



**MEETINGS OF THE
HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD
BOARD OF COMMISSIONERS**

Wednesday, January 28, 2026

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

**AGENDA: 5:00 P.M. – Annual Meeting
Immediately following the Annual Meeting – Regular Meeting**

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

**ANNUAL MEETING OF THE
HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD BOARD OF COMISSIONERS**

1225 West St. Germain Street, Board Room

Wednesday, January 28, 2026

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 2026.
 - A. Election of Board Chair
 - B. Election of Board Vice-Chair
 - C. Election of Board Secretary
4. Review and Approval of Professional Responsibilities and the Code of Professional Conduct and Ethics for Commissioners.
5. Designation of Committees:
 - A. Committee-of-the-Whole.
 - B. Audit Committee.
 - C. 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 2026.
11. Discussion of Meeting Times and Dates.
12. Annual Reports for 2025. (Executive Director Lori Lindberg, Voucher Programs Manager Lori Lygre, Property Manager Matt Swanson, Project Manager Paul Soenneker)
13. Adjourn.

ANNUAL AGENDA ITEMS: 3 through 12

MEETING DATE: January 28, 2026

TITLE: Annual Meeting-Elections, Appointments, Designations, and Department Reports

SUBMITTED BY: Lori Lindberg, Executive Director

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 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 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 2025, Commissioners Dvorak, Calhoun, and Ibrahim 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 2025, Commissioners Dvorak, Dwyer, and Jacobson served as members. A motion is in order to designate membership.

Item 6: Designation of Official Newspaper

The official newspaper is the St. Cloud Times.

Item 7: Designation of Official Depository

The official depository is Old National Bank.

Item 8: Designation of Legal Representation

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 service 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 2026

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 2026.

Item 11: Discussion of Meeting Times and Dates

The projected calendar is included. In the past the Board has considered moving meetings to accommodate holiday schedules; November and December meetings will move to November 18 and December 16, 2026.

CODE OF PROFESSIONAL CONDUCT AND ETHICS - HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD BOARD OF COMMISSIONERS (Item 4)

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 Housing and Redevelopment Authority of St. Cloud 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 Housing and Redevelopment Authority of St. Cloud 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 Housing and Redevelopment Authority of St. Cloud 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: _____

ITEM 11

2026 MEETING SCHEDULE

January 28, 2026	Regular Meeting
January 28, 2026	Annual Meeting
February 25, 2026	Regular Meeting
March 25, 2026	Regular Meeting
April 22, 2026	Regular Meeting
May 27, 2026	Regular Meeting
June 24, 2026	Regular Meeting
July 22, 2026	Regular Meeting
August 26, 2026	Regular Meeting
September 23, 2026	Regular Meeting
October 28, 2026	Regular Meeting
November 18, 2026	Regular Meeting
December 16, 2026	Regular Meeting

Calendar for Year 2026 (United States)

January Su Mo Tu We Th Fr Sa 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 3:0 10:0 18:0 25:0	February Su Mo Tu We Th Fr Sa 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 1:0 9:0 17:0 24:0	March Su Mo Tu We Th Fr Sa 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 3:0 11:0 18:0 25:0
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ITEM 12

DEPARTMENT ANNUAL REPORTS 2025

EXECUTIVE REPORT

SCORES

SEMAP (Section Eight Management Assessment Program) and
PHAS (Public Housing Assessment System)

	SEMAP	PHAS
2025		
2024	97	Standard
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 st)	High Performer
2002	High Performer	94
2001	High Performer	
2000	High Performer (90%+)	60

Standard Performer – 60/89

High Performer – 90/100

WAITING LIST APPLICANTS – As of 12/31/2025

Project/Program	As of 12/31/2025				
Public Housing Applicants	1 BR	2BR	3BR	4 BR	5 BR
Empire	953				
Wilson	1225				
Family Housing		267	721	466	77
Section 8 new Construction					
Germain Towers	126				
Grace McDowal	67				
Northway TH		99	88		
Affordable Housing					
Al Loehr	30				
Eastwood	36				
Tax Credits					
Brownstone		97	74		
Creeks		103	51		
Riverside	9	13			
Swisshelm One/Two		32	52		
Westwood One/Two		30	189		

Project/Program	As of 12/31/25
Housing Choice Voucher	615
PBV Westwood 2 bedroom	93
PBV Swisshelm 2 bedroom	648
PBV Swisshelm 3 bedroom	501

2020 - 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
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 15th Ave N to Habitat for Humanity – June 2020
 - Update to Board – 19th Ave N – July 2020; August 2020; October 2020
 - Funding Awarded for 418 Wilson Ave SE – August 2020
 - Grant Applications to DEED – 19th Ave Lots – April 2021
 - MPCA Update on Testing 19th Avenue Lots – June 2022
 - Construction Contract Approved for 418 Lot – February 2022
 - Shared information with Mobile Home Parks on grant program from Minnesota Housing – August 2022
 - 418 House Completed and Board Tour – December 2022
 - Donation of two lots on 19th Avenue to Youth for Christ – June 2023
 - Letter of Intent for Pinecone Road Property – August 2024, January 2025
 - Partnership with State of MN/St. Cloud Technical College- home build - July 2025
5. Continue to explore other opportunities for Fix Up Loan Program.
 - No other funding sources were available
6. Continue to market all rehab programs.
 - CDBG Single Family Rehab – February 2020, March 2021, March 2022, March 2023, March 2024, March 2025
 - 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, February 2025
- Minnesota City Participation Program Participation Approval – November 2025

GOAL #2: The St. Cloud HRA will promote fair housing and strive for high performance in HRA properties and housing subsidy programs.

Action Steps

1. Provide annual fair housing training for all staff
 - Family Housing Videos – April 2020
 - Fair Housing Training – March 2021, April 2021, April 2022, April 2023, April 2024, April 2025
 - Customer Service Training – April 2021
 - What to do when your check engine light comes on” Training – October 2025
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, Annual Report 2024 – January, 2025
 - SEMAP 2019 – January 2020; SEMAP 2020 - January 2021, SEMAP 2021 – January 2022, SEMAP 2022 – January 2023, SEMAP 2023 – January 2024, SEMAP 2024 – January 2025
 - 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
 - PHA Plan for 2026 approved – August 2025
 - Germain Towers 20-year HAP contract renewed – September 2020
 - Compliance Review Al Loehr Apartments – October 2020, November 2021, September 2022
 - HUD Compliance Review on Agency – December 2020
 - Creeks Compliance Review – December 2020, April 2025
 - 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
 - 2024 Calls for Service – SCPD – March 2025
 - Germain Towers REAC Inspection – December 2021
 - Germain Towers Management Occupancy Review – June 2022, May 2023, May 2025
 - Northway A&B Management Occupancy Review – June 2022, June 2023, June 2025
 - Northway A&B REAC Inspection – August 2022

- Empire REAC Inspection – October 2022
 - Wilson REAC Inspection – November 2022
 - Scattered Sites REAC Inspection – February 2023
 - Empire NSPIRE Inspection – December 2023
 - Wilson NSPIRE Inspection – January 2025
 - Northway A&B NSPIRE Inspection – June 2025
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
 - NSPIRE Training for Landlords – August 2025
 - Area Landlord NSPIRE Training-Central MN FHPAP Rental Housing Engagement Committee— October 2025
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, January 2025
 - Opened HCV Waiting List – May 2022, December 2023
 - Started Waitlist check 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

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

- Community Engagement- Veterans Administration Stand Down- October 2025
 - Community Engagement – Project Connect- October 2025
2. Continue to monitor Minnesota Housing Single Family Loan Products.
- Staff attended Central MN Housing Summit – December 2022
 - Awarded Value Gap Funds – March 2025
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
 - HUD COC Rental Assistance Grants – 2020-2025
 - Additional Mainstream Vouchers awarded – June 2020, May 2022
 - Foster Youth Initiative vouchers approved by HUD – September 2020
 - Beyond Backgrounds Program with Housing Link – November 2020
 - Emergency Housing Vouchers – May 2021
 - Housing Search Services with Stearns County – May 2021
 - Approval for Domestic Violence Rapid Re-Housing Grant – September 2021
 - Awarded Domestic Violence Rapid Re-Housing Grant – April 2022
 - Applied for Stability Vouchers – October 2022
 - Awarded 13 Regular Vouchers by HUD – September 2022
 - Awarded Stability Vouchers – June 2023
 - Approved Project Based Vouchers – The Vista – June 2025
 - Awarded Bring It Home Program – August 2025
 - Grant Award-Acceptance Bring it Home – August 2025
 - Submission of Interest for Additional VASH Vouchers – August 2025

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
 - NSPIRE Training for Landlords – August 2025
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
- Began Yardi software conversion in 2024, with continued paperless efficiencies implemented throughout 2025
- Updated Employee Personnel Manual – March 2024, October 2025, November 2025

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
- 2024 Audit Approval – May 2025
- Cyber security awareness training monthly – started September 2021
- Implemented Rent Payment for rental sites – October 2021
- Approval of Media Equipment Disposition and Recycling Policy – October 2025
- Caretaker Training – Annually in October of each year

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
- Boiler Replacement – Eastwood – April 2025
- Boiler Replacement – Empire – April 2025
- Exterior EFIS – Brownstones – June 2025
- Common Area Furnaces and Air Conditioning – Swisshelm Two – July 2025

VOUCHER PROGRAMS REPORT

All of these voucher programs provide rental assistance for households renting from private landlords. There were 287 landlords participating in these programs during 2025.

HUD Funded Rental Assistance Programs

Housing Choice Voucher (Section 8) Program: The HRA administers 1049 Housing Choice Vouchers (HCV) which includes 8 Project-Based Vouchers (PBV); 75 HUD-Veterans Affairs Supportive Housing (VASH) Vouchers; 49 Mainstream Vouchers (MV); 34 Emergency Housing Vouchers (EHV); 25 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.

Eight 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. 72 VASH vouchers were under lease at the end of 2025.

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 2025.

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 2025.

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. The HRA was notified by HUD that funding for EHV Vouchers will end in 2026. Household participating in the EHV program will be transferred to HCV before EHV funding ends. Thirty-four EHV's were under lease at the end of 2025.

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. 5 SVs were under lease at the end of 2025.

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

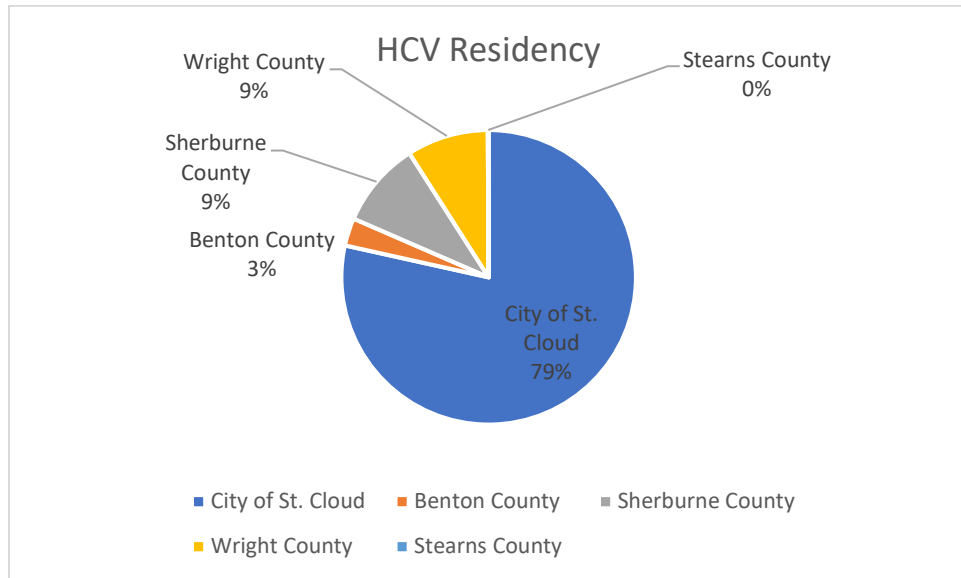
The jurisdiction for the HCV program is the city limits of St. Cloud, and Benton, Sherburne and Wright Counties.

- \$9,632,457 was received from HUD for housing assistance payments (HAP).
- \$1,452,256 was received from HUD for administrative costs.
- Average Housing Assistance Payment (HAP) was \$789 (2024 average HAP was \$734; 2023 average HAP was \$639).

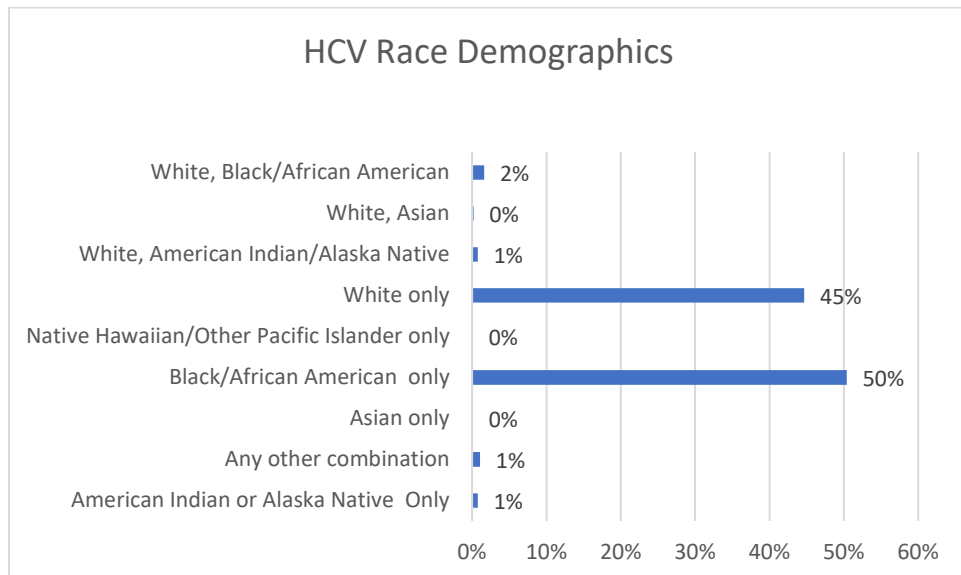
Households that have been issued vouchers have the option to use their tenant-based voucher to lease a unit anywhere in the United States, providing the unit is located within the jurisdiction of an HRA that administers a tenant-based voucher program. This process is known as portability. Portability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

- As of December 31, 2025, there were 96 port in vouchers (average housing assistance payment, \$1,085) and 66 port out vouchers (average housing assistance payment, \$1,445).

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 606 households on the waiting list. 31 households were admitted to the program in 2025.



80% of head of households are female
 Average age of head of household is 51
 29 % of head of households are 62 years of age or older
 48% of household meet HUD's definition of disabled
 Average length of stay is 6 years
 Average household income is \$20,400
 Average household size is 3 members
 51% are families with children



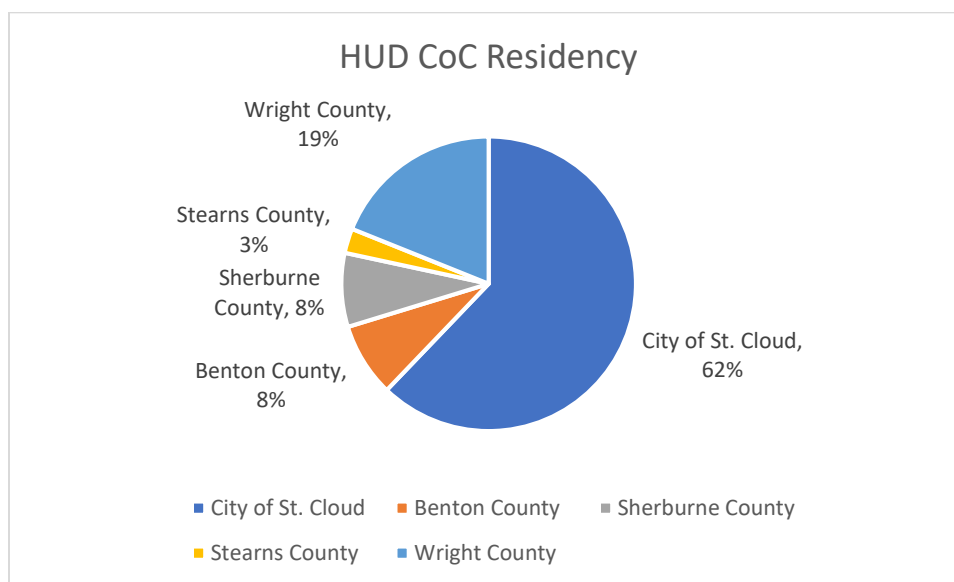
HUD Continuum of Care (CoC): The HRA administers 2 grants funded by HUD through the Central Minnesota CoC including 50 Tenant-Based Rental Assistance slots and 9 Domestic Violence Rapid Re-Housing slots.

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 Catholic Charities 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.

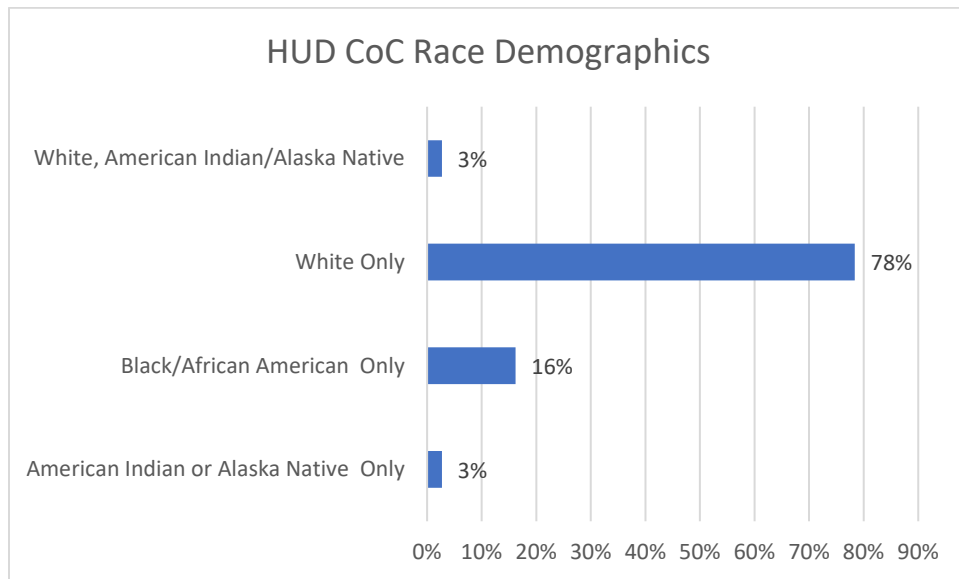
Rapid Re-Housing slots provide short-term housing assistance to persons experiencing domestic violence. The HRA has a subrecipient agreement with Lutheran Social Services who administers the grant on the HRA's behalf. The grant began July 1, 2022.

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

- \$368,158 was received from HUD for housing assistance payments (HAP).
- \$44,996 was received from HUD for administrative costs.



70% of head of households are female
Average age of head of household is 49
16% of head of households are 62 years of age or older
95% of household meet HUD's definition of disabled
Average length of stay is 19 months
Average household income is \$13,045
Average household size is 2 members
30% are families with children



State and Locally Funded Rental Assistance Programs

The HRA administers 47 Minnesota Housing **Bridges Rental Assistance Certificates**; 32 **CommUNITY Mental Health Initiative (CAMHI) Certificates**, and 8 **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 47 slots.

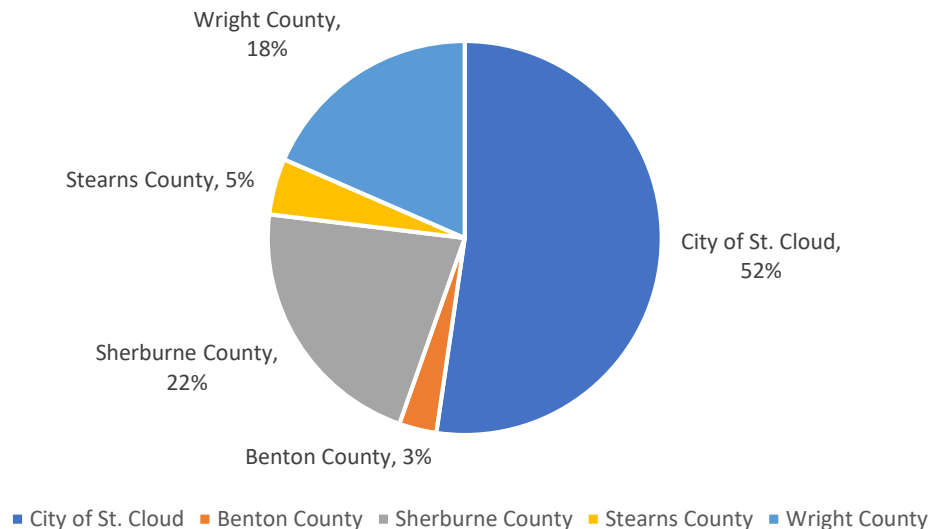
CommUNITY is funded through a grant that is co-sponsored by Benton, Sherburne, Stearns and Wright County's Mental Health Initiative (CAMHI). Rental assistance is provided to persons with severe persistent mental illness. Support Services are provided by Catholic Charities.

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.

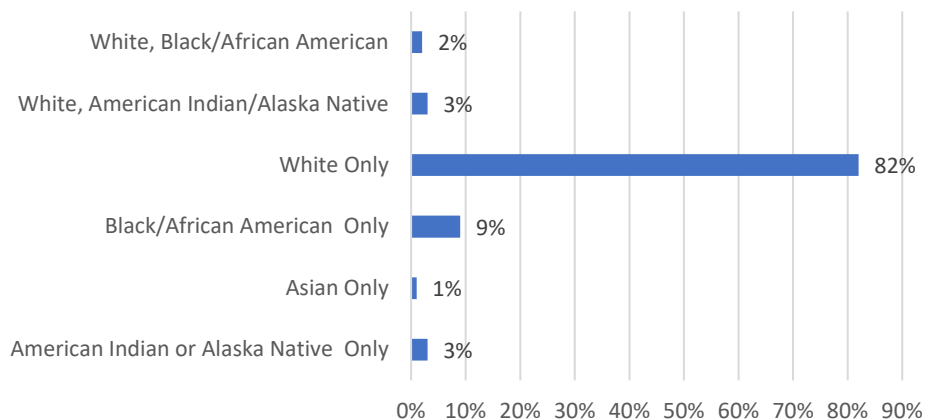
- \$602,824 was received from Minnesota Housing and CAMHI for HAP.
- \$48,613 was received from for administrative costs.
- Average HAP is \$890.

State & Local Rental Assistance Residency



62% of head of households are female
 Average age of head of household is 40
 6% of head of households are 62 years of age or older
 17% of household meet HUD's definition of disabled
 Average length of stay is 12 months
 Average household income is \$12,898
 Average household size is 2 members
 35% are families with children

State & Local Rental Assistance Race Demographics



Bring It Home Program: The HRA signed a grant agreement with MN Housing on November 21, 2025 to administer the Bring It Home (BIH) Rental Assistance Program. The BIH Program is a new program to create rental assistance for low-income families across Minnesota. The program helps low-income households pay the rent on private, market-rate rental units. The renter finds a unit (within certain requirements); the participant pays 30-40% of their household's adjusted gross monthly income; the HRA pays the remaining portion of the rent directly to the property. MN Housing requires priority for rental assistance be given to households with children 18 years of age and under, and annual incomes of up to 30% of area median income. The HRA accepted applications for the program from January 5-9, 2026 and received 1,466 applications during that time. The HRA started contacting applicants to process eligibility on January 13, 2026.

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 2 mandatory slots.

PROPERTY MANAGEMENT AND RENTAL PROGRAMS

Property Management: The rental housing owned by the 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 2025 was 1.11%. In 2024 the overall vacancy rate was 2.85%

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 2025 was 1.69%. In 2024 the Public Housing vacancy rate was 1.93%.

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 2025:

- Wilson (189), Empire (223), Scattered Sites (270) applicants were sent out for top of the waiting list selection

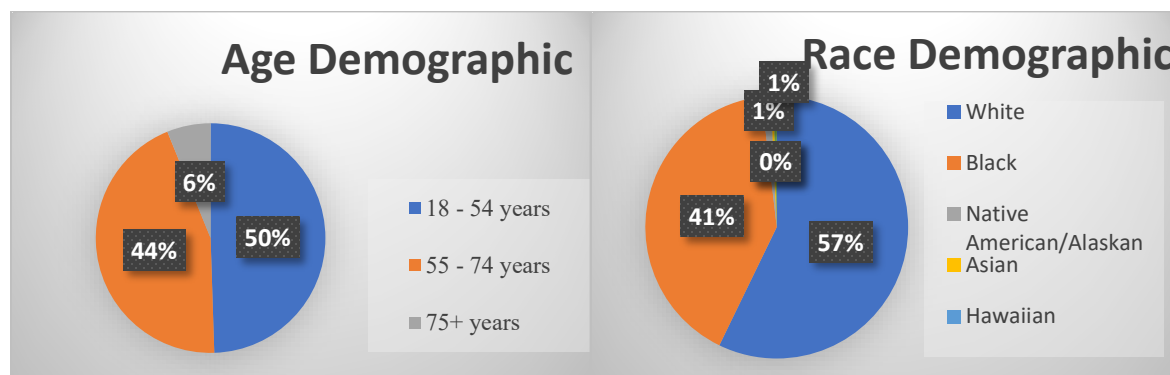
Head of household:

- 57% White, 41% Black, 1% American Indian, 1% Asian, 0% Native Hawaiian, 0% other
- 60% female head of household
- 58% head of households are disabled
- \$23,325 is the average annual income of Public Housing residents
- 163 households were on fixed incomes (Social Security, SSI, pensions)
- 130 households reported variable income (wages)—Some residents have both fixed and variable incomes

Unit turnover:

- Wilson 23, Empire 11, Scattered Sites 5

Household demographics-Public Housing:



150 children were residing in public housing

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 2025 for these properties was 1.43%. In 2024 the vacancy rate was 2.26%

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 2025:

- 281 applicants were sent top of the waiting list letters.

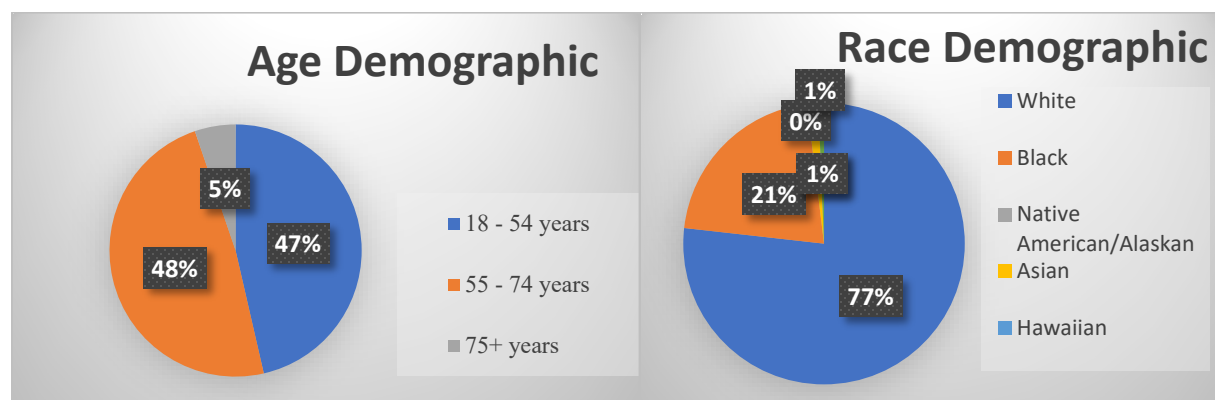
Head of household:

- 54% female head of households
- 75% head of households are disabled
- \$12,844 is the average annual income of S8NC residents at Germain Towers
- \$18,724 is the average annual income of S8NC residents at Grace McDowall/Northway B
- There were 125 households with fixed incomes (Social Security, SSI, Pension)
- 39 households had variable income (wages)—Some residents have both fixed and variable incomes

Unit turnover:

- Grace/Northway 11, Germain Towers 8

Household Age and Race Demographics-Section 8 New Construction:



Affordable Housing: The HRA has two apartment complexes under the Affordable Housing Fund. Rents are set below the fair market rents. The vacancy rate for 2025 was 8.87%. The vacancy rate in 2024 was 2.69%.

The HRA owns both properties:

- 18 units at Eastwood Apartments, built 1982, HRA purchased in 2002
- 61 units at Al Loehr Apartments, built 2006

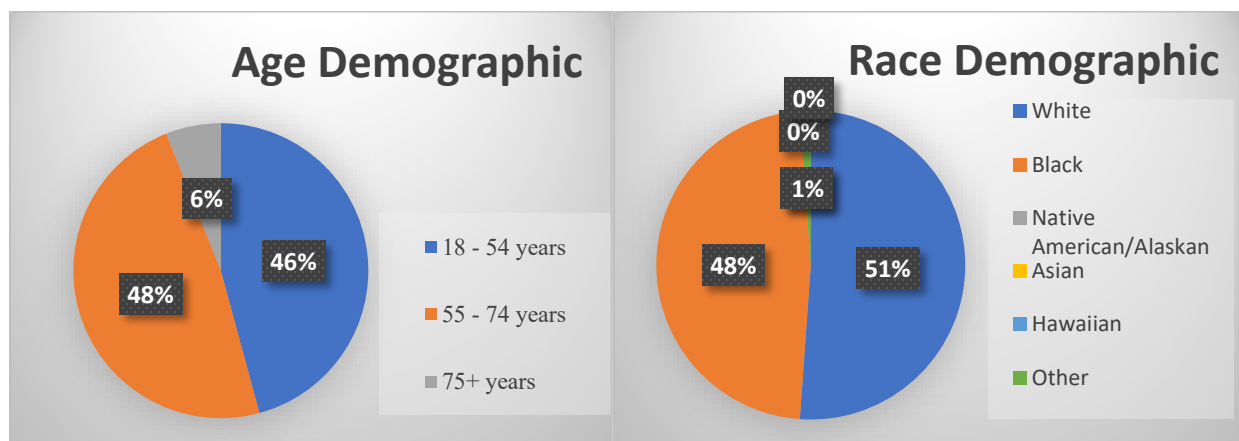
Unit turnover:

- Eastwood 3
- Al Loehr 7

Eastwood Apartments Head of Household:

- Average Income: 2025: \$39,633
- Rent for 0 bedroom-\$575.00, 1 bedroom- \$710.00 & 2 bedroom-\$870.00

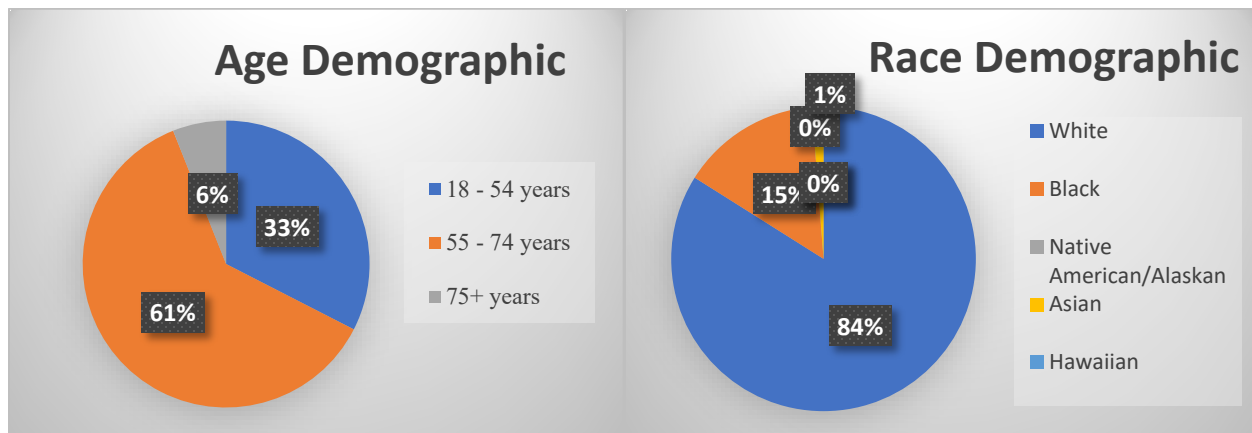
Household Age and Race Demographics-Affordable:



Al Loehr Veterans and Community Apartments Head of Household:

- 77% Male; 23% Female
- 66% Veterans
- Average income: \$10,475
- Studios: \$400 to \$570 varied on move-in date and income; New move ins at \$570

Household Age and Race Demographics-Affordable:



****Some residents don't identify their race***

- Al Loehr current residents came from:

35-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-Annandale
1-St. Francis	
1-Crystal	

Tax Credit: The 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 \$49,560 and 3 persons - \$55,740. The vacancy rate at the tax credit properties was 4.65% in 2025. In 2024 the vacancy rate was 3.47%.

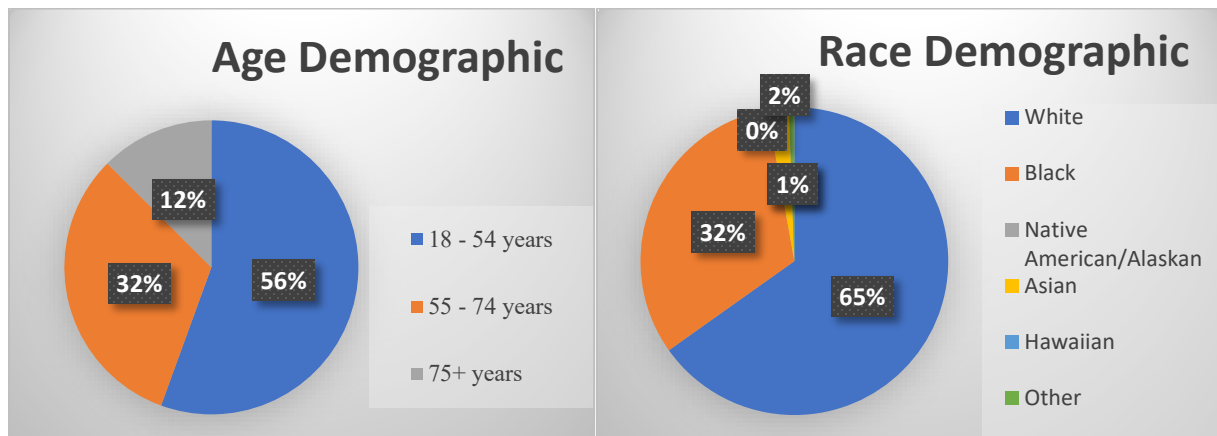
The HRA owns and manages 249 units of Tax Credit housing comprised of:

- 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 2025:

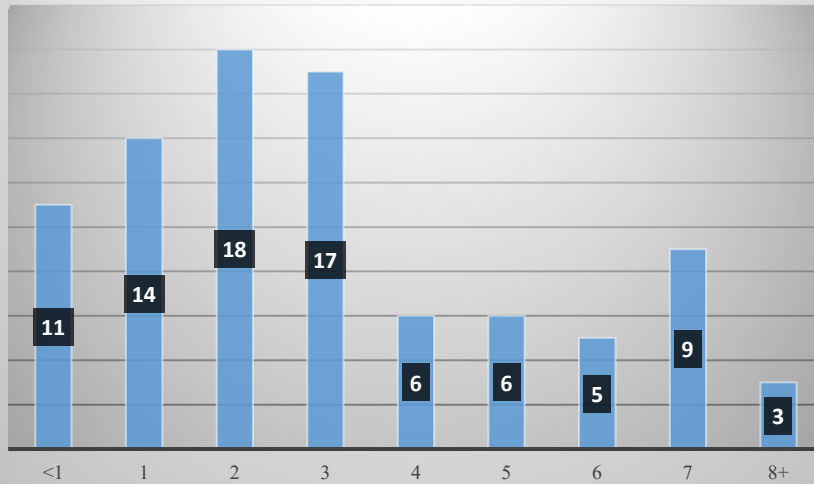
- 73% of tax credit units have female head of household
- Unit turn over: Creeks – 4; Brownstones - 2; Westwood Village One - 4; Westwood Village Two - 3; Swisshelm Village One -- 5; Swisshelm Village Two - 5; Riverside – 23
- Brownstone -Creeks 2 bedroom \$785 & 3 bedroom \$900
- Swisshelm One and Two - 2 bedroom \$880 & 3 bedroom \$1,015
- Riverside-- 1 bedroom \$720, 1L bedroom \$740 & 2 bedroom \$865
- Westwood One and Two—2 bedroom \$880 & 3 bedroom \$1,015

Household Age and Race Demographics-Tax Credit:

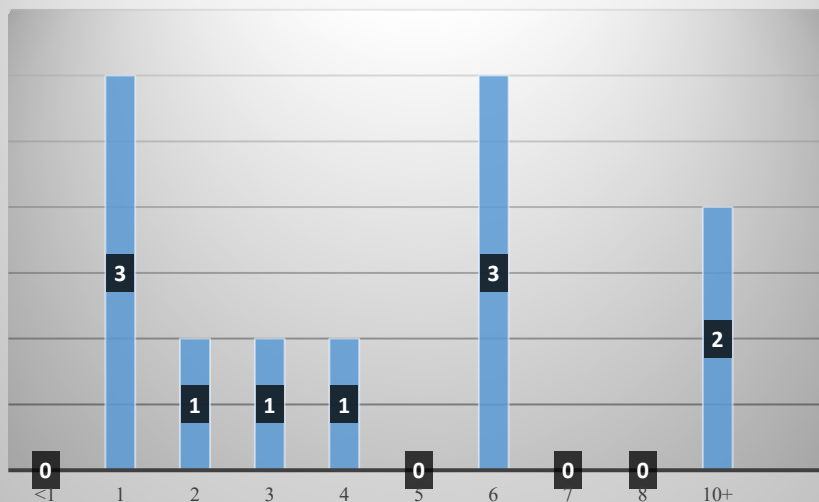


EMPIRE 2025

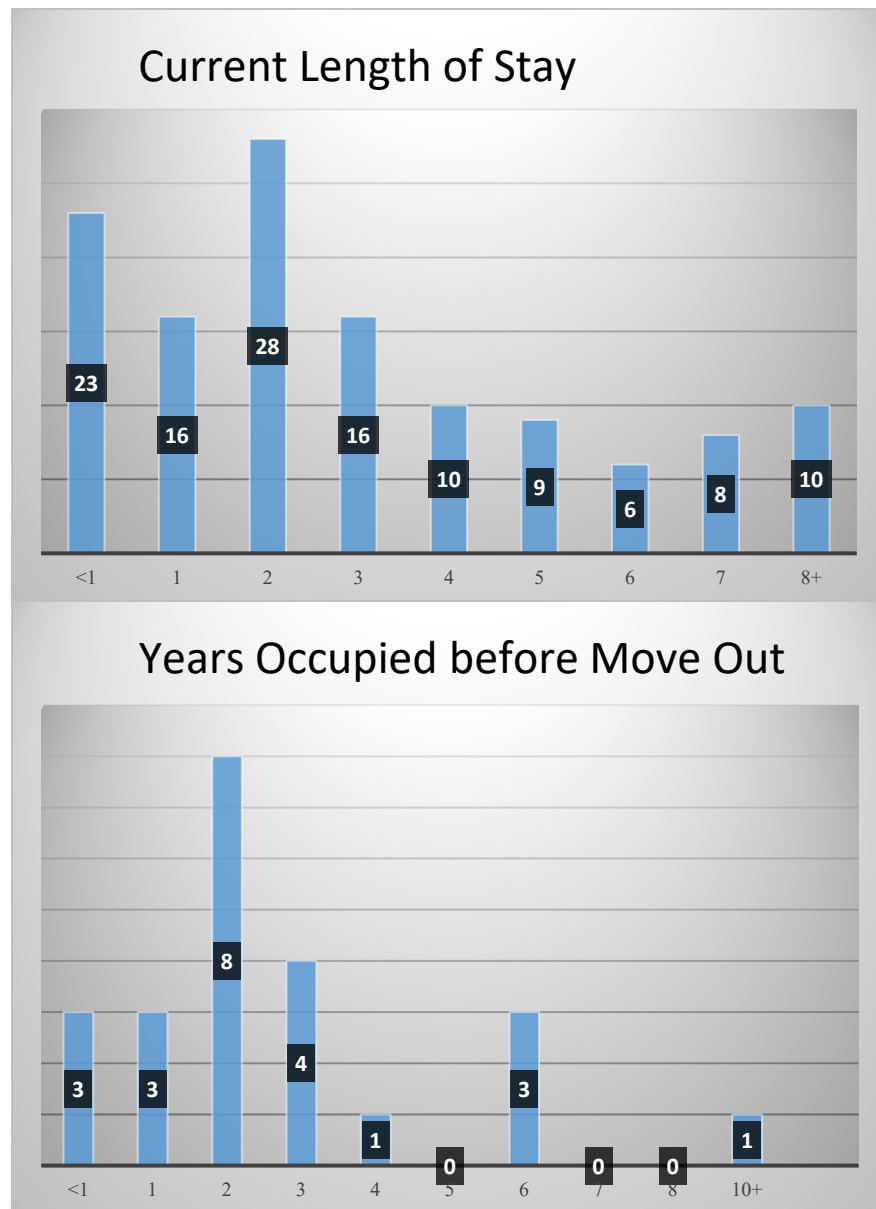
Current Length of Stay



Years Occupied before Move Out

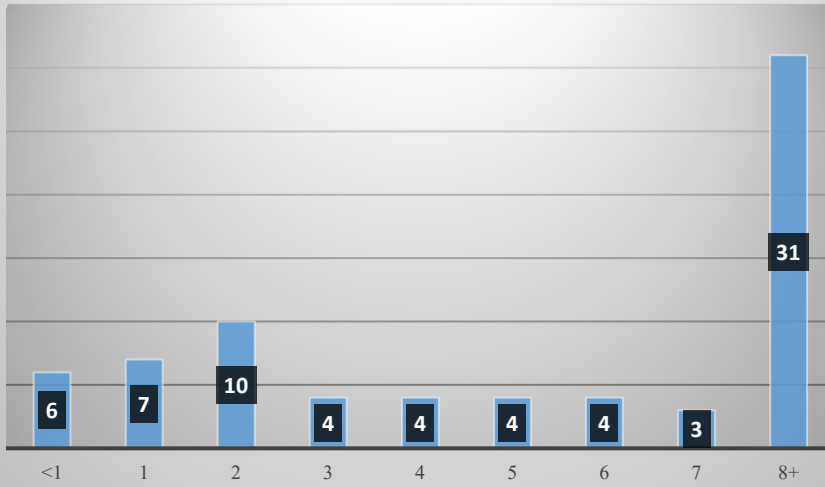


WILSON 2025

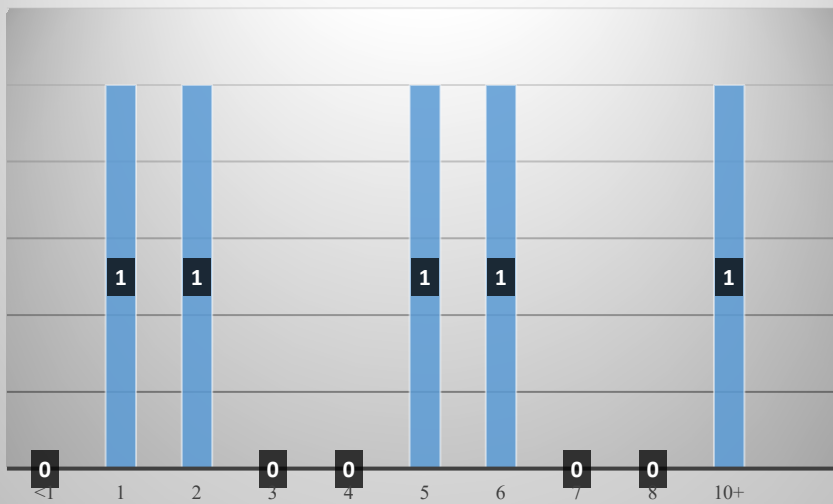


SCATTERED SITES 2025

Current Length of Stay

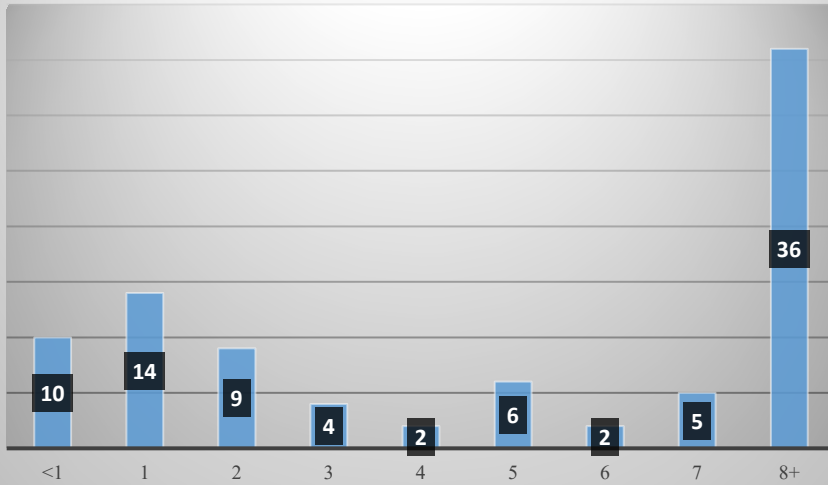


Years Occupied before Move Out

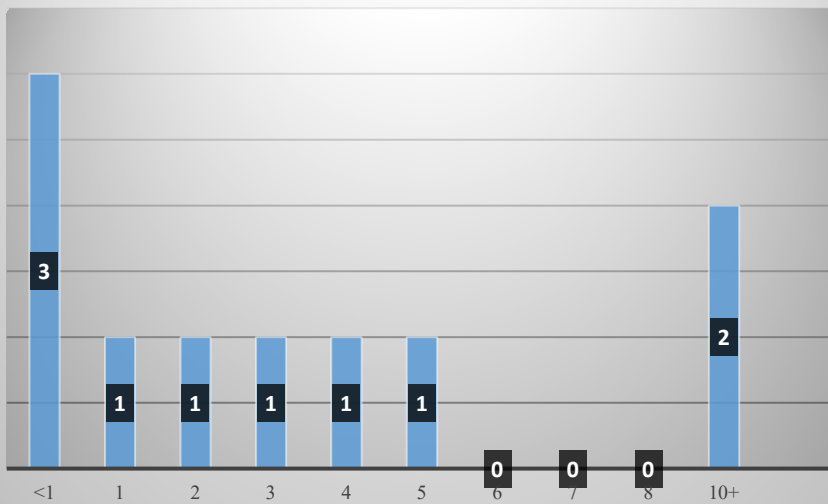


GRACE MCDOWALL/NORTHWAY B 2025

Current Length of Stay

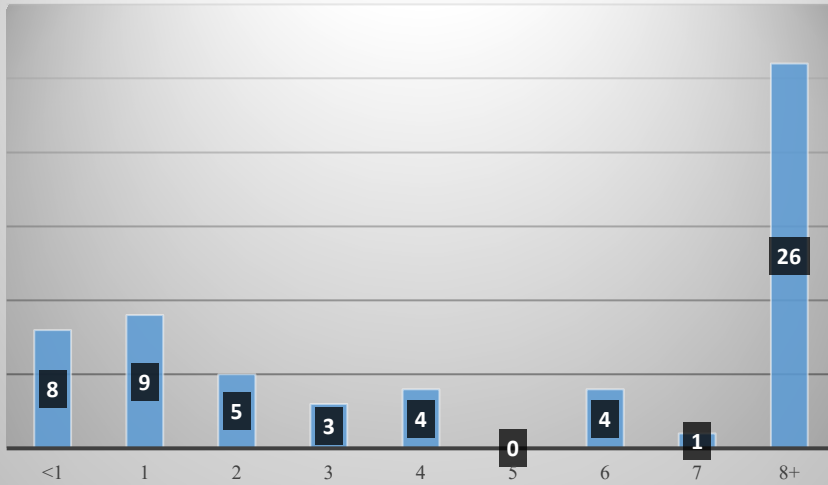


Years Occupied before Move Out

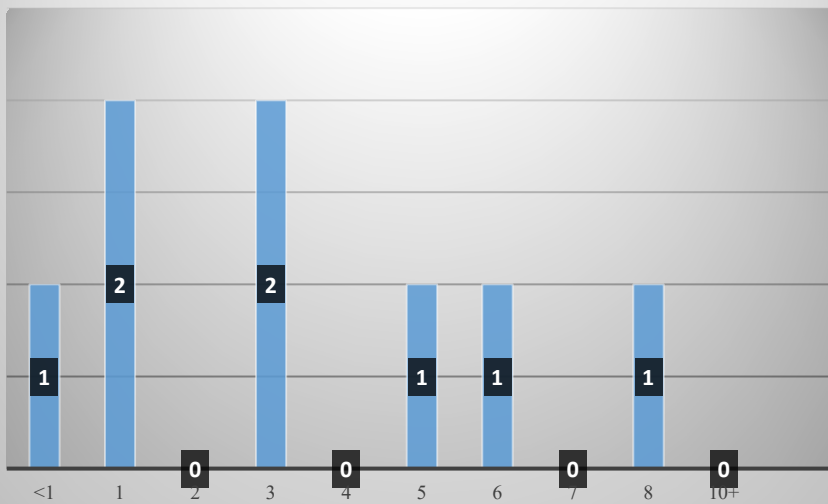


GERMAIN TOWERS 2025

Current Length of Stay

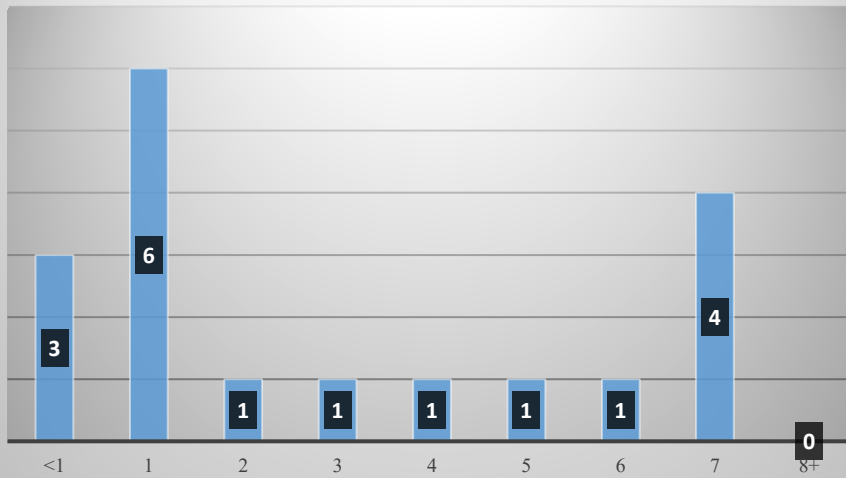


Years Occupied before Move Out



EASTWOOD 2025

Current Length of Stay

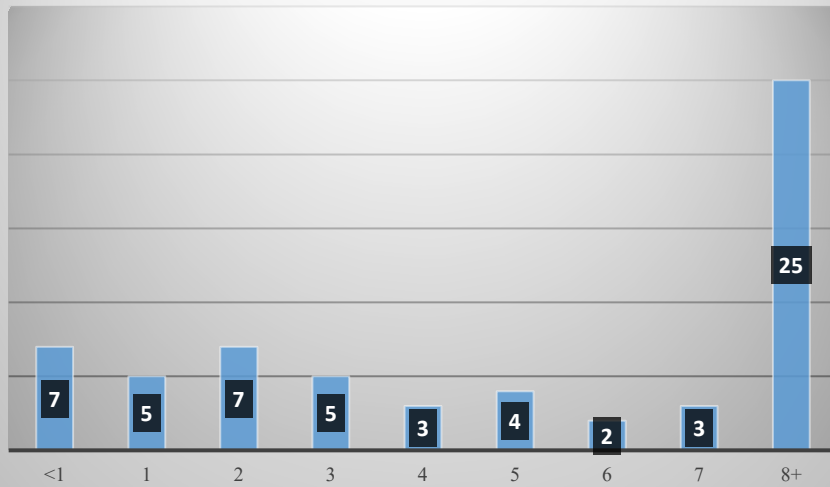


Years Occupied before Move Out

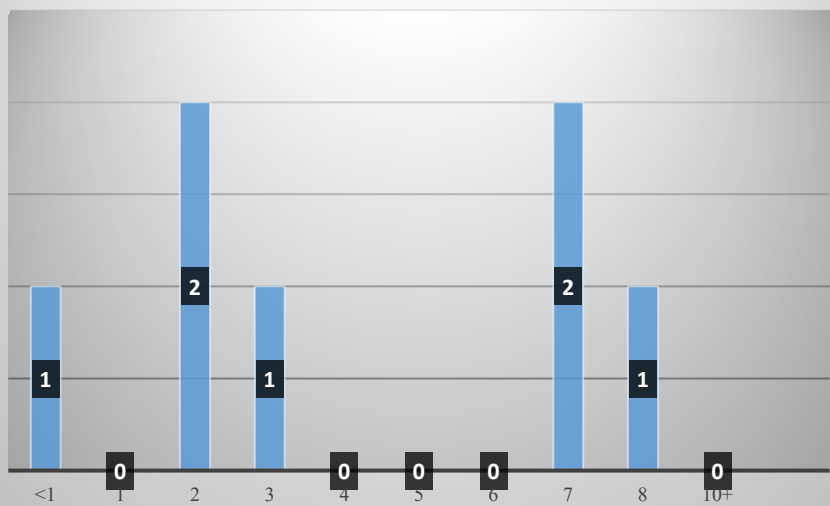


AL LOEHR 2025

Current Length of Stay

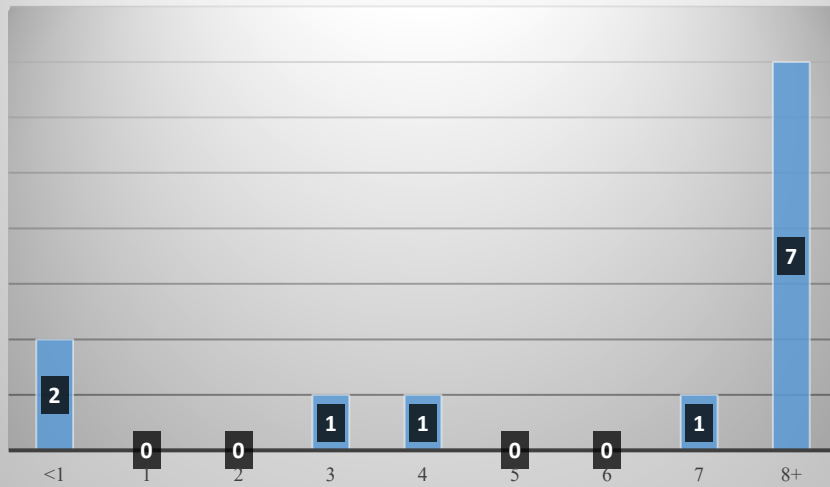


Years Occupied before Move Out

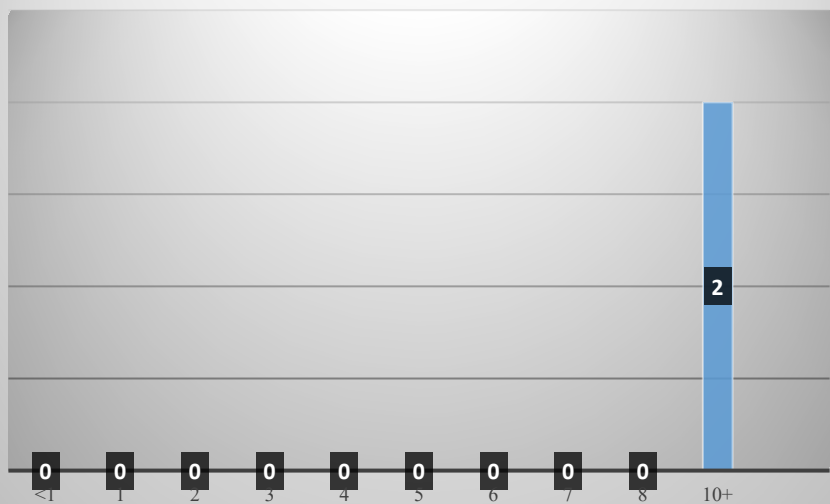


BROWNSTONES 2025

Current Length of Stay

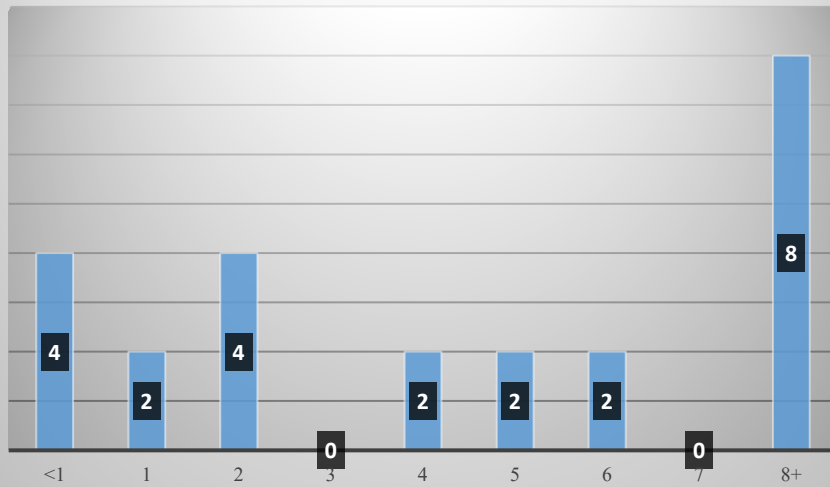


Years Occupied before Move Out

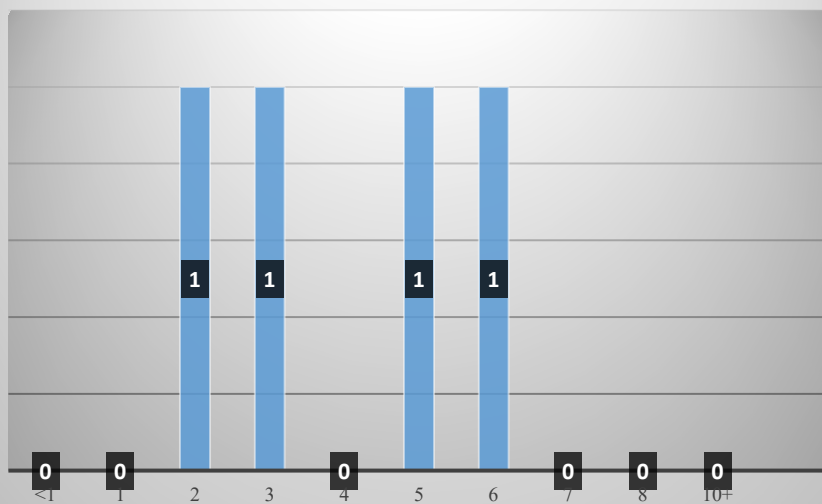


CREEKS 2025

Current Length of Stay

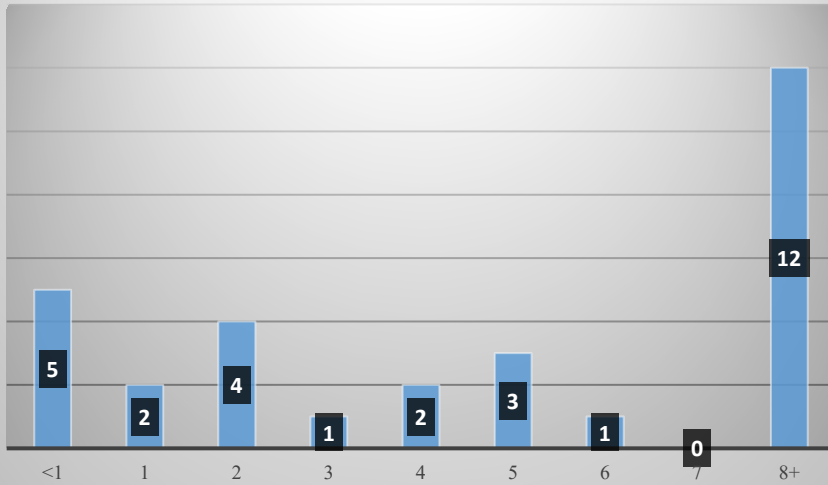


Years Occupied before Move Out

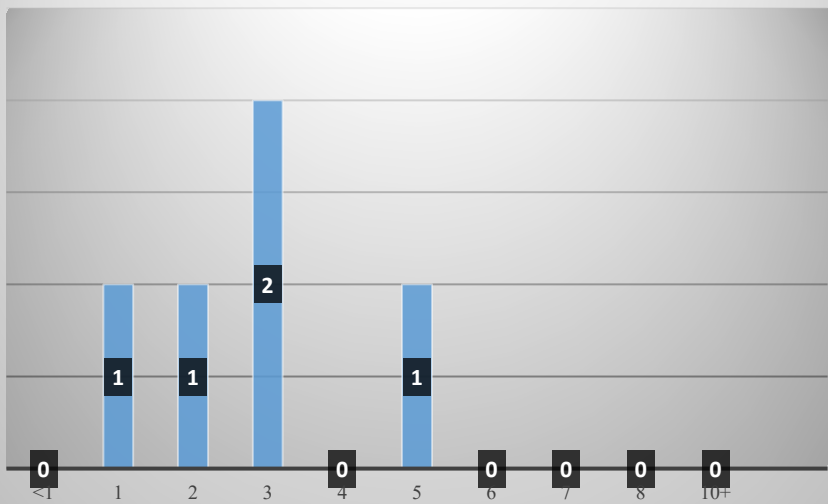


SWISSHELM I 2025

Current Length of Stay

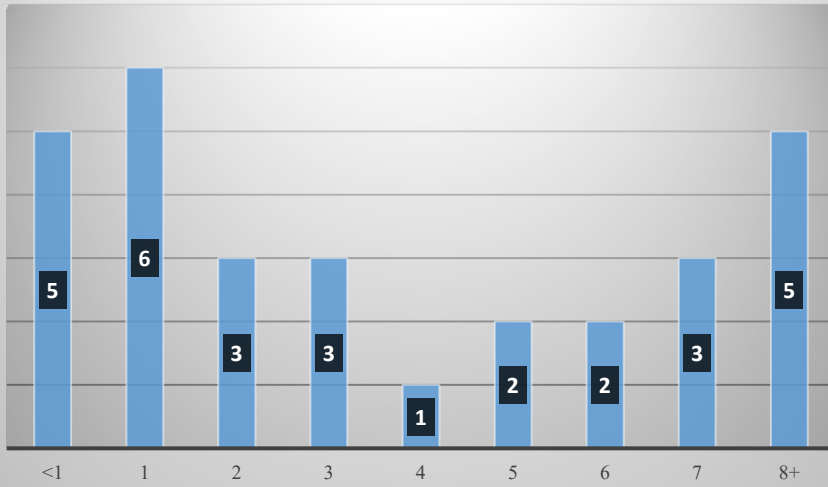


Years Occupied before Move Out

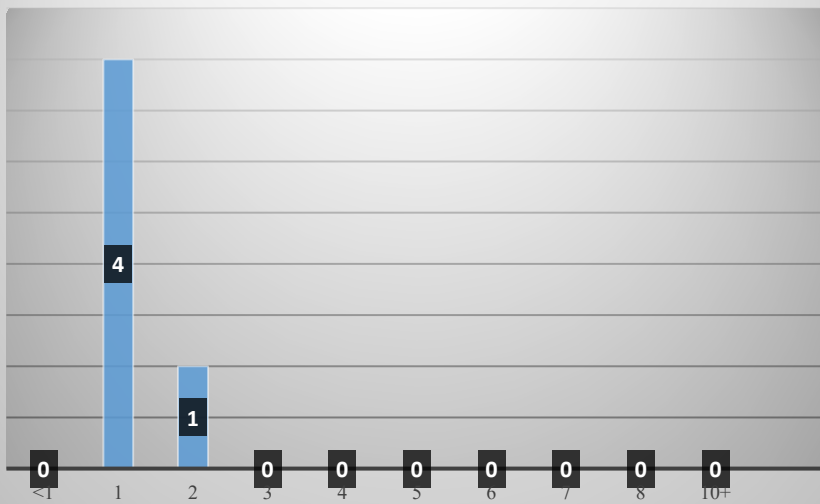


SWISSHELM II 2025

Current Length of Stay

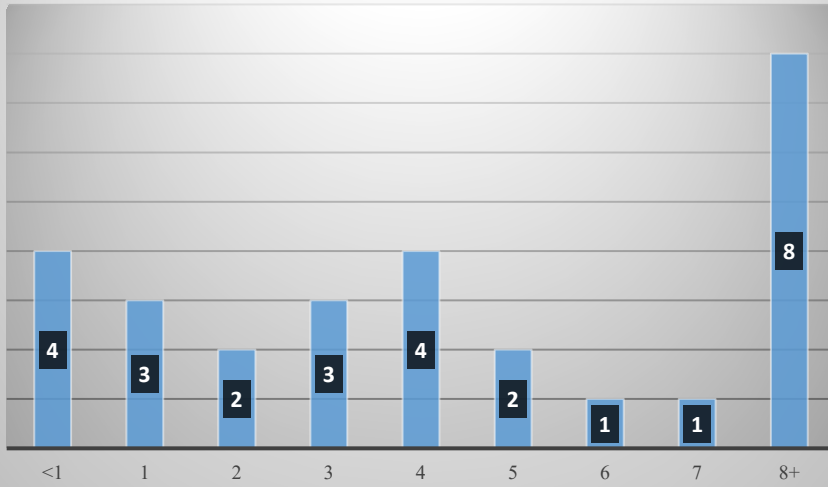


Years Occupied before Move Out

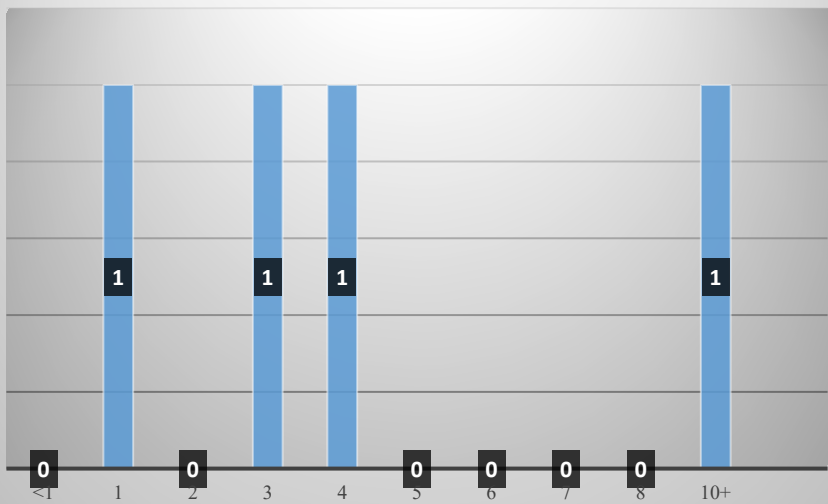


WESTWOOD I 2025

Current Length of Stay

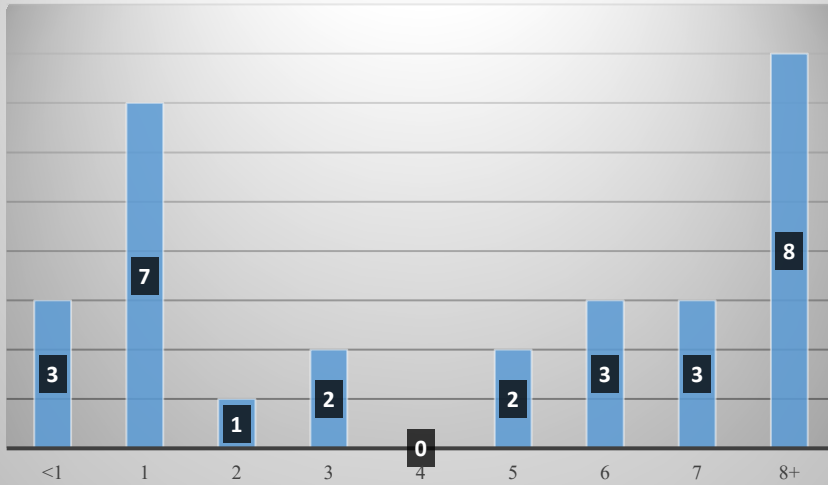


Years Occupied before Move Out

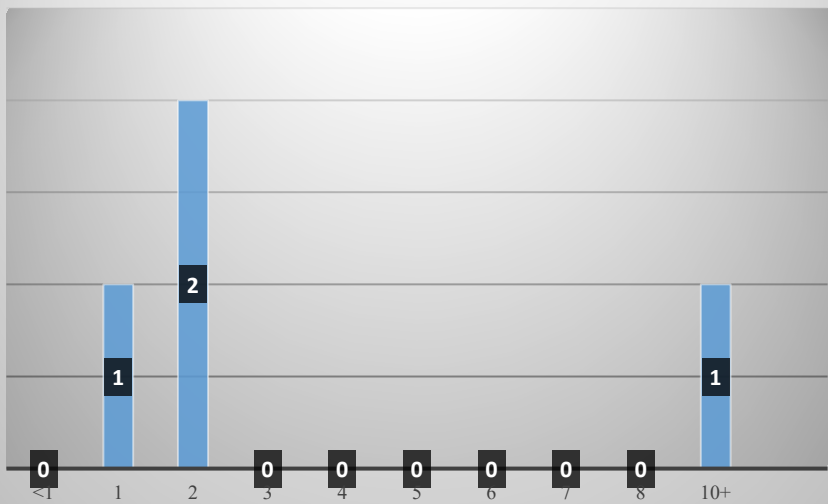


WESTWOOD II 2025

Current Length of Stay

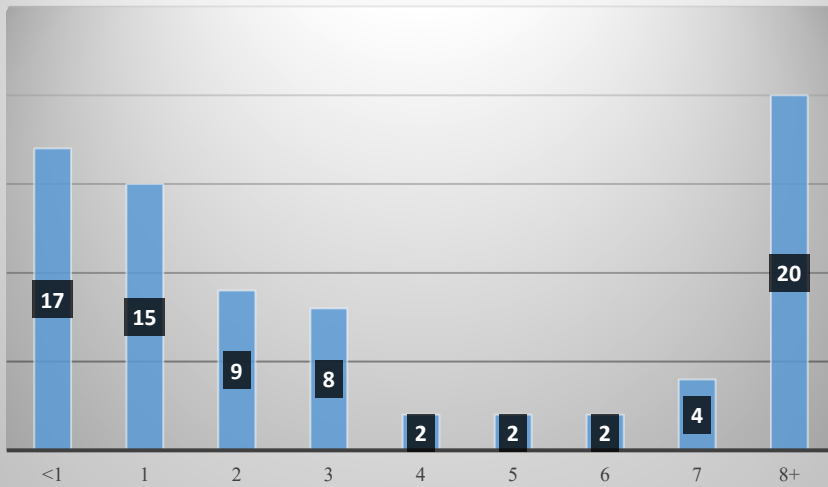


Years Occupied before Move Out

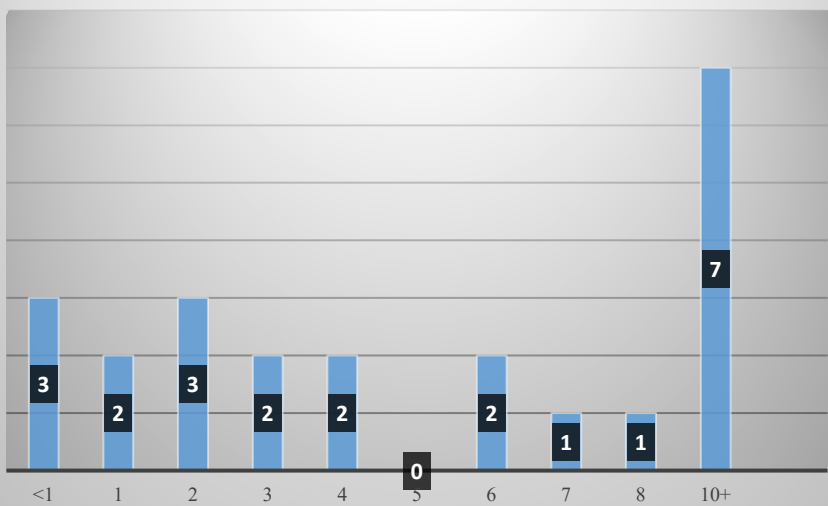


RIVERSIDE 2025

Current Length of Stay



Years Occupied before Move Out



CAPITAL IMPROVEMENT AND SIGNIFICANT MAINTENANCE PROJECTS

IMPROVEMENT PROJECTS-

over \$25,000 approved during 2025

- Brownstones Exterior Building Maintenance \$63,980
- Eastwood Apartments Boiler Replacement \$37,700
- Empire Apartments Boiler Replacement \$193,000
- Empire Apartments Domestic Water Heater Replacement \$33,931
- Grace McDowall Apartment Flat Roof Replacement \$32,882
- Quarry Ridge Townhomes Parking Lot Improvements \$101,202
- Riverside Apartments Parking Lot Improvements \$111,622
- Scattered Sites Concrete Replacement (4 scattered site homes) \$41,669
- St. Cloud HRA Office Parking Lot Improvements \$48,500
- Wilson Apartments Electrical Panel Replacement Architect and Engineer (A & E) \$35,582
- Wilson Apartments Sanitary and Domestic Pipe Replacement \$3,198,412
- 152 19th Ave N (New Home Build) \$367,919

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 2025 there were 10 projects completed, an additional 8 projects were started and are still in progress. As of the date of this report, total 2025 program expenses were approximately \$299,400. There were 6 loan repayments (program income) totaling \$95,958. There are currently 13 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 7 loans in 2025 totaling \$113,892. We currently have \$288,902 in available funding that can be used for loans in 2026.

MN Housing Rehab Loan Program: The MN Housing Rehab Loans are used to provide rehabilitation money to single family homeowners. 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 \$27,800. 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 3 loans started in 2025 which all have layered CDBG funds in the project. 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 were 33 households assisted with this program in 2025, totaling \$165,000. In June, 2025 the program exhausted its available funds. With no other funding source currently available the program has been closed. This was a successful program, assisting 230 households with down payment assistance from 2020 to 2025.

**REGULAR MEETING OF THE
HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD BOARD OF COMMISSIONERS**

**1225 West St. Germain Street, Board Room
Wednesday, January 28, 2026
*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 17, 2025. REQUESTED ACTION: Approve.
4. Approval of Regular Meeting Minutes, December 17, 2025. REQUESTED ACTION: Approve.
5. Approval of Amended and Restated Exclusive Letter of Intent-Pine Cone Amended and Restated Exclusive Letter of Intent. REQUESTED ACTION: Approve.
6. Approval of Pay Equity Report. REQUESTED ACTION: Approve.
7. Approval of Change in Capitalization Threshold for Equipment. REQUESTED ACTION: Approve.
8. Wilson Domestic and Sanitary Pipe Replacement Project - Change Order. REQUESTED ACTION: Approve.

Open Forum: At this time members of the public may address the Board with questions, concerns, or comments (regarding an item NOT on the agenda). Citizens are asked to sign up to speak prior to the Open Forum portion of the meeting. Speakers will be limited to the first five citizens who sign up. The Board members will not ask questions of the speakers, but rather refer the matter to the Administration with a request for a follow-up report. A citizen may speak at the Open Forum only twice during the year. Open Forum is limited to a total of 10 minutes. TIME LIMIT IS 2 MINUTES PER PERSON.

Old Business: none.

New Business:

9. Approval of Contract for Design / Engineering Services for Empire Apartments Sanitary and Domestic Pipe Replacement.
10. Approval of Resolution 2026-01 – Approval of Section 8 Management Assessment Program (SEMAP) Certification.
11. Report on Activities.

Open Discussion:

Adjourn.

HOUSING & REDEVELOPMENT AUTHORITY OF ST. CLOUD, MN

STUDY SESSION MINUTES

Wednesday, December 17, 2025

A Study Session for the Housing and Redevelopment Authority of St. Cloud (HRA) Board of Commissioners was held on Wednesday, December 17, 2025 at St. Cloud HRA, 1225 West St. Germain Street, St. Cloud, MN 56301. Chair Nancy Gohman called the Study Session to order at 5:04 p.m. Commissioners present: Tami Calhoun, John Dvorak, Seal Dwyer, Nancy Gohman, and Hani Jacobson.

Karen Rizer, Finance Director, presented the 2026 Operating Budgets. Ms. Rizer noted many of the budget cost centers will be similar to the 2025 budgets, with changes being minimal for 2026. Ms. Rizer noted that the budgets for the Central Office, Voucher program, Al Loehr, Brownstones, Creeks, Riverside Apartments, and Westwood One and Two. The budgets for Wilson Apartments and Empire Apartments reflect the pipe replacement projects at each property and the hiring of the new Property Management Relocation Specialist position.

Swisshelm Village One is debt-free and the budget shows a profit. Swisshelm Village Two will have a siding project that will begin in January 2026. Eastwood Apartments received a grant to replace two boilers, make curb repairs, install emergency lighting, and improve handicap accessibility, which was completed in 2025. There is a remaining balance of the grant that will be expended in 2026. The utility amounts reflected in the budgets were reviewed and adjusted based on the notification of higher utility rates from the City of St. Cloud and the utility companies.

With no further discussion, the Study Session adjourned at 5:20 p.m.

ATTEST:

Vice Chair, Seal Dwyer

Secretary, Hani Jacobson

HOUSING & REDEVELOPMENT AUTHORITY OF ST. CLOUD, MN

REGULAR MEETING MINUTES

Wednesday, December 17, 2025

A Regular Meeting for the Housing and Redevelopment Authority of St. Cloud (HRA) Board of Commissioners was held on Wednesday, December 17, 2025, at St. Cloud HRA, 1225 West St. Germain, St. Cloud, MN 56301. Chair Nancy Gohman called the Regular Meeting to order at 5:21 p.m.

Consent Agenda:

1. Roll call was taken and the pledge of allegiance was spoken. Commissioners present: Tami Calhoun, John Dvorak, Seal Dwyer, Nancy Gohman, and Hani Jacobson. Commissioners absent: Scott Brodeen and Hudda Ibrahim.
2. Approval of Agenda – Commissioner Calhoun pulled Item 8: Amended and Restated Exclusive Letter of Intent with Central Minnesota Housing Partnership (CMHP) for the Property Located at 1618 Pine Cone Road; Commissioner Dwyer pulled Item 9: Application for Renewal of Continuum of Care Housing Grants. Commissioner Dvorak moved for approval on Items 2, 3, 4, 6, and 7; Commissioner Dwyer seconded the motion. All Commissioners voted in favor; the motion carried.
3. Approval of Study Session Minutes, November 19, 2025.
4. Approval of Regular Meeting Minutes, November 19, 2025.
5. Review of 2025 Financial Reports – no action required.
6. Approval of Resolution 2025-19 - Adopting the Operating Budgets for Calendar Year 2026.
7. Approval of Contracts for Flooring Installation Services. Contractor #1: Floor to Ceiling (St. Joseph). Contractor #2: Hansen Flooring Gallery Inc. (St. Cloud).
8. Approval of Amended and Restated Exclusive Letter of Intent with Central Minnesota Housing Partnership (CMHP) for the Property Located at 1618 Pine Cone Road. Commissioner Calhoun moved for approval; Commissioner Dwyer seconded the motion. All Commissioners voted in favor. The motion carried.
9. Approval of Resolution 2025-20 - Application for Renewal of Continuum of Care Housing Grants. Commissioner Dwyer moved for approval; Commissioner Dvorak seconded the motion. All Commissioners voted in favor. The motion carried.

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

Old Business:

None.

New Business:

10. Approval of HRA Goals and Action Steps for 2026-2030. Lori Lindberg, Executive Director, reviewed the updated Goals and Action Steps for the next five years. Staff made recommendations for the Goals and Action Steps for 2026-2030 as presented to the Board, and will incorporate those into their 2026 Performance Goals, reflecting how their work contributes to achieving those goals throughout the year. The Goals and Action Steps presented align with local housing priorities and HUD's Goals. Commissioner Dwyer moved for approval; Commissioner Jacobson seconded the motion. All Commissioners voted in favor. The motion carried.

11. Report on Activities – Ms. Lindberg shared that the Wilson Apartments project was approximately one week ahead of schedule. The GrandStay Hotel has partnered with the HRA and the experience has been positive. Residents have reported positively with their accommodations at the GrandStay during their temporary relocation from Wilson Apartments. Phase Two is anticipated to begin January 14, 2026.

Ms. Lindberg shared that the application for CDBG funds is in process.

Ms. Lindberg shared that intake staff and Property Managers have increased marketing efforts for open units. Additional efforts include: creation of new marketing materials, updates to the website, expanding opportunities to meet in person to assist with completion of online applications and accepting hardcopy applications, and scheduling open houses.

The CDBG program statistics were reviewed. The CDBG program has fully expended available funding. The 2025 funds have not yet been received. It is unknown whether funds will be available in 2026.

Open Discussion: none.

There being no further business, the Regular Meeting adjourned at 6:00 p.m.

ATTEST:

Vice Chair, Seal Dwyer

Secretary, Hani Jacobson

AGENDA ITEM: 5

MEETING DATE: January 28, 2026

TITLE: Amended and Restated Exclusive Letter of Intent with Central Minnesota Housing Partnership (CMHP) for the Property Located at 1618 Pine Cone Road

SUBMITTED BY: Lori Lindberg, Executive Director

BACKGROUND: The following corrections are being made to the Amended and Restated Letter of Intent approved on December 8, 2025:

1. Closing date on page 3, paragraph 7 is changed to December 31, 2027 as funding approvals are not announced by Minnesota Housing until December 15, 2026 and closing dates can take up to 12 months after the notice of funding approval, and
2. Letter of Intent changed to reflect both the 2.68 HRA parcel, and the .80 adjacent parcel which was transferred to the HRA by the City of St. Cloud June 26, 2024.

FISCAL 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. The HRA will likely issue housing bonds for this project which would result in future revenue for housing needs.

RELATIONSHIP TO GOALS: The HRA will be an active partner in the communities the HRA represents, fostering collaboration and innovation to address housing and neighborhood concerns and improve a person or group of persons quality of life.

ATTACHMENTS: Amended and Restated Letter of Intent

PREVIOUS OR RELATED ACTION: Actions taken at the April, May, and June 2024, and December 2025 meetings to approve this transaction.

REQUESTED ACTION: Approve Amended and Restated Exclusive Letter of Intent with Central Minnesota Housing Partnership (CMHP) for the property located at 1618 Pine Cone Road.

**AMENDED AND RESTATED
EXCLUSIVE LETTER OF INTENT**

The Housing and Redevelopment Authority 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 Amended and Restated Exclusive Letter of Intent (this “**LOI**”) effective as of January ___, 2026 (the “**Effective Date**”).

RECITALS

- A. The HRA (a/k/a The Housing and Redevelopment Authority in and for the City of St. Cloud, Minnesota) and CMHP previously entered into an Exclusive Letter of Intent dated effective as of January 28, 2025 (the “**Original LOI**”).
- B. The HRA and CMHP have agreed to amend and restate the Original LOI in its entirety.
- C. 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**”).
- D. 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.
- E. 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.
- F. 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, 2027, 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, 2026, 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, 2027. If CMHP has not received MHFA Approvals by December 31, 2026, 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 Amended and Restated Exclusive Letter of Intent as of the Effective Date.

HRA:

CMHP:

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

**Central Minnesota Housing Partnership,
Inc.**

By _____
Its _____

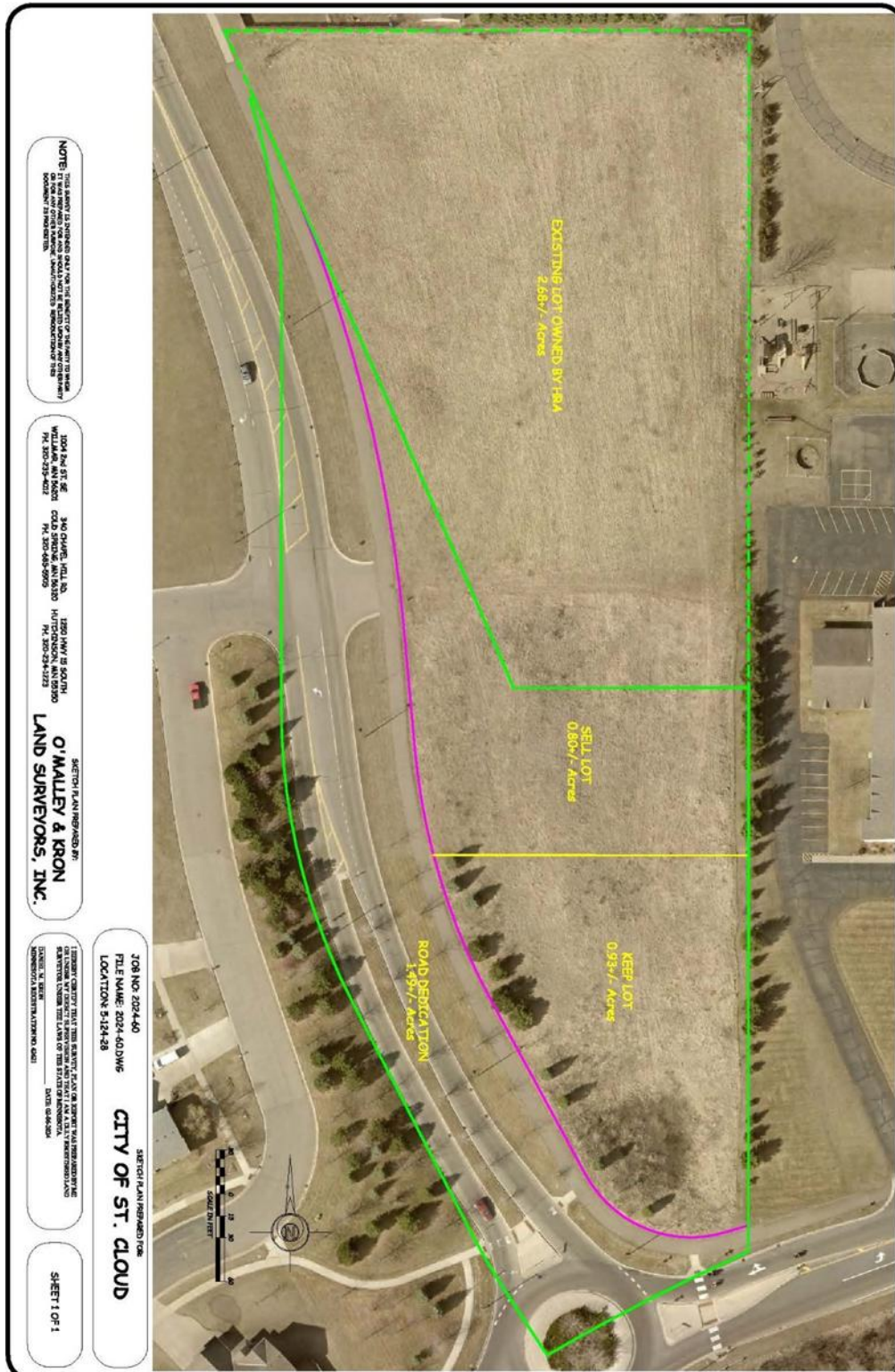
By _____
Deanna Hemmesch, Executive Director

St. Cloud HRA Holdings, LLC

By _____
Its _____

EXHIBIT A

SITE DRAWING



AGENDA ITEM: 6

MEETING DATE: January 28, 2026

TITLE: Pay Equity Report

SUBMITTED BY: Karen Rizer, CPA Finance Director

BACKGROUND: The 1984 Local Government Pay Equity Act requires that the HRA file a pay equity report with the State every three years. The law was instituted to eliminate any sex-based wage inequities in compensation for local governments. The law requires that the Board approve the report prior to sending it to the state for further review.

Pay Equity Report Data Required by State:

Title	Males	Females	Nonbinary	Points	Min Monthly	Max Monthly	Years Service
Accounting Specialist	0	1	0	188	\$ 4,526.00	\$ 5,885.00	2
Housing Intake Specialist	1	0	0	193	\$ 4,526.00	\$ 5,885.00	0
Housing Administrative Assistant	0	1	0	203	\$ 4,526.00	\$ 5,885.00	0
Property Maintenance Technician	1	0	0	203	\$ 4,526.00	\$ 5,885.00	5
Occupancy Specialist	1	6	0	213	\$ 4,599.00	\$ 6,438.00	9
Neighborhood Program Specialist	0	1	0	255	\$ 4,874.00	\$ 6,826.00	23
Housing Inspector	0	1	0	270	\$ 4,874.00	\$ 6,826.00	4
Sr. Occupancy Specialist	0	3	0	290	\$ 5,264.00	\$ 7,372.00	25
Accountant	0	3	0	293	\$ 5,264.00	\$ 7,372.00	25
Property Manager	3	3	0	325	\$ 5,264.00	\$ 7,372.00	18
Administrative Services Manager	0	1	0	335	\$ 5,685.00	\$ 7,959.00	0
Sr. Property Manager	0	1	0	350	\$ 5,685.00	\$ 7,959.00	19
Senior Accountant	0	1	0	465	\$ 6,632.00	\$ 9,285.00	4
Project Manager	1	0	0	480	\$ 6,632.00	\$ 9,285.00	9
Voucher Programs Manager	0	1	0	495	\$ 6,632.00	\$ 9,285.00	25
Finance Director	0	1	0	730	\$ 8,707.00	\$ 13,061.00	20
Executive Director	0	1	0	830	\$ 10,273.00	\$ 15,411.00	0

Total payroll for the year ending December 31, 2025 was \$2,571,452.

FISCAL IMPACT: N/A

RELATIONSHIP TO GOALS: N/A

ATTACHMENTS: None

REQUESTED ACTION: Approve Pay Equity Report Data.

AGENDA ITEM: 7

MEETING DATE: January 28, 2026

TITLE: Change in Capitalization Threshold for Equipment

SUBMITTED BY: Karen Rizer, CPA Finance Director

BACKGROUND: The HRA's current capitalization threshold for equipment is \$5,000. HUD changed its maximum allowed capitalization threshold to \$10,000 for grants beginning after November 2024. Therefore, management recommends changing the HRA's capitalization threshold to \$10,000 effective January 1, 2025.

FISCAL IMPACT: None

RELATIONSHIP TO GOALS: N/A

ATTACHMENTS: None

REQUESTED ACTION: Approve changing capitalization threshold for equipment to \$10,000 effective January 1, 2025.

AGENDA ITEM: 8

MEETING DATE: January 28, 2026

TITLE: Wilson Domestic and Sanitary Pipe Replacement Project – Change Order

SUBMITTED BY: Paul Soenneker, Project Manager

BACKGROUND: The domestic and sanitary pipes at Wilson Apartments are currently being replaced by Kue Contractors, Inc. in the amount of \$3,249,000.00. Phase one of the project has been completed. During construction and subsequent inspections, several additional items were identified and brought to the attention of the Architect and HRA.

1. Miscellaneous patching, caulking and shower tile repair needed to be completed on phase one to address items that the city inspector noted as deficiencies during their inspection and some items that HRA staff asked to be completed. These items totaled \$6,885.00.
2. It was discovered after the insulation was removed that the copper supply pipe leading to the water heaters is 3-inch pipe. Code requires this pipe to be 4-inch pipe. Additional material cost to provide 4-inch supply pipe is \$41,598.00.
3. It was also discovered that the existing piping in the first-floor handicap units is run separately to the tunnel and is not connected to the main stack piping servicing floors 2 through 7. A trench will need to be cut into the floor of the units in order to connect the piping to the main stack. This will be done for an estimated cost of \$11,300.00 per stack. This will need to be done in three stacks for an estimated cost of \$33,900.00.

The total of all items to date would be \$82,383.00.

FISCAL IMPACT: This item will be funded through Minnesota Housing under the Publicly Owned Housing Program and HUD's Capital Fund Program.

RELATIONSHIP TO GOALS: The HRA will promote fair housing and educational activities within the community, promote a high standard for affordable rental housing physical conditions, and strive for continued high performance ratings and management practices within the HRA's portfolio and housing subsidy programs.

ATTACHMENTS: None

REQUESTED ACTION: Approve change order.

AGENDA ITEM: 9

MEETING DATE: January 28, 2026

TITLE: Contract for Design / Engineering Services for Empire Apartments Sanitary and Domestic Pipe Replacement

SUBMITTED BY: Paul Soenneker, Project Manager

BACKGROUND: Empire Apartments was built in 1971 and has the original plumbing lines for domestic and sanitary waste lines. All pipes, faucets, shower valves, drains, and toilets need to be replaced due to the amount of sediment and corrosion that have built up in the existing pipes. The built-up sediment has reduced the water and waste line flows. The existing piping is also experiencing leaks in various plumbing lines. The leaks are sometimes slow drips and take time to show up or are major and flood units.

The HRA requested qualifications / proposals from five companies for design / engineering services to create the plans and specifications to remove the piping and fixtures at Empire Apartments. The request was also placed on the Housing Authorities website. Two companies responded stating that they could not take on additional work at this time and would not be able to provide a proposal. We received proposals from two companies as outlined below.

	<u>Proposal</u>
Blumentals Architecture 1600 Marshall St. NE. Minneapolis, MN 55413	\$232,500.00
Studio E Architects 19 E. Minnesota Ave. Glenwood, MN 56334	\$130,350.00

In reviewing the qualifications / proposals HRA staff discovered that Studio E Architects did not include hazardous material abatement design in their proposal. After discussing the issue with them they stated that their professional liability insurer would not allow them to do that type of design, so they decided to withdraw their proposal.

Blumentals Architecture has listed several projects that they have worked on in the past that are very similar to this project. They were contracted to do the design / engineering services for the pipe replacement project at Wilson Apartments. Their extensive experience means they have encountered a wider variety of situations and challenges. This reduces the risk of

unforeseen issues arising due to a lack of knowledge. It should also mean a smoother project for HRA staff and residents.

FISCAL IMPACT: This item will be funded through Minnesota Housing under the Publicly Owned Housing Program and HUD's Capital Fund Program.

RELATIONSHIP TO GOALS: The HRA will promote fair housing and educational activities within the community, promote a high standard for affordable rental housing physical conditions, and strive for continued high performance ratings and management practices within the HRA's portfolio and housing subsidy programs.

ATTACHMENTS: None

FUTURE ACTION: Contract award for work to be completed

REQUESTED ACTION: Approve contract with Blumentals Architecture.

AGENDA ITEM: 10

MEETING DATE: January 28, 2026

TITLE: Approval of the 2025 Section 8 Management Assessment Program (SEMAP) Certification

SUBMITTED BY: Lori Lindberg, Executive Director

BACKGROUND: We are required by HUD regulations to process the SEMAP Certification and have board approval of performance measures on key areas of the Section 8 Housing Choice Voucher Program. Attached is a copy of the SEMAP Certification for your review.

FISCAL IMPACT: Failure to submit the SEMAP Certification will result in the loss of funds for the Section 8 Housing Choice Voucher Program.

RELATIONSHIP TO GOALS: The HRA of St. Cloud will promote fair housing and educational activities within the community, promote a high standard for affordable rental housing physical conditions, and strive for continued high performance ratings and management practices within the HRA's portfolio and housing subsidy programs.

ATTACHMENTS: 2025 SEMAP Certification

REQUESTED ACTION: Approve Resolution 2026- 01 Section 8 Management Assessment Program Certification for the year ending December 31, 2025.

Assessment
Profile

Reports

Submission

List

Summary

Certification

Profile

Comments

Field Office: **5KPH MINNEAPOLIS HUB OFFICE**Housing Agency: **MN038 ST. CLOUD HRA**PHA Fiscal Year End: **12/31/2025**

PIC Main

SEMAP

Logoff

OMB Approval No. 2577-0215

SEMAP CERTIFICATION

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.

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 Waiting List (24 CFR 982.54(d)(1) and 982.204(a))**

a. The HA 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 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 to show 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 show 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 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 (24 CFR 982.405(b))

The 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 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 certificate and 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**

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PIC Main

SEMAP

Logoff

Assessment Profile Reports **Submission**

List Summary Certification Profile Comments

Field Office: **5KPH MINNEAPOLIS HUB OFFICE**
Housing Agency: **MN038 ST. CLOUD HRA**
PHA Fiscal Year End: **12/31/2025**

SEMAP CERTIFICATION

Performance Indicators

8 Payment Standards(24 CFR 982.503)

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**

FMR Area Name | St. Cloud MN MSA/Bentc

FMR 1 of 2



Enter current FMRs and payment standards (PS)

0-BR FMR	856	1-BR FMR	883	2-BR FMR	1151	3-BR FMR	1510	4-BR FMR	1798
PS	941	PS	971	PS	1242	PS	1646	PS	1957

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SEMAP

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List

Summary

Certification

Profile

Comments

Field Office: 5KPH MINNEAPOLIS HUB OFFICE

Housing Agency: MN038 ST. CLOUD HRA

PHA Fiscal Year End: 12/31/2025

SEMAP CERTIFICATION ()

Performance Indicators

8 Payment Standards(24 CFR 982.503)

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

FMR Area Name : Sherburne and Wright Cc

FMR 2 of 2



Enter current FMRs and payment standards (PS)

0-BR FMR	1220	1-BR FMR	1381	2-BR FMR	1685	3-BR FMR	2244	4-BR FMR	2513
PS	1174	PS	1360	PS	1663	PS	2243	PS	2540

Save

Add

Delete

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, add similar FMR and payment standard comparisons for each FMR area and designated area.

9 Timely Annual Reexaminations(24 CFR 5.617)

The PHA completes a reexamination for each participating family at least every 12 months.(24 CFR 5.617)

PHA Response ☒ Yes ☐ No**10 Correct Tenant Rent Calculations(24 CFR 982, Subpart K)**

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 Pre-Contract HQS Inspections(24 CFR 982.305)**

Each newly leased unit passes HQS inspection before the beginning date of the assisted lease and HAP contract.(24 CFR 982.305)

PHA Response ☒ Yes ☐ No**12 Continuing HQS Inspections(24 CFR 982.405(a))**

The PHA inspects each unit under contract as required (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. 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**14 Family Self-Sufficiency (24 CFR 984.105 and 984.305)**

14a.Family Self-Sufficiency Enrollment. The PHA has enrolled families in FSS as required. Applies only to PHAs required to administer an FSS program.

Check here if not applicable ☐

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

2

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 **(If not applicable, leave blank)**

b. Number of FSS families currently enrolled

2

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) **(This is a nonenterable field. The system will calculate the percent when the user saves the page)**

100

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

0

15 Deconcentration Bonus

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 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 second to last PHA FY.

PHA Response

☐ Yes ☐ No

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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 **(If not applicable, leave blank)**

b. Number of FSS families currently enrolled

2

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) **(This is a nonenterable field. The system will calculate the percent when the user saves the page)**

100

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

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15 Deconcentration Bonus

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(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 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 second to last PHA FY.

PHA Response

☐ Yes ☐ No

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RESOLUTION 2026-01

HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MN

**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 year ending December 31, 2025.

Adopted this 28th day of January, 2026.

ATTEST:

Seal Dwyer
Vice Chair

Hani Jacobson
Secretary

AGENDA ITEM: 11

MEETING DATE: January 28, 2026

TITLE: Report on Activities

SUBMITTED BY: Lori Lindberg, Executive Director

RELATIONSHIP TO GOALS: All

ATTACHMENTS: None

ACTIVITIES SUMMARY:

Rental Portfolio

Westwood One Apartments: Four units were impacted by flooding during the month of December 2025. Rehabilitation of those units extended into January 2026 and is expected to be completed by January 31, 2026. Rehabilitation of all four units were submitted to insurance and the claim is currently in progress.

Al Loehr Apartments: The final inspection of the units impacted by the recent fire was completed on January 16, 2026. All units are completed and ready for occupancy.

Wilson Apartments: Phase I residents moved into the GrandStay on December 1, 2025, and returned to their completed apartments on January 13, 2026. Phase II residents moved into the GrandStay on January 14. Fourteen units will undergo modernization in Phase II. Thirteen residents will be moving to the GrandStay as one of the 14 units is currently vacant. Two residents require an accessible unit.

Riverside Apartments: The rental promotion is currently active for Riverside Apartments. One resident has moved in under this promotion. Open house and office hours are being extended to evenings and weekends during the month of January and February.

Swisshelm Apartments: Siding replacement is in progress. The contract was approved by the Board of Commissioners at the October 22, 2025 board meeting.

Voucher Programs

Housing Choice Voucher and Other Local and State Funded Voucher Programs: During the month of December 2025 there were 8 participants that ended participation. One household voluntarily gave up their rental assistance and 7 households ended participation in voucher programs due to program violations.

As of December 31, 2025, there were 96 Port ins, and 66 Port outs. Of total new admissions to the program, 82% were at or below the Extremely Low-Income Limit.

Bring it Home Voucher Program: The HRA accepted on-line applications for the Bring It Home Rental Assistance (BIH) Program starting on Monday, January 5, 2026 at 8:00am and ending Friday, January 9, 2026 at 4:30pm. The HRA received 1,466 applications for Bring it Home. The Voucher Staff has started contacting applicants to verify eligibility and issue vouchers.

Single Family Programs

CDBG: The HRA submitted a competitive application to the City of St. Cloud on January 15, 2026 for CDBG Program Funding for the 2026 Program Year which will begin July 1, 2026 and end June 30, 2027. The HRA submitted a request for funding in the amount of \$350,000, which is anticipated to result in 12 loans and the following distribution of funding:

- Rehab Loans (86%) \$301,000
- Administration (10%) \$35,000
- Recording fees and Lead Risk Assessment and Clearance (4%) \$14,000

NOTE: Because HUD has not provided Entitlements the notice of their final allocation, the City of St. Cloud has indicated that the published timeline is subject to change and funding awards will be modified accordingly.

CDBG Single Family Rehab Program: For the current grant year there are currently 8 projects in the construction phase. Two of these projects are emergency loans. There are currently 14 households on the waiting list. At this time, all funds have been expended or committed. We anticipate the 2025 grant agreement to be signed with the City sometime before the end of January 2026, at which time approximately five more projects will be started.

Fix-Up Loan Program: The HRA administers a Fix-up rehab loan program that is funded with tax levy funds. These funds are typically leveraged also using CDBG funds. Layering these funds helps to conserve Fix-up funds and compensate for increased costs allowing borrowers to complete their full scope of work. The total remaining available is \$288,902, as \$200,000 was added from the 2026 tax levy effective January 1, 2026. This amount of funding is anticipated to assist 14 households in PY 2026.

Minnesota Housing Funds: Currently there are 4 people on the Minnesota Housing waiting list. Three of these households have worked with the HRA in the past under other programs. We have layered MN Housing funds with 3 other CDBG loans that are currently under construction.

The Paramount

The Mural Project has been postponed until next year due to changes in staffing and deadlines for grant applications.

**Housing Department Vacancy Report
For the Month Ending December 31, 2025**

Fund: Public Housing – 291 Units

<u>Complex</u>	<u># of units</u>	<u>Yearly Vacancy Rate</u>	<u>Vacant as of 12/31/25</u>
Empire	89	2.25%	3
Wilson	126	1.29%	0
Scattered Sites	76	1.54%	2

Fund: Section 8 New Construction – 162 Units

<u>Complex</u>	<u># of units</u>	<u>Yearly Vacancy Rate</u>	<u>Vacant as of 12/31/25</u>
Germain	60	1.50%	0
Grace/NWB	102	1.36%	2

Fund: Tax Credit – 249 Units

<u>Complex</u>	<u># of units</u>	<u>Yearly Vacancy Rate</u>	<u>Vacant as of 12/31/25</u>
Creeks	24	2.58%	1
Brownstones	12	2.49%	1
Westwood One	32	4.19%	4*
Swisshelm One	32	4.85%	1
Swisshelm Two	32	7.96%	2
Westwood Two	32	3.84%	2
Riverside	85	6.63%	7

Fund: Affordable Housing – 82 Units

<u>Complex</u>	<u># of units</u>	<u>Yearly Vacancy Rate</u>	<u>Vacant as of 12/31/25</u>
Eastwood	18	6.61%	1
Loehr	61	2.84%	2
Single FH	3	17.17%	0

*some vacancies due to flood