Session for the St. Cloud HRA Board of Commissioners was held on Wednesday, December 18, 2024. Chair Nancy Gohman called the meeting to order at 5:16 p.m. Commissioners present: Mike Conway, John Dvorak, Seal Dwyer, Nancy Gohman, George Hontos, Hani Jacobson, and Carol Lewis. Commissioners absent: none.

Lori Lygre, Vouchers Program Manager, introduced Jamie Schmitz HUD/VASH Coordinator with the St. Cloud VA, as well as Gail Schroeder, Senior Occupancy Specialist at the HRA, and Amy Mann, Occupancy Specialist at the HRA. Ms. Lygre shared the HRA received 50 VASH vouchers in 2010, and then in 2012 another 25 vouchers were added, for a total of 75 VASH vouchers that the HRA and VA coordinate together on.

Ms. Schmitz began the discussion by saying the VA operates with an open-door policy; so, there is not a specific process for veterans being referred for the vouchers. The veterans are first referred to Ms. Schmitz and she determines their eligibility before sharing the information with the HRA. When vouchers are available, they are generally filled within two weeks. The voucher holders are provided with case management by the staff at the VA, and services can vary depending on the individual client about whether they need to meet a couple times a week or once a month.

Chair Gohman asked about eligibility requirements. Ms. Schmitz said in the VA system a disability is determined differently than it is with Social Security. The disability does not have to be formalized through Social Security, and it gives more flexibility to define what a disability is to make veterans eligible for the vouchers. Commissioner Hontos asked if Ms. Schmitz is located in St. Cloud and she said yes, their team is at the VA in St. Cloud, but generally they meet with clients in their own homes or in community spaces to provide services. Commissioner Hontos asked Ms. Lygre about the eligibility process. Ms. Lygre said the waiting list is kept by the VA and after Ms. Schmitz confirms they are VASH eligible, they are then referred to the HRA for confirmation the applicants are eligible for a voucher.

Chair Gohman asked about the timeline for using the vouchers. Ms. Schmitz replied the VA has 90 days to fulfill the voucher, and the payment standards set by the HRA are competitive and it creates an easier experience locating housing. Commissioner Lewis asked about using the vouchers at HRA properties and Executive Director, Louise Reis, responded they can be used at non-subsidized properties. Commissioner Hontos asked about the coordinating between the HRA and the VA. Ms. Schroeder responded there is a monthly conference call between the two groups and the HRA ensures there is compliance for the voucher, but if there is a landlord issue the VA provides support services to help the client.

Commissioner Hontos asked if there is a need for more vouchers and Ms. Schmitz said there is an interested list, and they will apply for additional vouchers when presented with an opportunity to do so. Commissioner Dvorak asked if someone helps with leases and landlords. Ms. Schmitz said yes, the VA helps all parties navigate paperwork. Commissioner Gohman asked about the process for requesting more vouchers. Ms. Lygre said HUD provides notification when vouchers are available, so there is no anticipated timeline of when more vouchers will become available to apply for.

Commissioner Jacobson asked if the vouchers can be utilized by individual veterans or for veterans and their families. Ms. Lygre responded the vouchers are for both individuals and families. Ms. Lygre added

the utilization for the VASH vouchers is much higher at the HRA than in other housing authorities. Ms. Lygre commended Ms. Schmitz and her team for having applicants in the pipeline because the spots are generally filled before the voucher is vacant.

The Board thanked Ms. Schmitz for the presentation of information and for the good work being completed at the VA alongside the HRA.

Ms. Reis continued the Study Session by providing an update on the Project-Based Vouchers. Ms. Lygre and Ms. Reis are meeting with a consultant to determine if Section 8 Vouchers could be allocated to Project-Based Vouchers for seniors to assist the project on Pinecone Road. Chair Gohman asked how vouchers are reallocated and Ms. Lygre said they take Section 8 Vouchers out of circulation and reissue as Project-Based Vouchers. HUD will let Ms. Reis and Ms. Lygre know about the reallocation of vouchers.

There being no further discussion, the Study Session adjourned at 5:55 p.m.

ATTEST:

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Chair, Nancy Gohman

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Secretary, Hani Jacobson

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

**Wednesday, December 18, 2024**

A Regular Meeting for the St. Cloud HRA Board of Commissioners was held on Wednesday, December 18, 2024 at 1225 West St. Germain Street, St. Cloud, MN 56301. Chair Nancy Gohman called the meeting to order at 5:56 p.m.

Consent Agenda:

1. Roll call was taken and the pledge of allegiance spoken. Commissioners present: Mike Conway, John Dvorak, Seal Dwyer, Nancy Gohman, George Hontos, Hani Jacobson, and Carol Lewis. Commissioners absent: none.
2. Approval of Agenda – Commissioner Dwyer moved for approval; Commissioner Conway seconded the motion. All Commissioners voted in favor; the agenda and consent agenda moved as presented.
3. Approval of Study Session Minutes, November 13, 2024 – approved as presented.
4. Approval of Regular Minutes, November 13, 2024 – approved as presented.
5. Review of 2024 Financial Reports – no action required.
6. Approval of Contract for Furnace, Water Heater, and Air Conditioner Replacement at Quarry Ridge Townhomes – contract approved with H & S Heating & AC in the amount of \$109,898.00 to replace furnaces, water heaters, and central air conditioners in 12 units at Quarry Ridge Townhomes.

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

Old Business: none.

New Business:

7. A. Public Hearing for Changes to the FY 2025 Public Housing Agency Plan – Ms. Reis said the FY 2025 PHA Plan was approved at the August 2025 Board Meeting, but there is a required change by the Department of Housing and Urban Development (HUD) that becomes effective January 1, 2025. Ms. Reis provided a summary of the proposed changes, noting HUD now has a passbook rate of 0.45% and the rate will be reviewed and adjusted annually by HUD. Ms. Reis added the HCV Administrative Plan included a change to the passbook rate for imputed assets and a new chapter was written for Project-Based Vouchers proposals and selections, along with changes to the Mainstream Vouchers and Veterans Affairs Supporting Housing (VASH) Vouchers programs.

B. Approval of Resolution 2024-18 – Approval of Changes to the Public Housing Agency Plan – Commissioner Conway moved for approval; Commissioner Jacobson seconded the motion. All Commissioners voted in favor; the motion carried.

8. Approval of Resolution 2024-19 – Acceptance of Donation for Veterans at Al Loehr Apartments – Ms. Reis shared Al Loehr Apartments received a donation of \$500.00 from the Veterans of Foreign Wars (VFW)

to provide holiday gifts for veterans living at Al Loehr Community and Studio Apartments. The monies will be used to purchase personal care items for the veterans. Commissioner Conway moved for approval; Commissioner Dwyer seconded the motion. All Commissioners voted in favor; the motion carried.

9. Approval of Executive Director Evaluation – 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 22, 2024.* Commissioner Hontos moved for approval; Commissioner Dvorak seconded the motion. All commissioners voted in favor; the motion carried.

10. Report on Activities – Ms. Reis thanked Commissioners George Hontos and Carol Lewis for their service on the HRA Board of Commissioners. Ms. Reis continued by noting the application period for the CDBG program opened and the HRA will be applying for the Single-Family Rehab Program in the amount of \$350,000.00.

There being no further business, the meeting adjourned at 6:20 p.m.

ATTEST:

\_\_\_\_\_  
Secretary, Hani Jacobson

\_\_\_\_\_  
Chair, Nancy Gohman

TO: St. Cloud HRA Board of Commissioners  
 FROM: Paul Soenneker, Project Manager  
 DATE: January 13, 2025  
 SUBJECT: Approval of Contract for Painting Services of Vacant Units

**Requested Action:** Approval of the contract with Masterpiece Painting LLC. for painting of vacant units when needed for the next two years with a renewal option for another two years.

**Background:** The St. Cloud HRA contracts for painting services on the unit turns for all HRA owned apartments, townhomes and single-family homes. The HRA solicited proposals from seven companies and placed it on our website. We received two proposals as outlined on the tabulation below. The current painting services contract is with Masterpiece Painting LLC.

	K & T Pro <u>Painting</u>	Masterpiece <u>Painting</u>
<u>Vacant Apartments</u>		
Studio Unit	\$500.00	\$325.00
One-Bedroom Unit	\$600.00	\$365.00
Two-Bedroom Unit	\$675.00	\$445.00
Three-Bedroom unit	\$750.00	\$520.00
<u>Vacant Homes / Townhomes</u>		
Two-Bedroom Home	\$1,500.00	\$675.00
Three-Bedroom Home	\$1,750.00	\$780.00
Four-Bedroom Home	\$1,875.00	\$890.00
Five-Bedroom Home	\$2,100.00	\$1,005.00
Price Per Hour for Misc. Painting	\$35.00	\$70.00

HRA staff recommends awarding the work to Masterpiece Painting LLC.

**Frequency of Requests:** Every two to four years.

**Related Action:** None.

**Future Action:** None.

**Relationship to Goals:** Goal #2 - St. Cloud HRA will promote fair housing and strive for high performance in HRA properties and housing subsidy programs.

**Budget Impact:** This item will be funded through each buildings budget.

TO: St. Cloud HRA Board of Commissioners

FROM: Paul Soenneker, Project Manager

DATE: January 13, 2025

SUBJECT: Approval of Contract for Replacement of Flat Roof at Grace McDowall Apartments

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**Requested Action:** Approve the contract with Granite City Roofing Inc. in the amount of \$31,980.00 to remove and replace the flat ballasted roof system at Grace McDowall Apartments.

**Background:** The existing flat roof system over the boiler room, storage areas and portion of the front entry is original to the building (1979). During the Spring thaw the past several years, the roof has started to leak into the boiler room and storage areas. Each time it leaked the HRA hired a roofing company to make the needed repairs, but was informed by the contractor that the roof system would need to be replaced because the insulation below the EPDM roofing material was deteriorated.

The HRA solicited proposals from two companies to replace the flat ballasted roof system. We received proposals from two companies as outlined below.

**Proposals**

Granite City Roofing, Inc. P.O. Box 1482 St. Cloud, MN 56302	\$31,980.00
McDowall Company 1431 Prosper Dr. Waite Park, MN 56387	\$37,100.00

HRA staff recommends awarding the work to Granite City Roofing, Inc.

**Frequency of Request:** Once

**Related Actions:** None

**Future Action:** None

**Relationship to Goals:** Goal #2 - St. Cloud HRA will promote fair housing and strive for high performance in HRA properties and housing subsidy programs.

**Budget Impacts:** This item will be funded through Grace McDowall Apartments operating fund.

TO: St. Cloud HRA Board of Commissioners  
FROM: Louise Reis, Executive Director  
DATE: January 15, 2025  
SUBJECT: Approval of Section 8 Management Assessment Program Certification

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**Requested Action:** Approval of Resolution 2025-01 Section 8 Management Assessment Program Certification for the fiscal year ending December 31, 2024.

**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 2025-01**

**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, 2024.

Adopted this 22nd day of January, 2025.

ATTEST:

\_\_\_\_\_  
Nancy Gohman, Chair

\_\_\_\_\_  
Hani Jacobson, 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.

**Instructions** 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)
Housing & Redevelopment Authority of St. Cloud	12/31/2024	

**Check here if the PHA expends less than \$300,000 a year in Federal awards**

Indicators 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 for compliance with regulations by an independent auditor. A PHA that expends less than \$300,000 in Federal awards in a year must still complete the certification for these indicators.

### Performance 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

(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  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

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  At least 98% of cases sampled  Less than 98% of cases sampled

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

(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

(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  No

Enter current FMRs and payment standards (PS)

*st. cloud MN MSA*

0-BR FMR <u>856.00</u>	1-BR FMR <u>883.00</u>	2-BR FMR <u>1151.00</u>	3-BR FMR <u>1510.00</u>	4-BR FMR <u>1798.00</u>
PS <u>943.00</u>	PS <u>974.00</u>	PS <u>1242.00</u>	PS <u>1646.00</u>	PS <u>1957.00</u>

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

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

12. Annual HQS Inspections. The PHA inspects each unit under contract at least annually. (24 CFR 982.405(a))

PHA Response Yes  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

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

(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

(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  No

Enter current FMRs and payment standards (PS)

*Mpls / St. Paul MN MSA*

0-BR FMR <u>1220.00</u>	1-BR FMR <u>1381.00</u>	2-BR FMR <u>1685.00</u>	3-BR FMR <u>2244.00</u>	4-BR FMR <u>2513.00</u>
PS <u>1174.00</u>	PS <u>1360.00</u>	PS <u>1663.00</u>	PS <u>2243.00</u>	PS <u>2540.00</u>

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

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

12. Annual HQS Inspections. The PHA inspects each unit under contract at least annually. (24 CFR 982.405(a))

PHA Response Yes  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

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.)

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or. Number of mandatory FSS slots under HUD-approved exception

b. Number of FSS families currently enrolled

3

c. Portability: If you are the initial PHA, enter the number of families currently enrolled in your FSS program, but who have moved under portability and whose Section 8 assistance is administered by another PHA

Percent of FSS slots filled (b + c divided by a)

100.00

14b. Percent of FSS Participants with Escrow Account Balances. The PHA has made progress in supporting family self-sufficiency as measured by the percent of currently enrolled FSS families with escrow account balances. (24 CFR 984.305)

Applies only to PHAs required to administer an FSS program.

Check here if not applicable

PHA Response Yes  No

Portability: If you are the initial PHA, enter the number of families with FSS escrow accounts currently enrolled in your FSS program, but who have moved under portability and whose Section 8 assistance is administered by another PHA

**Deconcentration Bonus Indicator** (Optional and only for PHAs with jurisdiction in metropolitan FMR areas).

The 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 principal operating area resided in low poverty census tracts at the end of the last PHA FY;
- (2) The percent of Section 8 mover families with children who moved to low poverty census tracts in the PHA's principal operating area during the last PHA FY is at least two percentage points higher than the percent of all Section 8 families with children who resided in low poverty census tracts at the end of the last PHA FY;

or

- (3) The percent of Section 8 mover families with children who moved to low poverty census tracts in the PHA's principal operating area over the last two PHA FYs is at least two percentage points higher than the percent of all Section 8 families with children who resided in low poverty census tracts at the end of the second to last PHA FY.

PHA Response Yes  No  If yes, attach completed deconcentration bonus indicator addendum.

I hereby certify that, to the best of my knowledge, the above responses under the Section 8 Management Assessment Program (SEMAP) are true and accurate for the PHA fiscal year indicated above. I also certify that, to my present knowledge, there is not evidence to indicate seriously deficient performance that casts doubt on the PHA's capacity to administer Section 8 rental assistance in accordance with Federal law and regulations.

**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Executive Director, signature

Chairperson, Board of Commissioners, signature

Date (mm/dd/yyyy)

Date (mm/dd/yyyy)

The PHA may include with its SEMAP certification any information bearing on the accuracy or completeness of the information used by the PHA in providing its certification.

TO: St. Cloud HRA Board of Commissioners  
FROM: Louise Reis, Executive Director  
DATE: January 14, 2025  
SUBJECT: Approval of Resolution 2025-02 - Exclusive Letter of Intent on Pinecone Road Property and Letter of Support

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**Requested Action:** Approve Resolution 2025-02 - Exclusive Letter of Intent on Pinecone Road Property, approve Letter of Support along with authorization for Executive Director to sign closing documents.

**Background:** During 2024, the HRA Board of Commissioners approved the Letter of Intent for the sale and donation of the parcel of land located on Pinecone Road to Central Minnesota Housing Partnership for the purpose of constructing senior housing for low- to moderate-income households. Central Minnesota Housing Partnership was not funded in the 2024 by Minnesota Housing and now plan to submit another application in 2025.

We are requesting the St. Cloud HRA Board of Commissioners to: 1) approve Resolution 2025-02 - Exclusive Letter of Intent, 2) Letter of Support for the project, and 3) authorize the Executive Director to sign closing documents.

**Frequency of Request:** Once.

**Related Actions:** None.

**Future Action:** None.

**Relationship to Goals:** Goal #1 – The St. Cloud HRA will be an active partner in neighborhood/community concerns regarding housing and neighborhoods.

**Budget Impact:** The HRA is foregoing the option to sell at market value and recover costs in order to further the construction of affordable housing in St. Cloud.

**RESOLUTION 2025-02**

**HOUSING AND REDEVELOPMENT AUTHORITY OF  
ST. CLOUD, MINNESOTA**

**RESOLUTION AUTHORIZING EXCLUSIVE LETTER OF INTENT FOR PINECONE ROAD  
PROPERTY**

WHEREAS, the Housing and Redevelopment Authority of St. Cloud, Minnesota (the “HRA”), is authorized to own and manage low to moderate rental housing, and

WHEREAS, Central Minnesota Housing Partnership (CMHP) will be submitting a proposal to Minnesota Housing for senior housing in the city of St. Cloud, and

WHEREAS, there is a need for senior housing in St. Cloud;

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA HAS AUTHORIZED THE APPROVAL OF THE EXCLUSIVE LETTER OF INTENT.

Adopted this 22nd day of January, 2025.

ATTEST:

\_\_\_\_\_  
Nancy Gohman, Chair

\_\_\_\_\_  
Hani Jacobson, Secretary

## EXCLUSIVE LETTER OF INTENT

The Housing and Redevelopment Authority in and for the City of St. Cloud, Minnesota, a public body corporate and politic of the State of Minnesota, and St. Cloud HRA Holdings, LLC, a Minnesota limited liability company (collectively, the “HRA”) and Central Minnesota Housing Partnership, Inc., a Minnesota nonprofit corporation, or its assigns (“CMHP”), enter into this Exclusive Letter of Intent (this “LOI”) effective as of January \_\_\_, 2025 (the “Effective Date”).

### RECITALS

- A. The HRA owns vacant real property located at 1618 Pine Cone Road in the City of St. Cloud, Minnesota (the “City”), Parcel ID# 82.50095.0836 consisting of approximately 2.68 acres legally described as Lot 1, Block 1, Quail Meadows 6, Stearns County, Minnesota, and an adjacent approximately .80 acres which was subdivided by the City from PID#82.500095.0837 (Lot 2, Block 1, Quail Meadows 6, Stearns County, Minnesota) and conveyed to the HRA (collectively, the “Property”) both as generally shown on the site drawing attached as Exhibit A (the “Site Drawing”).
- B. CMHP intends on submitting an application to the Minnesota Housing Finance Agency (“MHFA”) for low-income housing tax credits (“LIHTC”) and/or housing infrastructure bonds (“HIB”) to develop an approximately 58-unit affordable multi-family housing project (the “Project”) on the Property.
- C. The actual development of the Project is dependent upon a variety of factors, variables and circumstances which are not now resolved nor known with sufficient clarity as to permit the parties to enter into a purchase agreement regarding the Property.
- D. The parties desire to summarize some of the key transaction terms the parties are proposing regarding the sale and acquisition of the Property to be included in a definitive agreement between the parties (the “Purchase Agreement”).

The purpose of this LOI is to summarize some of the significant terms and conditions of the Project and the Purchase Agreement between the HRA and CMHP for the proposed development of the Project. This LOI is not intended to limit the scope or provisions of the Purchase Agreement and, thus, terms and conditions other than those set forth herein may be agreed upon in the final Purchase Agreement.

1. **Inspections.** CMHP, its agents, representatives and contractors, shall have full and continuing physical access to the Property through the Closing Date without charge but at CMHP’s cost for CMHP’s review, inspection, investigation and testing of the Property (the “Inspections”).

2. **Property Information.** Within 10 business days following CMHP’s request, the HRA will deliver to CMHP complete and correct copies of surveys, plats, real estate tax statements, covenants, restrictions, easements, environmental, engineering, geotechnical and soils reports and studies, wetland delineations or reports, zoning information, title insurance

policies, governmental approvals, pending and levied assessments, notices or information pertaining to the condition or status of the Property, and all other documents which CMHP may reasonably request which are in the HRA's possession or control (the "**Property Information**").

3. **Title Commitment.** Within 10 business days following CMHP's request, the HRA will provide a commitment for an ALTA Owner's Title Insurance Policy issued by First American Title Insurance Company d/b/a Tri-County Abstract and Title Guaranty (the "**Title Company**") in a form and amount reasonably required by CMHP ("**Title Commitment**"). CMHP shall be responsible to obtain and pay for any owner's and lender's title insurance policies on the Property which CMHP desires to obtain.

4. **Sale of Property.** The HRA will sell and transfer the Property to CMHP, or its assigns, at the Closing for a purchase price of \$1.00 (the "**Purchase Price**") in return for assurances that the Project will be developed and used in the public interest described in the agreed documents. The HRA acknowledges that the Property's fair market value ("**Market Value**") exceeds \$1.00 and that the HRA will donate to CMHP and the Project that portion of the Market Value that exceeds the Purchase Price (the "**Donation**").

5. **Project Financing.** CMHP anticipates that the Project will be financed with a combination of LIHTC, HIB, capital contributions, loans and other funding applied for by CMHP to develop the Project.

6. **Contingencies.** CMHP's obligation to proceed with the Purchase Agreement and the acquisition of the Property will be contingent upon, among other things, all of the following:

- a. CMHP shall be satisfied with title to the Property;
- b. CMHP shall be satisfied in its sole discretion with its Inspections of the Property (including a survey, Phase 1 environmental report, geotechnical, engineering and building reports) and review of the Property Information;
- c. The HRA and/or the City shall have replatted the Property as Lot 1, Block 1, Quail Meadows 7, Stearns County, Minnesota and such replat shall be acceptable to CMHP;
- d. CMHP shall have obtained all final City, governmental and third-party approvals, permits and agreements required for the Project which CMHP believes are necessary in its sole discretion;
- e. CMHP shall have received a preliminary funding award of LIHTC, HIB and/or other required approvals from MHFA on terms satisfactory to CMHP in its sole discretion for the Project (the "**MHFA Approvals**");
- f. CMHP shall have received a loan or loans for the Project in amounts and on terms acceptable to CMHP in its sole discretion;



- g. CMHP shall have entered into a limited partnership agreement with a LIHTC investor for the Project with terms acceptable to CMHP in its sole discretion, if applicable; and
- h. The HRA and/or the City shall have vacated the existing drainage and utility easements on the Property shown on the plat of Quail Meadows 6, Stearns County, Minnesota.

7. **Closing Date.** Closing will occur within 10 days following CMHP's written notice to the HRA but no later than December 31, 2026, or such other date the parties agree upon (the "**Closing Date**"). The Closing shall take place at the Title Company's office, or another mutually agreed upon location, or in accordance with escrow instructions provided by the parties, at a time the parties agree upon (the "**Closing**").

8. **Closing Expenses.** CMHP shall pay all state deed tax, the cost of the Title Commitment, the cost to record the deed, any title insurance policy premiums, any mortgage registration taxes, and the Title Company's closing fees and costs. The parties will each pay their own legal and accounting costs.

9. **Ownership Structure.** CMHP will form a wholly-owned limited liability company, a limited partnership or other entity (the "**Entity**") to enter into the Purchase Agreement, purchase the Property and develop the Project. CMHP shall have primary responsibility for the management of the Entity and the Project. Upon formation of the Entity, CMHP will assign this LOI and any Purchase Agreement to the Entity.

10. **Transaction Costs.** The parties will each be responsible for all of their own costs and expenses incurred at any time in connection with pursuing or consummating this LOI, the Purchase Agreement and any other documents or any other transaction this LOI contemplates. The parties agree that neither party can be liable for expenses incurred or opportunities lost by the other in reliance on this LOI.

11. **Exclusive Negotiations.** The HRA understands that CMHP will be spending considerable time, effort and expense in preparing and submitting an application to MHFA for the MHFA Approvals and that receiving MHFA Approvals is necessary for CMHP to proceed with the Project and the Purchase Agreement. If CMHP receives MHFA Approvals before December 31, 2025, the HRA and CMHP will proceed diligently and in good faith to negotiate a mutually acceptable Purchase Agreement for the Project on or before August 31, 2026. If CMHP has not received MHFA Approvals by December 31, 2025, this LOI will automatically terminate, unless the parties agree to extend it. Prior to termination of this LOI and the execution of a mutually acceptable Purchase Agreement, the HRA shall not negotiate with or enter into any agreement with any third party regarding the lease, purchase or development of the Project or any portion of the Property.

12. **Disclaimer.** This LOI is only an outline of the basic business terms for the Project and the Purchase Agreement, and except for Sections 10 and 11, is not a legally binding or enforceable agreement. Neither party will have any legal obligations with respect to the

Project unless and until the parties execute a definitive, mutually acceptable Purchase Agreement.

13. **Counterparts; Signatures.** This LOI may be signed in counterparts, each of which shall be deemed an original, and electronic and emailed pdf signatures shall be sufficient for all purposes.

The HRA and CMHP have executed this Exclusive Letter of Intent as of the Effective Date.

**HRA:**

**THE HOUSING AND REDEVELOPMENT  
AUTHORITY IN AND FOR THE CITY OF  
ST. CLOUD, MINNESOTA**

By \_\_\_\_\_  
Its \_\_\_\_\_

**St. Cloud HRA Holdings, LLC**

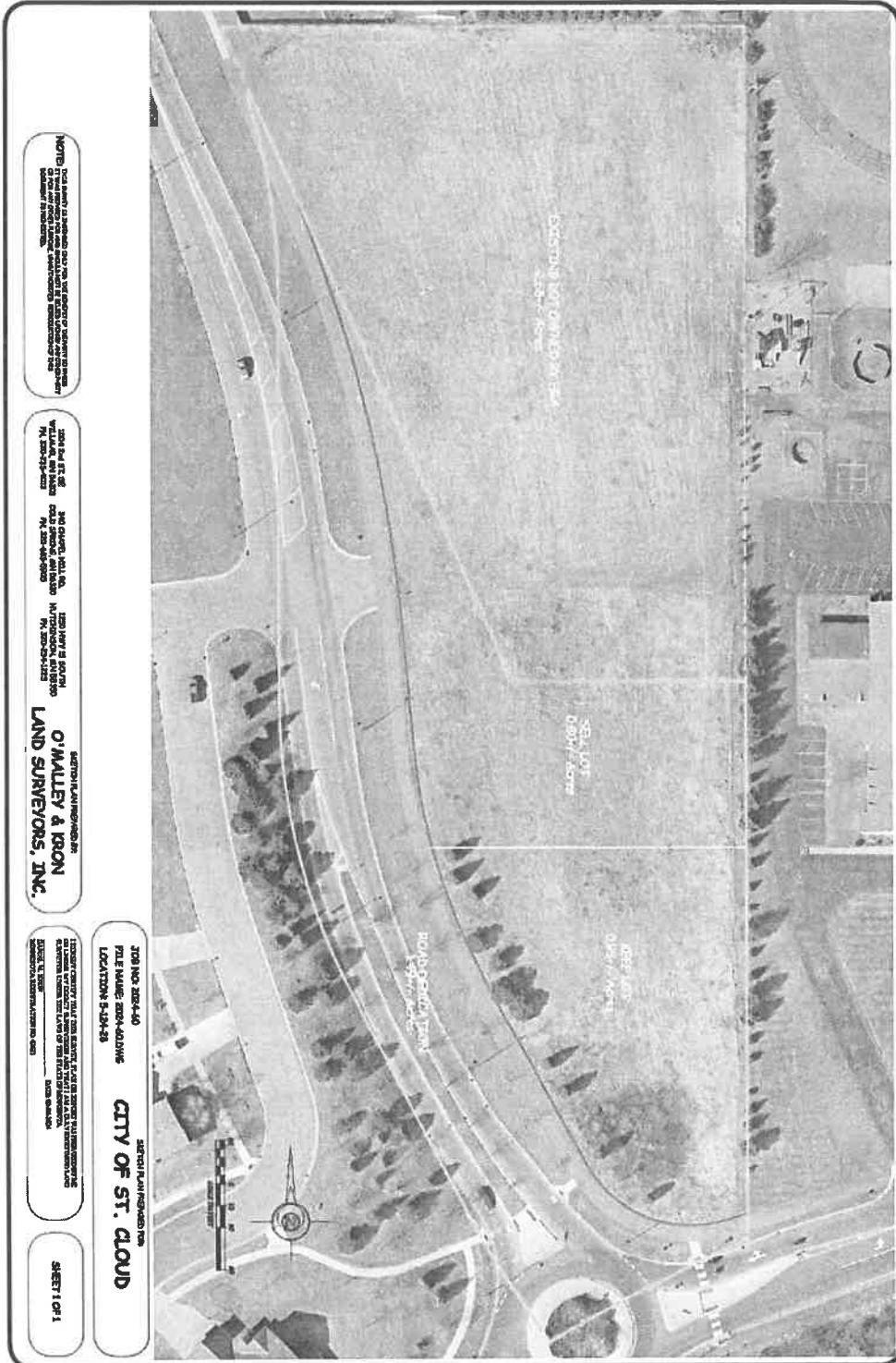
By \_\_\_\_\_  
Its \_\_\_\_\_

**CMHP:**

**Central Minnesota Housing Partnership,  
Inc.**

By \_\_\_\_\_  
Deanna Hemmesch, Executive Director

**EXHIBIT A**  
**SITE DRAWING**



January 23, 2025

Central Minnesota Housing Partnership, Inc.  
Deanna Hemmesch, Executive Director  
24707 County Rd 75  
St. Augusta, MN 56301

RE: St. Cloud Senior Apartments  
Commitment of Financial Support

Dear Ms. Hemmesch:

On behalf of the St. Cloud Housing and Redevelopment Authority (HRA) and the HRA Board of Directors, I am writing this letter of support for the Central Minnesota Housing Partnership's proposal to create affordable rental housing for seniors in our community.

At its meeting on January 22, 2025, the HRA Board of Directors reviewed and endorsed the St. Cloud Apartments housing development proposal that proposes 58 units of affordable housing for senior households, with the 58 units being a mix of one- and two-bedroom units. This endorsement is based upon the findings that the project will meet a locally identified housing need and is confirmed by the Preliminary Analysis for senior apartments which was prepared by Market Analyst Professionals.

The HRA endorsement is evidenced by the HRA Board of Directors approval of Resolution 2025-02, a copy of which is included with this letter.

Sincerely,

Louise Reis  
Executive Director

# THE VISTA ON PINE CONE

## NEW CONSTRUCTION

1618 PINE CONE RD.  
ST. CLOUD, MN 56303

### PRELIMINARY SCOPE SPECS

**PRELIMINARY SCOPE SPECS: THE VISTA ON PINE CONE RD.**

**GENERAL:**  
PROPOSAL FOR A 58-UNIT SENIOR HOUSING COMPLEX LOCATED AT 1618 PINE CONE RD. ST. CLOUD, MN 56303.

**WINDOWS:**  
08 54 13  
FIBERGLASS WINDOWS

PELLA IMPERVIA FIBERGLASS SINGLE-HUNG WINDOWS.  
5-LAYER, PULTRUDED-FIBERGLASS MATERIAL, REINFORCED WITH INTERLOCKING MAT.  
EQUIPPED WITH CHILDPROOF LATCHES.

MANUFACTURER: PELLA CORPORATION.  
1" DOUBLE-PANE INSULATING GLASS -TYP.

**INTERIOR:**  
07 21 29  
SPRAYED CELLULOSE INSULATION

R-13 SPRINKLER SYSTEM THROUGHOUT

**UNIVERSAL DESIGN FEATURES - FOR REFERENCE**

- HIGH CONTRAST FINISH SELECTIONS THAT INCLUDE FLOOR TO WALL TRANSITIONS, TOP TREADS OF STAIRS, COUNTERS, AND ADJACENT FLOORING AND WALLS.
- SINGLE LEVER, HANDS FREE, OR TOUCH TYPE FAUCETS PROVIDED THROUGHOUT DWELLING UNITS.
- CABINET HARDWARE WITH "D" TYPE PULL HANDLES FOR OPERATION FOR PEOPLE WITH LIMITED DEXTERITY.
- SLIP RESISTANT FLOORING IN KITCHENS AND BATH IN THE DWELLING UNITS.
- TOILETS PROVIDED WITH SEATS THAT ARE 17"-19" FROM THE FLOOR.
- WINDOWS ARE PROVIDED WITH A MAXIMUM SILL HEIGHT OF 36", PARALLEL APPROACH, CLEAR FLOOR SPACE AND LOCKS/OPERATING MECHANISM WITHIN 48" AND EASILY OPERABLE WITH ONE HAND. SIDELIGHT OR VIEW WINDOW AT MAIN ENTRY DOOR FROM A SEATED POSITION.
- MAJORITY OF CLOSETS WITHIN UNITS MUST HAVE SHELVING THAT IS ADJUSTABLE.
- AN AUDIO/VISUAL DOORBELL IS INCLUDED AT ALL MAIN DWELLING UNIT ENTRY DOORS.
- A COVERED CANOPY WITH ADEQUATE LIGHTING IS PROVIDED AT THE EXTERIOR MAIN ENTRY. AN INTERIOR OR EXTERIOR BENCH SPACE FOR PARCELS OR GROCERIES IS PROVIDED AT THE MAIN ENTRY.

**SENIOR HOUSING DESIGN FEATURES - FOR REFERENCE**

- ELEVATOR REQUIRED IN BUILDINGS OF TWO STORIES OR MORE. ONE LARGE ENOUGH TO ACCOMMODATE A 24" x 84" AMBULANCE STRETCHER.
- COMMON AREA TOILET ROOMS NEAR MAIN ENTRY/LOBBY SPACE.
- COMMON REST AREAS NEAR MAIL, ELEVATORS AND LONG CORRIDORS.
- COVERED DROP-OFF AT MAIN ENTRANCE WITH SEATING.
- TRASH AND RECYCLING COLLECTION AT ONE LOCATION PER STORY.
- CORRIDORS WITH HANDRAILS ON AT LEAST ONE SIDE, MIN. 6' WIDE.

### SHEET INDEX

**TITLE SHEET**

T	TITLE		
---	-------	--	--

**ARCHITECTURAL**

A1.1	SITE PLAN		
A2.1	FLOOR PLAN		
A2.2	ENLARGED PLANS / INTERIOR MATERIAL ID SCHEDULE		
A3.1	UNIT PLANS		
A4.1	BUILDING ELEVATIONS		
A5.1	SECTIONS		

### PROJECT DIRECTORY

**OWNER**

CENTRAL MINNESOTA HOUSING PARTNERSHIP  
24707 COUNTY ROAD 75  
ST. AUGUSTA, MN 56301

**CONTACT:** DEANNA HEMMESCH  
**PHONE:** (320) 258-0671  
**EMAIL:** DEANNA@CWHIP.NET

**ARCHITECT**

BLUMENTALS / ARCHITECTURE INC.  
1600 MARSHALL ST. NE, SUITE 1  
MINNEAPOLIS, MN 55413

**PRINCIPAL:** JIM MOY  
**ARCHITECT:** JIM MOY  
**JOB CAPTAIN:** DAN NOYES  
**PHONE:** (763) 328-2909  
**EMAIL:** DANN@BLUMENTALS.COM

### BUILDING/UNIT/PARKING TABULATION

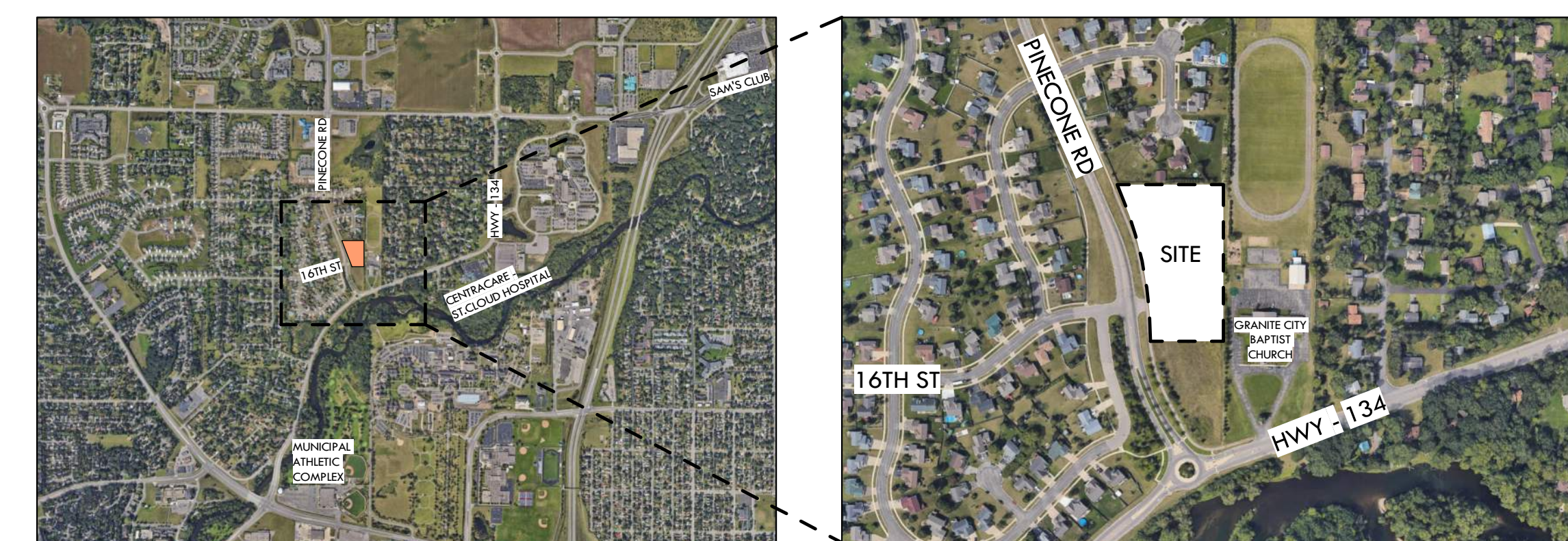
UNIT TYPE	1A	1B	2A	2B	SPECIALTY
# OF BEDROOMS	1	1	2	2	UNIT TOTALS
# OF BATHROOMS	1	1	1	1	3
ACCESSIBLE	1	1	2	2	58
UNIVERSAL DESIGN	X	X	X	X	
SQ. FT.	770	770	878	878	FLOOR TOTAL
2ND FLOOR COUNT	21	0	6	1	28
3RD FLOOR COUNT	22	1	6	1	30
UNIT TOTALS	43	1	12	2	58
BEDROOM TYPE TOTALS	44		14		58

BUILDING SQ. FT.	SQ. FT.
FIRST FLOOR	31,970
SECOND FLOOR	28,500
THIRD FLOOR	28,500
TOTAL	89,270

PARKING TYPE	STANDARD STALLS	ACCESSIBLE STALLS	TOTAL STALLS
GARAGE	55	3	58
SURFACE	59	2	60
TOTAL	114	5	118



VICINITY MAP  
PINECONE RD.  
ST. CLOUD, MN 56303



3D PERSPECTIVE - FRONT

**PRELIMINARY DRAWINGS**  
• NOT FOR CONSTRUCTION

▲ ISSUES / REVISIONS

EXISTING CONDITIONS  
VERIFY ALL EXISTING CONSTRUCTION DIMENSIONS, ELEVATIONS AND CONDITIONS BEFORE STARTING ANY CONSTRUCTION. REVIEW ANY DISCREPANCIES WITH THE ARCHITECT. ADJUST NEW CONSTRUCTION AS REQUIRED.

**THE VISTA ON PINECONE**

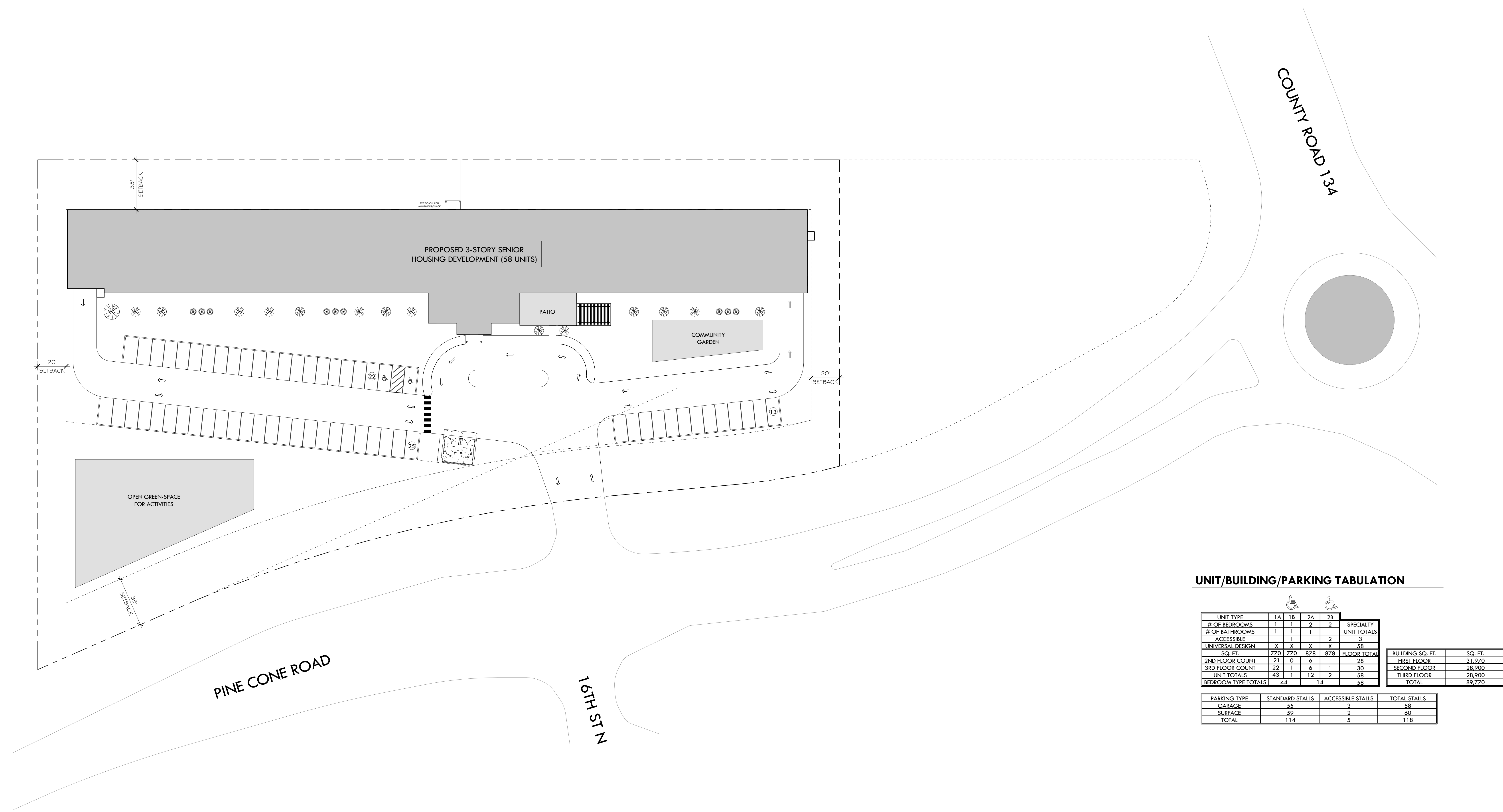
PINECONE RD.  
ST. CLOUD, MN 56303

B/A Project Number: **623-46**

TITLE

T

**INTENDED METHODS WORKSHEET 2.6:**  
 MINIMUM 10% OF SITE ACREAGE SET ASIDE AS PERMANENT OPEN SPACE. 80% OF THIS OPEN SPACE MUST BE NON-PAVED.  
 TOTAL SITE ACREAGE: 3.48 ACRES / 151,589 SQ. FT.  
 10% OF TOTAL SITE ACREAGE (REQUIRED OPEN SPACE): .348 ACRES / 15,159 SQ. FT.  
 80% OF REQUIRED OPEN SPACE (REQUIRED NON-PAVED): .278 ACRES / 12,109 SQ. FT.  
 ACTUAL OPEN SPACE PROVIDED: 1.86 ACRES / 81,239 SQ. FT.



**UNIT/BUILDING/PARKING TABULATION**

UNIT TYPE	Accessibility				SPECIALTY	UNIT TOTALS
	1A	1B	2A	2B		
# OF BEDROOMS	1	1	2	2		
# OF BATHROOMS	1	1	1	1		
ACCESSIBLE		1		2		3
UNIVERSAL DESIGN	X	X	X	X		58
SQ. FT.	770	770	878	878	FLOOR TOTAL	
2ND FLOOR COUNT	21	0	6	1	28	FIRST FLOOR
3RD FLOOR COUNT	22	1	6	1	30	SECOND FLOOR
UNIT TOTALS	43	1	12	2	58	THIRD FLOOR
BEDROOM TYPE TOTALS	44		14		58	TOTAL

PARKING TYPE	STANDARD STALLS	ACCESSIBLE STALLS	TOTAL STALLS
GARAGE	55	3	58
SURFACE	59	2	60
TOTAL	114	5	118

**PRELIMINARY DRAWINGS**  
 - NOT FOR CONSTRUCTION

**ISSUES / REVISIONS**

NO.	DATE	DESCRIPTION

**EXISTING CONDITIONS**  
 VERIFY ALL EXISTING CONSTRUCTION DIMENSIONS, ELEVATIONS AND CONDITIONS BEFORE STARTING ANY CONSTRUCTION. REVIEW ANY DISCREPANCIES WITH THE ARCHITECT. ADJUST NEW CONSTRUCTION AS REQUIRED.

**THE VISTA ON PINECONE**

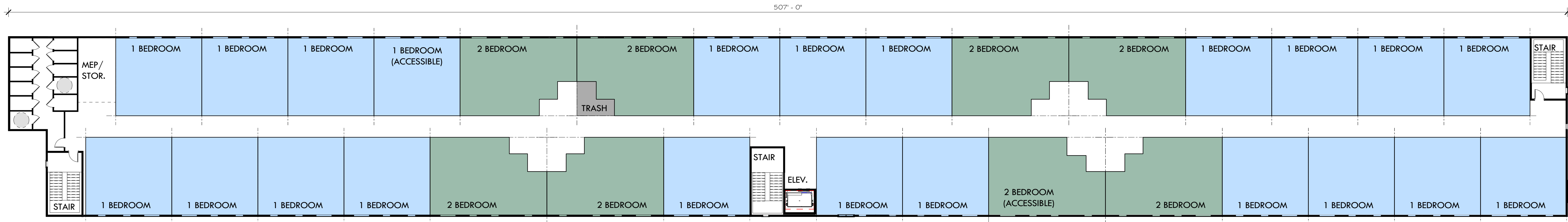
PINECONE RD.  
 ST. CLOUD, MN 56303

B/A Project Number: **623-46**  
 SITE PLAN

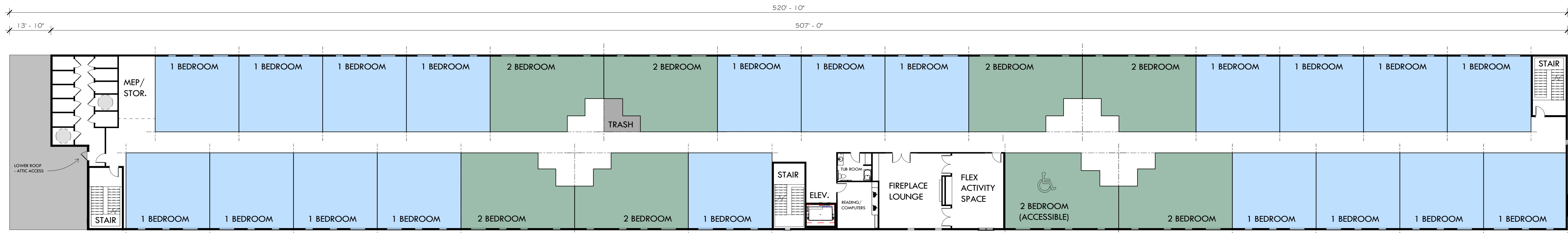
**A1.1**

**1 SITE PLAN**  
 1" = 30'-0"

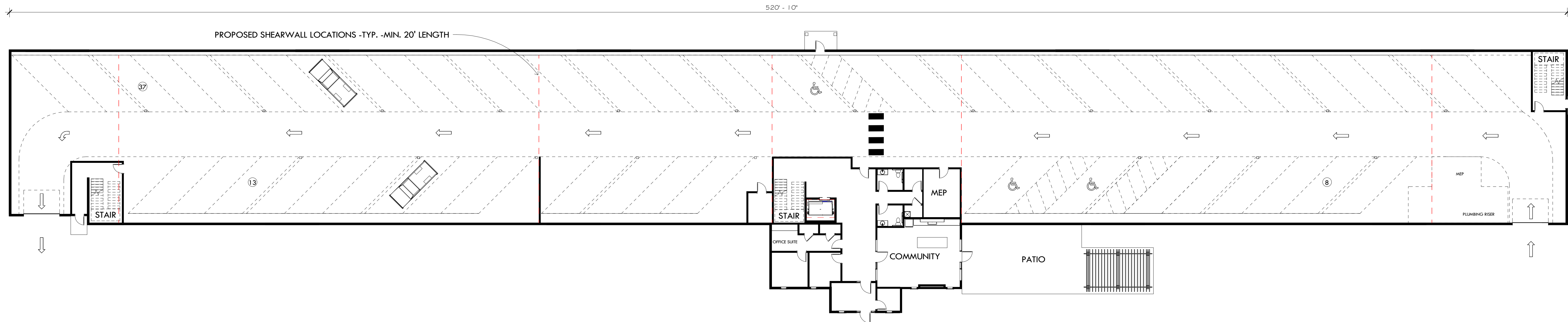
\*SITE PLAN IS CONCEPTUALLY BASED ON PRELIMINARY DRAWINGS/IMAGES. OFFICIAL SURVEY REQUIRED\*



**3 THIRD FLOOR**  
 1/16" = 1'-0"



**2 SECOND FLOOR**  
 1/16" = 1'-0"



**1 FIRST FLOOR**  
 1/16" = 1'-0"

**PRELIMINARY DRAWINGS**  
 - NOT FOR CONSTRUCTION

ISSUES / REVISIONS

EXISTING CONDITIONS  
 VERIFY ALL EXISTING CONSTRUCTION DIMENSIONS, ELEVATIONS AND CONDITIONS BEFORE STARTING ANY CONSTRUCTION. REVIEW ANY DISCREPANCIES WITH THE ARCHITECT. ADJUST NEW CONSTRUCTION AS REQUIRED.

THE VISTA ON PINECONE  
 PINECONE RD.  
 ST. CLOUD, MN 56303

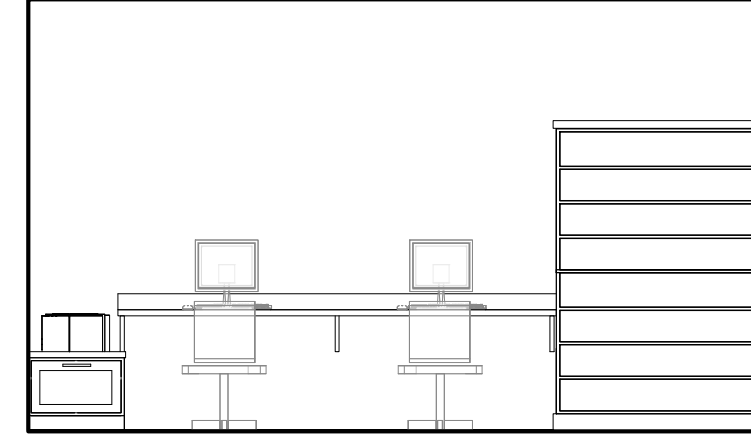
B/A Project Number: **623-46**  
 FLOOR PLAN

**A2.1**

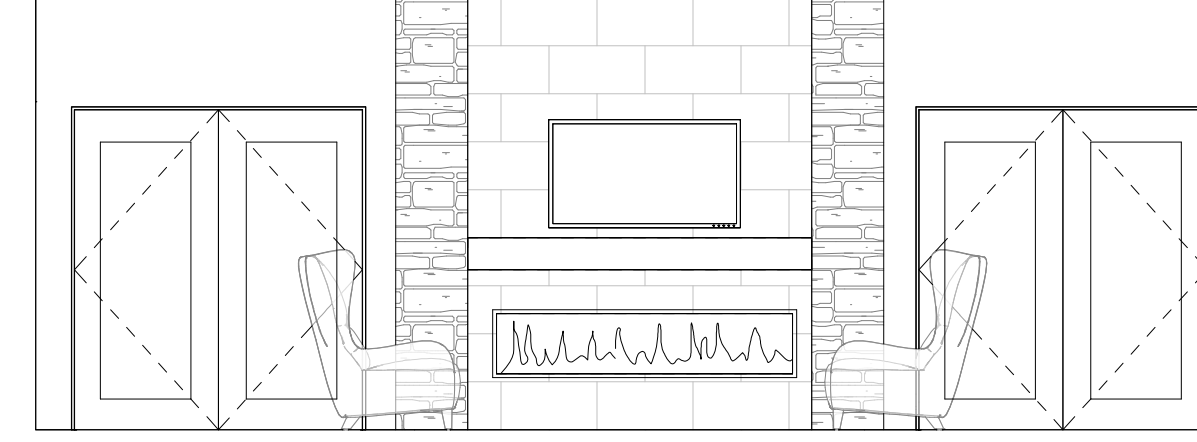
ID	IMAGE	DESCRIPTION	NOTES
P1/ P1A		Product: Paint Mfr: Sherwin Williams Color: TBD Paint Coating: SW ProMar 200 P1: Low-Sheen Egg-Shell - Walls P1A: Semi-Gloss - Magic Pac Door & Frame	Unit walls Magic-Pac Door & Frame
P2		Product: Paint Mfr: Sherwin Williams Color: TBD Paint Coating: SW ProMar 200 Finish: Low-Sheen Egg-Shell	Field Color - All common area walls unless otherwise specified.
P3		Product: Paint Mfr: Sherwin Williams Color: TBD Paint Coating: SW ProMar 200 Finish: Low-Sheen Egg-Shell	Accent Color
P4		Product: Paint Mfr: Sherwin Williams Color: TBD Finish: Semi-Gloss	Unit interior doors
P5		Product: Paint Mfr: Sherwin Williams Color: TBD Finish: Semi-Gloss	Metal handrails in stairwells Hollow Metal Doors & Frames
P6		Product: Paint Mfr: Sherwin Williams Color: SW7008 Extra White Paint Coating: SW ProMar 200 Finish: Flat - Ceilings Low-Sheen Egg-Shell - Walls	All ceilings Walls: Maintenance & Mechanical, Storage Rooms
WT		Product: Paint Mfr: Sherwin Williams Color: TBD Finish: Semi-Gloss	Wall & Ceiling Texture: Knock Down - Light Texture Knock Down Procedure: Apply spatter as described except use material at heavy latex paint consistency. After spattering surface, wait about 10-15 min., then very lightly flatten only tops of spatters with flat blade or flat hand trowel. Size of spatters depends on pressures used. Application: Spray Equipment: Pole gun, hopper, or Blinks 7D, Blinks 7E2 gun or equivalent Sample: Provide a 2' x 2' sample for approval prior to starting any work.
C1		Product: Carpet Broadloom + Pad Mfr: Collection Color: Pad: 28oz, 0.30 thickness, Blbs. Density...	Standard & Accessible Unit Bedrooms & Bedroom Closets
C2		Product: Carpet Tile Mfr: Collection Color: Size: Installation:	Corridors/Offices/Common Area Amenity Spaces
C3		Product: Carpet Broadloom Mfr: Collection Color...	Open Stairways: treads, risers & stair landings
C4		Product: Walk-Off Carpet Tile Mfr: Collection Color: Installation:	Vestibules
LVT1		Product: Luxury Vinyl Plank - Glue Down Mfr: Collection Color: Plank Size: Wear Layer: 12 mil	Unit Flooring: Entry, Kitchen, Living, Dining, Bath, Laundry, Hallways.
LVT2		Product: Luxury Vinyl Tile - Glue Down Mfr: Collection Color: Plank Size: Wear Layer: 20 mil...	Common Area Amenity Spaces
SV1		Product: Sheet Vinyl Mfr: Collection Style: Color:	Flooring for but not limited to Janitor, Mechanical, Building Storage, Trash Rooms
VB1		Product: Vinyl Wall Base Mfr: Style: 4" Traditional Cove Color:	Wall base for but not limited to: Janitor, Mechanical, Building Storage, Trash Rooms
VT1		Product: Vinyl Floor Transition - Slim Mfr: Collection Color:	Units - Floor transition between LVT & Carpet and LVT and SV
RT1		Product: Rubber Treads & Risers Mfr: Textures: Color:	Enclosed Stairways: treads, risers & stair landings
SC1		Sealed Concrete Mfr: H&C Products Group Item: H&C Clarifield water-based natural look clear concrete sealer *Review manufacturer's data for proper surface prep** Finish: Light Broom Finish	Garage Floors
SC2		Sealed Concrete Mfr: H&C Products Group Item: H&C Clarifield water-based natural look clear concrete sealer *Review manufacturer's data for proper surface prep** Finish: Smooth & Cleanable	Mechanical/Maintenance Rooms - Garage Level
T1		Product: Porcelain Field Tile Mfr: Collection Color: Size: 12" x 24" Installation: Grout:	Floor Tile for Elevator Lobby, Main level Restrooms, tub room
T2		Product: Glazed Wall Tile Mfr: Collection Color: Size: 4" x 12" Installation: Grout:	Wall Tile for Restrooms, tub room, wall behind drinking fountains.
T3		Product: Decorative Wall Tile Mfr: Collection Color: Size: Grout:	Community Room Kitchenette Backsplash
MT1		Product: Metal Trim/Transition Mfr: Schluter Item: Dilex-AHK Finish:	Cove between walls & floor at restrooms, tub room
MT2		Product: Metal Transition Mfr: Schluter Item: Jolly Finish:	Trim to be used at exposed wall tile edges - Edges where tile meets pointed gyp. bot. - Restrooms, tub room
MT3		Product: Metal Trim/Transition Mfr: Schluter Item: SCHBNE Finish:	Edge protection between carpet or LVT and tile in all areas where that condition exists.
FRP		Product: Fiber Reinforced Panel Mfr: Maurite Collection: Standard - Pebble Surface Color: White P100	Janitor Room behind mop sinks
PL1		Product: Plastic Laminate Mfr: Color: Finish:	Unit Kitchen Countertops
PL2		Product: Plastic Laminate Mfr: Color: Finish:	Common area work surfaces - Office breakroom - Computer workstations

ST1		Product: Stone Veneer Mfr: Color: Finish:	Fireplace Lounge - Fireplace surround
Q1		Product: Quartz Mfr: Silestone by Casertina Color: Et. Haze, or similar Finish: Polished	Countertops for Community Room Kitchenette & Island, Fireplace Lounge, Activity/Game Rooms, Restroom vanity tops, Tub Room vanity top
CM1		Product: Cast Marble Mfr: Color: Edge Style: Eased Edge Finish:	Unit Bathroom Vanity Tops, Window Sills
CAB1		Product: Cabinets Mfr: Smart Cabinetry Style: Squire (Lith) + Sterling (Community) Wood/Finish: Maple ** Provide crown molding at common area upper cabinets. (See CAB18)	All Common Area & Unit Cabinetry *Provide matching shoe base trim at the base of the cabinets. *Interior of microwave cabinets to be finished. *Both sides of end panels at refrigerators to be finished. *Provide lazy susan cabinets in the corners of the base & upper cabinets L.
CAB 1B		Product: Cabinet Crown Molding Mfr: Smart Cabinetry Style: Shaker Crown Molding SCHMB Wood/Finish: Maple Size: 2 5/32" x 2 17/32"	All Common Area Cabinetry
MW1		Product: Millwork - Wall Base Mfr: Ferche Millwork/ Boyer Built Wood Species: Poplar Color: Stained Base Profile: F2352 (3/8" x 3 1/4") + Shoe Base at hard flooring.	Common area and unit wall base
MW2		Product: Millwork Casing Mfr: Ferche Millwork/ Boyer Built Wood Species: Poplar Color: Stained Casing Profile: Flat F1572 (9/16" x 3")	Common area and unit door & window casing
MW3		Product: Millwork - Unit Entry Alcove Mfr: Ferche Millwork/ Boyer Built Wood Species: Poplar Color: Stained A: Corner Block 3/4" x 5" x 8" B: Casing F1585 (1 1/16" x 4") C: Casing 3/4" x 1"	Millwork at unit entry alcoves
MW4		Product: Millwork - Stair Skirtboard + Stop Mfr: Boyer Built / Ferche Wood Species: Poplar Color: Stained Skirtboard Profile: F994 Size: 7/16" x 9 1/2"	Stair skirtboard and transition trim stops. Stop: Provide transition between skirtboard and wall base.
MW5		Product: Millwork - Stair wall cap + apron Mfr: Boyer Built / Ferche Wood: Poplar Color: Stained Cap Size: 3/4" x 7 1/4" Apron Size: 3/2" x 2 1/2"	1/2 wall cap + apron
MW6		Product: Millwork - Handrail Mfr: Boyer Built / Ferche Wood: Poplar Color: Stained Profile: F6010-P Size: 2 1/4" x 2 3/8"	Stair handrails
DR1		Product: Interior Prefinished Molded Door Mfr: Lynden Doors Door Style: 2 Panel Square Type: Molded/Painted Door Construction: Hollow Core Color: ***Bottom Rail must be at least 10"***	Unit interior doors
DR2		Product: Interior Prefinished Mfr: Lynden Doors Door Style: Flush Type: Molded/Painted Door Construction: Solid Core/Fire Rated Color:	Common area doors
DR3		Product: Interior Prefinished Mfr: Lynden Doors Door Style: 2 Panel Square Type: Prefinished/Painted Door Construction: Solid Core/Fire Rated Color: ***Bottom Rail must be at least 10"***	Unit Entry Doors
DR4		Product: Interior Prefinished Molded Mfr: Lynden Doors Door Style: Flush Type: Prefinished/Painted Door Construction: Solid Core/Fire Rated Color:	Interior Unit & Common area - Magic-Pac Doors
HW1		Product: Hardware - Cabinet Bar Full 5" Mfr: Model: Collection: Finish: CTC: Length: Projection:	Standard & Accessible Units - cabinet door & drawer pulls Common area cabinet door & drawer pulls
HW2		Product: Decorative Handrail Bracket Mfr: Model #: Finish:	Stair handrails, corridor handrails
ACT1		Mfr: USG Style: Mars #B6785 Size: 2' x 2' x 1/2" Edge: Shadowline Tapered (SLT) NBC: 0.75 CAC: 35 Color: White Suspensions: USG Down Brand DX 15/16" Color: White	Corridor ACT ceilings
BL1		Product: Aluminum Horizontal Blinds Mfr: SVF Contract Style: S3000 1" Mini Features: Cordless Color: TBD from color selection submittals	Unit & Common Area Windows
BL2		Product: Vertical Blinds Mfr: SVF Contract Style: Color: TBD from color selection submittals	Accessible Unit Windows
BL3		Product: Roller Window Shades Mfr: SVF contract Pattern: Crosshatch R300 Openness: 3% Color: Linen/Fog CB213	Fixed windows at offices
A		Product: Appliance Package Mfr: As specified Color: White	Unit Appliances - Electric
FP1		Product: Electric Fireplace Mfr: Dimplex Series: Model: Dimensions:	Fireplace Lounge Fireplace
MB1		Product: 4C Recessed Mailboxes Mfr: Florence Corporation Model: Refer to elevations Finish:	Mailboxes in vestibule

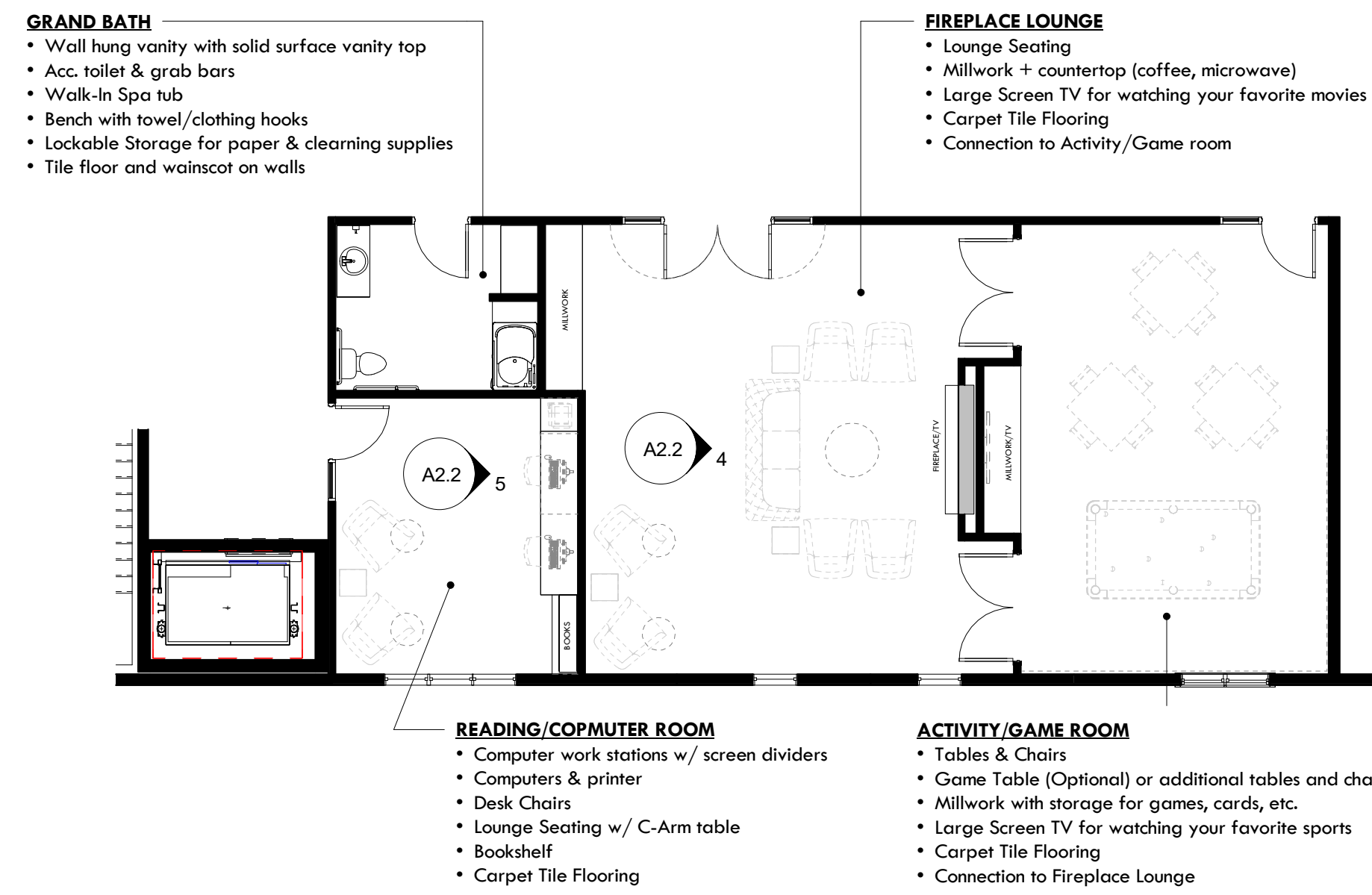
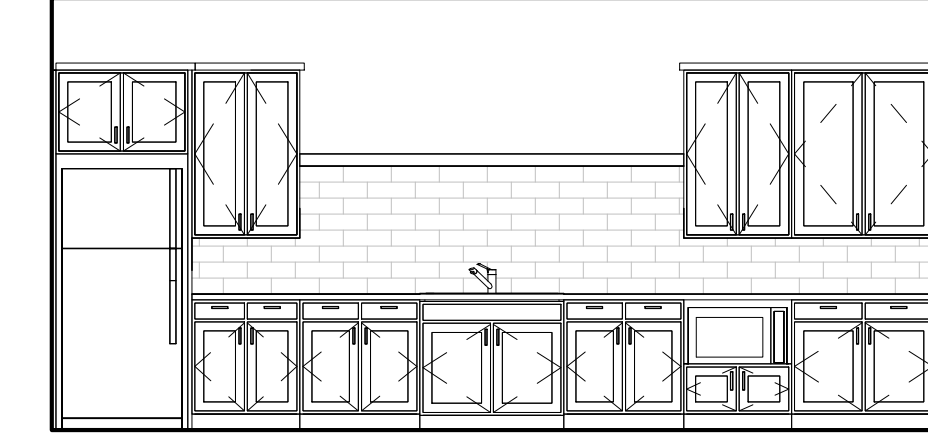
**5 COMPUTERS/READING**  
1/4" = 1'-0"



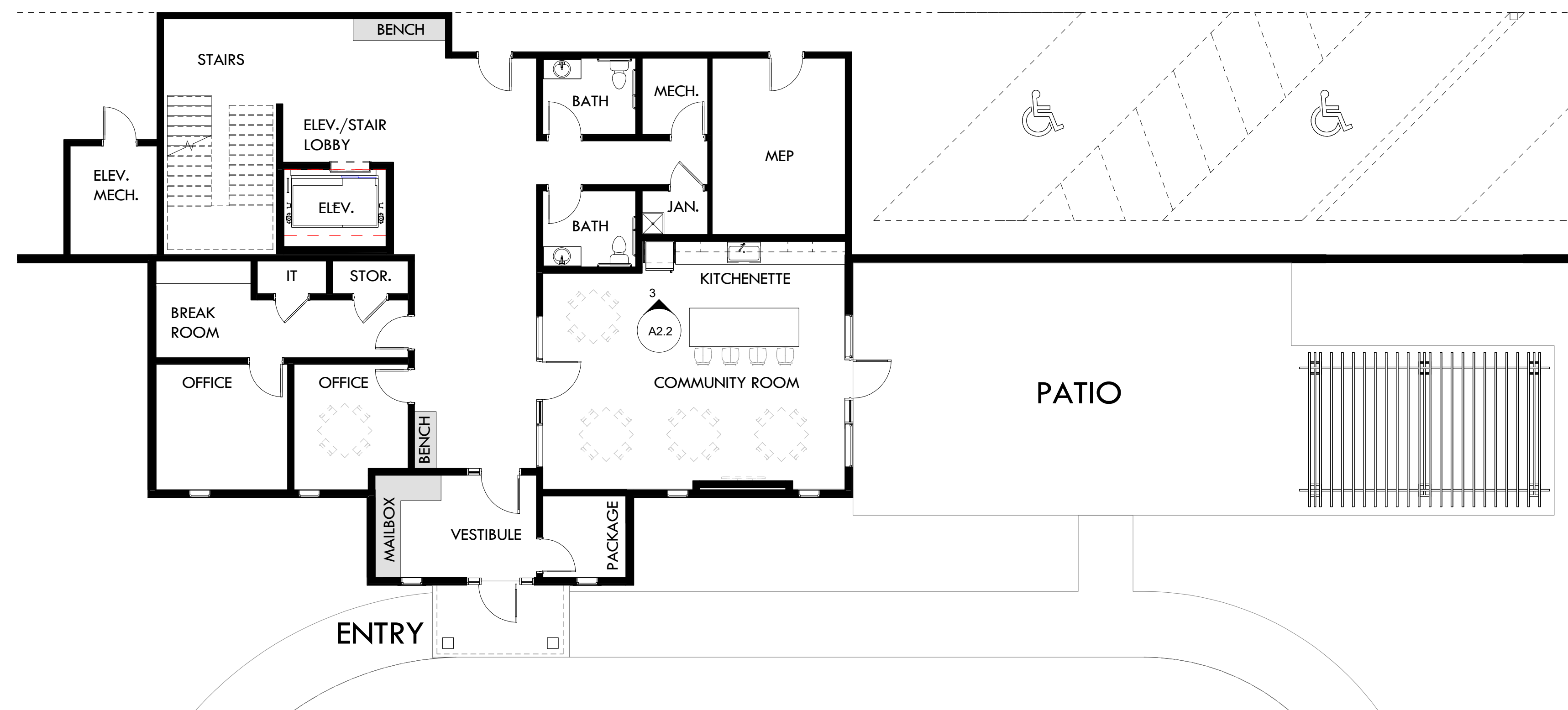
**4 FIREPLACE**  
1/4" = 1'-0"



**3 COMMUNITY KITCHEN**  
1/4" = 1'-0"



**2 SECOND FLOOR - COMMUNITY SPACES**  
1/8" = 1'-0"



**1 FIRST FLOOR - ENTRY/COMMUNITY**  
1/8" = 1'-0"

**PRELIMINARY DRAWINGS**  
- NOT FOR CONSTRUCTION

ISSUES / REVISIONS

EXISTING CONDITIONS  
VERIFY ALL EXISTING CONSTRUCTION DIMENSIONS, ELEVATIONS AND CONDITIONS BEFORE STARTING ANY CONSTRUCTION. REVIEW ANY DISCREPANCIES WITH THE ARCHITECT. ADJUST NEW CONSTRUCTION AS REQUIRED.

THE VISTA ON PINECONE

PINECONE RD.  
ST. CLOUD, MN 56303

B/A Project Number: 623-46  
ENLARGED PLANS / INTERIOR MATERIAL ID SCHEDULE

**A2.2**





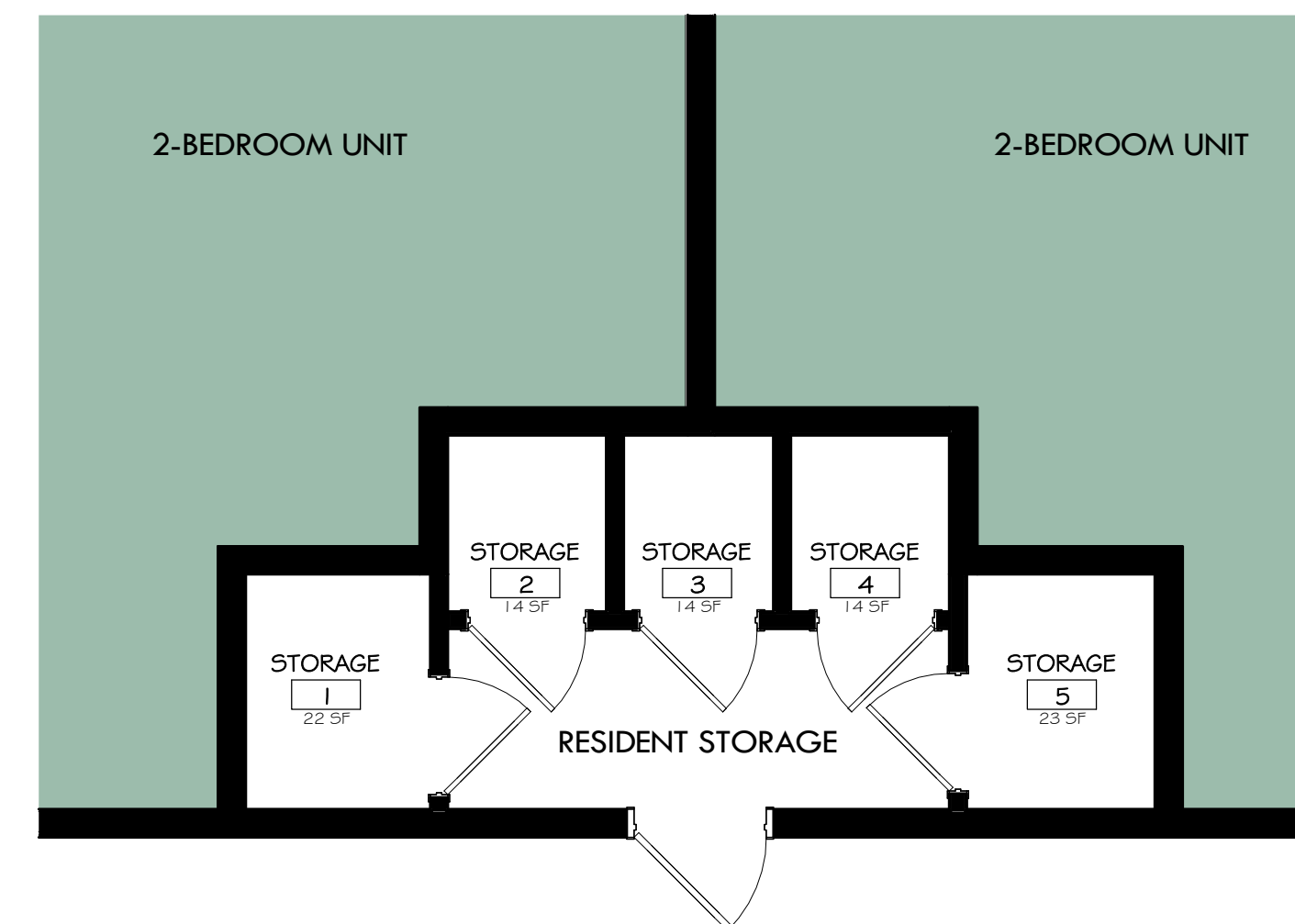
**TWO BEDROOM - 3D INTERIOR**



**ONE BEDROOM - 3D INTERIOR**



**3 UNIT PLANS - TWO BEDROOM**  
 1/4" = 1'-0"



**2 TWO BED - RESIDENT STORAGE**  
 1/4" = 1'-0"



**1 UNIT PLANS - ONE BEDROOM**  
 1/4" = 1'-0"

**PRELIMINARY  
 DRAWINGS**  
 • NOT FOR CONSTRUCTION

ISSUES / REVISIONS

EXISTING CONDITIONS  
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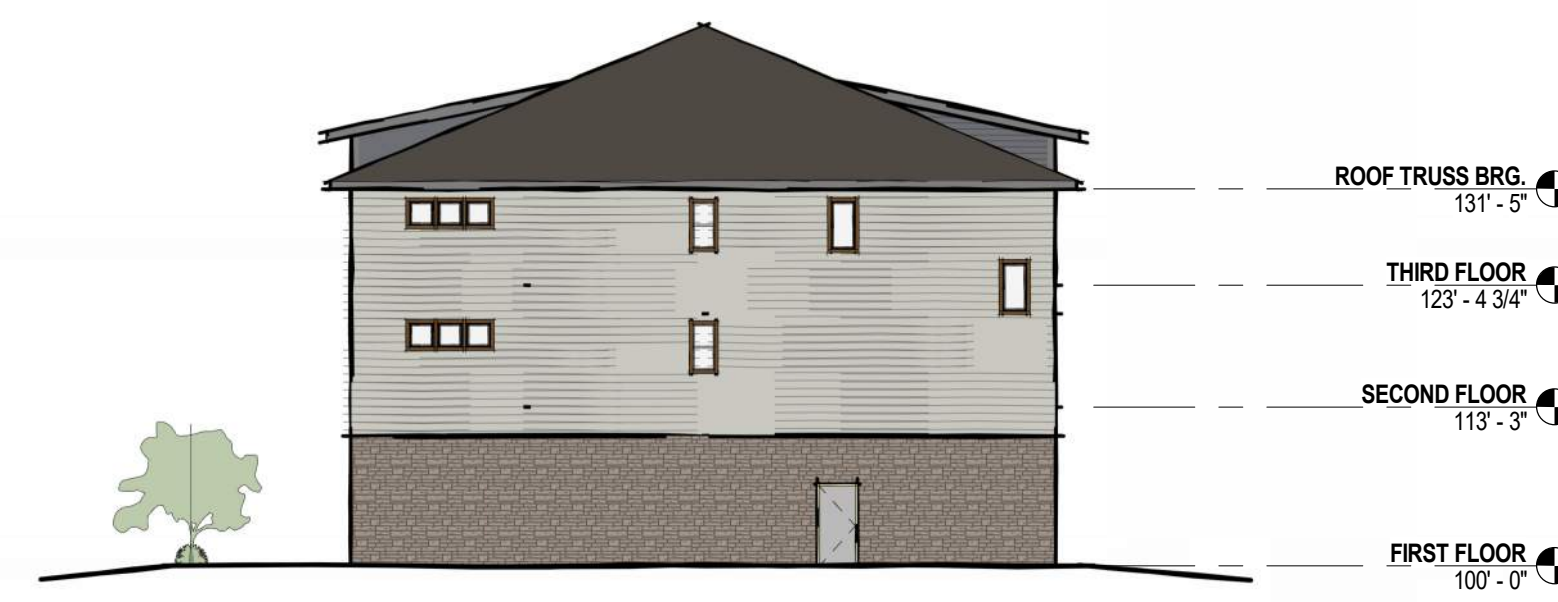
THE VISTA ON PINECONE

PINECONE RD.  
 ST. CLOUD, MN 56303

B/A Project Number: **623-46**  
 UNIT PLANS

**A3.1**

PRELIMINARY EXTERIOR MATERIAL ID SCHEDULE			
ID	IMAGE	DESCRIPTION	NOTES
S1		Product: Manufactured Brick or Stone Veneer Mfr: TBD	Exterior Veneer Siding
S2		Product: Fiber Substrate Lap Siding Mfr: LP SmartSide Prefinished Color: Expert Finish Colors Exposure: 8" Lap	Main Siding
S3		Product: Fiber Substrate Lap Siding Mfr: LP SmartSide Prefinished Color: Expert Finish Colors Exposure: 6" Lap Texture: Cedar	Accent Siding
S4		Product: Fiber Substrate Lap Siding Mfr: LP SmartSide Prefinished Color: Expert Finish Colors Exposure: 6" Lap Texture: Cedar	Accent Siding
TRIM		Product: Fiber Substrate Smart Trim Mfr: LP SmartSide Prefinished Color: Expert Finish Colors Texture: Cedar	Sizes: TR1: 5/4" x 4" – doors, windows, vertical transitions. TR2: 5/4" x 6" – Horizontal transitions. TR3: 4" – outside corners TR4: 4" – inside corners
TRIM		Product: PVC Trim Mfr: Azek Color: TBD Texture: Woodgrain	Sizes: TR5: 8" – Base of siding
M1		Product: Edge Metal, Soffit/Fascia Mfr: Color:	Soffit & fascia
W		Product: Windows & Patio Doors Mfr: Pella Collection: Impervia Style: Single Hung / Fixed Color: Black	Windows & Patio Doors
R1		Product: Architectural Shingles Mfr: GAF Series: Timberline HDZ Color:	Main Roof Shingles + Low Roofs at building recesses.



**4 BUILDING ELEVATION - EAST**  
 1/16" = 1'-0"



**3 BUILDING ELEVATION - WEST**  
 1/16" = 1'-0"



**2 BUILDING ELEVATION - BACK**  
 1/16" = 1'-0"



**1 BUILDING ELEVATION - FRONT**  
 1/16" = 1'-0"

**PRELIMINARY  
 DRAWINGS**  
 - NOT FOR CONSTRUCTION

**ISSUES / REVISIONS**

NO.	DATE	DESCRIPTION

EXISTING CONDITIONS  
 VERIFY ALL EXISTING CONSTRUCTION DIMENSIONS, ELEVATIONS AND CONDITIONS BEFORE STARTING ANY CONSTRUCTION. REVIEW ANY DISCREPANCIES WITH THE ARCHITECT. ADJUST NEW CONSTRUCTION AS REQUIRED.

**THE VISTA ON PINECONE**

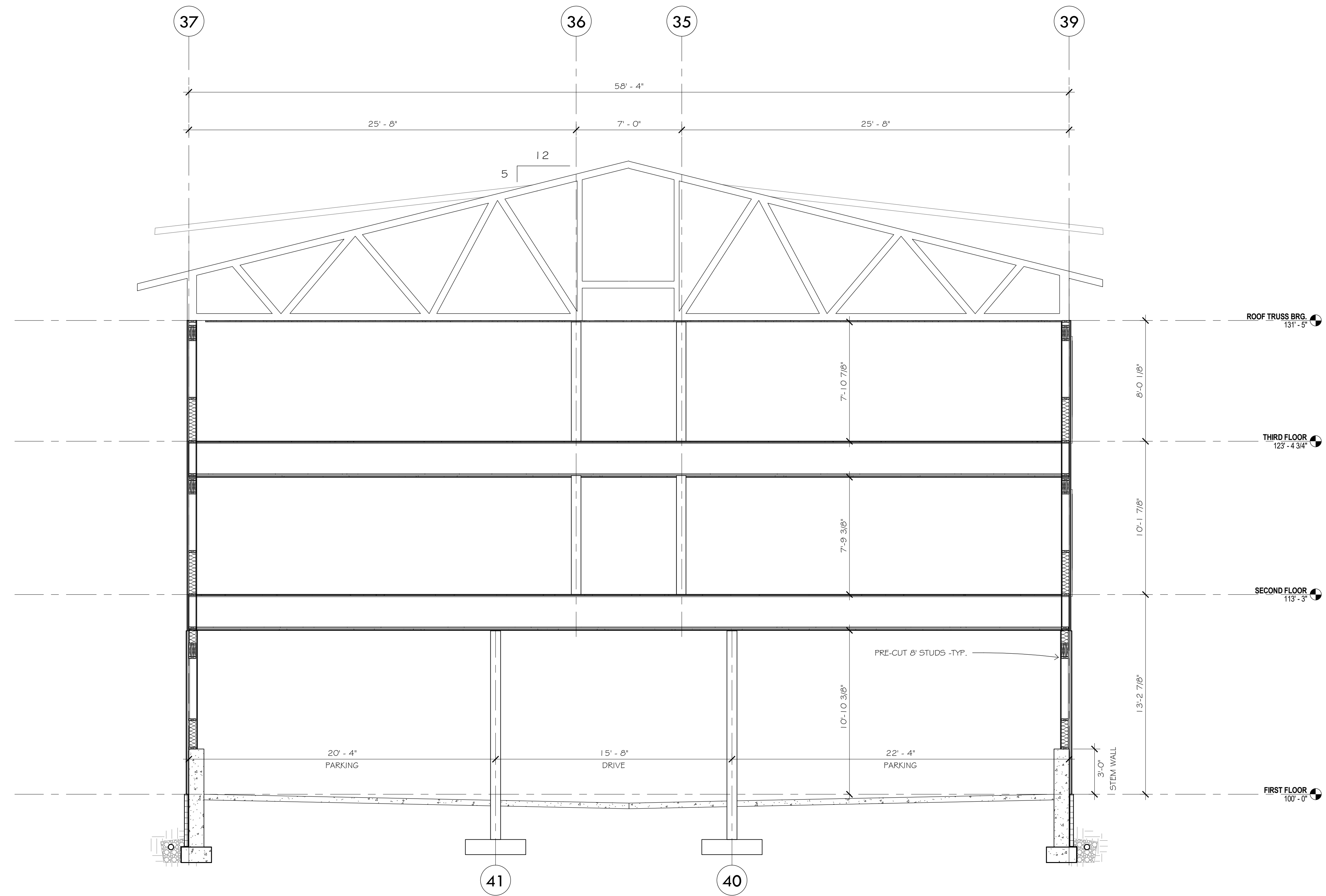
PINECONE RD.  
 ST. CLOUD, MN 56303

B/A Project Number: **623-46**  
 BUILDING ELEVATIONS



**Blumentals  
Architecture**

1600 Marshall Street NE, Suite 1  
Minneapolis, MN 55413  
612/331-2222  
info@blumentals.com



**1 PRELIMINARY BUILDING SECTION**  
1/4" = 1'-0"

**PRELIMINARY  
DRAWINGS**  
- NOT FOR CONSTRUCTION

ISSUES / REVISIONS

EXISTING CONDITIONS  
VERIFY ALL EXISTING CONSTRUCTION  
DIMENSIONS, ELEVATIONS AND  
CONDITIONS BEFORE STARTING ANY  
CONSTRUCTION. REVIEW ANY  
DISCREPANCIES WITH THE ARCHITECT.  
ADJUST NEW CONSTRUCTION AS  
REQUIRED.

THE VISTA ON PINECONE

PINECONE RD.  
ST. CLOUD, MN 56303

B/A Project Number: **623-46**  
SECTIONS

**A5.1**



Pine Cone Rd S  
Pine Cone Rd S

16th St N

16th St N

Timberdoodle Dr

Pine Cone Rd S  
Pine Cone Rd S

Timberdoodle Dr

Pine Cone Rd S

Timberdoodle Dr

Granite City Baptist Church

Oak Rd

Oak Rd

Oak Rd

134

134

134

69

TO: St. Cloud HRA Board of Commissioners  
FROM: Louise Reis, Executive Director  
DATE: January 15, 2025  
SUBJECT: Approval of Issuance of Project Based Voucher Request for Proposal

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**Requested Action:** Approval of Issuance of Project Based Voucher Request for Proposal

**Background:** The Department of Housing and Urban Development allows a housing authority to take up to 20 percent of the tenant-based vouchers to be attached to a specific building and unit. The Project Based Voucher Program has the goal of deconcentrating poverty and expanding housing opportunities. Once board approval is received, our office will work with a consultant to structure the request for proposal.

**Frequency of Request:** One time.

**Related Actions:** None at this time.

**Future Action:** As needed, contracts would be coming to the board for approval.

**Relationship to Goals:** Goal #3 – St. Cloud HRA will encourage collaboration with other community organizations and continue to seek funding sources for all programs.

**Budget Impact:** The funds for the Project Based Vouchers would come from the Housing Choice Voucher fund.

TO: St. Cloud HRA Board of Commissioners  
 FROM: Louise Reis, Executive Director  
 DATE: January 14, 2025  
 SUBJECT: Approval of Contract for Recruiting Services

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**Requested Action:** Approval of Contract for Recruiting Services with Operations Inc.

**Background:** The St Cloud HRA has been advertising for a Deputy Director the past several months. After unsuccessful attempts for hiring, we are looking to hire a company for their recruiting services. The HRA solicited proposals from three companies. The three proposals are listed below:

Masterson Staffing Solutions 266 33 <sup>rd</sup> Avenue South St. Cloud, MN	\$27,000
Gans, Gans, & Associates 7445 Quail Meadow Rd Plant City, FL	\$39,150
Operations Inc. 383 Main Ave Norwalk, CT 06851	\$25,600

We are recommending approval for a contract with Operations Inc. They are a Human Resource Consultant Company under the Gallagher Company.

**Frequency of Request:** One time.

**Related Actions:** None

**Future Action:** The Personnel Committee and Board will be involved with the hiring process.

**Relationship to Goals:** Goal #4 – The St. Cloud HRA will make efficient use of funding, technology and personnel resources.

**Budget Impact:** The cost of the recruiting services will be paid out of the Central Office Cost Center.

TO: HRA Board of Commissioners  
FROM: Louise Reis, Executive Director  
DATE: January 15, 2025  
SUBJECT: Report on Activities

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**Deputy Director:** We had planned on the new Deputy Director starting work on January 2, 2025. However, since the December board meeting, Mr. Berry elected to stay with his current employer. We are in the process of hiring a company to help with the search.

**19<sup>th</sup> Avenue North Lot:** In August 2024, the HRA applied to Minnesota Housing Impact Funds for a grant to build a single-family home on the remaining 19<sup>th</sup> Avenue North lot. We have been informed that our agency was awarded the grant. The grant request was for \$99,252 for construction materials with the labor being provided by the St. Cloud Technical & Community College.

**State Voucher Program:** The Bring It Home Rental Assistance Program, also referred to as “Bring It Home” is the new state voucher program that was created to provide rental assistance to low-income families across Minnesota. The Program Guide was approved by Minnesota Housing Board of Commissioners in December 2024. It is anticipated that the Request for Proposals will be issued in the next couple of months. Our office does not expect the grant awards until late 2025.

**Housing Choice Voucher Program:** Port In 102, Port Out 34

**CDBG Update:**

For the homeowner rehab program:

- 5 in construction
- 2 in bidding
- 21 on waiting list

**Housing Department Vacancy Report – For the Month Ending December 31, 2024**

<b>Fund: Public Housing – 291 Units</b>			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>12/31/24</u>
Empire	89	1.89%	1
Wilson	126	1.87%	1
Scattered Sites	76	2.04%	2

<b>Fund: Section 8 New Construction – 162 Units</b>			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>12/31/24</u>
Germain	60	3.01%	1
Grace/NWB	102	1.52%	2

<b>Fund: Tax Credit – 249 Units</b>			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>12/31/24</u>
Creeks	24	2.99%	1
Brownstones	12	0.00%	0
Swisshelm One	32	2.31%	1
Westwood One	32	3.16%	1
Swisshelm Two	32	6.20%	4 *
Westwood Two	32	5.95%	1
Riverside	85	2.50%	4 **

<b>Fund: Affordable Housing – 79 Units</b>			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>12/31/24</u>
Eastwood	18	6.96%	2
Loehr	61	1.11%	1
418 house	1	0.00%	0

\*processing applications for the units

\*\*one unit rented in January