

TO: St. Cloud HRA Board of Commissioners
FROM: Louise Reis, Executive Director
DATE: February 19, 2025
SUBJECT: Presentation of Community Development Block Grant Request

Requested Action: For discussion only.

Background: Our office presented information on the Community Development Block Grant (CDBG) Single Family Rehab Program to the Planning Commission. We wanted to provide the entire board with the same information along with answering any questions. The city council public hearing is scheduled for March 10, 2025.

CDBG SINGLE FAMILY HOUSING REHABILITATION LOAN PROGRAM

St. Cloud Housing and Redevelopment Authority

TO ENHANCE THE COMMUNITIES WE SERVE BY PROVIDING HOUSING
OPPORTUNITIES, FOSTERING STABILITY, AND PROMOTING NEIGHBORHOOD
REVITALIZATION

GOALS ACHIEVED

The program meets the following goals:

City of St. Cloud:

Affordable Housing— Increase the supply and improve the condition of affordable owner-occupied and rental housing in the community.

Federal:

- Benefiting low and moderate income (LMI) persons
- Eliminating slum and blight
- Meeting urgent need

CDBG SINGLE FAMILY HOUSING REHABILITATION LOAN PROGRAM

- PRIMARY OBJECTIVE IS FOR HEALTH, SAFETY, AND WEATHERIZATION ISSUES FOR HOMES IN THE CITY OF ST. CLOUD
- \$25,000 MAXIMUM LOAN AMOUNT
- 30 YEAR DEFERRED LOAN; 0% INTEREST, REPAYABLE AT THE TIME OF SALE, REFINANCE, CEASING TO BE OWNER'S PRIMARY RESIDENCE, OR AT THE END OF 30 YEARS

Loan Eligibility

- MUST BE AT OR BELOW 80% AREA MEDIAN INCOME
- MUST HAVE \$50,000 OR LESS IN LIQUID ASSETS
- MUST BE UP TO DATE ON ALL MORTGAGE AND PROPERTY TAXES
- LOAN TO VALUE MUST BE 110% OR LESS
- PROPERTY REQUIRES A LEAD BASED PAINT TEST AND ALL LEAD HAZARDS REMEDIATED AS PART OF THE LOAN

LOAN OPTIONS FOR HOMEOWNERS LAYERED FUNDING

- WHEN A BORROWER APPLIES FOR ASSISTANCE ALL LOAN PROGRAMS ARE CONSIDERED BASED ON THEIR ELIGIBILITY. IF THE BORROWER QUALIFIES FOR MN HOUSING THAT PROGRAM IS USED. A VERY SMALL AMOUNT OF OUR APPLICANTS QUALIFY FOR MN HOUSING LOANS AS THE INCOME GUIDELINES ARE EXTREMELY LOW. EMERGENCY LOANS FOR THAT PROGRAM ARE ONLY CONSIDERED WHEN COMPLETE STRUCTURAL FAILURE HAS TAKEN PLACE.
- THE ST. CLOUD HRA HAS A FIX UP LOAN PROGRAM THAT IS FUNDED WITH TAX LEVY FUNDS. THIS PROGRAM IS PRIMARILY USED TO LAYER WITH CDBG FUNDS TO COMPLETE THE SCOPE OF WORK. OVER 65% OF THE CDBG LOANS COMPLETED IN 2024 NEEDED MORE THAN THE \$25,000 AVAILABLE IN CDBG TO COMPLETE THE WORK NEEDED IN THE HOME. THE AVERAGE SCOPE OF WORK IS \$38,500. PRICES ARE ONLY INCREASING AND WE EXPECT THIS NUMBER TO GO UP IN 2025.
- THERE ARE NO OTHER COMPARABLE LOAN OPTIONS IN ST. CLOUD. QUALIFYING FOR A HOME EQUITY LOAN IS EITHER NOT AN OPTION FOR OUR CLIENTS OR WOULD PUT THEM IN FINANCIAL HARDSHIP. IF THE REPAIRS ARE NOT MADE IT ADDS TO BLIGHT AND IMPACTS NOT JUST THE HOMEOWNER BUT THEIR NEIGHBORHOOD AS WELL.

LOAN COMPARISON CHART

CDBG Income Limits

By Household Size 80% of area median income	
1	\$54,800
2	\$62,600
3	\$70,450
4	\$78,250
5	\$84,550

MN Housing Income Limits

By Household Size 30% of Mpls/St. Paul area median income	
1	\$26,100
2	\$29,800
3	\$33,600
4	\$37,300
5	\$40,300

The 22 applicants on the CDBG wait list are all above the MN Housing income limits with an average income of \$51,058 and an average household size of 4. Of the current applicants, 47% report having a disabled household member. A separate wait list is kept for the MN Housing program which currently has 4 households on it.

TRADITIONAL FINANCING LOAN COMPARISON

Our borrowers do not typically qualify for traditional financing due to credit score, debt to income ratios and loan to value ratios. They also cannot afford the monthly loan repayment.

Home Equity Loan/Line of Credit	CDBG
Debt to income ratio must be under 46%, often below 36%	Must be up to date on property taxes and not owe the Federal government. No debt to income requirement
Loan to Value typically must be 85% or less	Loan to Value goes to 110%
Must have a credit score of 700+, the lower the score the higher the interest	No credit score requirement
Monthly payments on a \$25,000 loan is approximately \$245 to \$313 depending on interest rate (7.5% to 10%)	Payments are deferred to maturity date or sale of property

MAKING A DIFFERENCE

Our loans help homeowners:

- Lower utility costs; heat, water, electric
- Improves health issues due to mold, lead and radon
- Provide accessibility and aging in place
- Sustain and stabilize value in core neighborhoods

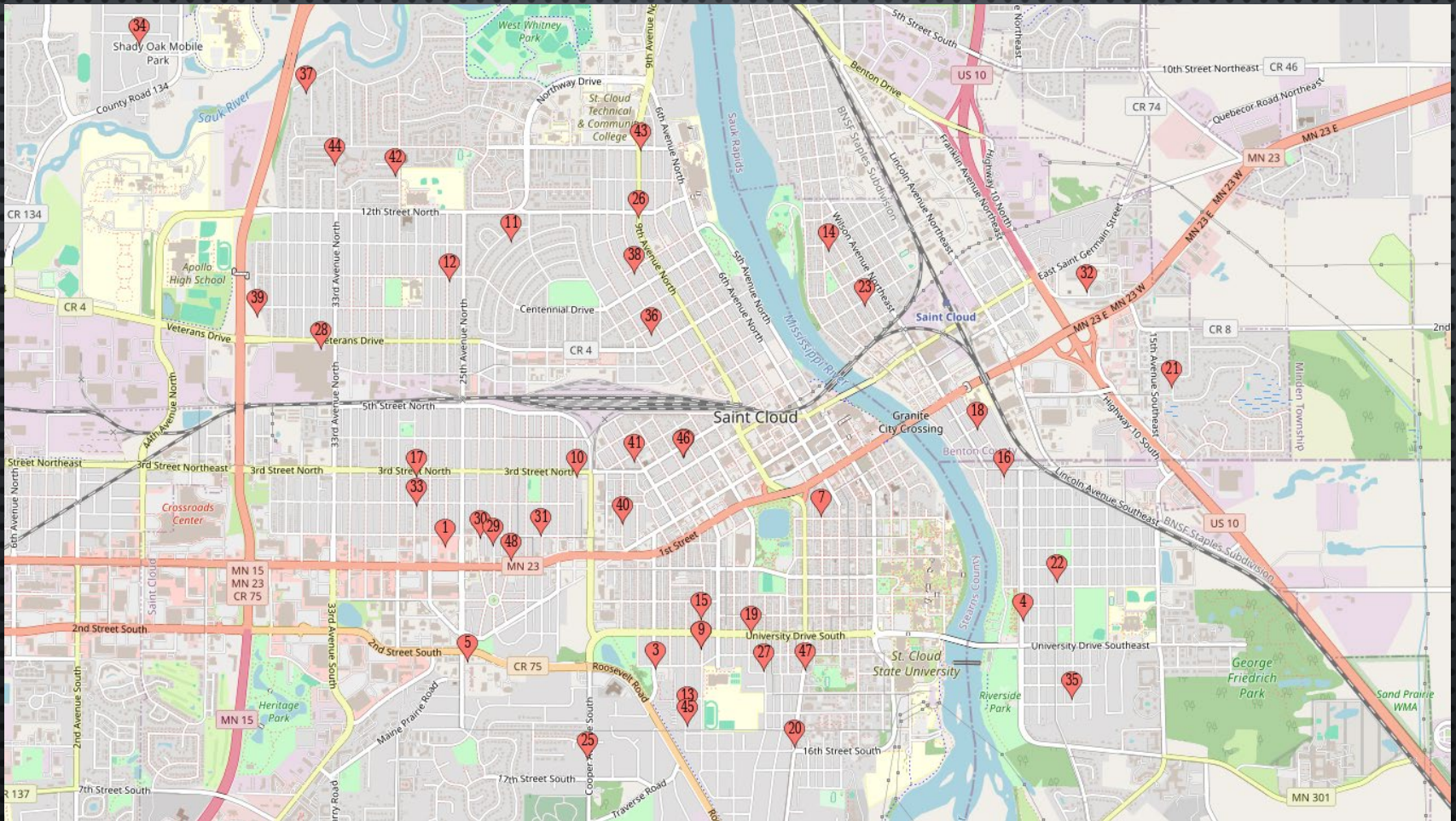
Most common repairs:

- Windows – including lead hazards
- Doors
- Roof
- Electrical updates
- Siding

CDBG IMPACT

- SERVED 26 HOUSEHOLDS IN 2024
 - 19 PROJECTS WERE COMPLETED IN THE CALENDAR YEAR
 - 7 PROJECTS CURRENTLY IN PROGRESS
 - 22 HOUSEHOLDS ON THE WAIT LIST
- PROVIDES CONSTRUCTION PROJECTS TO LOCAL CONTRACTORS AND MATERIALS SUPPLIERS
- MITIGATES LEAD HAZARDS IN APPROXIMATELY 75% OF HOMES SERVED
- CONTRIBUTES TO OVERALL NEIGHBORHOOD IMPROVEMENT

2023 + 2024 CDBG Homes



DEMOGRAPHIC INFORMATION FOR HOMES ASSISTED IN 2024

- Average annual income was \$45,839
- 26% of Households were households of color
- Average age of home was 76 years
- Average value of home pre-rehab \$184,942
- 65% of Homeowners also used layered funds from the Fix Up program to complete their rehabilitation
- 3 loans were used for emergencies

WAIT LIST INFORMATION

- 15 household requesting new windows
- 4 households requesting furnace/air conditioner replacements
- 6 households requesting insulation
- 5 households requesting electrical work
- 2 households requesting sewer line work
- 5 households requesting new roofs
- 3 households requesting new siding
- 5 households requesting new doors
- Additional requests: accessibility requests, mold removal, and additional bathrooms or living spaces for large families

BEFORE AND AFTER PHOTOS

Before



After



BEFORE AND AFTER PHOTOS



Before



After

BEFORE AND AFTER PHOTOS

Before



After



BEFORE AND AFTER PHOTOS

Before



After



TESTIMONIAL:

“...THANKS TO THIS PROGRAM, WE WERE ABLE TO ADDRESS MAJOR REPAIRS ALL AT ONCE; IMPROVING THE SAFETY AND COMFORT OF OUR HOME. BEFORE THE REPAIRS, MY HOUSE FELT MORE LIKE A BURDEN THAN A PLACE TO ENJOY. I WAS OFTEN EMBARRASSED TO INVITE PEOPLE OVER, BUT NOW OUR HOUSE FEELS LIKE A TRUE HOME—WELCOMING, SAFE, AND FULL OF WARMTH. IT HAS HAD A PROFOUND IMPACT ON OUR DAILY LIVES. MY CHILDREN NOW TAKE PRIDE IN KEEPING THE HOUSE CLEAN AND ORGANIZED, AND WE ENJOY HOSTING FRIENDS AND FAMILY MORE THAN EVER.

THIS TRANSFORMATION HAS NOT ONLY ENHANCED OUR HOME BUT HAS ALSO POSITIVELY AFFECTED MY OUTLOOK ON LIFE. I NOW LOOK FORWARD TO COMING HOME AND APPRECIATE THE SIMPLE JOYS OF MAINTAINING A BEAUTIFUL SPACE. I EVEN FIND MYSELF ENJOYING TASKS LIKE CLEANING THE NEW FLOORS, SCRUBBING THE UPDATED TOILETS, AND KEEPING OUR COUNTERTOPS TIDY.”

— JAMIE SWENSON, ST. CLOUD HOMEOWNER

THANK YOU

PAUL SOENNEKER

202.3147

PSOENNEKER@STCLOUDHRA.COM

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

**St. Cloud HRA, 1225 West St. Germain Street, Board Room
Wednesday, February 26, 2025
Immediately following 5:00 p.m. Study Session**

<p>STUDY SESSION -- 5:00 P.M., St. Cloud HRA, Board Room AGENDA: Presentation of Community Development Block Grant Request</p>

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

Regular Meeting Agenda:

1. Roll Call and Pledge of Allegiance.

Consent Agenda:

2. Approval of Agenda. REQUESTED ACTION: Approve.
3. Approval of Annual Meeting Minutes, January 22, 2025. REQUESTED ACTION: Approve.
4. Approval of Regular Meeting Minutes, January 22, 2025. 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:

5. Report on Activities.

Open Discussion:

Adjourn.

ST. CLOUD HOUSING & REDEVELOPMENT AUTHORITY ANNUAL MEETING

Wednesday, January 22, 2025

The Annual Meeting of the St. Cloud HRA was held on Wednesday, January 22, 2025 at 1225 West St. Germain Street. Chair Nancy Gohman called the meeting to order at 5:00 p.m. She presided over the meeting remotely from 493 Pine Street, Fairhope, Alabama 36532. The Regular Meeting immediately followed.

1. Roll Call and Pledge of Allegiance: Commissioners present: Tami Calhoun, Mike Conway, John Dvorak, Seal Dwyer, Nancy Gohman, Hudda Ibrahim, and Hani Jacobson. Commissioners absent: none. Pledge of Allegiance was spoken.

2. Approval of Agenda – Agenda approved as presented.

3. Election of Board Officers for 2025: Commissioner Dvorak moved for Commissioner Gohman to be elected as Chair; Commissioner Conway seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

Commissioner Conway moved for Commissioner Dwyer to be elected as Vice Chair; Commissioner Jacobson seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

Commissioner Dwyer moved for Commissioner Jacobson to be elected as Secretary; Commissioner Dvorak seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

4. Review and Approval of Professional Responsibilities and the Code of Professional Conduct and Ethics for Commissioners: Commissioner Dvorak moved for approval; Commissioner Dwyer seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

5. Designation of Committees: Committee of the Whole: Commissioner Dvorak moved for approval; Commissioner Dwyer seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

Audit Committee: Commissioners Dvorak, Dwyer, and Gohman currently serve on this committee. Commissioner Dvorak made a motion for Dvorak, Calhoun, and Ibrahim to serve on the committee; Commissioner Dwyer seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

Personnel Committee: Commissioners Dvorak, Dwyer, and Jacobson serve on this committee. Commissioner Conway made a motion for Dvorak, Dwyer, and Jacobson to remain on the committee; Commissioner Dvorak seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

6. Designation of Official Newspaper – Commissioner Dvorak moved to continue with the St. Cloud Times as the HRA’s official newspaper; Commissioner Conway seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

7. Designation of Official Depository – Commissioner Dvorak moved to continue using Bremer Bank as the HRA’s official depository; Commissioner Dwyer seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

8. Designation of Legal Representation – Commissioner Dvorak moved to continue using Rinke Noonan; Commissioner Conway seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

9. Designation of Auditors – Commissioner Dvorak moved to continue using Redpath and Company, LTD as the HRA auditor; Commissioner Dwyer seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

10. Set Commissioner Compensation for 2024 – Commissioner Conway moved for the compensation to remain at the rate of \$75.00 per meeting as allowed by statute; Commissioner Jacobson seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

11. Meeting Dates and Times – Chair Gohman asked if anyone had any changes or objections to the proposed schedule; there being none, Commissioner Dvorak moved for approval; Commissioner Conway seconded the motion. All Commissioners were in favor of dates and times proposed for the fourth Wednesday of each month with the following exceptions: November’s meeting date moved up to November 19, 2025 and December’s meeting moved up to December 17, 2025. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

12. Annual Reports for 2025 – Ms. Reis referred to pages 8 and 9 of the packet with a chart showing the SEMAP scores for 2023 and the updated waiting list applicant numbers as of January 1, 2025. She stated the HRA previously did a clean-up of waiting lists prior to the software conversion to Yardi, sending out top of the list letters to all applicants to get an accurate reflection of individuals still interested in moving in, because it is a small percentage of people that respond after being on the waiting lists for several years. Ms. Reis then moved to the 2020 to 2025 goals, noting in 2025 new goals will be set for the next five years.

Voucher Programs Manager Lori Lygre began the Voucher Programs discussion by saying the HRA administers 1,050 Housing Choice Vouchers (HCV), which includes 8 Project-Based Vouchers (PBV). Commissioner Calhoun asked about the locations of the Project-Based Vouchers. Ms. Lygre responded there are four designated to Swisshelm Village Apartments and four designated to Westwood Village Apartments. Ms. Lygre shared there are 75 HUD-Veterans Affairs Supportive Housing (VASH) Vouchers that the HRA partners with the St. Cloud VA to administer; 49 Mainstream Vouchers (MV); 35 Emergency Housing Vouchers (EHV); 4 Foster Youth to Independence Vouchers (FYI), and 7 Stability Vouchers. Commissioner Calhoun asked about the FYI Vouchers. Ms. Reis said the vouchers are for youth that are in foster care or coming out of foster care. Ms. Lygre added this is the only voucher program that has a limited 36-month rental assistance rule made by HUD. Commissioner Calhoun asked if FYI Voucher holders could stay in the housing after the 36-month timeline and Ms. Lygre said yes, the county can continue to provide support services to help them after the voucher expires. Ms. Lygre added all of the aforementioned vouchers can be used in the City of St. Cloud, and in Benton County, Sherburne County, and Wright County.

Ms. Lygre then moved to HUD Continuum of Care (CoC), and said the HRA administers 3 grants funded by HUD through the Central Minnesota CoC; 50 Tenant-Based Rental Assistance slots and 9 Domestic Violence Rapid Re-Housing slots, noting the jurisdiction for the HUD CoC grants is Stearns, Benton, Sherburne, and Wright Counties. Ms. Lygre added there are state and locally funded rental assistance programs and the HRA administers 37 Minnesota Housing Bridges Rental Assistance Certificates, 21 CommUNITY Mental Health Initiative (CAMHI) Certificates, and 10 Assertive Community Treatment (ACT) Certificates, noting the jurisdiction for the state and locally funding programs is Stearns, Benton, Sherburne, and Wright Counties.

Property Manager Matt Swanson continued the meeting with the Property Management and Rental Programs section. He started with Public Housing on page 22, and noted vacancy rates had dropped to 2.85% versus the vacancy rate of 3.07% in 2023. Mr. Swanson said the HRA has 291 Public Housing units, with 89 units at Empire Apartments, 126 units at Wilson Apartments, and 76 family units, including 40 scattered site homes. Mr. Swanson continued with Section 8 New Construction noting the HRA owns and manages 162 units, with 102 units at Grace McDowall Apartments and Northway B Townhomes, and 60 units at Germain Towers Apartments. On page 26, Mr. Swanson shared the HRA has two apartment complexes under the Affordable Housing Fund: 18 units at Eastwood Apartments and 61 units at Al Loehr Apartments. Moving to page 28, Mr. Swanson shared the HRA has seven tax credit properties: 24 units at The Creeks Townhomes, 12 units at The Brownstones Townhomes, 64 units at Westwood Village Apartments, 64 units at Swisshelm Village Apartments, and 85 units at Riverside Apartments.

Project Manager Paul Soenneker summarized the Capital Fund Program projects. He shared that in 2024 there were 19 projects completed and 7 projects still in progress under the CDBG Single Family Homeowner Housing Rehabilitation Loan Program. Mr. Soenneker added that there were 11 loan repayments (program income)

totaling \$234,569. The St. Cloud Fix Up Loan Program issued 9 loans in 2024 totaling \$214,209. The MN Housing Rehab Loan Program had two homes started in 2024 and there are currently four applicants on the waiting list. The Homestead Incentive Program assisted 56 households in 2024, totaling \$280,000.

Chair Gohman thanked staff members for the reports and the work done by the agency. There being no further discussion, Chair Gohman adjourned the Annual Meeting at 5:58 p.m.

ATTEST:

Chair, Nancy Gohman

Secretary, Hani Jacobson

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

Wednesday, January 22, 2025

A Regular Meeting for the St. Cloud HRA Board of Commissioners was held on Wednesday, January 22, 2025 at 1225 West St. Germain Street, St. Cloud, MN 56301. Chair Nancy Gohman called the meeting to order at 5:59 p.m., presiding over the meeting remotely from 493 Pine Street, Fairhope, Alabama 36532.

Consent Agenda:

1. Roll call was taken and the pledge of allegiance spoken. Commissioners present: Tami Calhoun, Mike Conway, John Dvorak, Seal Dwyer, Nancy Gohman, Hudda Ibrahim, and Hani Jacobson. Commissioners absent: none.
2. Approval of Agenda – Chair Gohman added Item 12: Approval of Contract for Replacement of Domestic Water Heating System at Empire Apartments to the agenda. Commissioner Dvorak moved for approval; Commissioner Dwyer seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.
3. Approval of Study Session Minutes, December 18, 2024 – approved as presented.
4. Approval of Regular Minutes, December 18, 2024 – approved as presented.
5. Approval of Painting Services Contract for Vacant Units – contract approved with Masterpiece Painting LLC for painting of vacant units when needed for the next two years with a renewal option for another two years.
6. Approval of Contract for Replacement of Flat Roof at Grace McDowall Apartments – contract approved 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.

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. Approval of Resolution 2025-01 – Approval of Section 8 Management Assessment Program (SEMAP) Certification – Ms. Reis shared every year the HRA is required by HUD to process and have board approval for performance measures on key areas of the Section 8 Housing Choice Voucher Program. Commissioner Dvorak moved for approval; Commissioner Dwyer seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.
8. A. Approval of Resolution 2025-02 – Approval of Exclusive Letter of Intent for Pinecone Road Property – Ms. Reis said 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 (CMHP) for the purpose of constructing senior housing for low-to moderate-income households. The project was not funded in 2024, however CMHP will apply again in 2025. The Board needs to approve the Resolution and Letter of Intent so the HRA can hold the property for CMHP to apply for the tax credits in 2025. Commissioner Conway moved for approval; Commissioner Jacobson seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

B. Approval of Letter of Support. Commissioner Dwyer moved for approval; Commissioner Jacobson seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

9. Approval of Issuance of Project Based Voucher Request for Proposal – Ms. Reis shared the Department of Housing and Urban Development (HUD) 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 HRA is looking to work with a consultant to see if PBVs could be designated for the senior housing property CMHP is hoping to develop. Commissioner Dvorak moved for approval; Commissioner Conway seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

10. Approval of Contract for Recruiting Services – Ms. Reis said the HRA had a Deputy Director hired to start work on January 2, 2025. However, the applicant decided to stay with their current employer. The HRA is in the process of hiring a company to help with the search. The HRA received three proposals and recommend moving forward with Operations Inc., a Human Resource Consultant Company under the Gallagher Company in the amount of \$25,600. Commissioner Dvorak moved for approval; Commissioner Dwyer seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

11. Report on Activities – Ms. Reis shared the HRA has one lot remaining on 19th Avenue North, and in August 2024 the HRA applied to Minnesota Housing Impact Funds for a grant to build a single-family home. The HRA has been informed that the agency was awarded the grant, receiving \$99,252 for construction materials with the labor being provided by the St. Cloud Technical & Community College. Chair Gohman asked about the grant amount and where the additional building funds will come from. Ms. Reis said she would be working with Finance Director, Karen Rizer, to allocate additional funds for the project.

Ms. Reis added the Bring It Home Rental Assistance Program anticipates the Request for Proposals will be issued in the next couple of months and the HRA does not expect the grant award until late 2025. Voucher Programs Manager, Lori Lygre, added the HRA anticipates an additional 165-215 vouchers for the HRA, and families with children will be prioritized. Chair Gohman asked Project Manager, Paul Soenneker, for a CDBG update. Mr. Soenneker responded the HRA is starting another six loans (off of the waiting list of 21 applicants).

12. Approval of Contract for Replacement of Domestic Water Heating System at Empire Apartments – Mr. Soenneker requested approval of a contract with Yale Mechanical in the amount of \$35,382.00 for the replacement of the domestic water heating system with Reliable controls at Empire Apartments. Mr. Soenneker said the existing domestic water heating system at Empire Apartments was installed in 2016 and over the past couple years, there have been several maintenance issues where the boiler would not fire and the building ran out of hot water. He added that the Reliable controls allows HRA staff to monitor the systems from their computers. Commissioner Conway moved for approval; Commissioner Dwyer seconded the motion. A roll call vote was taken and all Commissioners voted in favor. The motion carried.

There being no further business, the meeting adjourned at 6:30 p.m.

ATTEST:

Secretary, Hani Jacobson

Chair, Nancy Gohman

TO: HRA Board of Commissioners
FROM: Louise Reis, Executive Director
DATE: February 20, 2025
SUBJECT: Report on Activities

Wilson Apartments: The Wilson Apartments had an NSPIRE Inspection on January 13, 2025. The NSPIRE inspection is a physical inspection completed by a Department of Housing and Urban Development. The inspectable areas of the property are inside the building (common areas), outside the building (building site and building exterior components), and the dwelling units. The building received a score of 99 out of 100.

Housing Choice Voucher Program: Port In 105, Port Out 39

CDBG Update:

For the homeowner rehab program:

- 4 in construction
- 1 in bidding
- 22 on waiting list
- 5 in eligibility stage

Housing Department Vacancy Report – For the Month Ending January 31, 2025

Fund: Public Housing – 291 Units			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>01/31/25</u>
Empire	89	2.54%	2
Wilson	126	1.28%	1
Scattered Sites	76	3.69%	1

Fund: Section 8 New Construction – 162 Units			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>01/31/25</u>
Germain	60	2.69%	2
Grace/NWB	102	1.27%	2

Fund: Tax Credit – 249 Units			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>01/31/25</u>
Creeks	24	0.00%	0
Brownstones	12	0.00%	0
Swisshelm One	32	6.25%	2
Westwood One	32	9.38%	3*
Swisshelm Two	32	12.5%	4 **
Westwood Two	32	3.13%	1
Riverside	85	3.80%	3

Fund: Affordable Housing – 79 Units			
		Yearly	Vacant
<u>Complex</u>	<u># of units</u>	<u>Vacancy Rate</u>	<u>01/31/25</u>
Eastwood	18	5.56%	1
Loehr	61	1.64%	1
3SFH	3	66.6%	2***

*Two units rented 2/1/25

**Two units rented 3/1/25, one for 4/1/25

***One unit rented 4/1/25