



**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	February	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 10:0 18:0 25:0	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	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
April	May	June
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 1:0 10:0 17:0 23:0	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 1:0 9:0 16:0 23:0 31:0	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 8:0 14:0 21:0 29:0
July	August	September
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 7:0 14:0 21:0 29:0	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 5:0 12:0 19:0 28:0	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 4:0 10:0 18:0 26:0
October	November	December
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	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	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

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

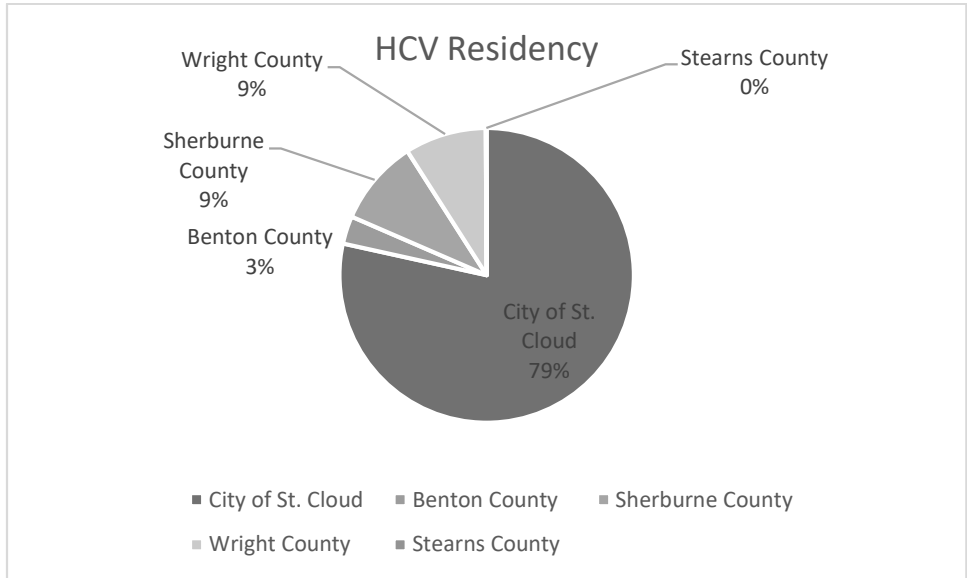
The jurisdiction for the HCV program is the city limits of St. Cloud, and Benton, Sherburne and Wright Counties.

- \$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).

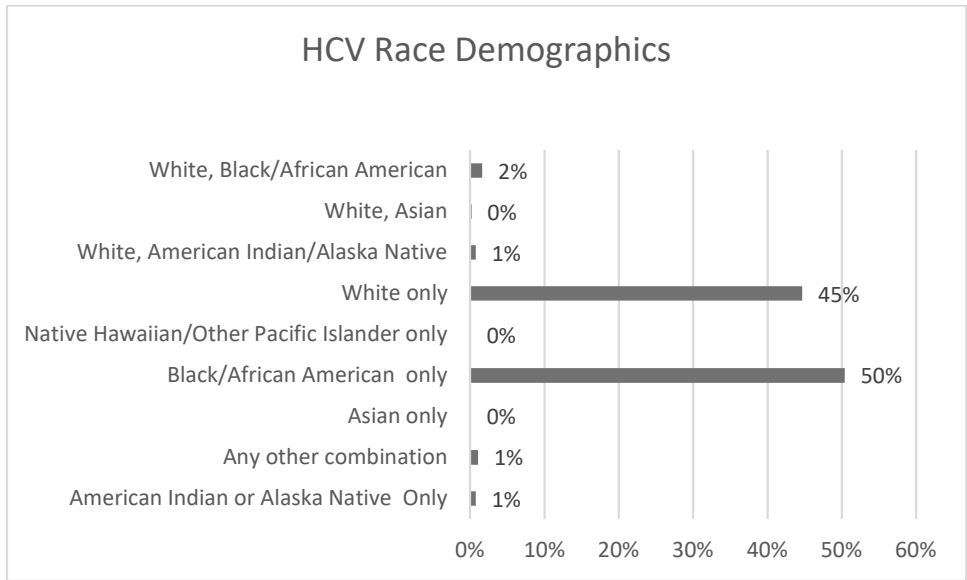
Households that have been issued vouchers have the option to use their tenant-based voucher to lease a unit anywhere in the United States, providing the unit is located within the jurisdiction of an HRA that administers a tenant-based voucher program. This process is known as portability. Portability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



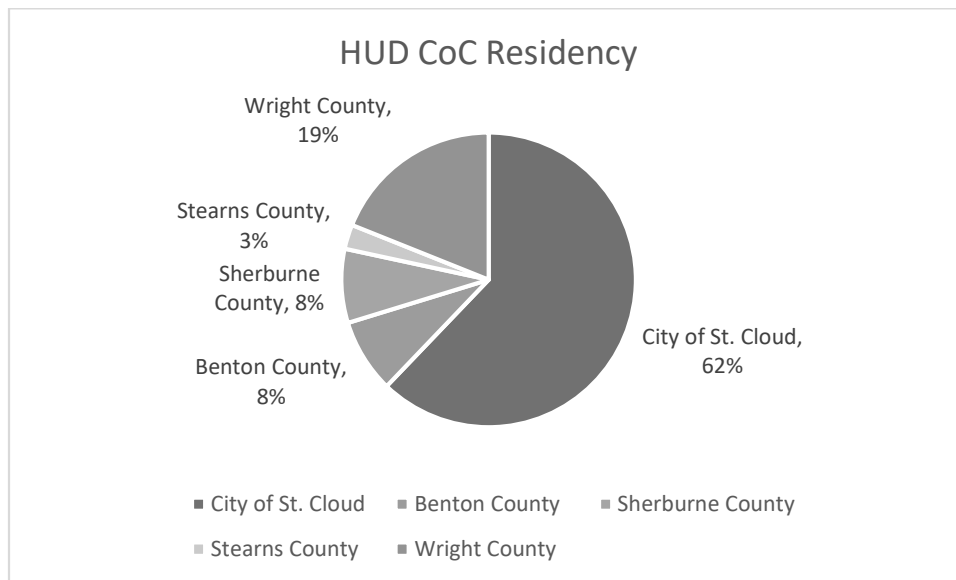
HUD Continuum of Care (CoC): The HRA administers 2 grants funded by HUD through the Central Minnesota CoC including 50 Tenant-Based Rental Assistance slots and 9 Domestic Violence Rapid Re-Housing slots.

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.

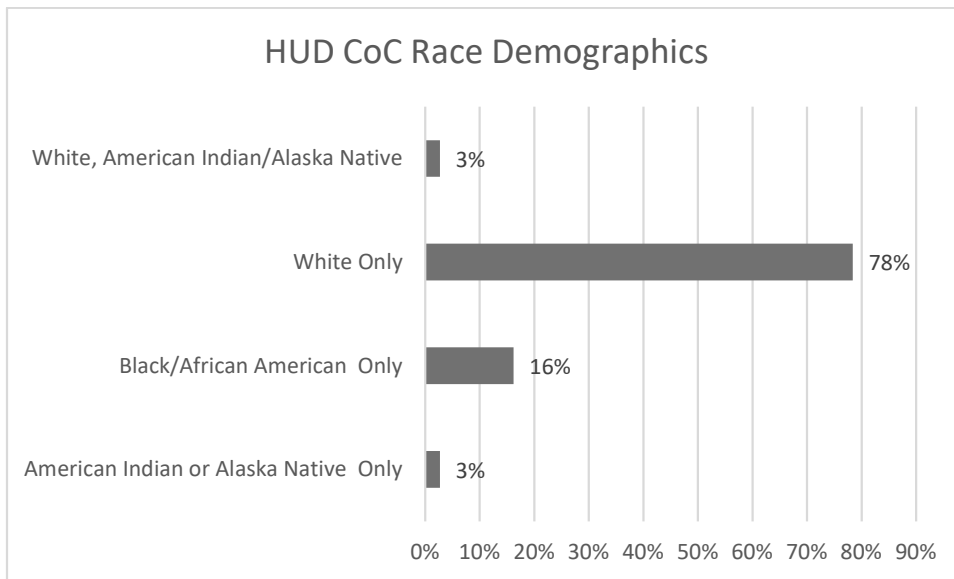
Rapid Re-Housing slots provide short-term housing assistance to persons experiencing domestic violence. The HRA has a subrecipient agreement with Lutheran Social Services who administers the grant on the HRA’s behalf. The grant began July 1, 2022.

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.

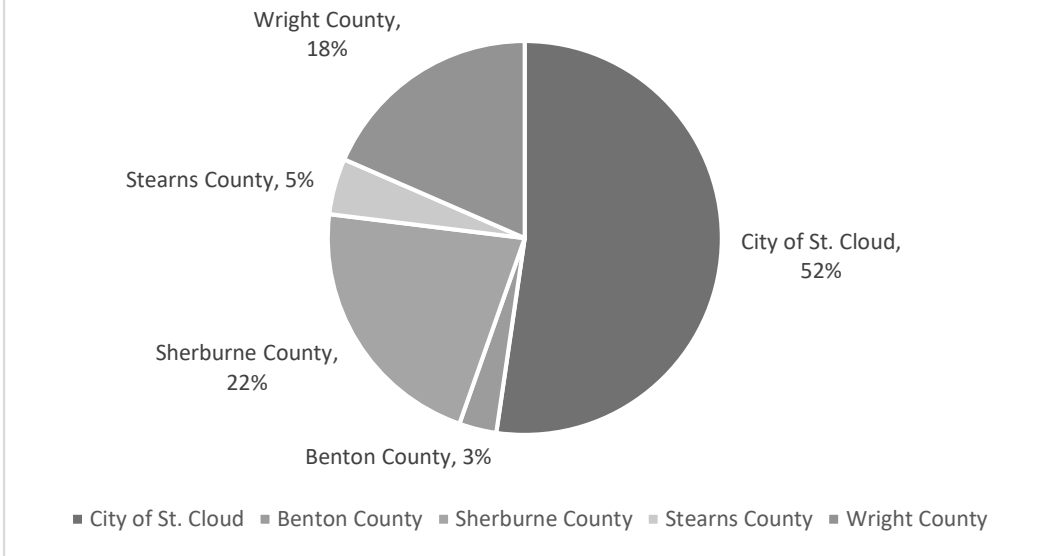
CommUNITY is funded through a grant that is co-sponsored by Benton, Sherburne, Stearns and Wright County’s Mental Health Initiative (CAMHI). Rental assistance is provided to persons with severe persistent mental illness. Support Services are provided by Catholic Charities.

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.

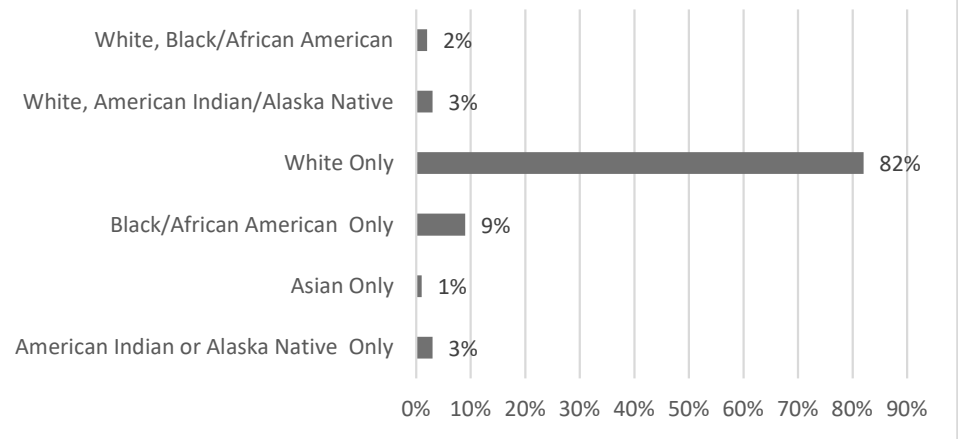
- \$602,824 was received from Minnesota Housing and CAMHI for HAP.
- \$48,613 was received from for administrative costs.
- Average HAP is \$890.

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

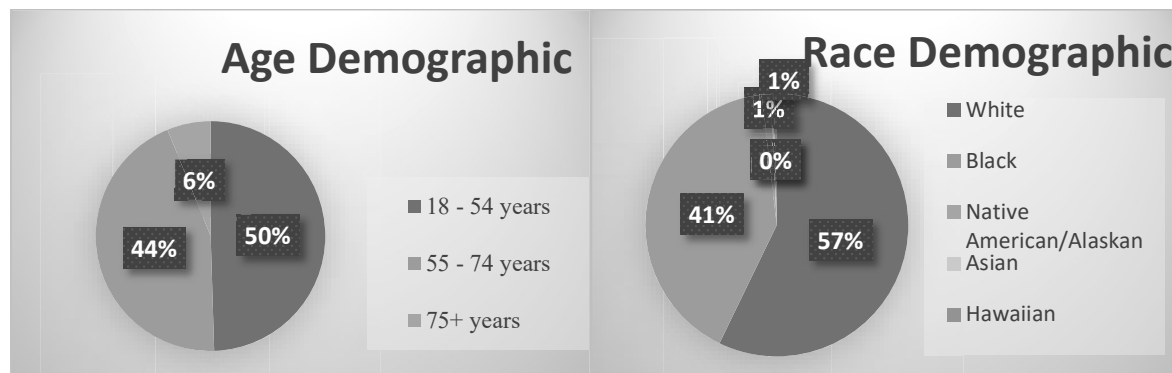
Head of household:

- 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.

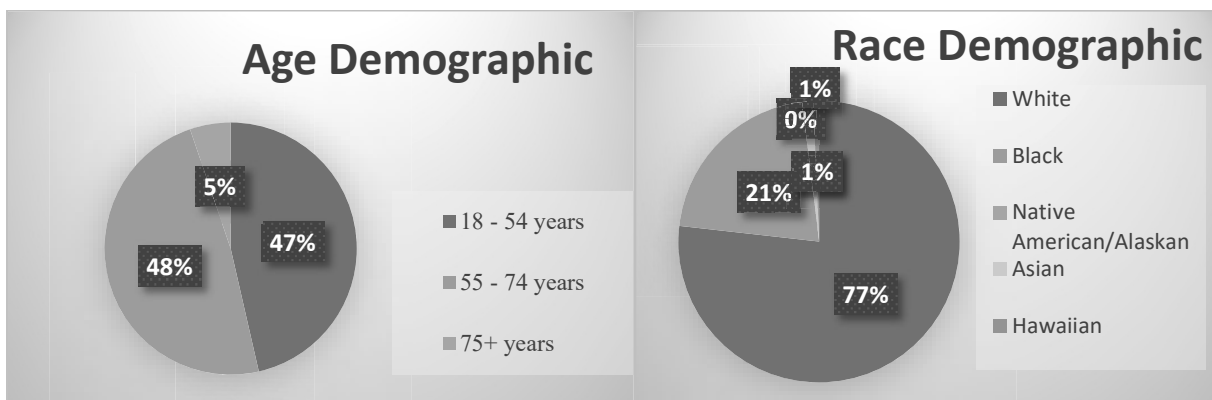
Head of household:

- 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

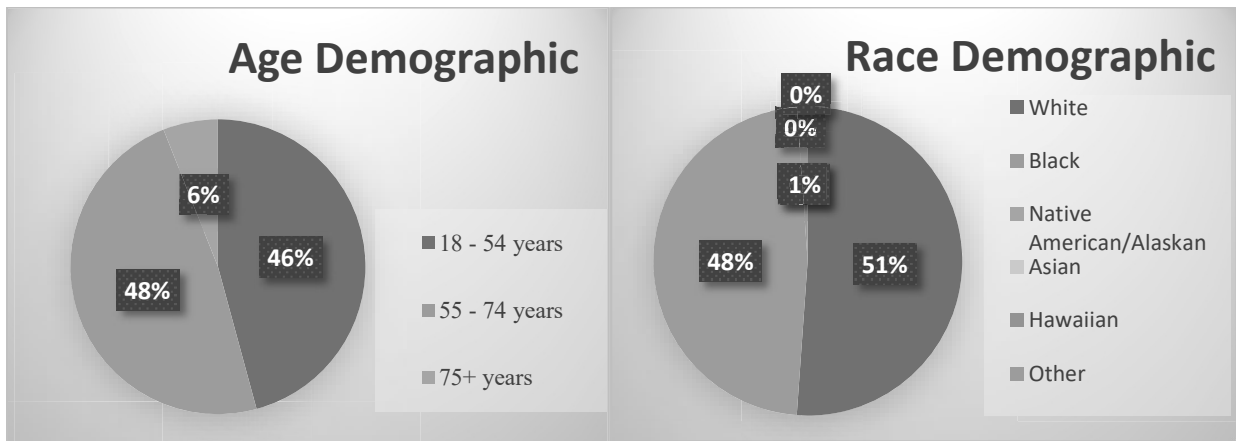
Unit turnover:

- 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

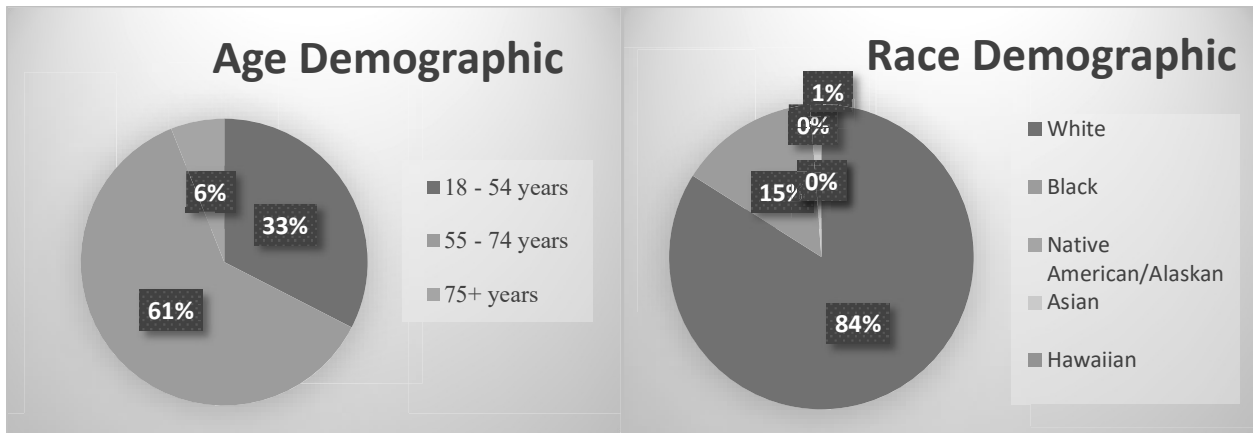
Household Age and Race Demographics-Affordable:



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

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%.

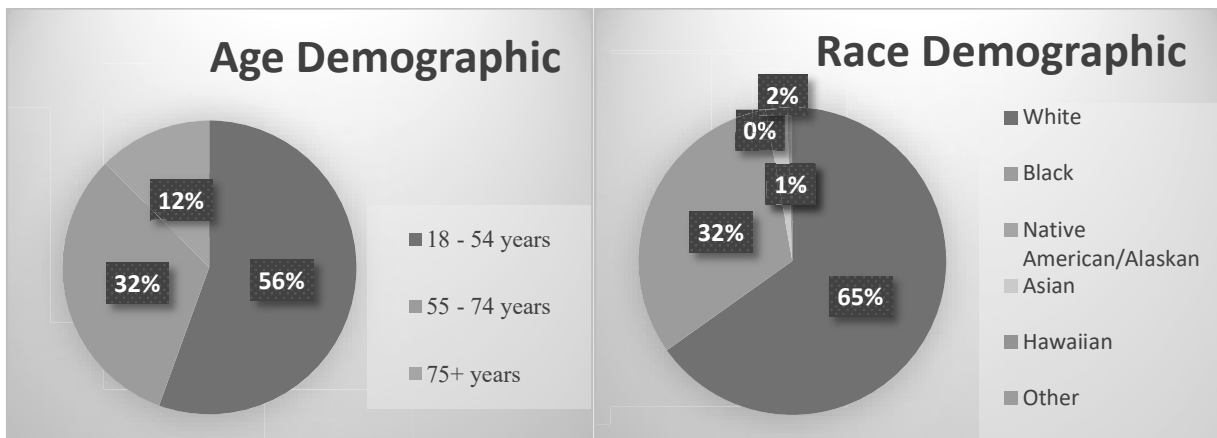
The HRA owns and manages 249 units of Tax Credit housing comprised of:

- 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:

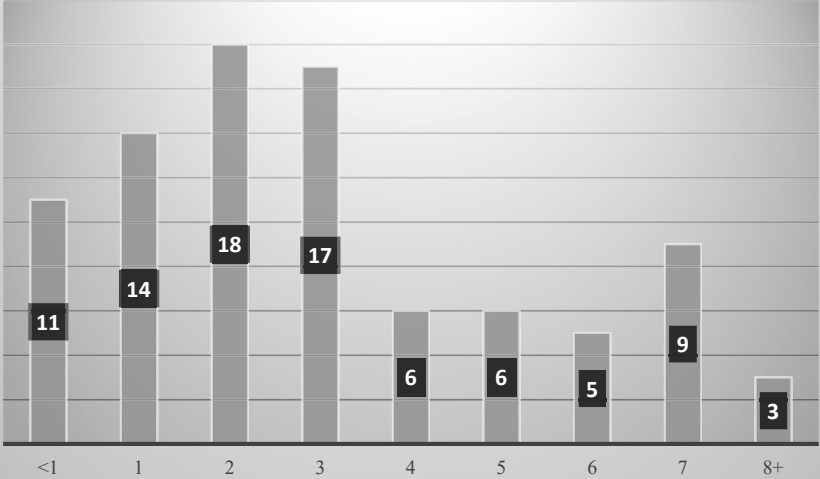
- 73% of tax credit units have female head of household
- Unit turn over: Creeks – 4; Brownstones - 2; Westwood Village One - 4; Westwood Village Two - 3; Swisshelm Village One -- 5; Swisshelm Village Two - 5; Riverside – 23
- Brownstone -Creeks 2 bedroom \$785 & 3 bedroom \$900
- Swisshelm One and Two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

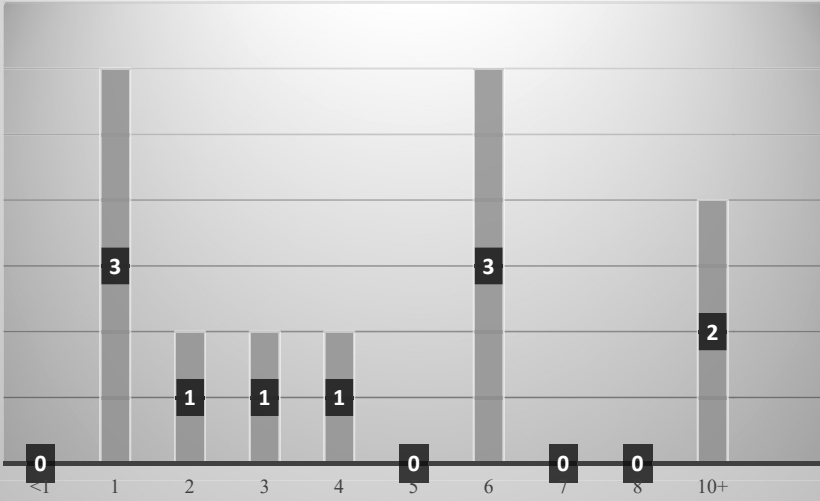


EMPIRE 2025

Current Length of Stay

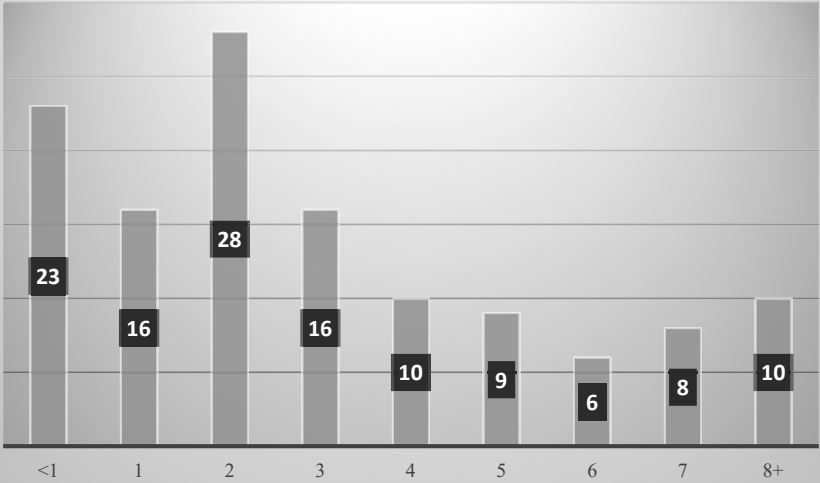


Years Occupied before Move Out

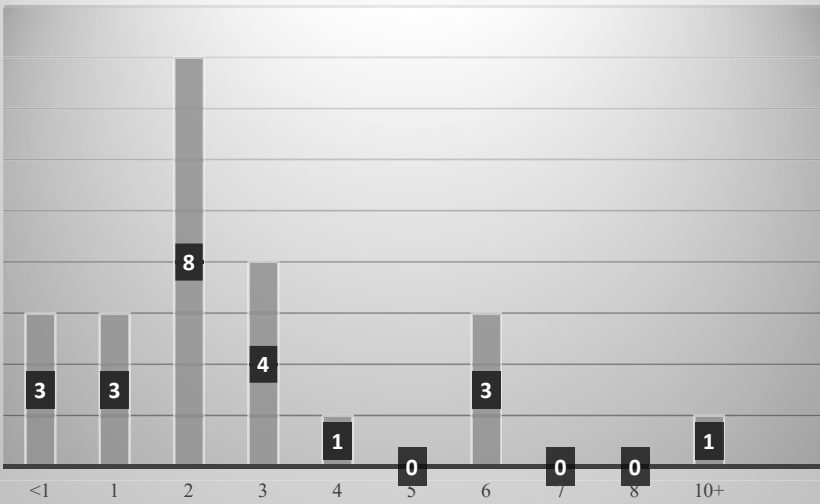


WILSON 2025

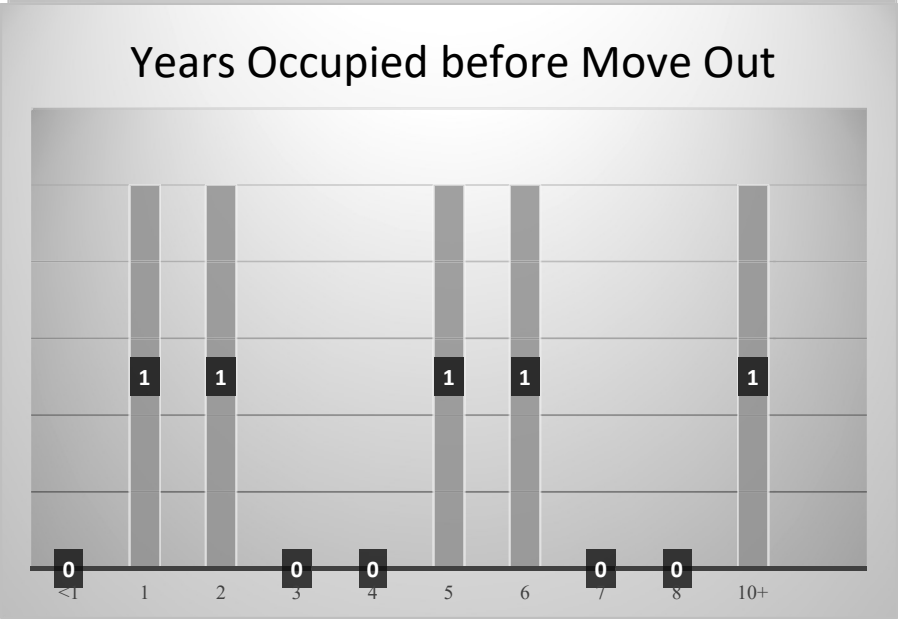
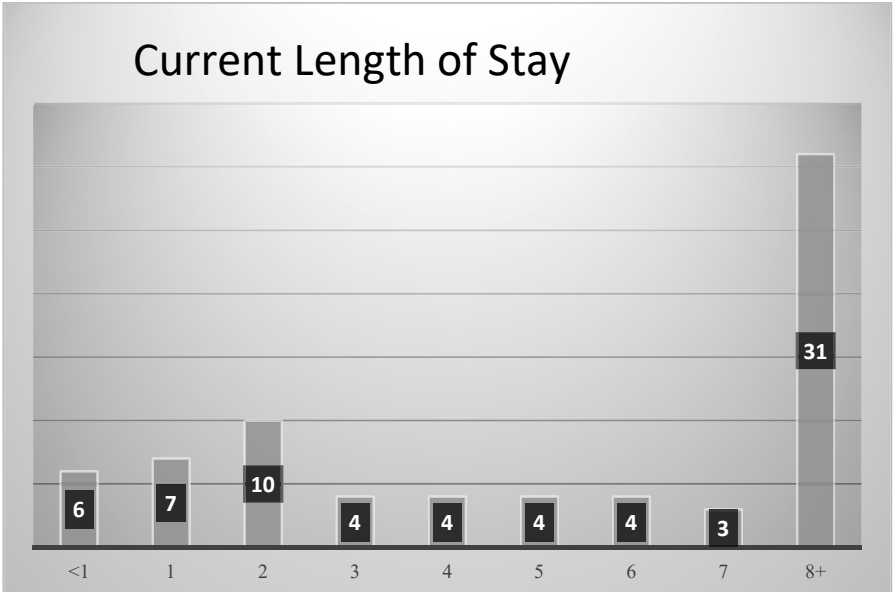
Current Length of Stay



Years Occupied before Move Out

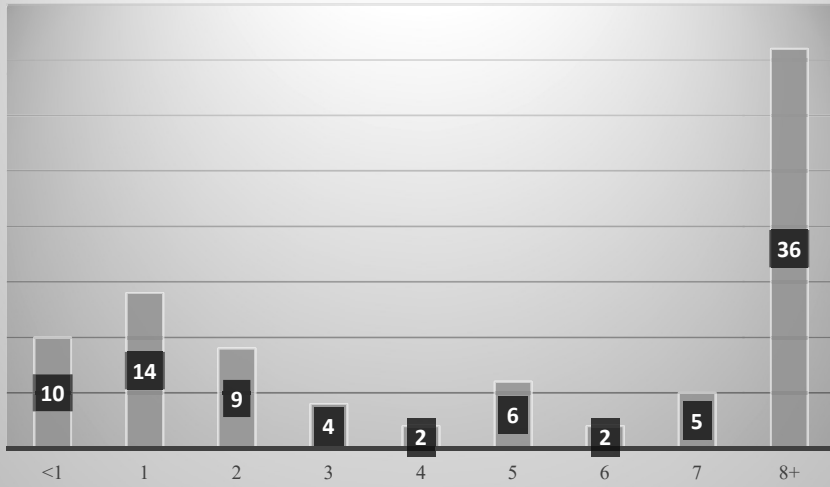


SCATTERED SITES 2025

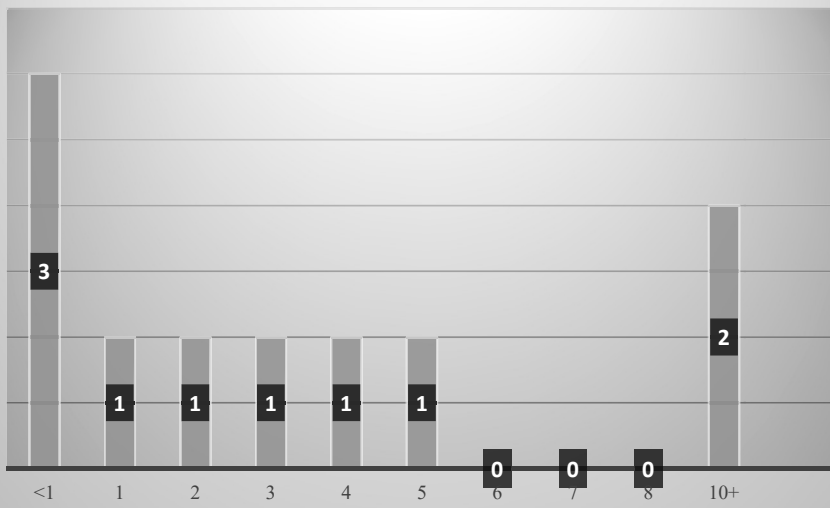


GRACE MCDOWALL/NORTHWAY B 2025

Current Length of Stay

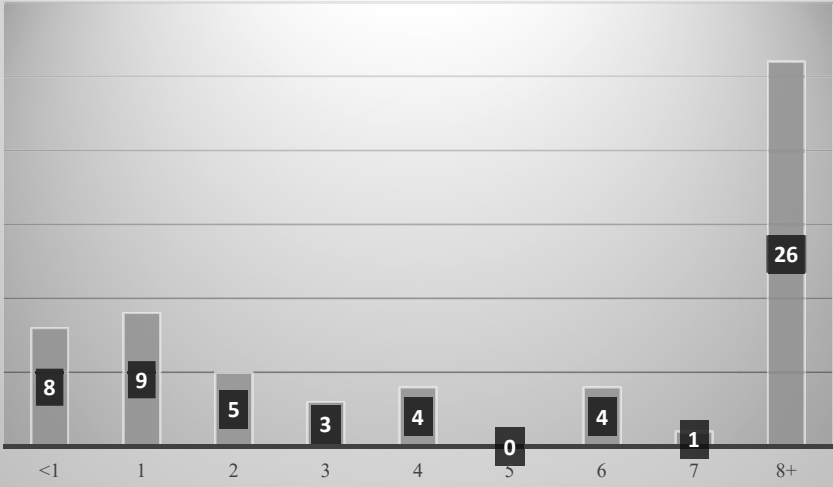


Years Occupied before Move Out

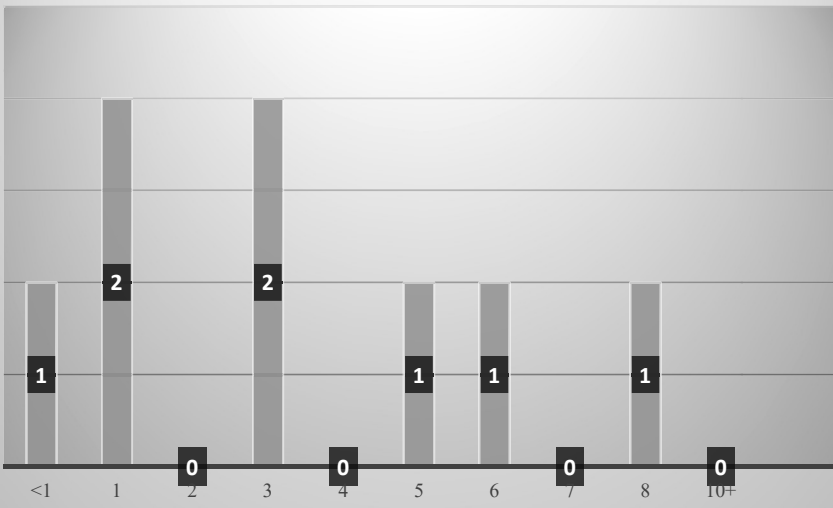


GERMAIN TOWERS 2025

Current Length of Stay

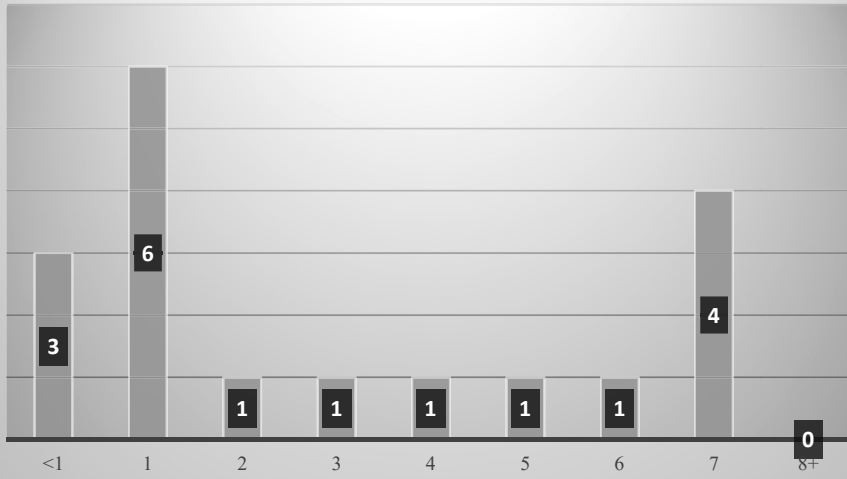


Years Occupied before Move Out

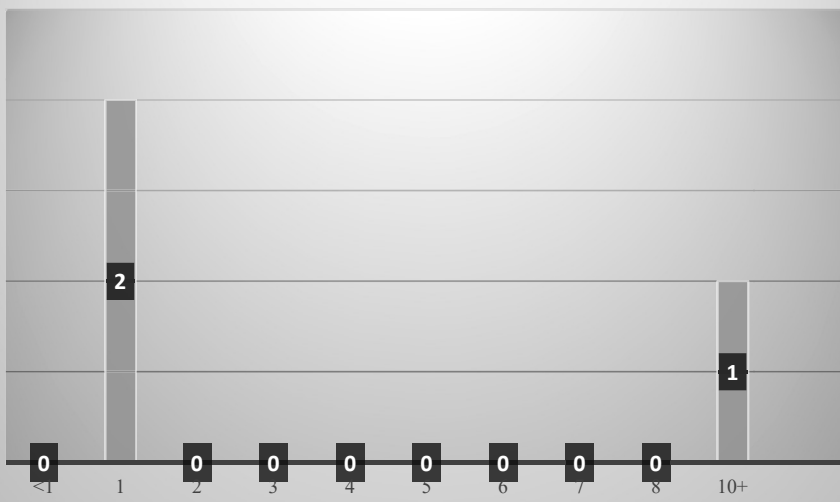


EASTWOOD 2025

Current Length of Stay

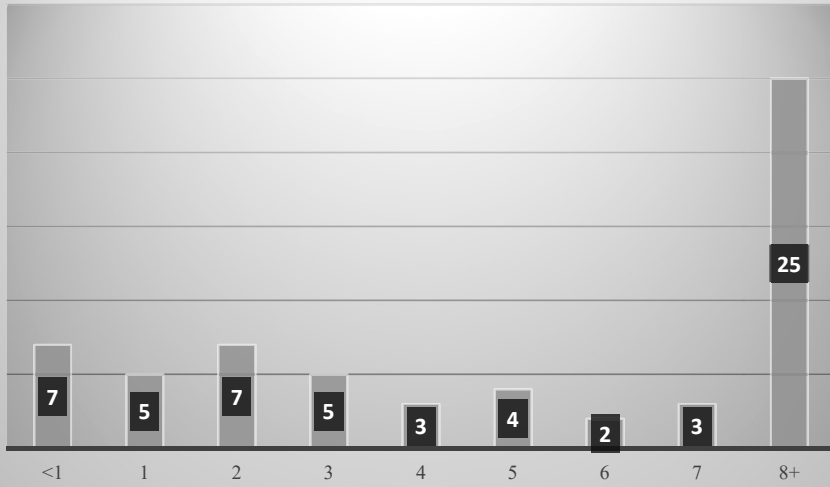


Years Occupied before Move Out

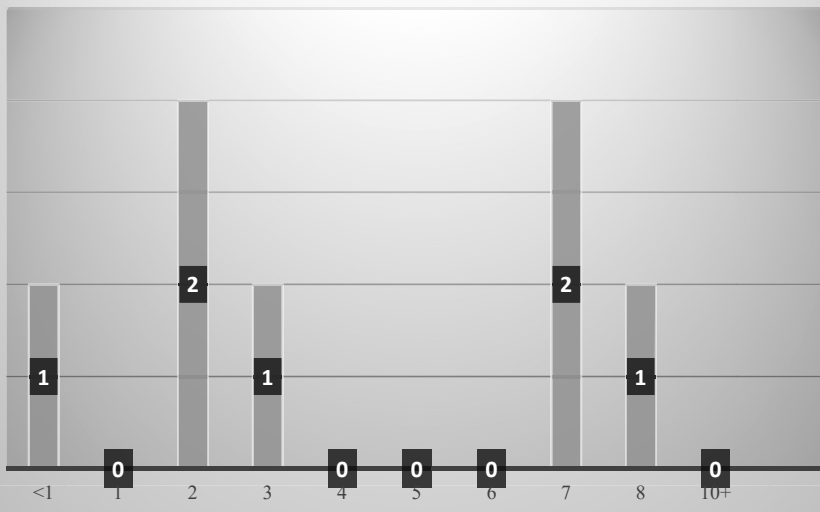


AL LOEHR 2025

Current Length of Stay

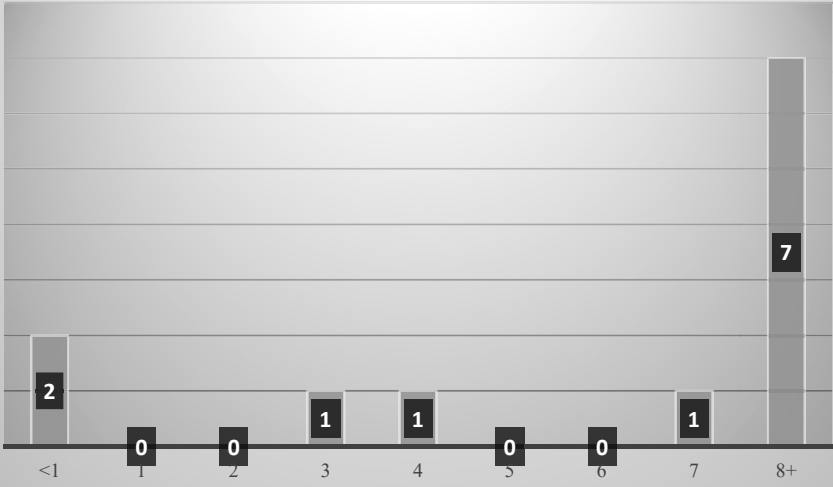


Years Occupied before Move Out

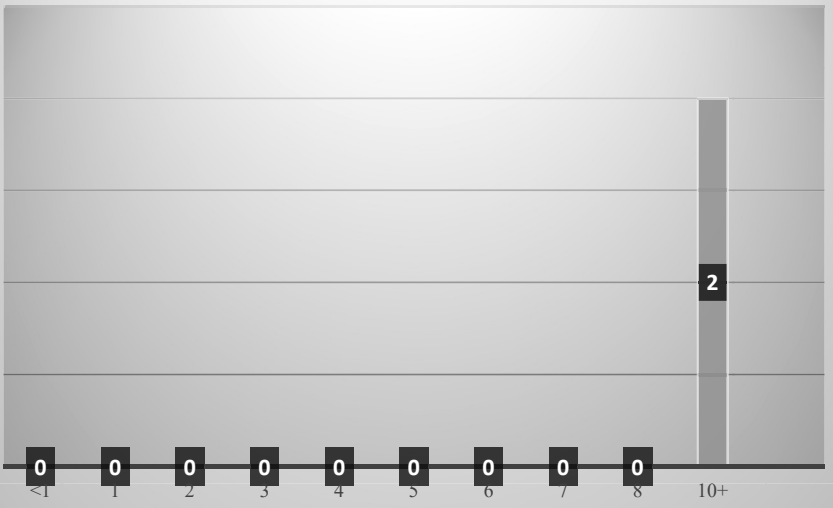


BROWNSTONES 2025

Current Length of Stay

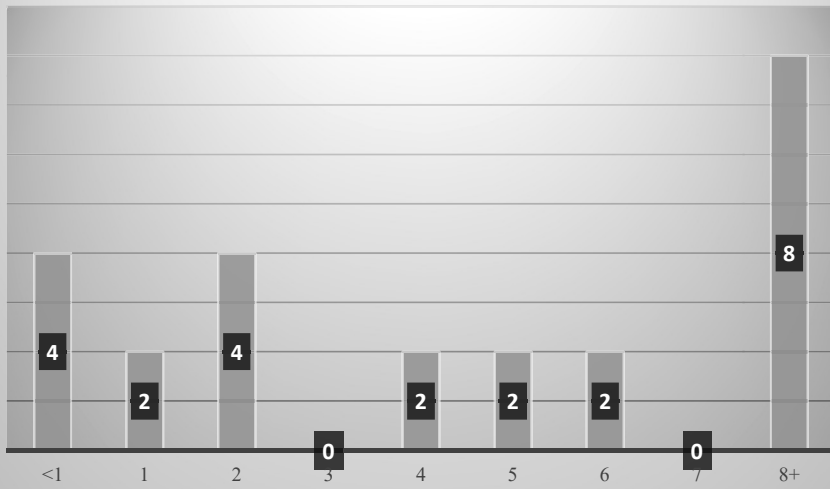


Years Occupied before Move Out

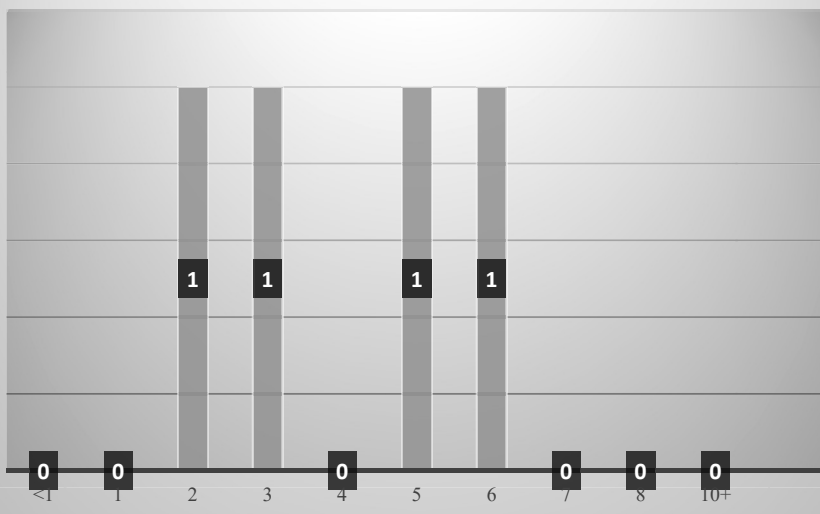


CREEKS 2025

Current Length of Stay

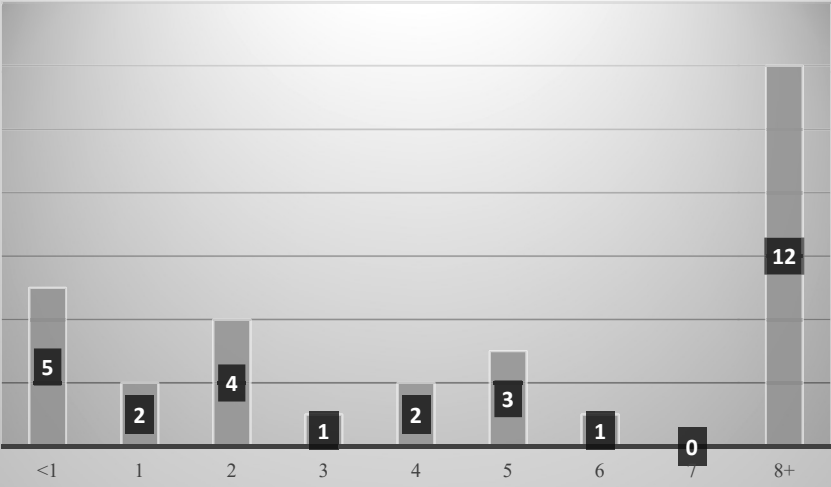


Years Occupied before Move Out

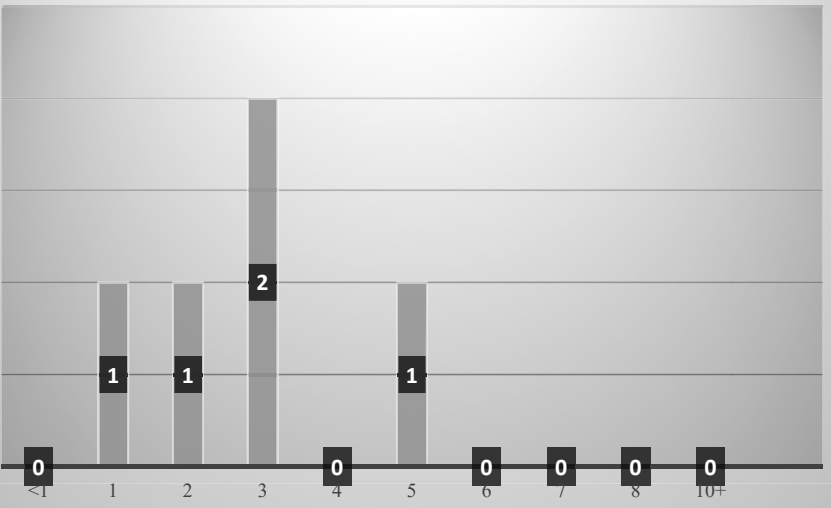


SWISSHELM I 2025

Current Length of Stay

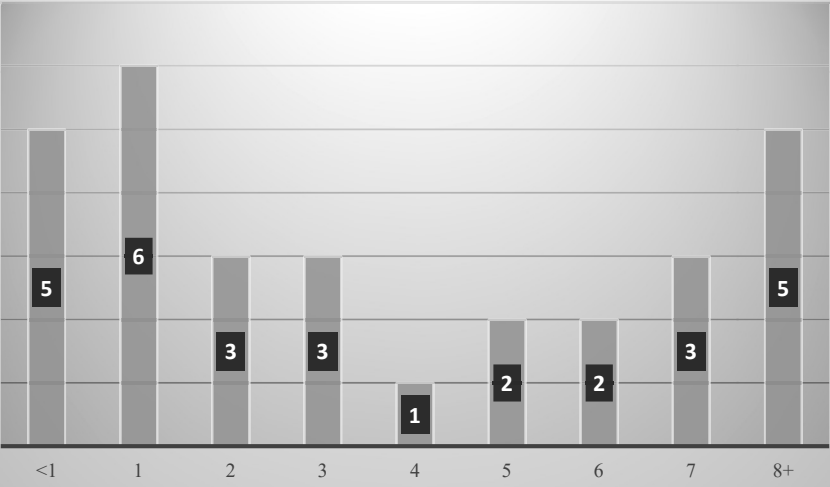


Years Occupied before Move Out

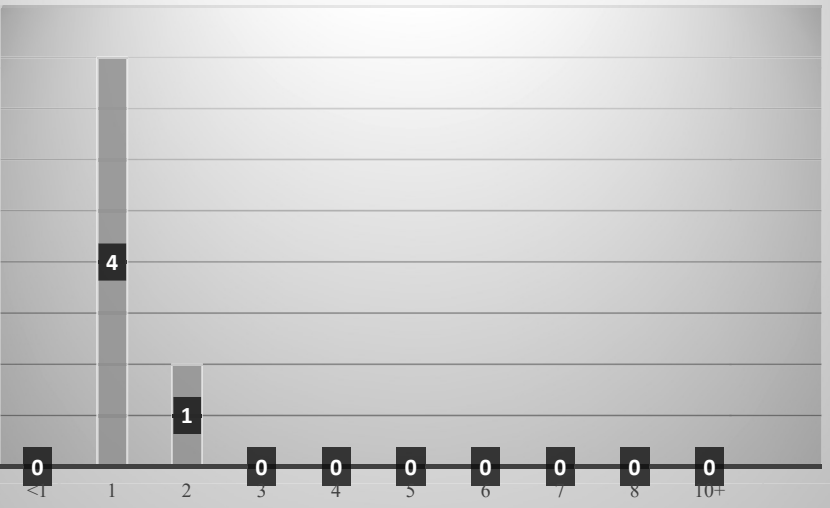


SWISSHELM II 2025

Current Length of Stay

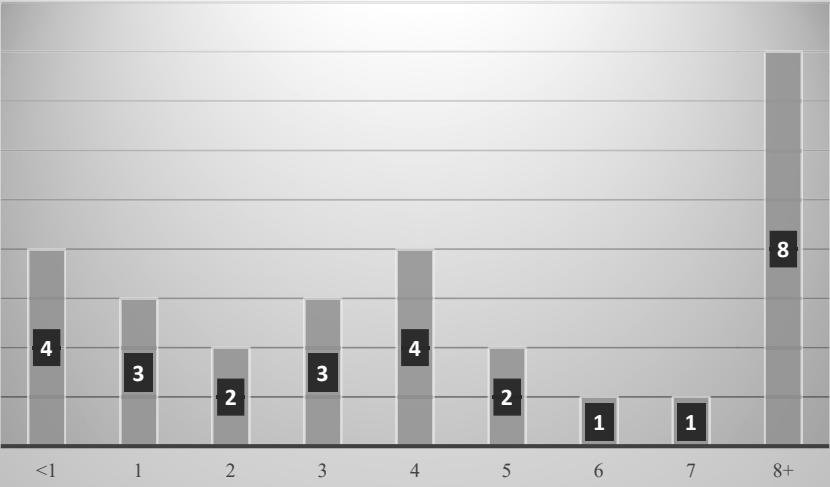


Years Occupied before Move Out

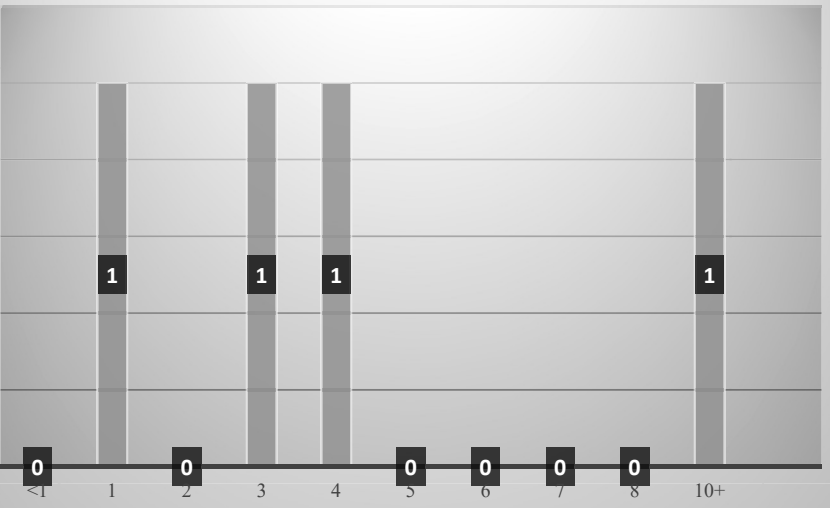


WESTWOOD I 2025

Current Length of Stay

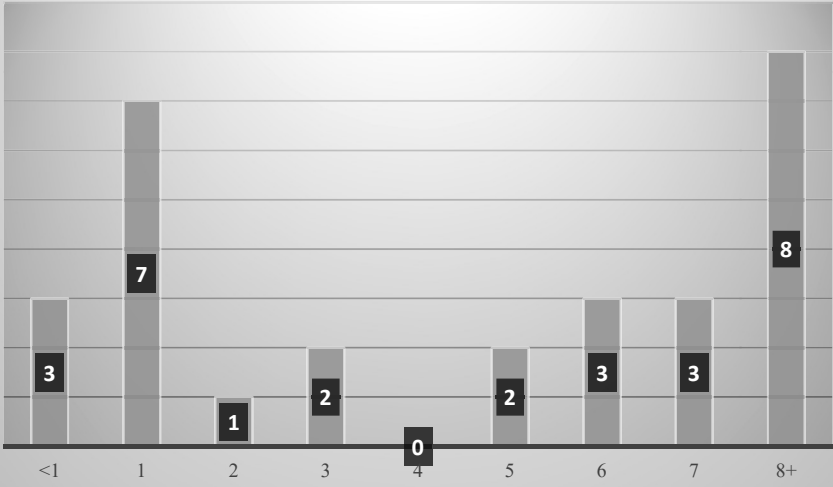


Years Occupied before Move Out

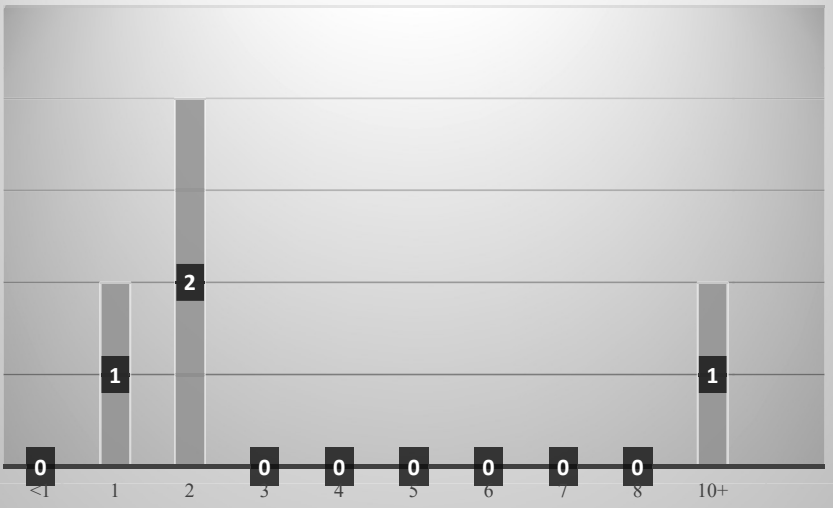


WESTWOOD II 2025

Current Length of Stay

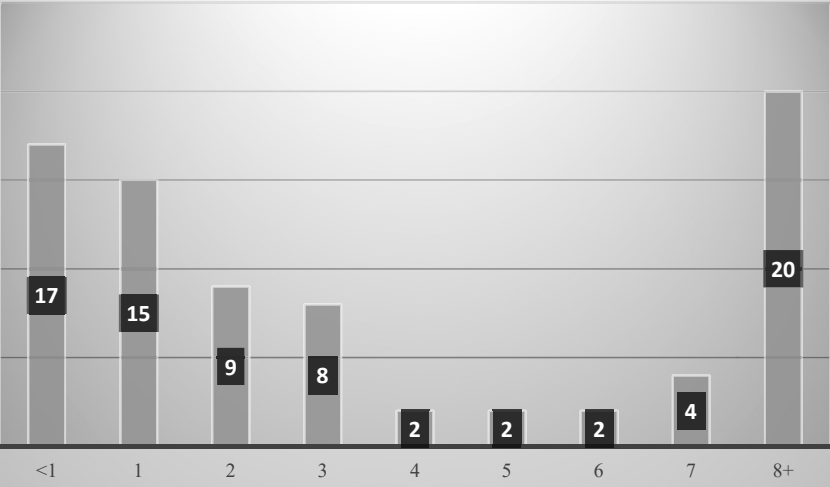


Years Occupied before Move Out

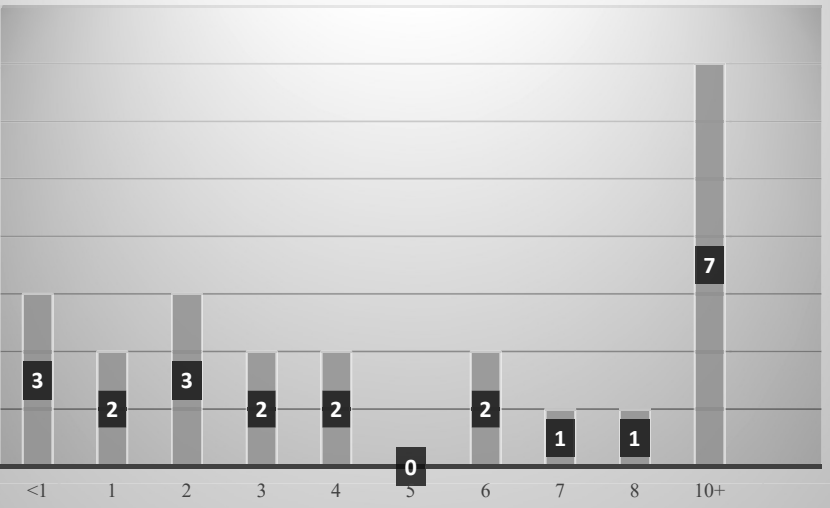


RIVERSIDE 2025

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.

