



**WEDNESDAY, JANUARY 22, 2025**  
**St. Cloud HRA, 1225 West St. Germain Street, Board Room**

**MEETINGS OF THE ST. CLOUD HRA**  
**BOARD OF COMMISSIONERS**

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

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



**ANNUAL MEETING OF THE  
ST. CLOUD HRA BOARD OF COMISSIONERS**

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

**Wednesday, January 22, 2025**

Welcome New Board Members: Hudda Ibrahim and Tami Calhoun

The Agenda and Order of Business are as follows:

1. Roll Call and Pledge of Allegiance.
2. Approval of Agenda.
3. Election of Board Officers for 2025.
  - A. Election of Board Chair
  - B. Election of Board Vice-Chair
  - C. Election of Board Security
4. Review and Approval of Professional Responsibilities and the Code of Professional Conduct and Ethics for Commissioners.
5. Designation of Committees:
  1. Committee-of-the-Whole.
  2. Audit Committee.
  3. Personnel Committee.
6. Designation of Official Newspaper.
7. Designation of Official Depository.
8. Designation of Legal Representation.
9. Designation of Auditors.
10. Set Commissioner Compensation for 2025.
11. Discussion of Meeting Times and Dates.
12. Annual Report for 2024. (Executive Director Louise Reis, Voucher Programs Manager Lori Lygre, Property Manager Matt Swanson, Project Manager Paul Soenneker)
13. Adjourn.



TO: St. Cloud HRA Board of Commissioners  
FROM: Louise Reis, Executive Director  
DATE: January 13, 2025  
SUBJECT: Annual Meeting Elections, Appointments, Designations and Department Reports

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**Item 3: Election of Officers:**

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

The present officers are as follows:

Chair – Nancy Gohman  
Vice Chair – Seal Dwyer  
Secretary – Hani Jacobson

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

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

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

**Item 5: Designation of Board Committees:**

Committee of the Whole

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

Audit Committee

The Audit Committee usually meets twice per year for entrance and exit conferences with the external auditor. For 2024, Commissioners Dvorak, Dwyer and Gohman served as members. A motion is in order to designate membership.

Personnel Committee

The Board established a Personnel Committee to discuss personnel matters within the scope and responsibility of the Board. For 2024, Commissioners Dwyer, Jacobson, and Dvorak served as members. A motion is in order to designate membership.

**Item 6: Designation of Official Newspaper and Depository:**

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

**Item 7: Designation of Official Depository:**

The official depository is Bremer Bank.

**Item 8: Designation of Legal Representation:**

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

**Item 9: Designation of Auditors:**

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

**Item 10: Set Commissioner Compensation for 2025:**

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

The rate of \$75 per meeting was set in 2008. In 2019, it was specified that the payment would not be more than \$75 per day if there were multiple meetings on the same day. The Board may discuss the rate of compensation for 2025.

**Item 11: Discussion of Meeting Times and Dates:**

The projected calendar is enclosed. In the past the Board has considered moving meetings to accommodate holiday schedules; November and December meetings will move to November 19 and December 17, 2025.

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

**Core Values**

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

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

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

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

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

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

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

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

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

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

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

Commissioner Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



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

	SEMAP	PHAS
2023	97	Standard
2022	97	85
2021* same score as 12/31/2018 due to Covid-19	100	97
2020* same score as 12/31/2018 due to Covid-19	100	97
2019	100	95
2018	100	97
2017	100	97
2016	100	97
2015	100	98
2014	97	97
2013	100	97
2012	97	96
2011	100	93
2010	100	93
2009	99	91
2008	100	91
2007	90	91
2006	90	87 (standard)
2005		
2004	100	
2003	100 (1 <sup>st</sup> )	High Performer
2002	High Performer	94
2001	High Performer	
2000	High Performer (90%+)	60

Standard – 60/89  
High Performer – 90/100

**WAITING LIST APPLICANTS**  
January 2025

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

**ADDITIONAL**

Hsg Choice Voucher	771 – 2023 Lottery
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## St. Cloud Housing and Redevelopment Authority 2020 to 2025 Goals

### GOAL #1

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

#### Action Steps

- 1: ~~Maintain presence at St. Cloud Neighborhood Coalition meetings. Neighborhood Organization disbanded in 2022.~~
  - ~~Committed dollars (\$500) to community event—Spring 2020~~
  - ~~Continue to serve, helped them with their business plan.~~
- 2: Work with other Core Neighborhood Associations when requested.
  - HRA membership requested on Heritage Preservation Commission – January 2020
  - HRA membership on Age-Fourishing 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, ContraCare South Point – March 2024
- 4: Continue to explore funding partnerships/options for blighted city properties.
  - Purchased 418 Wilson Ave SE – January 2020
  - Anna Marie’s construction of shelter – Hope Park – April 2020
  - Approved transfer of 110 15<sup>th</sup> Ave N to Habitat for Humanity – June 2020
  - Update to Board – 19<sup>th</sup> Ave N – July 2020; August 2020; October 2020
  - Funding Awarded for 418 Wilson Ave SE – August 2020
  - Grant Applications to DEED – 19<sup>th</sup> Ave Lots – April 2021
  - MPCAs Update on Testing 19<sup>th</sup> Avenue Lots – June 2022
  - Construction Contract Approved for 418 Lot – February 2022
  - Shared information with Mobile Home Parks on grant program from Minnesota Housing – August 2022
  - 418 House Completed and Board Tour – December 2022
  - Donation of two lots on 19<sup>th</sup> Avenue to Youth for Christ – June 2023
  - Letter of Intent for Pinecone Road Property – August 2024
- 5: Continue to explore other opportunities for Fix Up Loan Program.
  - \* Funding for Fix-Up Loan Program – June 2022, September 2022, June 2023

6. Continue to market all rehab programs.

- CDBG Single Family Rehab – February 2020, March 2021, March 2022, March 2023, March 2024
- Monthly updates to Board on CDBG Rehab Program.
- Increase Homestead Incentive Loan amount – August 2021
- Homestead Incentive Loan to entire city – August 2021
- CDBG Single Family Rehab Presentation – February 2022, February 2023, February 2024

**GOAL #2**

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

**Action Steps**

1. Provide annual fair housing training for allstaff.
  - Family Housing Videos – April 2020
  - Fair Housing Training – March 2021, April 2021, April 2022, April 2023, April 2024
  - Customer Service Training – April 2021
2. Provide monthly/quarterly updates to Board on any compliance or management review.
  - Annual Report 2019 – January 2020, Annual Report 2020 - January 2021, Annual Report 2021 – January 2022, Annual Report 2022 – January 2023, Annual Report 2023 – January 2024
  - SEMAP 2019 – January 2020; SEMAP 2020 - January 2021, SEMAP 2021 – January 2022, SEMAP 2022 – January 2023, SEMAP 2023 – January 2024
  - Scattered Sites REAC Inspections – February 2020, February 2023
  - Public Housing score high performer - 2019 – 2020
  - PHA Plan for 2021 approved – August 2020
  - PHA Plan for 2022 approved – August 2021
  - PHA Plan for 2023 approved – August 2022
  - PHA Plan for 2024 approved – August 2023
  - PHA Plan for 2025 approved – August 2024
  - Germain Towers 20-year HAP contract renewed – September 2020
  - Compliance Review Al Loehr Apartments – October 2020, November 2021, September 2022, June 2024
  - HUD Compliance Review on Agency – December 2020
  - Creeks Compliance Review – December 2020
  - Westwood One Compliance Review – July 2021
  - 2020 Calls for Service – SCPD – September 2021
  - 2022 Calls for Service – SCPD – March 2023
  - 2023 Calls for Service – SCPD – April 2024
  - Germain Towers REAC Inspection – December 2021, August 2024
  - Germain Towers Management Occupancy Review – June 2022, May 2023

- Northway A&B Management Occupancy Review – June 2022, June 2023
  - Northway A&B REAC Inspection – August 2022
  - Empire REAC Inspection – October 2022
  - Wilson REAC Inspection – November 2022
  - Empire NSPIRE Inspection – December 2023
  - Riverside Compliance + Inspection – May 2024
3. Inspection of all HRA units and units contracted under the Housing Choice Voucher programs.
- Restarted inspections under COVID – June 2020
  - Created Landlord Incentive Program – August 2020 to December 2021
  - HCV COVID-19 landlord incentive retention payments – December 2021
  - Hired full-time Housing Quality Standards Inspector – January 2022
  - NSPIRE Training – April 2023
4. Monitor waiting lists for any significant changes in demographics of households applying.
- Current waiting list information – January 2020, January 2021, July 2021, January 2022, July 2022, January 2023, July 2023, January 2024, July 2024
  - Opened HCV Waiting List – May 2022, December 2023
  - Started Waitlistcheck software for all new applicants to allow applicants to view position on waiting lists – September 2022
  - Introduced Assistance Connect for current and new applicants to allow edits made to applications (address changes, household members, etc.) – September 2022
5. Continue to apply for Bridges grant(s).
- Applications for 2021–2023 Grant Period – March 2021
  - Bridges Renewed for 2021-2033 – May 2021
  - Approval of Bridges 7E Administrator – May 2021
  - Transfer of Bridges 7E Administration to Lakes + Pines – February 2024
  - Applications for 2023-2025 – February 2023
  - Bridges Renewed for 2023-2025 – May 2023
  - Bridges Renewal for 2025-2027 – November 2024

**GOAL #3**

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

**Action Steps**

1. Continue collaboration with the Central MN Continuum of Care.
  - Attended monthly meetings
  - Presentation of St. Cloud HRA Program – February 2021
  - COC Homeless Presentation – July 2023

2. Continue to monitor Minnesota Housing Single Family Loan Products
  - Staff attended Central MN Housing Summit – December 2022
3. Research funding sources for rental assistance and housing options to serve all households with an emphasis on homeless populations.
  - Board approved St. Cloud HRA to administer HCV for Delano HRA – February 2020
  - St. Cloud School District 744 LSS – Homework Starts at Home – March 2020
4. HUD COC Rental Assistance Grants – April 2020, April 2021, April 2022, April 2023, April 2024, September 2024
5. Additional Mainstream Vouchers awarded – June 2020, May 2022
6. Foster Youth Initiative vouchers approved by HUD – September 2020
7. Beyond Backgrounds Program with Housing Link – November 2020
8. Emergency Housing Vouchers – May 2021
9. Housing Search Services with Stearns County – May 2021
10. Approval for Domestic Violence Rapid Re-Housing Grant – September 2021
11. Awarded Domestic Violence Rapid Re-Housing Grant – April 2022
12. Applied for Stability Vouchers – October 2022
13. Awarded 13 Regular Vouchers by HUD – September 2022
14. Awarded Stability Vouchers – June 2023

**GOAL #4**

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

**Action Steps**

1. Work with landlords to reduce the number of first-time inspections fails (HCV).
  - Hired full-time Housing Quality Standards Inspector – January 2022
  - Staff attended Landlord Engagement Meeting – 2021, 2022, 2023, 2024
2. Implement plan to go paperless with regard to files, inspections, etc.
  - Signature pads for staff, digital signage – January 2020
  - Laptops for staff to work from home – March 2020
  - Computers and printers installed at properties for resident use – March 2021
  - Emergency Sick Leave Policy and addition to Paid Leave Policy due to COVID – August 2020, December 2020, December 2022
  - Families First Coronavirus Response Act Policy – April 2021
  - Moved payroll to ADP – February 2022
  - Introduced Tenant Connect for current participants and residents – September 2022
  - Maintenance & Residential Property Management Training Series – started November 2022 and ongoing in 2023

- Updated Employee Personnel Manual – March 2024
3. Continued fiscal responsibility for all programs.
- 2019 Audit Approval – June 2020
  - COVID-19 telework plan – March 2020
  - Approval of HUD Waivers under COVID-19 – April 2020
  - 2020 Audit Approval – May 2021
  - 2021 Audit Approval – May 2022
  - 2022 Audit Approval – May 2023
  - 2023 Audit Approval – May 2024
  - Cyber security awareness training monthly – started September 2021
  - Implemented Rent Payment for rental sites – October 2021
  - Converted Housing Software to Yardi – July 2024
4. Implement sustainable energy efficiencies to reduce carbon footprint.
- Continued subscriptions with solar gardens – January 2020
  - Lighting replaced with LED in HRA office – June 2020
  - Approval of window replacement – Scattered Sites (2) – September 2020
  - LED lighting completed at Flintwood – September 2020
  - LED lighting in process at Germain – September 2020
  - LED lighting in process at Empire and exterior of Eastwood – December 2020
  - Interior LED lighting installed at Grace McDowall – July 2021
  - Remote Boiler Controls installed at Empire, Wilson, Germain and Riverside – 2021
  - Remote Boiler Controls installed at Grace, Westwood One and Two – October 2022
  - Remote Boiler Controls installed at Swisshelm One – November 2022
  - Amazon Locker installed at Grace McDowall – November 2022
  - Approved Amazon Locker for Wilson – December 2022
  - Amazon Locker installed at Wilson – December 2022
  - Remote boiler controls installed at Swisshelm Village II – December 2022
  - Upgraded front door security systems: Grace McDowall, Germain Towers, Wilson, Empire, and Westwood Village I – March 2023
  - LED lighting installed at Riverside – April 2023
  - Replaced HVAC at Cedar Ridge Townhomes – April 2023
  - Multi-Family Savings Program provided new appliances at 9 apartment buildings – August 2023
  - Replaced HVAC at Flintwood Townhomes – October 2023
  - Installation of Central Air – 12 single-family homes – May 2024
  - Replaced HVAC at Quarry Ridge Townhomes – December 2024

## Voucher Programs

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

### *HUD Funded Rental Assistance Programs*

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

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

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

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

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

The VASH program combines HCV housing assistance with case management provided by the Department of Veterans Affairs (VA). There are 75 VASH vouchers and they must be used by a homeless veteran that is referred to the HRA by the St. Cloud VA. 73 VASH vouchers were under lease at the end of 2024.

The HRA was awarded 30 Mainstream Vouchers in November 2019, 9 additional vouchers in 2020, and 10 additional vouchers in October 2022. These vouchers are for non-elderly persons with disabilities. 44 Mainstream Vouchers were under lease at the end of 2024.

At the end of 2019, the HRA was awarded up to a maximum of 25 FYI Vouchers. These vouchers are for youth who are at least 18 years of age, left foster care or will leave foster care, at risk of homelessness or are homeless. The HRA has partnered with Stearns, Benton, Sherburne, and Wright counties who will make referrals for the program and provide support services to the voucher holders. We continue to collaborate with partnering counties to admit eligible youth to the program. 4 FYI Vouchers were under lease at the end of 2024.

Effective July 1, 2021 the HRA was awarded 48 EHV's. The American Rescue Plan Act of 2021 (ARP) provides administrative fees and funding for these vouchers. The HRA has a partnership with the Central Minnesota Continuum of Care (CoC), Stearns County Human Services, Anna Marie's Alliance, Terebinth and Lutheran Social Services Savings Grace for the administration of EHV's.

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

- Homeless
- At risk of becoming homeless

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

Effective September 30, 2023 the HRA cannot re-issue EHV vouchers when a family leaves the program. 35 EHV's were under lease at the end of 2024.

Effective October 1, 2023 the HRA was awarded 7 SVs. The HRA has a partnership with the Central Minnesota CoC for the administration of SVs. The HRA gets referrals from the CoC Priority List for the Stability Voucher program.

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

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

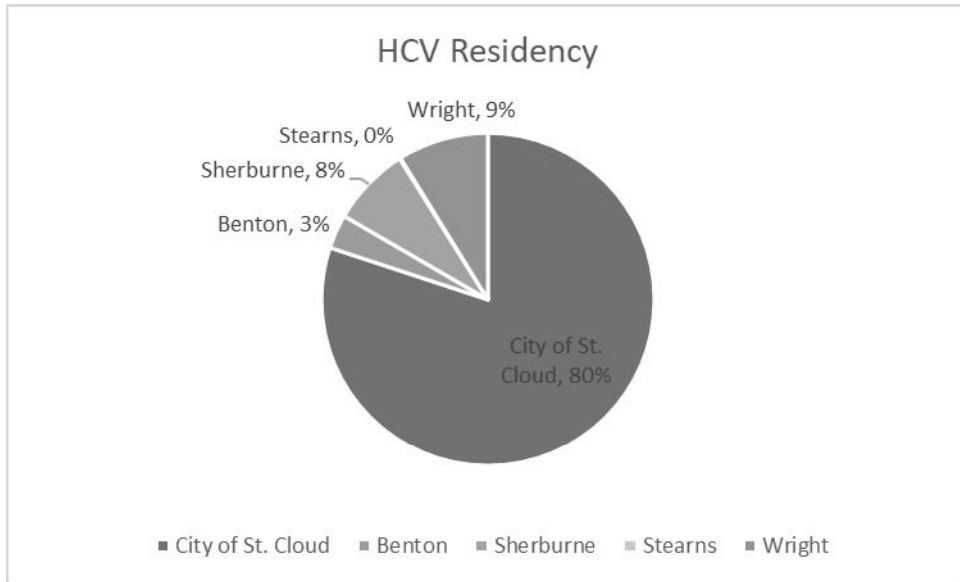
The jurisdiction for the HCV program is the city limits of St. Cloud, and Benton, Sherburne and Wright Counties.

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

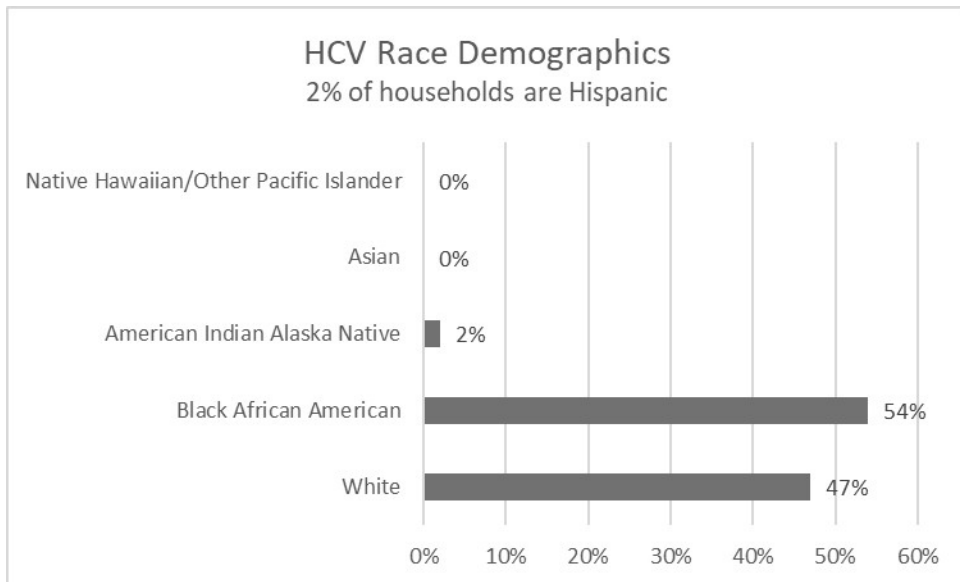
Households that have been issued vouchers have the option to use their tenant-based voucher to lease a unit anywhere in the United States, providing the unit is located within the jurisdiction of an HRA that administers a tenant-based voucher program. This process is known as portability. Portability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

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

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



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



**HUD Continuum of Care (CoC)**

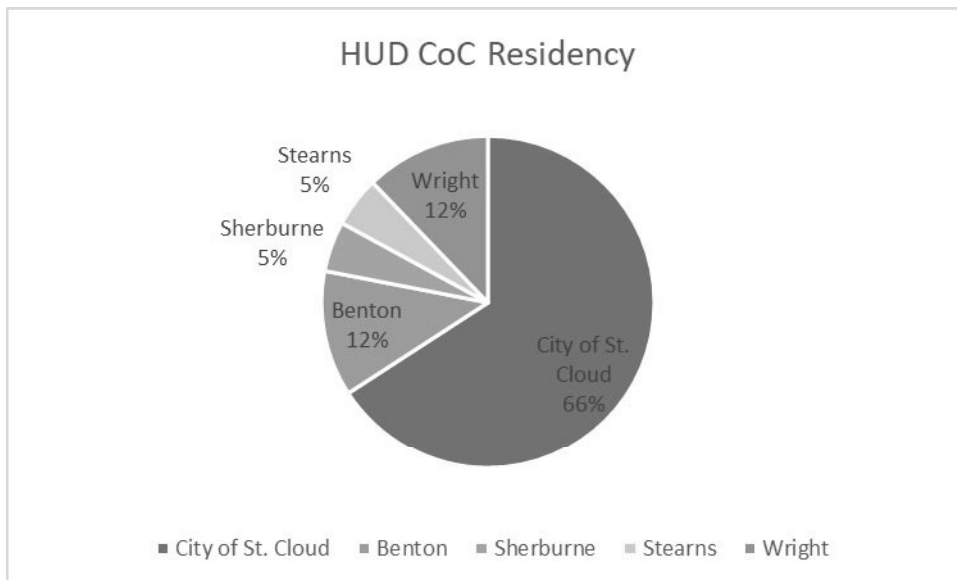
The HRA administers 3 grants funded by HUD through the Central Minnesota CoC including 50 Tenant-Based Rental Assistance slots and 9 Domestic Violence Rapid Re-Housing slots.

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

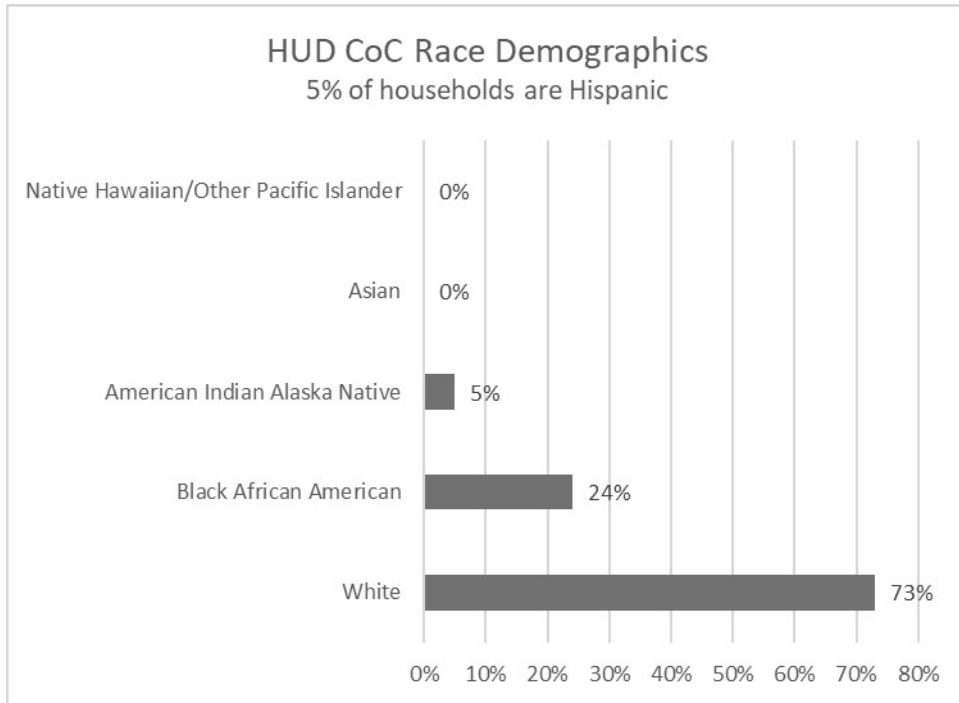
Rapid Re-Housing slots provide short-term housing assistance to persons experiencing domestic violence. The HRA has a partnership with Anna Marie’s Alliance for referrals and support services. The grant began July 1, 2022.

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

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



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



**State and Locally Funded Rental Assistance Programs**

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

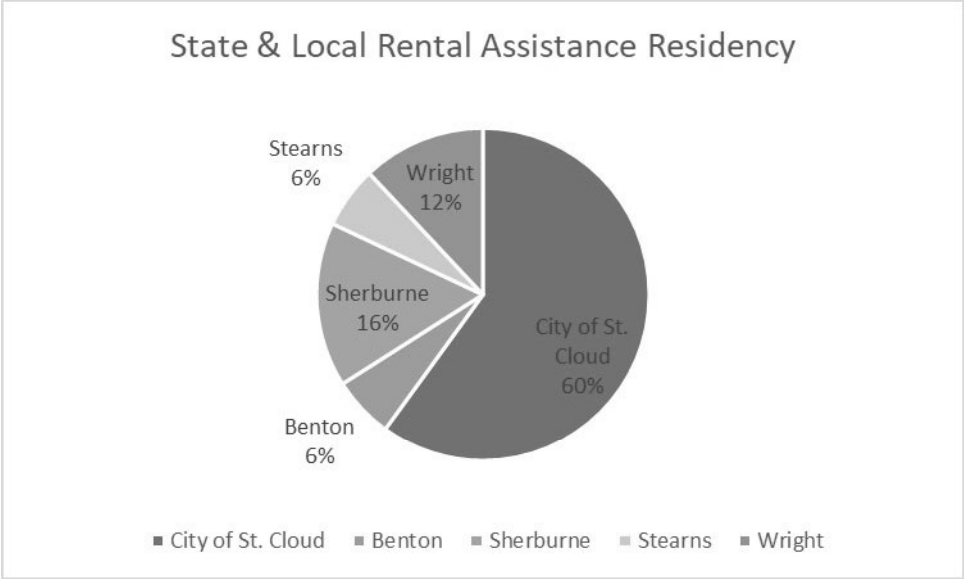
The Bridges Rental Assistance Program is funded by Minnesota Housing. Qualified persons must have a severe mental illness. Support services are provided by Catholic Charities. Bridges has 37 slots.

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

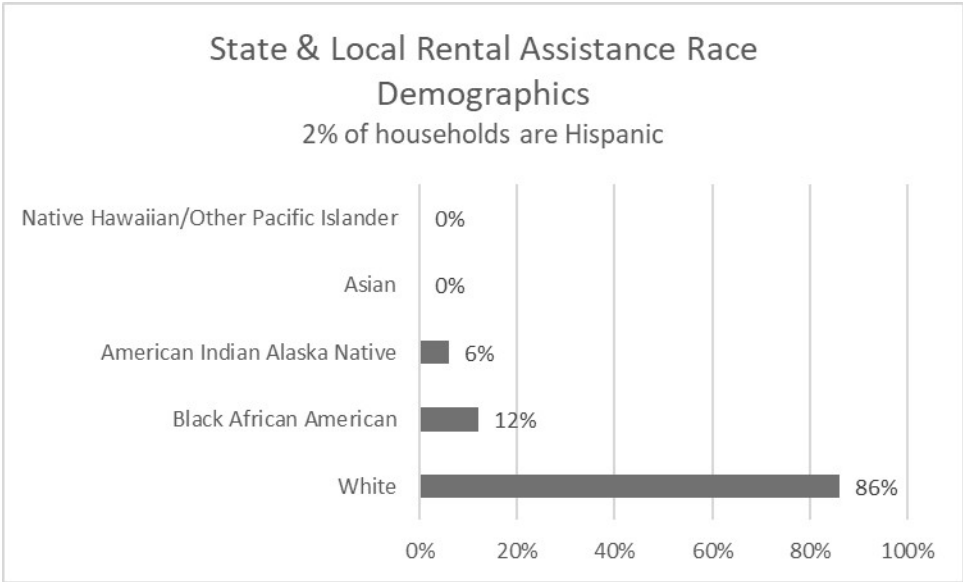
ACT Housing provides rental assistance for persons being released from state hospitals and those that would have been served by state hospitals. Support services are provided by the Assertive Community Treatment Teams of Central MN Mental Health Center.

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

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



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



**Family Self-Sufficiency (FSS) Program**

This program is a collaborative effort with Tri-CAP to promote self-sufficiency among participating households who also receive HCV assistance. Tri-CAP provides employment training to FSS program participants. The program has 3 mandatory slots.

## PROPERTY MANAGEMENT AND RENTAL PROGRAMS

### Property Management

The rental housing owned by the St. Cloud HRA consists of four funding areas. The four areas are Public Housing, Section 8 New Construction, Affordable and Tax Credit. The overall vacancy rate for 2024 was 2.85%. In 2023 the overall vacancy rate was 3.07%

### Public Housing

The Public Housing Program was created in 1937 under the Housing Act. Each resident pays 30% of their adjusted income in rent. Public Housing is operated from the rent paid by residents and an operating subsidy from HUD. The Public Housing vacancy rate for 2024 was 1.93%. In 2023 the Public Housing vacancy rate was 3.37%.

The HRA owns and manages 291 units of Public Housing comprised of:

- 89 units at Empire Apartments, built in 1971
- 126 units at Wilson Apartments, built in 1971
- 76 family units, including 40 scattered site homes, built 1955 to 1992

In 2024:

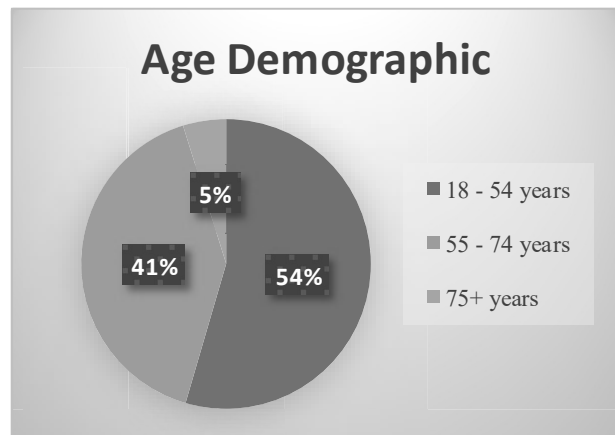
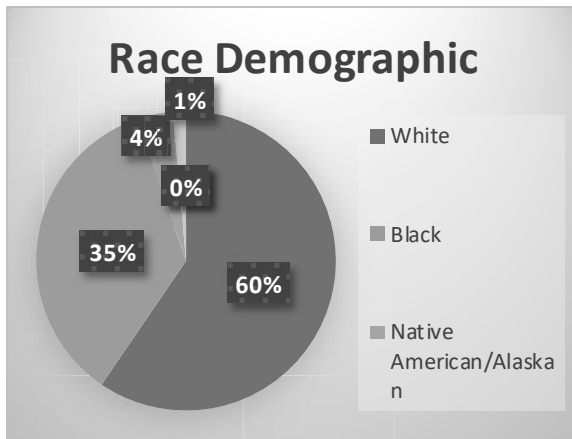
- Wilson (951), Empire (430), Scattered Sites (610) applicants were sent out for top of the waiting list selection.

Head of household race:

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

Household age demographic:

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



## Know the Public Housing Numbers 2024

1,991 Number of Letters sent to Top of the Waiting List Applicants	291 Number of Public Housing Units	73 Number of Applicants denied due to criminal, marijuana, or rental
60 Number of Unit Turnovers	22,071 Tenant Average Annual Income	166 Disabled Households

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### **Section 8 New Construction:**

The Housing and Community Development Act of 1974 created the Section 8 New Construction Program. Each resident pays 30% of their adjusted income in rent. Each apartment complex has a Housing Assistance Contract with HUD to cover the balance of the rents. The vacancy rate in 2024 for these properties was 2.26%. In 2023 the vacancy rate was 1.90%

The HRA owns and manages 162 units of S8NC comprised of:

- 102 units Grace McDowall Apartments/Northway B Townhomes, built in 1978
- 60 units Germain Towers Apartments, built in 1921, rehabbed to apartments 1982, HRA purchased in 1995

In 2024:

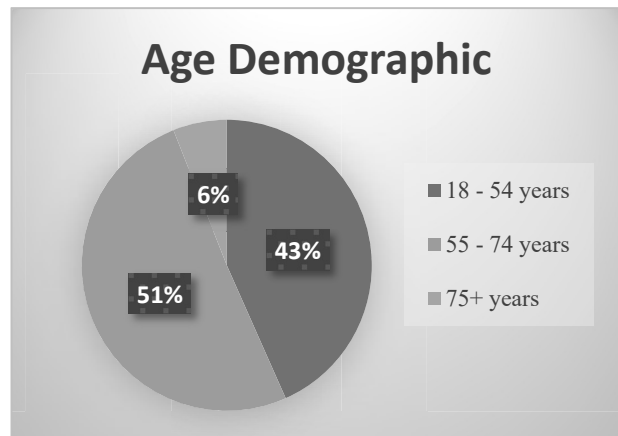
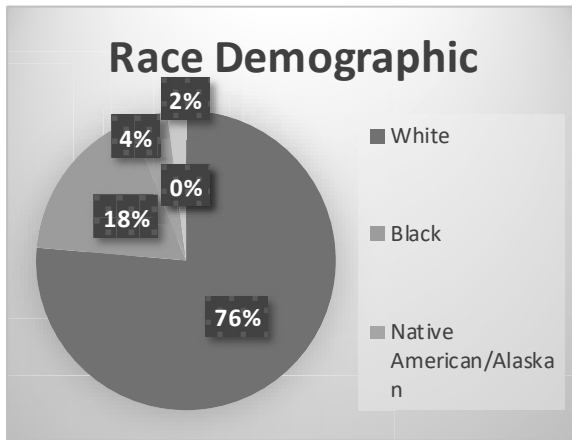
- 3,267 applicants were sent top of the waiting list letters.

Head of household race:

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

Household age demographic:

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



## Know the Numbers Section 8 New Construction 2024

<b>3,267</b> Number of Letters sent to Top of the Waiting List Applicants	<b>162</b> Number of Section 8 New Construction, Multifamily Housing Units	<b>25</b> Number of Applicants denied due to criminal, marijuana, or rental
<b>25</b> Number of Unit Turnovers	<b>13,858</b> Tenant Average Annual Income	<b>115</b> Disabled Households

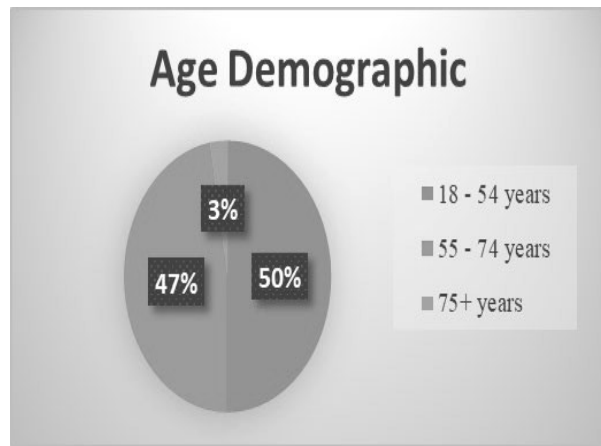
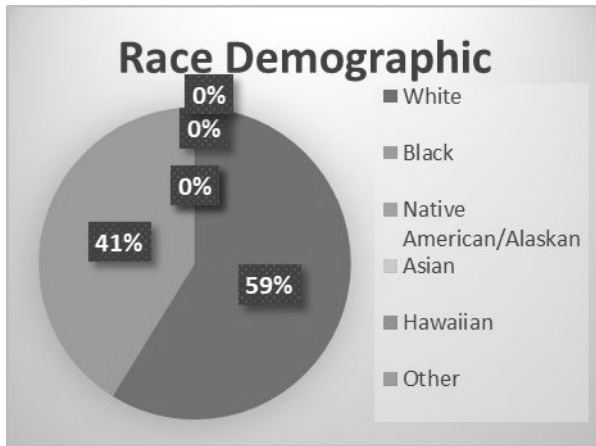
**Affordable Housing:**

The St. Cloud HRA has two apartment complexes under the Affordable Housing Fund. Rents are set below the fair market rents. The vacancy rate for 2024 was 2.69%. The vacancy rate in 2023 was 2.74%. The HRA owns both properties:

- 18 units at Eastwood Apartments, built 1982, HRA purchased in 2002
- 61 units at Al Loehr Apartments, built 2006
- Unit turnover: Eastwood 7; Al Loehr 7

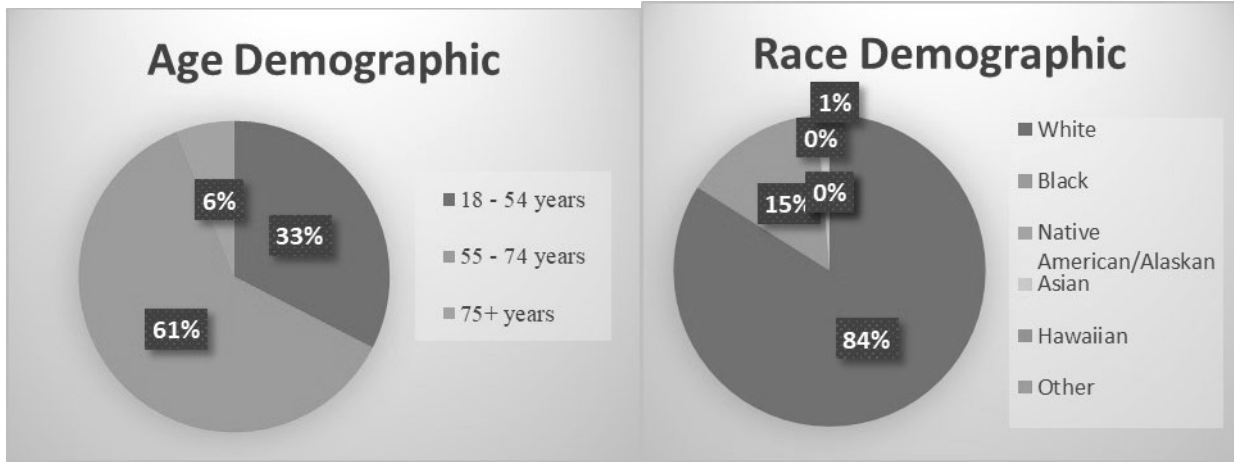
**Eastwood Apartments Head of Household:**

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



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

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



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

**Al Loehr current residents came from:**

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

**Tax Credit:**

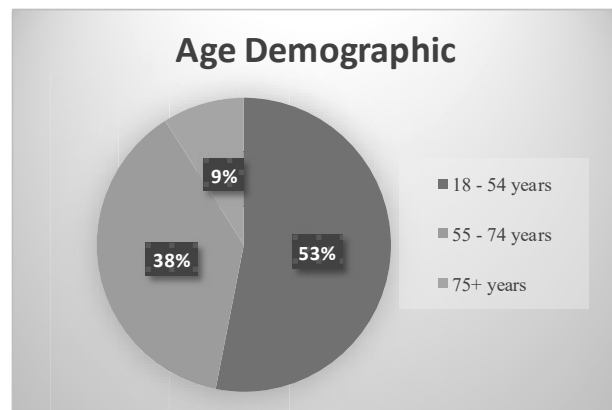
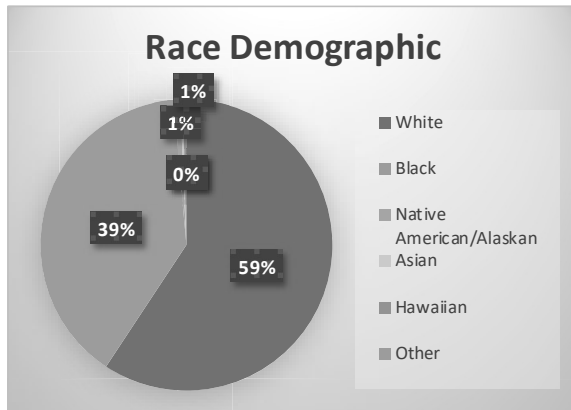
The St. Cloud HRA has seven tax credit properties. These complexes were built under Section 42 of the IRS Housing Tax Credit Regulations. Eligible residents must have incomes at or below the following limits: 2 persons \$46,980 and 3 persons - \$52,860. The vacancy rate at the tax credit properties was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

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

- 24 units at The Creeks Townhomes, built 2000
- 12 units at The Brownstones Townhomes, built 2000
- 32 units at Westwood Village One Apartments, built 2003
- 32 units at Westwood Village Two Apartments, built 2005
- 32 units at Swisshelm Village One Apartments, built 2004
- 32 units at Swisshelm Village Two Apartments, built 2004
- 85 units at Riverside Apartments, built 1975, HRA purchased and rehabbed in 2006

In 2024:

- 68% of tax credit units have female head of household
- Head of household race - 58% White, 39% Black, Other 1%, Native Hawaiian 1%, Asian 1%
- Unit turn over: Creeks – 4; Brownstones - 0; Westwood Village One - 8; Westwood Village Two - 11; Swisshelm Village One -- 4; Swisshelm Village Two - 6; Riverside – 21
- Brownstone and Creeks - 2 bedroom \$750.00 & 3 bedroom \$860.00
- Swisshelm One and Two - 2 bedroom \$840.00 & 3 bedroom \$970.00
- Riverside-- 1 bedroom \$700, 1L bedroom \$720 & 2 bedroom \$840
- Westwood One and Two—2 bedroom \$840 & 3 bedroom \$970



## Know the Numbers Tax Credit Properties 2024

18,544

Average Annual  
Income

249

Number of Tax Credit  
Housing Units

30

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

54

Number of Unit  
Turnovers

196

Number of Children  
housed in Tax Credit  
Properties

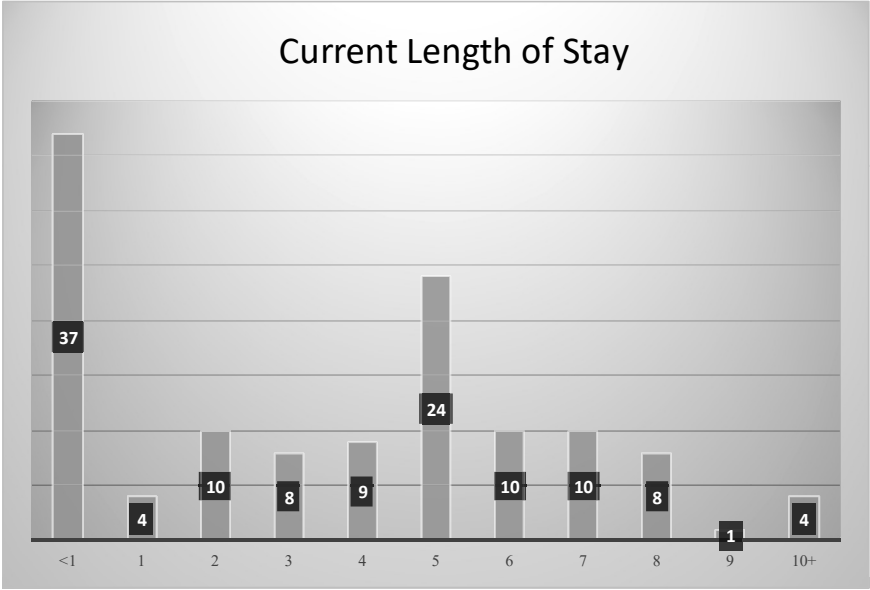
51

Disabled Households

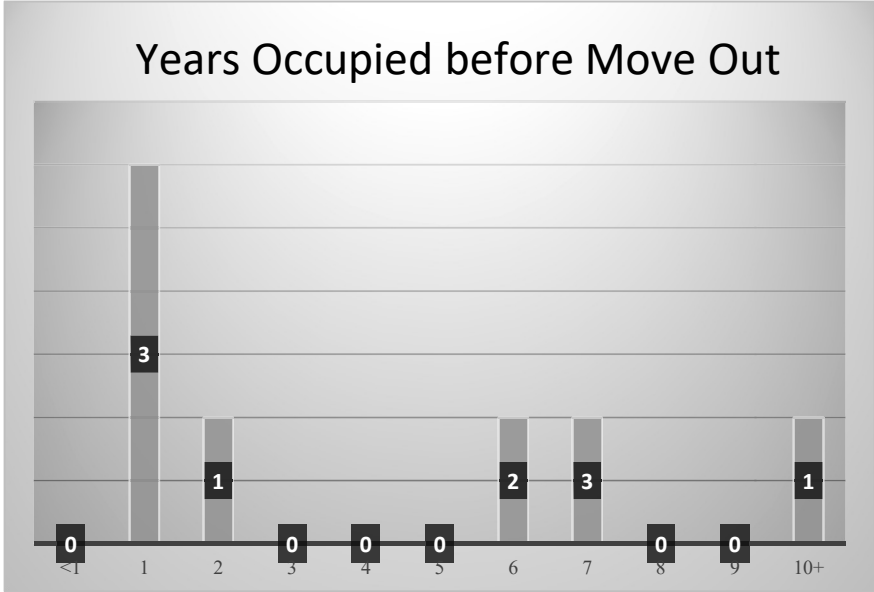
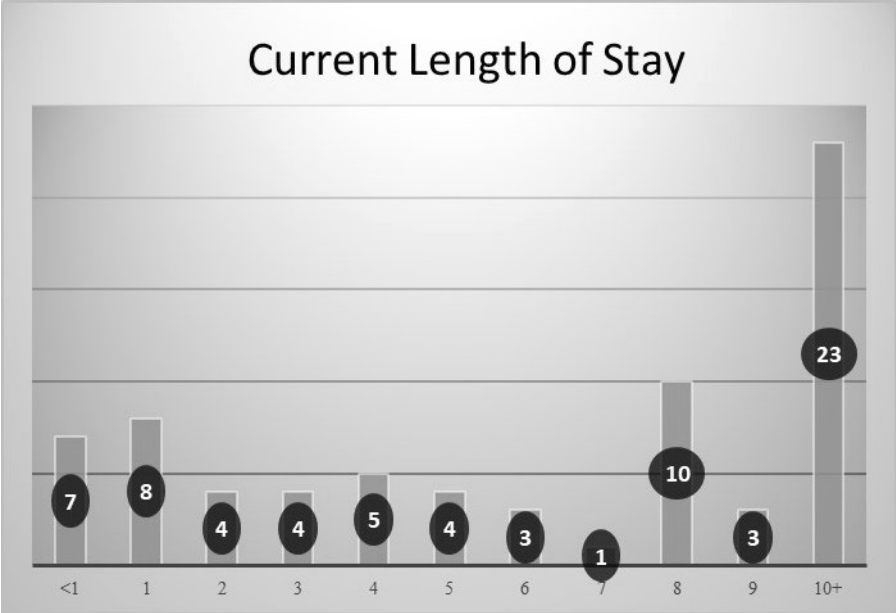
# EMPIRE 2024



# WILSON 2024



# SCATTERED SITES 2024

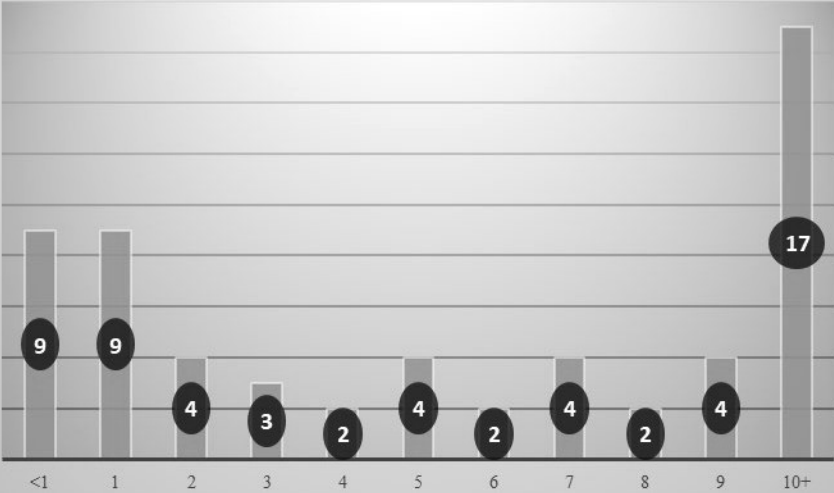


# GRACE MCDOWALL/NORTHWAY B 2024

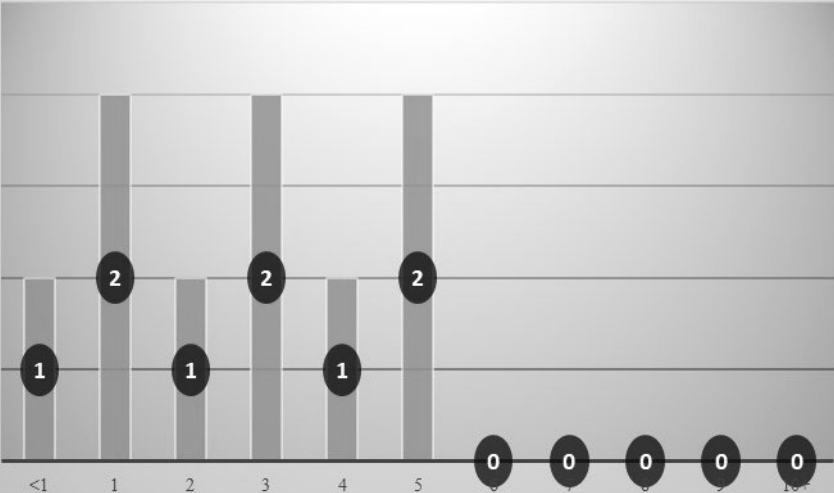


# GERMAIN TOWERS 2024

## Current Length of Stay

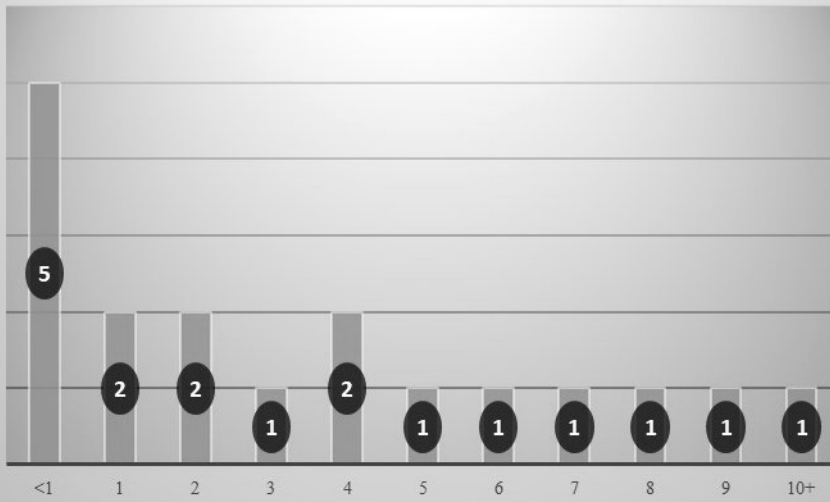


## Years Occupied before Move Out

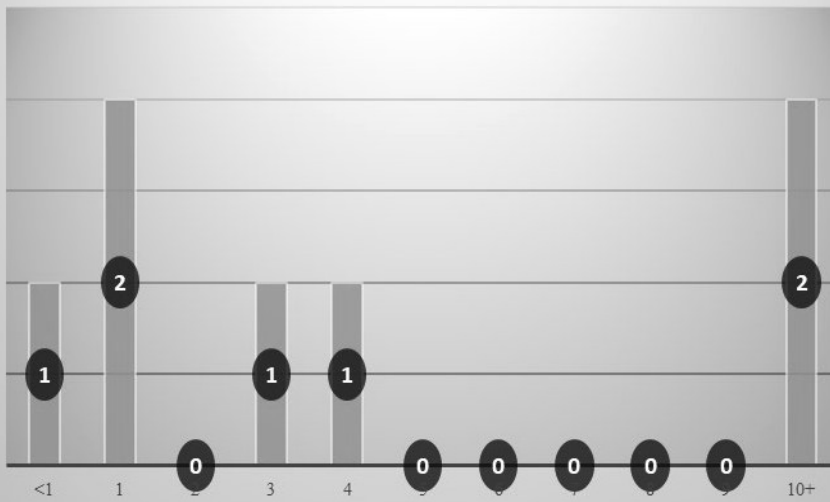


# EASTWOOD 2024

## Current Length of Stay

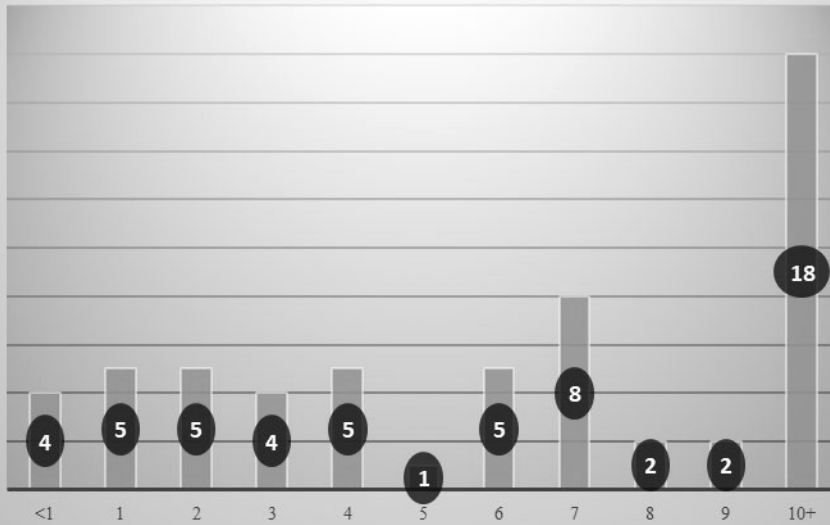


## Years Occupied before Move Out

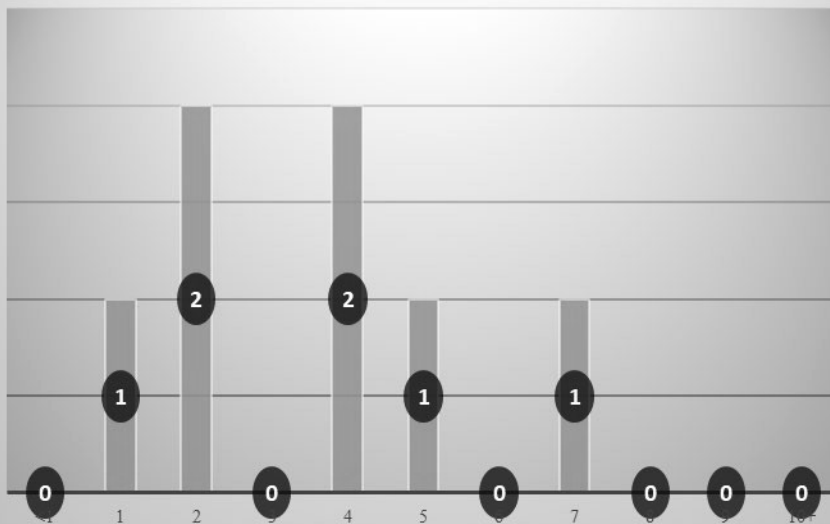


# AL LOEHR 2024

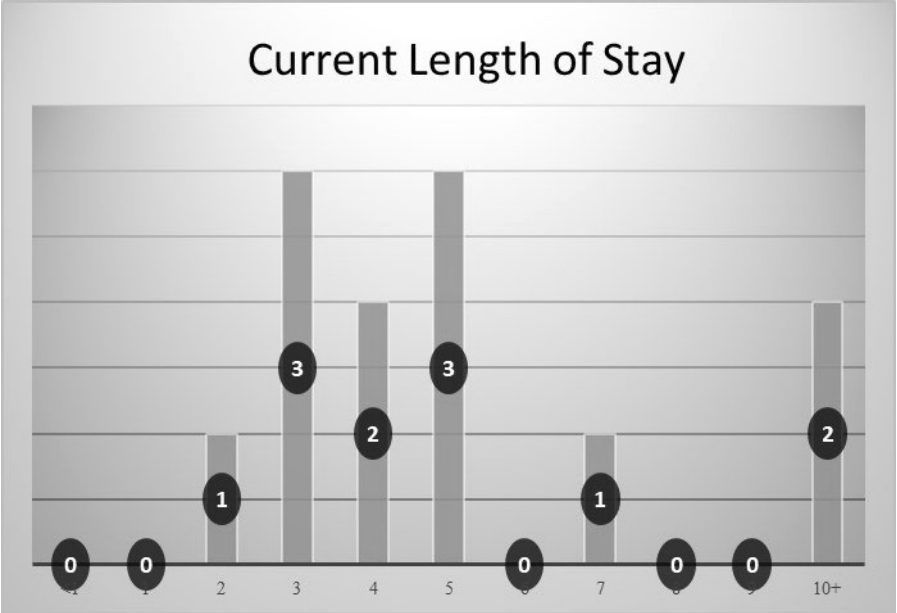
## Current Length of Stay



## Years Occupied before Move Out



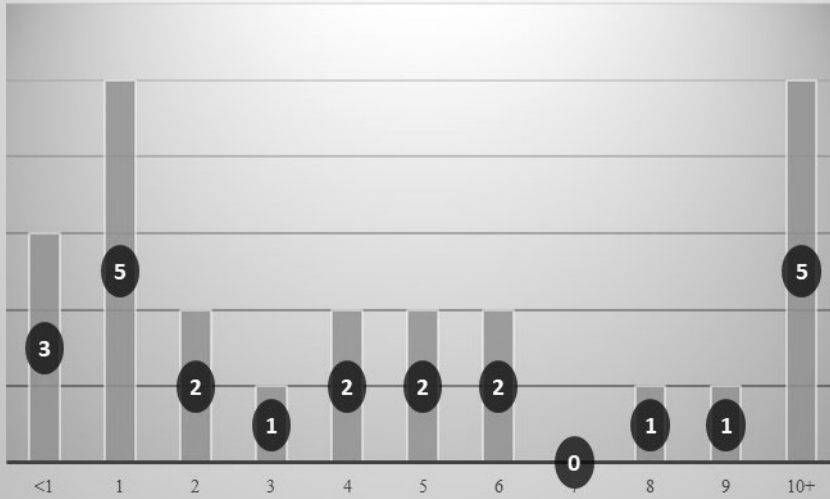
# BROWNSTONE 2024



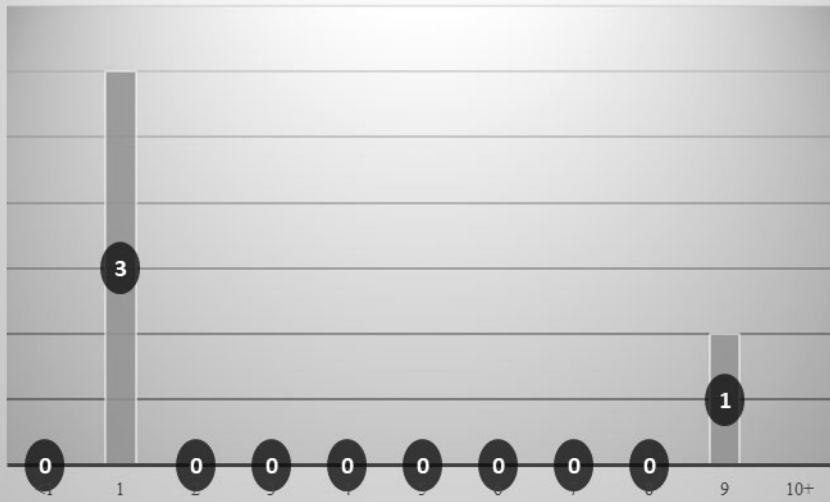
No move outs in 2024

# CREEKS 2024

## Current Length of Stay

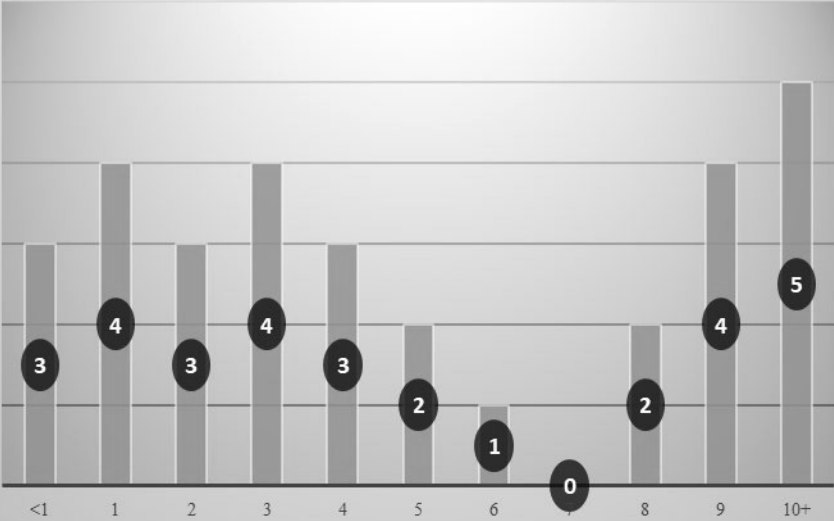


## Years Occupied before Move Out

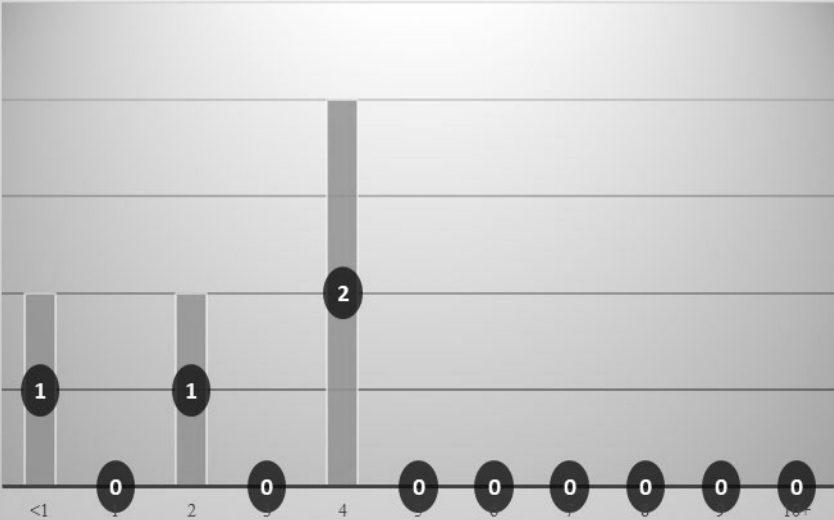


# SWISSELM I 2024

### Current Length of Stay

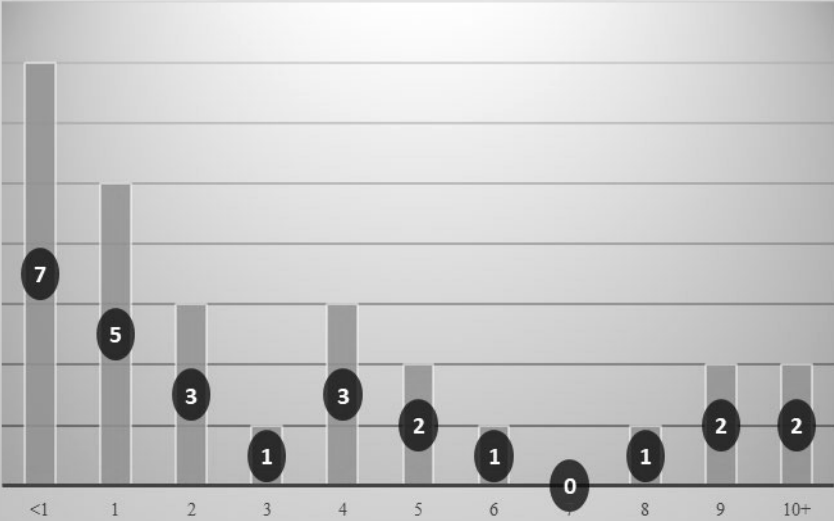


### Years Occupied before Move Out

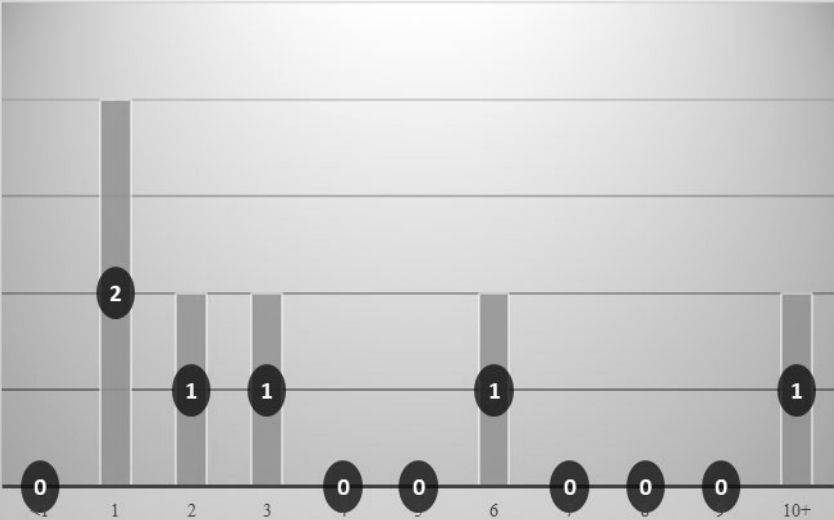


# SWISSELM II 2024

## Current Length of Stay



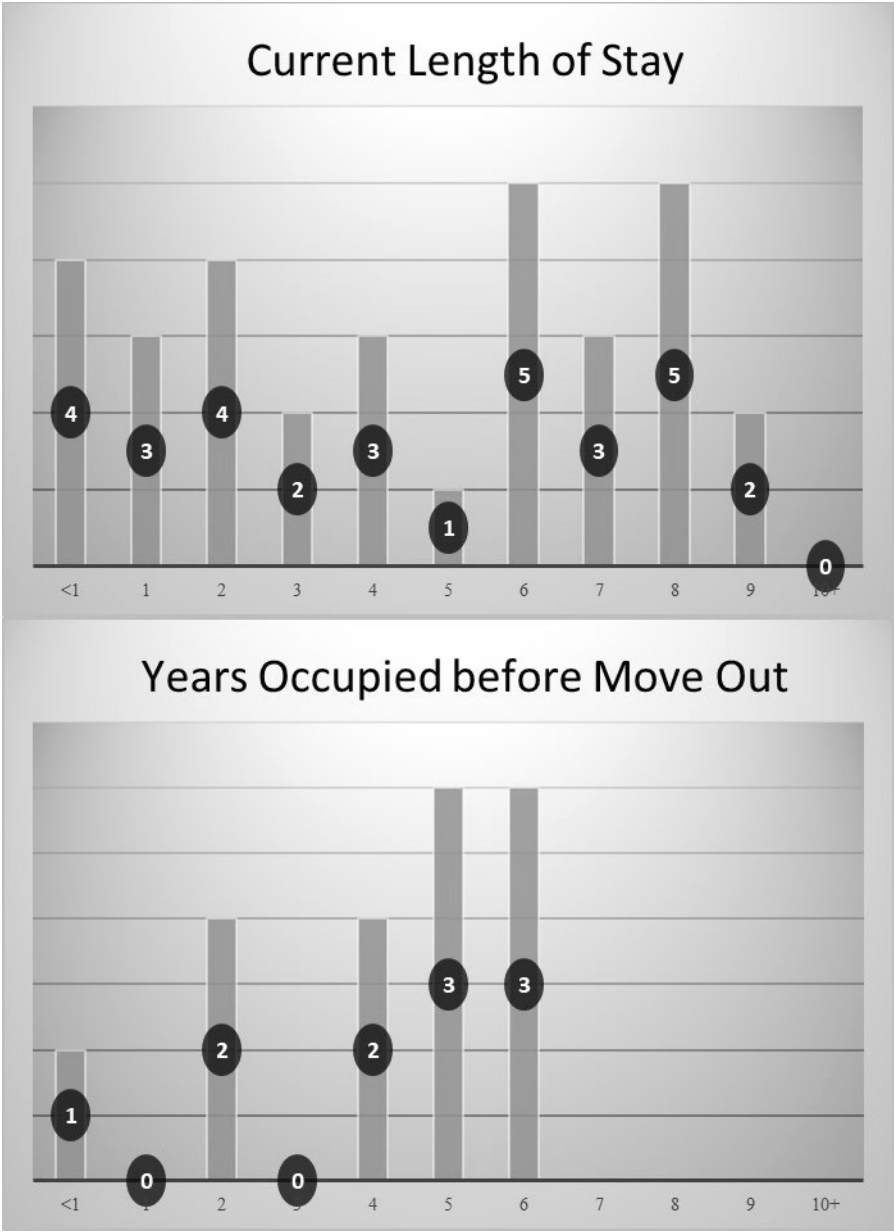
## Years Occupied before Move Out



# Westwood I 2024

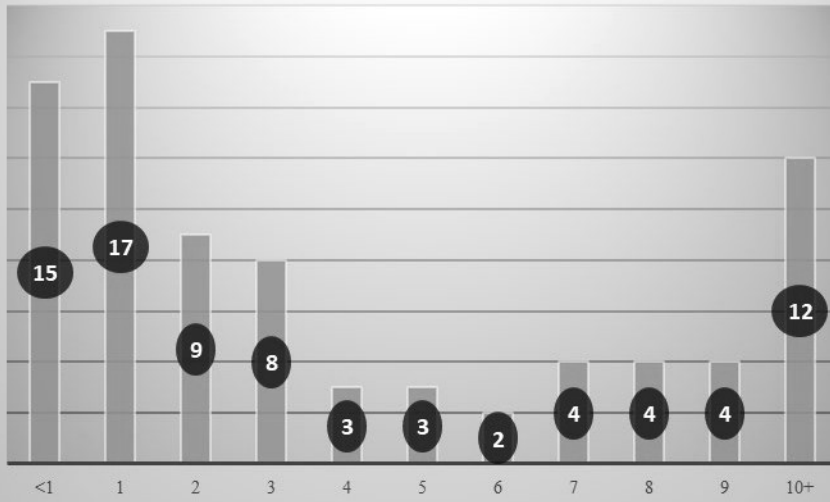


# WESTWOOD II 2024

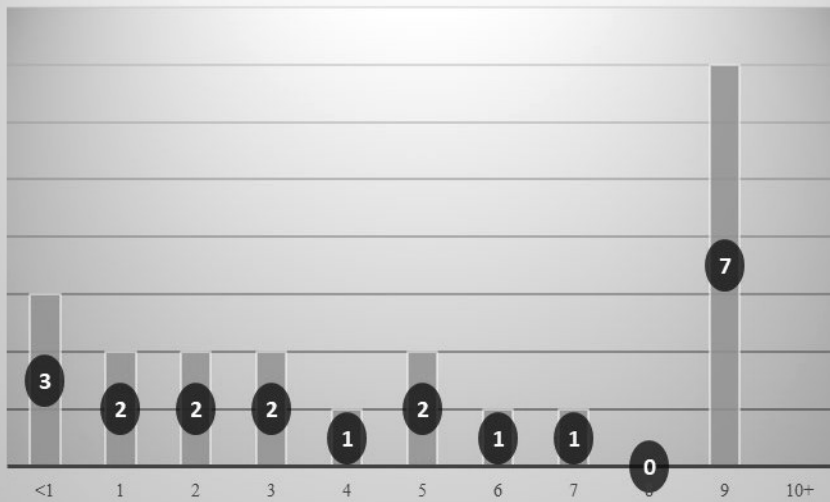


# RIVERSIDE 2024

## Current Length of Stay



## Years Occupied before Move Out



# ANNUAL REPORT 2024

## CAPITAL IMPROVEMENT AND SIGNIFICANT MAINTENANCE PROJECTS

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

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

## NEIGHBORHOOD PROGRAMS

### CDBG (Community Development Block Grant)

CDBG is a federal program administered by the City. The City awards funding on an annual basis.

### CDBG Single Family Homeowner Housing Rehabilitation Loan Program:

The CDBG Single Family Rehab Loan Program provides a deferred loan (no payment – no interest) for a period of 30 years or whenever the owner sells the home. The loan is for low-to-moderate income homeowners for home improvements directly affecting the safety, habitability, energy efficiency and accessibility of their homes. The maximum loan amount is \$25,000.

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

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

### St. Cloud Fix Up Loan Program

The St. Cloud Fix-Up Loan Program provides a deferred loan (no payment – no interest) for a period of 15 years or whenever the owner sells the home or it ceases to be their primary residence. The loan is for homeowners with an income of 85% Area Median Income or lower to make home improvements directly affecting the safety, habitability, energy efficiency and accessibility of their homes. The maximum loan is \$25,000. This program was originally funded with HRA reserves and some tax levy dollars. Those funds were all loaned in previous years. The rising cost of supplies and construction have increased the need for funds for homeowners. The Fix Up funds have been increasingly used to layer with CDBG funds to assist homeowners. There were 9 loans in 2024 totaling \$214,209. We currently have \$186,000 in available funding that can be used for loans in 2025.

### MN Housing Rehab Loan Program:

The MN Housing Rehab Loans are used to provide rehabilitation money to single family homes. Primary goals are to improve the health, safety, weatherization, and provide accessibility improvements. The loan is for homeowners with extremely low income (30% of the Minneapolis/St. Paul area median) based on

household size with a one-person household income limit of \$26,100. The maximum loan amount is \$37,500. The loans are forgiven if the applicants live in the home for a period of 15 years, or if the property is a mobile home, the loan is forgiven in 10 years. This is the only program that offers financial assistance to mobile homes. There were 2 loans started in 2024. There are currently 4 applicants on the waiting list.

*Homestead Incentive Loan Program*

Each homebuyer may receive up to \$5,000 to be used for down payment, closing costs or towards the purchase of the home. This loan is interest free and payment free but not forgiven, it runs co-terminus with the first mortgage and is due and payable at time of sale, refinance, if the home ceases to be the primary residence of the homeowner, or when the first mortgage term ends.

The Income Guidelines are:

Households of 1-2 persons = \$111,800

Households of 3 + persons = \$128,500

The home must be in the city limits of St. Cloud and be homesteaded by the buyer at time of purchase. The homebuyer is required to bring in a minimum of \$1,000 of their own funds towards the purchase of the property. There is currently \$61,578 available in program funds.

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