



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

Wednesday, June 24, 2026

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

Immediately following 5:00 P.M. Study Session

STUDY SESSION

4:30 P.M. - Tour at: 152 19th Ave. N. St. Cloud, MN 56303

5:00 P.M. - AGENDA – EDA Resolution Discussion and Pay 2027 Tax Levy Discussion

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

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

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Wednesday, June 24, 2026
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**5:00 P.M., St. Cloud HRA, Board Room - EDA Resolution Discussion and Pay 2027 Tax Levy
Discussion**

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

Regular Meeting Agenda:

1. Roll Call and Pledge of Allegiance.

Consent Agenda:

2. Approval of Agenda. REQUESTED ACTION: Approve.
3. Approval of Study Session Minutes, May 27, 2026. REQUESTED ACTION: Approve.
4. Approval of Regular Meeting Minutes, May 27, 2026. REQUESTED ACTION: Approve.
5. Review of 2026 Financial Reports. REQUESTED ACTION: None.
6. Approval of Contract for Furnace, Water Heater and Air Conditioning Replacement at Plum Creek Family Housing, Brownstones Family Housing and Northway B Townhomes. REQUESTED ACTION: Approve.
7. Approval to Set Date for Public Hearing for PHA (Public Housing Agency) Plan. REQUESTED ACTION: Approve.

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

the Open Forum only twice during the year. Open Forum is limited to a total of 10 minutes.
TIME LIMIT IS 2 MINUTES PER PERSON.

Old Business: none.

New Business:

8. Approval of Resolution 2026-06 Authorization for Acceptance of the U.S. Department of Housing and Urban Development (HUD) Continuum of Care (CoC) Permanent Supportive Housing Renewal Grant MN0091L5K052518 for Federal Fiscal Year 2025.
9. Approval of Resolution 2026-07 Authorization for Acceptance of the U.S. Department of Housing and Urban Development (HUD) Continuum of Care (CoC) Domestic Violence Rapid Re-housing Renewal Grant MN0502D5K052504 for Federal Fiscal Year 2025.
10. Approval of Resolution 2026-08 Authorization to Submit Application for Renewal of U.S. Department of Housing and Urban Development (HUD) Continuum of Care (CoC) Domestic Violence Rapid Re-housing Grant for Federal Fiscal Year 2026.
11. Resolution 2026-09 Authorization to Submit Application for Renewal of U.S. Department of Housing and Urban Development (HUD) Continuum of Care (CoC) Permanent Supportive Housing (PSH) Grant for Federal Fiscal Year 2026.
12. Report on Activities.
13. **Open Discussion:**

Adjourn.

**HOUSING & REDEVELOPMENT AUTHORITY OF ST. CLOUD, MN
STUDY SESSION MINUTES**

Wednesday, May 27, 2026

A Study Session for the Housing and Redevelopment Authority of St. Cloud (HRA) Board of Commissioners was held on Wednesday, May 27, 2026. Chair Nancy Gohman called the meeting to order at 5:00 p.m. Commissioners present: Scott Brodeen, Seal Dwyer, Nancy Gohman, and Hani Jacobson. Commissioners absent: Tami Calhoun, John Dvorak, and Hudda Ibrahim.

Guest: Rebecca Petersen, CPA, Director at Redpath and Company.

Karen Rizer, Finance Director, introduced Rebecca Petersen, CPA from Redpath and Company to review the 2025 Annual Financial Report and Management Letter with the Board and answer any questions or concerns.

Ms. Petersen began her report by going over a summary of the audit results and reviewed the Independent Auditor's Report on page 7. Ms. Petersen stated it is the responsibility of management to prepare the Financial Statements and maintain internal controls. She further explained that it is Redpath's role to express an opinion on the Financial Statements. Ms. Petersen stated a clean, unmodified opinion was issued; which is the highest level of assurance auditors can provide.

Ms. Petersen continued with page 20, Basic Financial Statements, noting it is a snapshot of the financial position of the HRA on the last day of 2025. The first number Ms. Petersen highlighted was unrestricted cash and investments of \$8,886,575, which was up from the prior year's amount. Ms. Petersen then pointed to the total net position of \$27,266,193, which was down from the 2024 amount. Ms. Peterson noted that the HRA is covering day-to-day operating costs and further noted that it is important to call out that number because the costs of maintaining or repairing buildings is expensive.

Ms. Peterson referred to The Notes to Financial Statements found on page 26 of the report and explained that this includes standard language about the HRA's accounting policies. She further noted that there were no findings.

Ms. Peterson continued with a review of the Minnesota Legal Compliance Report on page 43. During this review, Ms. Petersen explained that the Minnesota Legal Compliance Report is a requirement from the Office of the State Auditor and in 2025 there were no legal compliance findings.

Ms. Petersen moved on to the Report on Internal Controls found on pages 45-47. She stated that Redpath does not audit internal controls over financial reporting, but they are required to understand these controls to perform their audit. During the audit, there were no findings.

Ms. Petersen reviewed the Report on Compliance for Each Major Federal Program found on pages 49-53. Because the HRA spends more than \$1,000,000 of Federal funds, a Single Audit is required to select and perform additional file testing for major programs. For 2025, they were required to test the Housing Choice Voucher Program. There were no findings and Ms. Petersen attributed it to the quality work the HRA staff is doing.

The Summary of Audit Results on page 57 indicated no findings and the auditee qualified as a low-risk auditee.

Ms. Petersen then provided information about the final attachment: Communication with Those Charged with Governance. She explained that this is information the firm is required to communicate with management and the governing board. She noted most of the report is template language and similar to the prior year. Ms. Petersen reported there were no difficulties completing the audit, and there were no corrected misstatements during the audit. Chair Gohman asked how the installation and use of the Yardi software was going. Ms. Rizer responded that the basics have been accomplished, and staff are building in more options that the software provides.

The Commissioners thanked Ms. Petersen, Ms. Rizer, and the other HRA staff for the hard work they put into ensuring a successful audit. There being no further discussion, the study session ended at 5:06 p.m.

ATTEST:

Chair, Nancy Gohman

Vice Chair, Seal Dwyer

**HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MN
BOARD OF COMMISSIONERS
REGULAR MEETING MINUTES**

Wednesday, May 27, 2026

A Regular Meeting for the Housing and Redevelopment Authority of St. Cloud, MN (HRA) Board of Commissioners was held on Wednesday, May 27, 2026, at 1225 West St. Germain Street, St. Cloud, MN 56301. Chair Gohman called the meeting to order at 5:07 p.m.

1. Roll call was taken and the pledge of allegiance was spoken. Present: Scott Brodeen, Seal Dwyer, Nancy Gohman, and Hani Jacobson. Absent: Tami Calhoun, John Dvorak, Hudda Ibrahim.

Consent Agenda:

2. Approval of Agenda. Commissioner Dwyer moved items 2 - 6 for approval; Commissioner Jacobson seconded. Approved 4-0
3. Approval of Study Session Meeting Minutes, April 22, 2026. Approved 4-0.
4. Approval of Regular Meeting Minutes, April 22, 2026. Approved 4-0.
5. Approval of Auditor's Reports for the Year Ended December 31, 2025. Approved 4-0.
6. Approval of Contract for Generator Replacement at Empire Apartments with Design Electric Inc. in the amount of \$80,270. Approved 4-0.

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

Old Business: none.

New Business:

7. Report on Activities – Ms. Lindberg highlighted the following information from her report on activities:

SEMAP: Historically the HRA has scored high on SEMAP. The final SEMAP score of 97% was attained for FY 2025. Quality Assurance reviews occur throughout the year and process improvements are made when needed.

Al Loehr Apartments: Rehab/remediation project has been completed.

Wilson Apartments: Phase 6 of 10 of the POHP project is in process. During construction, the main line experienced a backup due to sediment build up. Repairs were quickly made and water service was restored to the building.

Tours of the new house located at 152 19th Ave. N., St. Cloud, MN will be offered as the project is finalized and before the property is placed for sale.

There being no further business, the meeting adjourned at 5:20p.m.

ATTEST:

Chair, Nancy Gohman

Vice Chair, Seal Dwyer

AGENDA ITEM: 5

MEETING DATE: June 24, 2026

TITLE: 2026 Financial Reports

SUBMITTED BY: Karen Rizer, CPA Finance Director

BACKGROUND: The Board receives financial reports for certain properties and programs on a rotating basis.

The planned reporting schedule is as follows:

June – Empire Apartments, Scattered Sites (40 single family homes and 36 townhomes), Wilson Apartments, Germain Towers Apartments, Northway Projects A&B (Northway A/Grace McDowall Apartments and Northway B Townhomes), Eastwood Apartments, Al Loehr Apartments, Brownstones Townhomes, Creeks Townhomes, Riverside Apartments, Swisshelm One Apartments, Swisshelm Two Apartments, Westwood One Apartments, Westwood Two Apartments, Housing Choice Vouchers Program, Central Office Cost Center (COCC), Community Development Block Grant (CDBG) Program, Neighborhood Programs, and Community Housing.

July and October – Housing Choice Vouchers Program, Central Office Cost Center (COCC), Community Development Block Grant (CDBG) Program, Neighborhood Programs, and Community Housing.

August and November – Al Loehr Apartments, Brownstones Townhomes, Creeks Townhomes, Riverside Apartments, Swisshelm One Apartments, Swisshelm Two Apartments, Westwood One Apartments, and Westwood Two Apartments.

September and December – Empire Apartments, Scattered Sites (40 single family homes and 36 townhomes), Wilson Apartments, Germain Towers Apartments, Northway Projects A&B (Northway A/Grace McDowall Apartments and Northway B Townhomes), and Eastwood Apartments.

If you have any questions, call or email 320-202-3148 or krizer@stcloudhra.com

ATTACHMENTS: Financial Reports

REQUESTED ACTION: None, for information only

Empire Apts

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	108,522	106,833	1,689	2 %
Other Tenant Income	13,673	13,333	339	3
TOTAL TENANT INCOME	122,195	120,167	2,028	2
GRANT INCOME				
HUD PHA Operating Grants/Subsidy	66,056	77,333	(11,277)	-15
Other Government Grants-Federal	31,063	-	31,063	N/A A
Capital Fund Grants-Capital	-	140,000	(140,000)	-100 B
Capital Fund Grants-Operating	-	-	-	N/A
TOTAL GRANT INCOME	97,119	217,333	(120,214)	-55
OTHER INCOME	3,840	2,333	1,507	65
TOTAL INCOME	223,154	339,833	(116,679)	-34
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	47,071	53,333	6,263	12
COCC Fees - Mgmt, Acctg, Intake	34,297	42,767	8,469	20
Legal Expense	6,280	2,667	(3,613)	-135
Auditing Fees	3,915	6,000	2,085	35
Other Admin Expenses	10,568	9,333	(1,235)	-13
TOTAL ADMINISTRATIVE EXPENSES	102,131	114,100	11,969	10
TENANT SERVICES EXPENSES	1,610	1,667	56	3
UTILITY EXPENSES				
Water	6,989	4,333	(2,656)	-61
Sewer/Stormwater	7,851	5,167	(2,685)	-52
Electricity	18,230	19,167	937	5
Gas	21,617	19,833	(1,784)	-9
Street Light Utilities	1,068	1,167	99	8
TOTAL UTILITY EXPENSES	55,755	49,667	(6,089)	-12
MAINTENANCE AND OPERATIONAL EXPENSES	87,296	83,333	(3,962)	-5
GENERAL EXPENSES				
Insurance	19,565	18,200	(1,365)	-7
Payments in Lieu of Taxes and R/E Taxes	3,200	3,200	-	0
Protective Services	4,143	8,667	4,524	52
Other General Expense	16	67	51	76
TOTAL GENERAL EXPENSES	26,924	30,133	3,210	11
CASH/BUDGET ITEMS				

Empire Apts

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
Capital Assets	13,974	140,000	126,026	90
TOTAL CASH/BUDGET ITEMS	13,974	140,000	126,026	90
TOTAL EXPENSES	287,690	418,900	131,210	31
NET INCOME	(64,535)	(79,067)	(125,469)	N/A

A - HUD shortfall grant reallocated partially to Empire and Wilson

B - Under budget due to the pipe project starting later than initially budgeted for

Scattered Sites

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	158,894	150,700	8,194	5 %
Other Tenant Income	17,656	26,667	(9,011)	-34
TOTAL TENANT INCOME	176,550	177,367	(817)	0
GRANT INCOME				
HUD PHA Operating Grants/Subsidy	36,684	43,000	(6,316)	-15
Other Government Grants-Federal	66,243	46,900	19,343	41
TOTAL GRANT INCOME	102,927	89,900	13,027	14
OTHER INCOME	3	333	(330)	-99
TOTAL INCOME	279,480	267,600	11,880	4
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	38,435	39,000	565	1
COCC Fees - Mgmt, Acctg, Intake	28,831	37,967	9,136	24
Legal Expense	160	2,167	2,007	93
Auditing Fees	3,524	5,700	2,176	38
Other Admin Expenses	10,171	13,667	3,496	26
TOTAL ADMINISTRATIVE EXPENSES	81,120	98,500	17,380	18
TENANT SERVICES EXPENSES	20	633	613	97
UTILITY EXPENSES				
Water	12,464	12,333	(130)	-1
Sewer/Stormwater	13,775	15,333	1,558	10
Electricity	2,378	2,833	455	16
Gas	1,198	2,334	1,136	49
Street Light Utilities	1,105	1,233	129	10
TOTAL UTILITY EXPENSES	30,919	34,067	3,148	9
MAINTENANCE AND OPERATIONAL EXPENSES	137,084	133,333	(3,751)	-3
GENERAL EXPENSES				
Insurance	37,508	34,800	(2,708)	-8
Payments in Lieu of Taxes and R/E Taxes	5,100	5,100	-	0
Protective Services	4	2,667	2,663	100
Other General Expense	5	100	95	95
TOTAL GENERAL EXPENSES	42,617	42,667	50	0
HOUSING ASSISTANCE PAYMENTS				
Tenant Utility Payments-Public Housing	5,129	6,667	1,538	23
FSS Escrow Payments	4,048	4,000	(48)	-1

Scattered Sites

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
TOTAL HOUSING ASSISTANCE PAYMENTS	9,177	10,667	1,490	14
TOTAL EXPENSES	300,937	319,867	18,930	6
NET INCOME	(21,457)	(52,267)	30,810	N/A

Wilson Apts

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	151,023	143,733	7,290	5 %
Other Tenant Income	8,349	10,000	(1,651)	-17
TOTAL TENANT INCOME	159,372	153,733	5,638	4
GRANT INCOME				
HUD PHA Operating Grants/Subsidy	91,780	107,667	(15,887)	-15
Other Government Grants-Federal	43,392	-	43,392	N/A A
Capital Fund Grants-Capital	110,630	143,750	(33,120)	-23
TOTAL GRANT INCOME	245,802	251,417	(5,615)	-2
OTHER INCOME	504	667	(163)	-24
TOTAL INCOME	405,678	405,817	(139)	0
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	50,223	62,667	12,444	20
COCC Fees - Mgmt, Acctg, Intake	50,813	55,900	5,087	9
Legal Expense	1,064	3,333	2,270	68
Auditing Fees	5,481	7,700	2,219	29
Other Admin Expenses	11,093	8,333	(2,760)	-33
TOTAL ADMINISTRATIVE EXPENSES	118,673	137,933	19,260	14
TENANT SERVICES EXPENSES	1,273	3,333	2,061	62
UTILITY EXPENSES				
Water	3,344	5,000	1,656	33
Sewer/Stormwater	4,531	5,333	802	15
Electricity	22,883	23,333	450	2
Gas	26,786	29,166	2,380	8
Street Light Utilities	1,512	1,800	288	16
TOTAL UTILITY EXPENSES	59,056	64,633	5,577	9
MAINTENANCE AND OPERATIONAL EXPENSES	102,044	100,000	(2,044)	-2
GENERAL EXPENSES				
Insurance	25,203	23,500	(1,703)	-7
Payments in Lieu of Taxes and R/E Taxes	4,500	4,500	-	0
Protective Services	5,656	10,000	4,344	43
Other General Expense	19	133	114	86
TOTAL GENERAL EXPENSES	35,378	38,133	2,756	7
CASH/BUDGET ITEMS				
Capital Assets	1,403,851	1,500,000	96,149	6
TOTAL CASH/BUDGET ITEMS	1,403,851	1,500,000	96,149	6

Wilson Apts

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
TOTAL EXPENSES	1,720,274	1,844,033	123,759	7
NET INCOME	(1,379,253)	(1,438,216)	58,963	N/A

A - HUD shortfall grant reallocated partially to Empire and Wilson

Germain Towers Apts

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	180,192	178,667	1,525	1 %
Other Tenant Income	3,398	3,667	(269)	-7
TOTAL TENANT INCOME	183,590	182,333	1,257	1
OTHER INCOME	13,051	11,667	1,385	12
TOTAL INCOME	196,641	194,000	2,641	1
 EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	17,929	15,667	(2,262)	-14
COCC Fees - Mgmt, Acctg, Intake	22,798	23,333	535	2
Legal Expense	622	833	211	25
Auditing Fees	1,174	500	(674)	-135
Other Admin Expenses	5,875	9,333	3,458	37
TOTAL ADMINISTRATIVE EXPENSES	48,399	49,667	1,268	3
TENANT SERVICES EXPENSES	520	333	(187)	-56
UTILITY EXPENSES				
Water	5,031	4,000	(1,031)	-26
Sewer/Stormwater	5,470	4,667	(803)	-17
Electricity	6,302	5,933	(368)	-6
Gas	17,444	14,000	(3,444)	-25
Street Light Utilities	503	733	230	31
TOTAL UTILITY EXPENSES	34,749	29,333	(5,416)	-18
MAINTENANCE AND OPERATIONAL EXPENSES	34,644	74,367	39,723	53
GENERAL EXPENSES				
Insurance	31,802	31,000	(802)	-3
Payments in Lieu of Taxes and R/E Taxes	4,252	2,933	(1,319)	-45
Protective Services	1,958	5,667	3,709	65
Other General Expense	7	33	26	79
TOTAL GENERAL EXPENSES	38,019	39,633	1,615	4
TOTAL EXPENSES	156,331	193,333	37,003	19
NET INCOME	40,311	667	39,644	N/A

Northway A&B

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	321,038	315,533	5,505	2 %
Other Tenant Income	3,961	6,667	(2,706)	-41
TOTAL TENANT INCOME	324,999	322,200	2,799	1
OTHER INCOME	5	333	(328)	-99
TOTAL INCOME	325,003	322,533	2,470	1
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	38,852	37,667	(1,185)	-3
COCC Fees - Mgmt, Acctg, Intake	39,004	41,667	2,663	6
Legal Expense	546	1,667	1,121	67
Auditing Fees	1,958	733	(1,224)	-167
Other Admin Expenses	9,653	8,000	(1,653)	-21
TOTAL ADMINISTRATIVE EXPENSES	90,012	89,733	(278)	0
TENANT SERVICES EXPENSES	520	333	(187)	-56
UTILITY EXPENSES				
Water	6,333	7,333	1,000	14
Sewer/Stormwater	6,897	7,667	769	10
Electricity	7,657	6,833	(824)	-12
Gas	18,854	17,500	(1,354)	-8
Street Light Utilities	1,224	1,333	109	8
TOTAL UTILITY EXPENSES	40,966	40,667	(299)	-1
MAINTENANCE AND OPERATIONAL EXPENSES	46,050	125,300	79,250	63
GENERAL EXPENSES				
Insurance	27,080	26,000	(1,080)	-4
Payments in Lieu of Taxes and R/E Taxes	4,932	4,933	1	0
Protective Services	2,858	8,667	5,809	67
Other General Expense	5	67	61	92
TOTAL GENERAL EXPENSES	34,875	39,667	4,791	12
TOTAL EXPENSES	212,423	295,700	83,277	28
NET INCOME	112,580	26,833	85,747	N/A

Eastwood Apts

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	54,570	53,667	903	2 %
Other Tenant Income	2,940	3,667	(726)	-20
TOTAL TENANT INCOME	57,510	57,333	177	0
TOTAL INCOME				
	57,510	57,333	177	0
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	4,273	5,000	727	15
COCC Fees - Mgmt, Acctg, Intake	8,340	7,833	(507)	-6
Legal Expense	358	500	142	28
Auditing Fees	392	500	108	22
Other Admin Expenses	2,470	2,167	(303)	-14
TOTAL ADMINISTRATIVE EXPENSES	15,832	16,000	168	1
TENANT SERVICES EXPENSES	260	167	(93)	-56
UTILITY EXPENSES				
Water	1,348	2,867	1,518	53
Sewer/Stormwater	2,443	3,167	723	23
Electricity	1,155	1,067	(89)	-8
Gas	3,670	4,084	414	10
Street Light Utilities	216	300	84	28
TOTAL UTILITY EXPENSES	8,833	11,484	2,652	23
MAINTENANCE AND OPERATIONAL EXPENSES	41,282	40,000	(1,282)	-3
GENERAL EXPENSES				
Insurance	4,507	4,200	(307)	-7
Payments in Lieu of Taxes and R/E Taxes	2,000	2,000	-	0
Protective Services	-	833	833	100
Other General Expense	-	33	33	100
TOTAL GENERAL EXPENSES	6,507	7,067	560	8
TOTAL EXPENSES	72,713	74,718	2,005	3
NET INCOME	(15,203)	(17,385)	2,182	N/A

Al Loehr Apts

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	115,921	123,867	(7,946)	-6 %
Other Tenant Income	5,278	4,333	945	22
TOTAL TENANT INCOME	121,199	128,200	(7,001)	-5
OTHER INCOME	-	13,333	(13,333)	-100
TOTAL INCOME	121,199	141,533	(20,334)	-14
EXPENSES				
ADMINISTRATIVE EXPENSES				
COCC Fees - Mgmt, Acctg, Intake	28,480	28,333	(147)	-1
Legal Expense	487	1,167	680	58
Auditing Fees	1,958	2,500	542	22
Other Admin Expenses	2,990	3,333	343	10
TOTAL ADMINISTRATIVE EXPENSES	33,914	35,333	1,419	4
TENANT SERVICES EXPENSES	1,292	1,067	(225)	-21
UTILITY EXPENSES				
Water	5,288	3,800	(1,488)	-39
Sewer/Stormwater	3,136	2,733	(403)	-15
Electricity	17,527	15,333	(2,193)	-14
Gas	1,344	2,450	1,106	45
TOTAL UTILITY EXPENSES	27,295	24,317	(2,978)	-12
MAINTENANCE AND OPERATIONAL EXPENSES	155,986	56,667	(99,319)	-175 A
GENERAL EXPENSES				
Insurance	14,581	14,800	219	1
Payments in Lieu of Taxes and R/E Taxes	4,832	4,833	1	0
Protective Services	105	3,333	3,228	97
Other General Expense	9	100	91	91
TOTAL GENERAL EXPENSES	19,527	23,067	3,540	15
TOTAL EXPENSES	238,014	140,450	(97,564)	-69
NET INCOME	(116,814)	1,083	(117,898)	N/A

A - \$59,900 Repairs due to fire & \$45,900 repairs due to frozen pipes

Brownstones Townhomes

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	29,715	35,867	(6,152)	-17 %
Other Tenant Income	3,591	3,333	258	8
TOTAL TENANT INCOME	33,306	39,200	(5,894)	-15
TOTAL INCOME				
	33,306	39,200	(5,894)	-15
EXPENSES				
ADMINISTRATIVE EXPENSES				
COCC Fees - Mgmt, Acctg, Intake	6,050	5,333	(717)	-13
Legal Expense	306	333	27	8
Auditing Fees	392	800	408	51
Other Admin Expenses	1,349	1,000	(349)	-35
TOTAL ADMINISTRATIVE EXPENSES	8,096	7,467	(629)	-8
UTILITY EXPENSES				
Water	2,225	2,100	(125)	-6
Sewer/Stormwater	2,580	1,533	(1,047)	-68
Electricity	334	50	(284)	-568
Gas	625	33	(592)	-1,777
Street Light Utilities	216	150	(66)	-44
TOTAL UTILITY EXPENSES	5,981	3,867	(2,114)	-55
MAINTENANCE AND OPERATIONAL EXPENSES				
	28,960	23,533	(5,427)	-23
GENERAL EXPENSES				
Insurance	8,626	8,300	(326)	-4
Payments in Lieu of Taxes and R/E Taxes	1,532	1,533	1	0
Protective Services	-	200	200	100
Other General Expense	7	33	26	78
TOTAL GENERAL EXPENSES	10,166	10,067	(99)	-1
TOTAL EXPENSES				
	53,203	44,933	(8,270)	-18
NET INCOME				
	(19,897)	(5,733)	(14,164)	N/A

Creeks Townhomes

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	71,822	74,933	(3,111)	-4
Other Tenant Income	7,689	8,000	(311)	-4
TOTAL TENANT INCOME	79,511	82,933	(3,422)	-4
TOTAL INCOME				
	79,511	82,933	(3,422)	-4
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	20	-	(20)	N/A
COCC Fees - Mgmt, Acctg, Intake	11,620	11,667	47	0
Legal Expense	1,741	333	(1,408)	-422
Auditing Fees	783	800	17	2
Other Admin Expenses	2,340	2,667	327	12
TOTAL ADMINISTRATIVE EXPENSES	16,504	15,467	(1,037)	-7
TENANT SERVICES EXPENSES	-	33	33	100
UTILITY EXPENSES				
Water	2,171	2,600	429	16
Sewer/Stormwater	2,198	2,600	402	15
Electricity	389	600	211	35
Gas	1,057	1,166	109	9
Street Light Utilities	288	333	45	14
TOTAL UTILITY EXPENSES	6,103	7,299	1,196	16
MAINTENANCE AND OPERATIONAL EXPENSES	53,384	52,367	(1,018)	-2
GENERAL EXPENSES				
Insurance	10,757	10,700	(57)	-1
Payments in Lieu of Taxes and R/E Taxes	3,000	3,000	-	0
Protective Services	-	833	833	100
Other General Expense	6	67	61	91
TOTAL GENERAL EXPENSES	13,762	14,600	838	6
TOTAL EXPENSES	89,754	89,766	12	0
NET INCOME	(10,243)	(6,833)	(3,410)	N/A

Riverside Apts

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	224,316	229,667	(5,350)	-2 %
Other Tenant Income	6,740	7,333	(593)	-8
TOTAL TENANT INCOME	231,057	237,000	(5,943)	-3
OTHER INCOME	4,281	4,000	281	7
TOTAL INCOME	235,338	241,000	(5,662)	-2
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	36	-	(36)	N/A
COCC Fees - Mgmt, Acctg, Intake	43,180	40,000	(3,180)	-8
Legal Expense	1,554	4,000	2,446	61
Auditing Fees	2,349	2,700	351	13
Other Admin Expenses	11,950	8,333	(3,617)	-43
TOTAL ADMINISTRATIVE EXPENSES	59,069	55,033	(4,036)	-7
TENANT SERVICES EXPENSES	1,592	1,333	(259)	-19
UTILITY EXPENSES				
Water	3,666	4,333	667	15
Sewer/Stormwater	3,918	3,833	(85)	-2
Electricity	14,251	14,333	82	1
Gas	12,039	11,666	(373)	-3
Street Light Utilities	1,020	1,100	80	7
TOTAL UTILITY EXPENSES	34,894	35,266	372	1
MAINTENANCE AND OPERATIONAL EXPENSES	57,980	75,333	17,353	23
GENERAL EXPENSES				
Insurance	18,753	18,100	(653)	-4
Payments in Lieu of Taxes and R/E Taxes	9,868	9,867	(1)	0
Protective Services	3,291	4,000	709	18
Other General Expense	9	167	158	95
TOTAL GENERAL EXPENSES	31,920	32,133	213	1
CASH/BUDGET ITEMS				
Interest Expense	13,078	13,433	356	3
Principal Payments	135,000	135,000	-	0
TOTAL CASH/BUDGET ITEMS	148,078	148,433	356	0
TOTAL EXPENSES	333,534	347,533	13,999	4
NET INCOME	(98,196)	(106,533)	8,337	N/A

Swisshelm One Apts

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	106,975	105,167	1,808	2 %
Other Tenant Income	7,998	5,333	2,665	50
TOTAL TENANT INCOME	114,973	110,500	4,473	4
OTHER INCOME	1,163	500	663	133
TOTAL INCOME	116,136	111,000	5,136	5
EXPENSES				
ADMINISTRATIVE EXPENSES				
COCC Fees - Mgmt, Acctg, Intake	15,360	15,000	(360)	-2
Legal Expense	784	667	(117)	-18
Auditing Fees	979	400	(579)	-145
Other Admin Expenses	3,391	3,333	(58)	-2
TOTAL ADMINISTRATIVE EXPENSES	20,514	19,400	(1,114)	-6
TENANT SERVICES EXPENSES	520	167	(353)	-212
UTILITY EXPENSES				
Water	3,651	5,000	1,349	27
Sewer/Stormwater	3,808	5,000	1,192	24
Electricity	5,047	4,667	(380)	-8
Gas	8,951	9,334	383	4
Street Light Utilities	384	467	83	18
TOTAL UTILITY EXPENSES	21,841	24,467	2,626	11
MAINTENANCE AND OPERATIONAL EXPENSES	24,180	43,333	19,154	44
GENERAL EXPENSES				
Insurance	10,886	10,800	(86)	-1
Payments in Lieu of Taxes and R/E Taxes	4,000	4,000	-	0
Bad Debt	-	-	-	N/A
Protective Services	-	1,333	1,333	100
Other General Expense	2	6,733	6,731	100
TOTAL GENERAL EXPENSES	14,888	22,867	7,979	35
TOTAL EXPENSES	81,943	110,234	28,291	26
NET INCOME	34,194	766	33,428	N/A

Swisshelm Two Apts

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	99,810	105,167	(5,356)	-5 %
Other Tenant Income	12,456	7,333	5,123	70
TOTAL TENANT INCOME	112,267	112,500	(233)	0
TOTAL INCOME	112,267	112,500	(233)	0
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	34	-	(34)	N/A
COCC Fees - Mgmt, Acctg, Intake	15,080	15,000	(80)	-1
Legal Expense	120	667	547	82
Auditing Fees	979	1,200	221	18
Other Admin Expenses	3,503	3,333	(169)	-5
TOTAL ADMINISTRATIVE EXPENSES	19,715	20,200	485	2
TENANT SERVICES EXPENSES	520	167	(353)	-212
UTILITY EXPENSES				
Water	4,071	5,000	929	19
Sewer/Stormwater	4,367	5,000	633	13
Electricity	4,424	4,667	242	5
Gas	9,653	9,334	(319)	-3
Street Light Utilities	384	467	83	18
TOTAL UTILITY EXPENSES	22,900	24,467	1,568	6
MAINTENANCE AND OPERATIONAL EXPENSES	242,674	240,267	(2,408)	-1
GENERAL EXPENSES				
Insurance	10,763	10,400	(363)	-3
Payments in Lieu of Taxes and R/E Taxes	3,668	3,667	(1)	0
Protective Services	1,080	1,667	587	35
Other General Expense	11	67	56	83
TOTAL GENERAL EXPENSES	15,522	15,800	278	2
CASH/BUDGET ITEMS				
Interest Expense	11,987	11,828	(159)	-1
TOTAL CASH/BUDGET ITEMS	11,987	11,828	(159)	-1
TOTAL EXPENSES	313,317	312,729	(588)	0
NET INCOME	(201,051)	(200,229)	(822)	N/A

Westwood One Apts

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	100,167	104,000	(3,833)	-4 %
Other Tenant Income	8,255	5,000	3,255	65
TOTAL TENANT INCOME	108,422	109,000	(578)	-1
OTHER INCOME	14,446	167	14,280	8,567
TOTAL INCOME	122,868	109,167	13,702	13
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	29	-	(29)	N/A
COCC Fees - Mgmt, Acctg, Intake	15,080	15,000	(80)	-1
Legal Expense	932	1,000	68	7
Auditing Fees	979	400	(579)	-145
Other Admin Expenses	3,699	3,333	(366)	-11
TOTAL ADMINISTRATIVE EXPENSES	20,719	19,733	(985)	-5
TENANT SERVICES EXPENSES	520	67	(453)	-680
UTILITY EXPENSES				
Water	3,614	3,767	152	4
Sewer/Stormwater	4,152	3,500	(652)	-19
Electricity	3,529	3,667	137	4
Gas	9,558	9,334	(224)	-2
Street Light Utilities	384	467	83	18
TOTAL UTILITY EXPENSES	21,238	20,734	(504)	-2
MAINTENANCE AND OPERATIONAL EXPENSES	46,624	40,700	(5,924)	-15
GENERAL EXPENSES				
Insurance	10,340	10,300	(40)	0
Payments in Lieu of Taxes and R/E Taxes	4,168	4,167	(1)	0
Protective Services	-	2,000	2,000	100
Other General Expense	8	-	(8)	N/A
TOTAL GENERAL EXPENSES	14,516	16,467	1,951	12
CASH/BUDGET ITEMS				
Interest Expense	7,735	7,589	(146)	-2
TOTAL CASH/BUDGET ITEMS	7,735	7,589	(146)	-2
TOTAL EXPENSES	111,352	105,290	(6,061)	-6
NET INCOME	11,517	3,877	7,640	N/A

Westwood Two Apts

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	100,485	105,267	(4,782)	-5
Other Tenant Income	8,584	6,667	1,917	29
TOTAL TENANT INCOME	109,069	111,933	(2,864)	-3
TOTAL INCOME				
	109,069	111,933	(2,864)	-3
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	35	-	(35)	N/A
COCC Fees - Mgmt, Acctg, Intake	15,840	15,000	(840)	-6
Legal Expense	6,198	667	(5,531)	-830
Auditing Fees	979	1,200	221	18
Other Admin Expenses	3,528	3,333	(195)	-6
TOTAL ADMINISTRATIVE EXPENSES	26,580	20,200	(6,380)	-32
TENANT SERVICES EXPENSES	520	67	(453)	-680
UTILITY EXPENSES				
Water	3,009	3,167	157	5
Sewer/Stormwater	3,172	3,000	(172)	-6
Electricity	4,505	5,000	495	10
Gas	9,104	8,750	(354)	-4
Street Light Utilities	384	467	83	18
TOTAL UTILITY EXPENSES	20,175	20,383	209	1
MAINTENANCE AND OPERATIONAL EXPENSES	35,898	38,200	2,302	6
GENERAL EXPENSES				
Insurance	10,876	10,800	(76)	-1
Payments in Lieu of Taxes and R/E Taxes	3,968	3,967	(1)	0
Protective Services	-	2,333	2,333	100
Other General Expense	6	67	60	90
TOTAL GENERAL EXPENSES	14,850	17,167	2,316	13
CASH/BUDGET ITEMS				
Interest Expense	14,415	14,299	(116)	-1
TOTAL CASH/BUDGET ITEMS	14,415	14,299	(116)	-1
TOTAL EXPENSES				
	112,438	110,316	2,615	2
NET INCOME				
	(3,368)	1,618	(4,986)	

Housing Choice Vouchers

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Other Tenant Income	6,910	-	6,910	N/A %
TOTAL TENANT INCOME	6,910	-	6,910	N/A
GRANT INCOME				
Federal HAP Earned	3,183,587	3,066,667	116,920	4
Federal Admin. Fee Income	441,191	499,333	(58,142)	-12
Port-In Admin Fees Earned	23,857	26,667	(2,810)	-11
Port In HAP Earned	410,322	425,000	(14,678)	-3
TOTAL GRANT INCOME	4,058,957	4,017,667	41,290	1
OTHER INCOME	11,774	16,667	(4,893)	-29
TOTAL INCOME	4,077,640	4,034,333	43,307	1
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	313,808	304,000	(9,808)	-3
COCC Fees - Mgmt, Acctg, Intake	134,848	140,000	5,152	4
Legal Expense	2,532	5,333	2,801	53
Auditing Fees	11,219	13,000	1,781	14
Port Out Admin Fee Paid	19,410	11,667	(7,743)	-66
Other Admin Expenses	62,256	56,667	(5,589)	-10
TOTAL ADMINISTRATIVE EXPENSES	544,073	530,667	(13,406)	-3
TENANT SERVICES EXPENSES	215	-	(215)	N/A
UTILITY EXPENSES				
Water	48	67	19	29
Sewer/Stormwater	67	67	-	0
Electricity	1,428	1,400	(28)	0
Gas	824	800	(24)	-3
Street Light Utilities	7	-	(7)	N/A
TOTAL UTILITY EXPENSES	2,374	2,333	41	-2
MAINTENANCE AND OPERATIONAL EXPENSES	3,585	11,667	8,082	69
GENERAL EXPENSES				
Insurance	11,115	12,000	885	7
Protective Services	43	667	623	93
TOTAL GENERAL EXPENSES	11,158	12,667	1,508	12
HOUSING ASSISTANCE PAYMENTS				
Housing Assistance Payments	3,284,577	3,231,667	(52,910)	-2
Tenant Utility Payments-Voucher	19,674	23,333	3,659	16

Housing Choice Vouchers

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
Port Out HAP Payments	312,860	233,333	(79,527)	-34
FSS Escrow Payments	-	3,333	3,333	100
TOTAL HOUSING ASSISTANCE PAYMENTS	3,617,111	3,491,667	(125,444)	-4
TOTAL EXPENSES	4,178,516	4,049,001	(129,515)	-3
NET INCOME	(100,876)	(14,668)	(162,240)	N/A

At this point, the majority of the deficit is just a timing difference. The higher administrative fee we apply for in early July and it typically doesn't get approved until August or September.

Central Office Cost Center

Period = Jan 2026-Apr 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TAX LEVY	2	-	2	N/A %
FEE INCOME	523,353	556,667	(33,314)	-6
OTHER INCOME	31,247	5,667	25,580	451
TOTAL INCOME	554,602	562,333	(7,731)	-1
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	604,600	627,333	22,733	4
Legal Expense	6,251	5,000	(1,251)	-25
Auditing Fees	5,090	7,000	1,910	27
Other Admin Expenses	53,243	66,667	13,424	20
TOTAL ADMINISTRATIVE EXPENSES	669,184	706,000	36,816	5
TENANT SERVICES EXPENSES	265	-	(265)	N/A
UTILITY EXPENSES				
Water	59	67	8	12
Sewer/Stormwater	82	117	34	29
Electricity	2,070	1,733	(337)	-19
Gas	1,016	1,101	85	8
Street Light Utilities	9	50	41	83
TOTAL UTILITY EXPENSES	3,235	3,068	(167)	-5
MAINTENANCE AND OPERATIONAL EXPENSES	59,538	50,000	(9,538)	-19
GENERAL EXPENSES				
Insurance	23,739	24,000	261	1
Protective Services	53	-	(53)	N/A
TOTAL GENERAL EXPENSES	23,793	24,000	208	1
NON-OPERATING ITEMS				
Operating Transfers OUT	-	-	-	N/A
TOTAL NON-OPERATING ITEMS	-	-	-	N/A
TOTAL EXPENSES	756,014	783,068	27,054	3
NET INCOME	(201,412)	(220,735)	19,322	N/A

0.03

Community Development Block Grant

Period = Jan 2026-Apr 2026

	Year to Date
INCOME	
GRANT INCOME	
Other Government Grants-Federal	(6,721)
TOTAL GRANT INCOME	(6,721)
TOTAL INCOME	(6,721)
EXPENSES	
ADMINISTRATIVE EXPENSES	
Administrative Salaries and Benefits	10,476
Legal Expense	279
Auditing Fees	1,566
Other Admin Expenses	1,081
TOTAL ADMINISTRATIVE EXPENSES	13,403
NEIGHBORHOODS EXPENSES	
Title and Recording Fees	198
Lead Fees	930
Rehab Loans	58,307
TOTAL NEIGHBORHOODS EXPENSES	59,435
CASH/BUDGET ITEMS	
Loan Repayment	(28,683)
TOTAL CASH/BUDGET ITEMS	(28,683)
TOTAL EXPENSES	44,155
NET INCOME	(50,876)

Neighborhood Programs

Period = Jan 2026-Apr 2026

	Year to Date
INCOME	
GRANT INCOME	
Other Government Grants - State	102,000
TOTAL GRANT INCOME	102,000
FEE INCOME	12,447
OTHER INCOME	18,134
TOTAL INCOME	132,580
EXPENSES	
ADMINISTRATIVE EXPENSES	
Administrative Salaries and Benefits	2,722
Legal Expense	1,434
Auditing Fees	1,566
Other Admin Expenses	1,472
TOTAL ADMINISTRATIVE EXPENSES	7,194
TENANT SERVICES EXPENSES	20
UTILITY EXPENSES	
Water	4
Sewer/Stormwater	6
Electricity	156
Gas	77
Street Light Utilities	1
TOTAL UTILITY EXPENSES	244
MAINTENANCE AND OPERATIONAL EXPENSES	491
GENERAL EXPENSES	
Insurance	1,744
Protective Services	4
TOTAL GENERAL EXPENSES	1,748
NEIGHBORHOODS EXPENSES	
Title and Recording Fees	138
Rehab Loans	87,170
TOTAL NEIGHBORHOODS EXPENSES	87,308
CASH/BUDGET ITEMS	
Capital Assets	79,476 A
TOTAL CASH/BUDGET ITEMS	79,476

Neighborhood Programs

Period = Jan 2026-Apr 2026

	Year to Date
TOTAL EXPENSES	176,481
NET INCOME	<u><u>(43,901)</u></u>

A - Construction of 152 19th Ave N

Community Housing Fund

Period = Jan 2026-Apr 2026

		Year to Date
INCOME		
OTHER INCOME		7,827
TOTAL INCOME		7,827
EXPENSES		
ADMINISTRATIVE EXPENSES		
Auditing Fees		783
TOTAL ADMINISTRATIVE EXPENSES		783
TOTAL EXPENSES		783
NET INCOME		7,044

AGENDA ITEM: 6

MEETING DATE: June 24, 2026

TITLE: Contract for Furnace, Water Heater and Air Conditioning Replacement at Plum Creek Family Housing, Brownstones Family Housing and Northway B Townhomes.

SUBMITTED BY: Paul Soenneker, Project Manager

BACKGROUND: Staff at the HRA have identified many of the furnaces, water heaters and air conditioners at Plum Creek Family Housing, Brownstones Family Housing and Northway B Townhomes as being older, inefficient models that need to be replaced.

The HRA solicited bids from ten contractors. The invitation for bids was posted on the HRA website and advertised in the St. Cloud Times. Four contractors submitted bids by the specified due date and time as outlined below:

	<u>Bids</u>
Air-Pro Heating & Cooling, LLC 229 Sibley Ave. N. P.O. Box 351 Litchfield, MN 55355	\$319,666.91
Augusta Plumbing, LLC 24891 21 st Ave. St. Cloud, MN 56301	\$456,440.00
H & S Heating & AC, LLC 3995 County Rd. 74 St. Cloud, MN 56301	\$414,856.00
Lyon Sheet Metal & Heating, Inc. 235 Stearns Dr. Sauk Rapids, MN 56379	\$433,600.00

FISCAL IMPACT: This item will be funded through Plum Creek Family Housing and Northway B Townhomes operating reserves and a transfer from the Community Housing Fund in the amount of \$85,000 for Brownstones Family Housing’s costs.

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

ATTACHMENTS: None

REQUESTED ACTION: Approve contract with Air-Pro Heating & Cooling, LLC in the amount of \$319,666.91

AGENDA ITEM: 7

MEETING DATE: June 24, 2026

TITLE: Set Date for Public Hearing for PHA (Public Housing Agency) Plan

SUBMITTED BY: Lori Lindberg, Executive Director

BACKGROUND: The Department of Housing and Urban Development (HUD) requires that all public housing authorities update their agency plans annually and conduct a public hearing to accept comments on those plans. The agency plans contain policies with regard to admissions, occupancy, maintenance, rent determinations, capital improvements for public housing, and policies for the Housing Choice Voucher program. The HRA Board of Commissioners approved the first PHA Plan in 2000.

Approval of the Public Hearing, where input on the FY 2027 Plans will be collected, is requested to take place on Wednesday, September 23, 2026 at the HRA Offices, 1225 W. St. Germain, St. Cloud, MN. On September 23, 2026 an overview of the plan including changes and proposed capital improvements will be given. If no issues arise at the Public Hearing approval of the plans will be requested.

FISCAL IMPACT: The PHA Plan needs approval in order for the HRA of St. Cloud to receive funding from HUD.

RELATIONSHIP TO GOALS: Goal #2 –St. Cloud HRA will promote fair housing and strive for high performance in HRA properties and housing subsidy programs.

ATTACHMENTS: None

AGENDA ITEM: 8

MEETING DATE: June 24, 2026

TITLE: Resolution 2026-06 Authorization for Acceptance of the U.S. Department of Housing and Urban Development (HUD) Continuum of Care (CoC) Permanent Supportive Housing Renewal Grant MN0091L5K052518 for Federal Fiscal Year 2025.

SUBMITTED BY: Lori Lindberg, Executive Director and Lori Lygre, Voucher Programs Manager

BACKGROUND: HUD CoC Rental Assistance for Permanent Supportive Housing is administered by the HRA in partnership with Central Minnesota Mental Health Center (CMMHC) and Wright County Community Action (WCCA). The HRA administers Rental Assistance for this grant, and CMMHC and WCCA provide the support services to individuals and families experiencing chronic homelessness in the form of match. HUD has renewed CoC Grant MN0091L5K052518 for the Federal Fiscal Year 2025, in the amount of \$625,296 for a term up to 1-year, July 1, 2026 to June 30, 2027.

FISCAL IMPACT: The HRA may draw actual administrative costs, which typically equal 11-13% of rental assistance. The HRA is responsible for ensuring the match requirement of 25% of expended funds is met.

RELATIONSHIP TO GOALS: The HRA will explore strategies that further promote fiscally responsible use of funding sources, strengthen the HRA, and improve the quality of life of HRA participants, residents, and the public.

ATTACHMENTS: Award Letter dated May 2, 2026

REQUESTED ACTION: Approve Resolution 2026-06



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-7000

ASSISTANT SECRETARY FOR
COMMUNITY PLANNING AND DEVELOPMENT

May 07, 2026

Ms. Louise Reis
Executive Director
Housing and Redevelopment Authority of St. Cloud, MN
1225 W. St. Germain
n/a
St. Cloud, MN 56301

Dear Ms. Reis:

Congratulations! I am pleased to inform you that your U.S. Department of Housing and Urban Development (HUD) Continuum of Care (CoC), Youth Homelessness Demonstration Program (YHDP) Renewal, or Special NOFO project has been renewed for Fiscal Year (FY) 2025 for a total of \$625,296.

Reducing homelessness and optimizing self-sufficiency are important parts of HUD's mission. CoCs around the country will continue to improve the lives of homeless people through their local planning efforts and through the direct provision of housing and service programs. Projects like yours continue to demonstrate their value by improving accountability and performance every year.

The enclosure provides details about your organization's award(s) including: the name(s) of the individual project(s); the project number(s); and the specific amount(s) of the obligation(s) for each project. The Department's field office staff will notify you when they are available to process grant agreements; once all conditions are satisfied and the grant agreement is executed, your organization can expend the funds.

HUD commends your organization's work and encourages it to continue to strive for excellence in serving homeless individuals and families.

Sincerely,

A handwritten signature in black ink that reads "Ronald J. Kurtz".

Ronald J. Kurtz
Assistant Secretary
Office of Community Planning and Development

Enclosure

MN0091L5K052518
HUD CoC Rental Assistance - One 2024
\$ 625,296

Total Amount: **\$625,296**

RESOLUTION 2026-06

HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MN

AUTHORIZATION FOR ACCEPTANCE OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) CONTINUUM OF CARE (COC) PERMANENT SUPPORTIVE HOUSING RENEWAL GRANT MN0091L5K052518 FOR FEDERAL FISCAL YEAR 2025

BE IT RESOLVED by the Board of Commissioners (Board) of the Housing and Redevelopment Authority of St. Cloud, MN (HRA) as follows:

WHEREAS, the HRA is authorized to administer rental assistance under the Housing Programs;

WHEREAS, the HRA is authorized to administer the Department of Housing and Urban Development (HUD) Continuum of Care (CoC) grants under this authority, and has been administering rental assistance grants from HUD for homeless individuals and families; and

WHEREAS, the HRA desires to enter into the HUD CoC Permanent Supportive Housing Renewal Grant Agreement in the amount of \$625,296 for the period July 1, 2026 to June 30, 2027.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MN:

That the Executive Director is authorized to accept renewal funding of this CoC grant.

Adopted this 24th day of June, 2026

Nancy Gohman, Chair

John Dvorak, Secretary

AGENDA ITEM: 9

MEETING DATE: June 24, 2026

TITLE: Resolution 2026-07 Authorization for Acceptance of the U.S. Department of Housing and Urban Development (HUD) Continuum of Care (CoC) Domestic Violence Rapid Re-housing Renewal Grant MN0502D5K052504 for Federal Fiscal Year 2025.

SUBMITTED BY: Lori Lindberg, Executive Director and Lori Lygre, Voucher Programs Manager

BACKGROUND: HUD CoC Rental Assistance and Support Services for Victims of Domestic Violence Rapid Re-housing (RRH) is administered under a Subrecipient Agreement. Through this partnership with the Subrecipient, RRH Rental Assistance and Support Services are available to individuals and families experiencing chronic homelessness due to domestic violence. Match is provided through the Subrecipient.

HUD has notified the HRA of the renewal of grant MN0502D5K052504 for Federal Fiscal Year 2025 in the amount of \$182,483 for a term up to 1-year, July 1, 2026 to June 30, 2027.

FISCAL IMPACT: The HRA will be allowed to draw administrative fees under this grant, however has chosen to allow the administrative fees to support the cost of the Subrecipient. Match is being provided by the Subrecipient up to 25% of expended funds.

RELATIONSHIP TO GOALS: The HRA will explore strategies that further promote fiscally responsible use of funding sources, strengthen the HRA, and improve the quality of life of HRA participants, residents, and the public.

ATTACHMENTS: Award Letter dated June 2, 2026

REQUESTED ACTION: Approve Resolution 2026-07



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-7000

ASSISTANT SECRETARY FOR
COMMUNITY PLANNING AND DEVELOPMENT

June 02, 2026

Ms. Louise Reis
Executive Director
Housing and Redevelopment Authority of St. Cloud, MN
1225 W. St. Germain
n/a
St. Cloud, MN 56301

Dear Ms. Reis:

Congratulations! I am pleased to inform you that your U.S. Department of Housing and Urban Development (HUD) Continuum of Care (CoC), Youth Homelessness Demonstration Program (YHDP) Renewal, or Special NOFO project has been renewed for Fiscal Year (FY) 2025 for a total of \$182,483.

Reducing homelessness and optimizing self-sufficiency are important parts of HUD's mission. CoCs around the country will continue to improve the lives of homeless people through their local planning efforts and through the direct provision of housing and service programs. Projects like yours continue to demonstrate their value by improving accountability and performance every year.

The enclosure provides details about your organization's award(s) including: the name(s) of the individual project(s); the project number(s); and the specific amount(s) of the obligation(s) for each project. The Department's field office staff will notify you when they are available to process grant agreements; once all conditions are satisfied and the grant agreement is executed, your organization can expend the funds.

HUD commends your organization's work and encourages it to continue to strive for excellence in serving homeless individuals and families.

Sincerely,

A handwritten signature in black ink that reads "Ronald J. Kurtz".

Ronald J. Kurtz
Assistant Secretary
Office of Community Planning and Development

Enclosure

MN0502D5K052504
HUD CoC DV - Rapid Re-Housing 2024
\$ 182,483

Total Amount: **\$182,483**

RESOLUTION 2026-07

HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MN

AUTHORIZATION FOR ACCEPTANCE OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) CONTINUUM OF CARE (COC) DOMESTIC VIOLENCE RAPID RE-HOUSING RENEWAL GRANT MN0502D5K2504 FOR FEDERAL FISCAL YEAR 2025

BE IT RESOLVED by the Board of Commissioners (Board) of the Housing and Redevelopment Authority of St. Cloud, MN (HRA) as follows:

WHEREAS, the HRA is authorized to administer rental assistance under the Housing Programs;

WHEREAS, the HRA is authorized to administer the Department of Housing and Urban Development (HUD) Continuum of Care (CoC) grants under this authority, and has been administering rental assistance grants from HUD for homeless individuals and families; and

WHEREAS, the HRA desires to enter into the FY 2025 HUD CoC Domestic Violence (DV) Rapid Re-housing (RRH) renewal grant agreement in the amount of \$182,483, for the period July 1, 2026 to June 30, 2027.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MN:

That the Executive Director is authorized to accept renewal funding of this CoC grant.

Adopted this 24th day of June, 2026

Nancy Gohman, Chair

John Dvorak, Secretary

AGENDA ITEM: 10

MEETING DATE: June 24, 2026

TITLE: Resolution 2026-08 Authorization to Submit Application for Renewal of U.S. Department of Housing and Urban Development (HUD) Continuum of Care (CoC) Domestic Violence Rapid Re-housing Grant for Federal Fiscal Year 2026.

SUBMITTED BY: Lori Lindberg, Executive Director and Lori Lygre, Voucher Programs Manager

BACKGROUND: The HUD CoC Rental Assistance Grants provide tenant-based rental assistance and Support Services to individuals and families experiencing chronic homelessness as well as persons who are victims of Domestic Violence.

The HRA has active grants where an Intent to Apply is required under the FY 2026 Continuum of Care Program Notice of Funding Opportunity.

HUD CoC DV Rapid Re-Housing is administered by the HRA in partnership with a Subrecipient to provide Rapid Rehousing Rental Assistance and Support Services. Submission of an application under the FY 2026 Continuum of Care Program Notice of Funding Opportunity will ensure that housing and support services will be available to provide additional stability to victims of domestic violence.

Each grant application is limited to a 1-year grant term with 1 year of funding.

FISCAL IMPACT: The HRA is allowed to draw administrative fees under this grant, however has chosen to allow the administrative fees to support the cost of the Subrecipient. Match is being provided by the Subrecipient up to 25% of expended funds.

RELATIONSHIP TO GOALS: The HRA will explore strategies that further promote fiscally responsible use of funding sources, strengthen the HRA, and improve the quality of life of HRA participants, residents, and the public.

ATTACHMENTS: None

FUTURE ACTION: Acceptance of the grant if awarded.

REQUESTED ACTION: Approve Resolution 2026-08

RESOLUTION 2026-08

HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MN

AUTHORIZATION TO SUBMIT APPLICATION FOR RENEWAL OF U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) CONTINUUM OF CARE (CoC) DOMESTIC VIOLENCE RAPID RE-HOUSING GRANT FOR FEDERAL FISCAL YEAR 2026

BE IT RESOLVED by the Board of Commissioners (Board) of the Housing and Redevelopment Authority of St. Cloud, MN (HRA) as follows:

WHEREAS, the HRA is authorized to administer rental assistance under the Housing Programs;

WHEREAS, the HRA is authorized to administer the Department of Housing and Urban Development (HUD) Continuum of Care (CoC) grants under this authority, and has been administering rental assistance grants from HUD for homeless individuals and families; and

WHEREAS, the HRA desires to apply to receive HUD CoC DV RRH Renewal Grant for Federal Fiscal Year 2026.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MN:

That the Executive Director is authorized to apply for renewal funding of this CoC grant.

Adopted this 24th day of June, 2026

Nancy Gohman, Chair

John Dvorak, Secretary

AGENDA ITEM: 11

MEETING DATE: June 24, 2026

TITLE: Resolution 2026-09 Authorization to Submit Application for Renewal of U.S. Department of Housing and Urban Development (HUD) Continuum of Care (CoC) Permanent Supportive Housing (PSH) Grant for Federal Fiscal Year 2026

SUBMITTED BY: Lori Lindberg, Executive Director and Lori Lygre, Voucher Programs Manager

BACKGROUND: The HUD CoC Rental Assistance Grants provide tenant-based rental assistance and Support Services to individuals and families experiencing chronic homelessness as well as persons who are victims of Domestic Violence.

The HRA has active grants where an Intent to Apply is required under the FY 2026 Continuum of Care (CoC) Program Notice of Funding Opportunity (NOFO).

HUD CoC Rental Assistance for Permanent Supportive Housing is administered by the HRA and partners with Central Minnesota Mental Health Center (CMMHC) and Wright County Community Action (WCCA) who provide the support services. Submission of an application under the NOFO will ensure that Rental Assistance is available to provide additional stability to persons who have experience chronic homelessness.

Each grant application is limited to a 1-year grant term with 1 year of funding.

HUD CoC Grants require a 25% match in the form of either in-kind services or cash. To achieve the match threshold and provide essential support services opportunities to participants, grantees typically require additional contributing partners to make the grant work.

Supportive service providers are an important part of the program model. These agencies, typically receive other sources of funding that meet the match requirements under the CoC grant, which is also why partnerships with these organizations is needed. The supportive service provider bills Medicare/Medicaid for their services to that individual and that reimbursement can then be used as match under a CoC grant. However, because reimbursement rates are low, the supportive services provider's costs are usually not covered. As a result, we have found that many providers are challenged with being able to serve clients and partner under a CoC grant.

Within the last two years, it has become exponentially more difficult to find service providers who will provide services as match. For many CoC grantees, match has always been the most difficult part in administering these grants, and this is true for the HRA as well.

In September 2024, a Memorandum of Understanding (MOU) was executed with Credent Care to provide in-kind match in the form of supportive services totaling at least \$95,000 for the period of July 1, 2025 to June 30, 2026. HRA staff performed a monitoring visit on November 11, 2025 and found they were not meeting the requirements of the MOU. Corrective actions were agreed upon. They did not meet those corrective actions. On December 19, 2025 Lori Lindberg, Executive Director notified Credent Care that the MOU would be terminated effective immediately.

HRA staff have been working to secure additional match funding as well as exploring other possible program actions over the past six months.

The match required for the grant year ending June 30, 2026 will be approximately \$90,000 and it is estimated that the HRA will need to provide \$30,000-\$40,000 of that match amount.

The match required for the grant year ending June 30, 2026 will likely be between \$90,000 and \$130,000. The HRA has currently secured approximately 50% of the match for the grant term of July 1, 2026 to June 30, 2027.

FISCAL IMPACT: The HRA may draw actual administrative costs, which typically equal 11-13% of rental assistance. The HRA would be responsible to provide any difference between the required match and the amount of match received from outside parties. This could likely be anywhere between \$30,000 and \$100,000.

RELATIONSHIP TO GOALS: The HRA will explore strategies that further promote fiscally responsible use of funding sources, strengthen the HRA, and improve the quality of life of HRA participants, residents, and the public.

ATTACHMENTS: None

FUTURE ACTION: Acceptance of the grant if awarded.

REQUESTED ACTION: Approve Resolution 2026-09

RESOLUTION 2026-09

HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MN

AUTHORIZATION TO SUBMIT APPLICATION FOR RENEWAL OF U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) CONTINUUM OF CARE (CoC) PERMANENT SUPPORTIVE HOUSING (PSH) GRANT FOR FEDERAL FISCAL YEAR 2026

BE IT RESOLVED by the Board of Commissioners (Board) of the Housing and Redevelopment Authority of St. Cloud, MN (HRA) as follows:

WHEREAS, the HRA is authorized to administer rental assistance under the Housing Programs;

WHEREAS, the HRA is authorized to administer the Department of Housing and Urban Development (HUD) Continuum of Care (CoC) grants under this authority, and has been administering rental assistance grants from HUD for homeless individuals and families; and

WHEREAS, the HRA desires to apply to receive HUD CoC PSH Renewal Grant for FY 2026.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MN:

That the Executive Director is authorized to apply for renewal funding of this CoC grant.

Adopted this 24th day of June, 2026

Nancy Gohman, Chair

John Dvorak, Secretary

AGENDA ITEM: 12

MEETING DATE: June 24, 2026

TITLE: Report on Activities

SUBMITTED BY: Lori Lindberg, Executive Director

RELATIONSHIP TO GOALS: All

ATTACHMENTS: None

ACTIVITIES SUMMARY:

Rental Portfolio

Brownstones:

Annual property inspections were completed on June 4, 2026.

Empire Apartments: A message was sent out to all residents notifying them that the Sanitary Sewer and Water Line Project was proceeding.

A Pet Chip Clinic was provided in the community room for residents on June 8, 2026.

Westwood Village:

Minnesota Housing completed a monitoring inspection on June 10, 2026 that consisted of a physical inspection and file review of the Housing Tax Credit and MARIF programs. A response to the physical inspection results were completed on time for 24-hour repairs. All other responses are required with documentation of completed corrections on or before July 10, 2026.

Riverside Apartments: Landscaping repair is being completed. Additional activities are scheduled for the month of June including Officer Swing and River, the K9 who works with the community outreach team will be available on site for residents to meet and get to know. Additional activities to increase resident engagement have been planned including Birthday Bingo. Annual property inspections were completed on June 10, 2026.

Wilson Apartments: On June 10th, Phase VI was completed. Phase VI residents were able to return to their units on June 12th. Phase VII residents moved to the GrandStay on the June 16th. Eleven units will undergo modernization in Phase VII. One vacant unit is currently being

used for relocation-HUD Approved status. Of the Eleven residents impacted by Phase VII, two chose to stay with family, and one resident was accommodated with an accessible unit.

Annual inspections on all units were completed.

Scattered Site Units:

An NSPIRE Inspection was completed on scattered site public housing units on May 6, 2026. A preliminary score of 82 has been released. Critical repairs have been completed.

A compliance review of resident files and a physical inspection for units 54 and 119 Houses is scheduled for June 16, 2026.

Voucher Programs:

Housing Choice Voucher (HCV) and Other Local and State Funded Voucher Programs: During the month of May 2026, 2 participants in the tenant-based voucher programs ended participation. One household voluntarily gave up their rental assistance and 1 household ended participation in voucher programs due to program violations.

As of May 31, 2026, there were 88 Port Ins, and 58 Port Outs. Of the total of new admissions to the program, 83% of new admissions were at or below Extremely Low-Income Limit.

Bring it Home Voucher Program: As of May 31, 2026, 13 vouchers are issued, and 9 families have been successfully moved into housing or leased in their existing unit.

HUD Continuum of Care (CoC): HUD has release the FY 2026 CoC Competition Notice of Funding Opportunity (NOFO). The HRA currently has two grants funded by HUD's CoC.

Outreach: Voucher staff presented information about HRA programs to Region 7 Financial Workers on May 13, 2026.

On June 2, 2026 Lori Lygre, Voucher Programs Manager, was appointed to the Central MN CoC Advisory Board.

HRA staff attended the Conversation on Homelessness in the St. Cloud Area on June 3, 2026 organized by the City of St. Cloud.

The Community Adult Mental Health Initiative conducted a monitoring visit at the HRA on June 8, 2026 to review the CommUNITY and ACT Rental Assistance Programs and gave HRA staff verbal indication that there were no findings.

Single Family Programs

CDBG Single Family Rehab Program:

There is currently 1 family on the waiting list with 3 other families clearing up issues for eligibility. There are 2 projects in the construction stage. There are 6 projects either out for bid or still in the eligibility stage.

Fix-Up Loan Program:

The HRA administers a Fix-Up Rehab Loan Program, funded with the tax levy. These funds are typically leveraged with CDBG funds. Approximately 50% of the rehab projects use both CDBG and Fix Up funds to complete their scope of work. At this time the funding is anticipated to assist 10 household in program year 2026. We are currently working for 4 families in the process of utilizing the loan program and anticipate 4 more out of the next 6 CDBG applicants to needs the funds.

Minnesota Housing Funds:

There are 4 Minnesota Housing Rehab Loan projects currently on the waiting list.

Single Family Home-Partnership with Tech College:

The home is completed. Mary Ellen Richter from Kerber Castle Realty will be marketing the property beginning sometime the 3rd week of June for \$299,900.

**Housing Department Vacancy Report
For the Month Ending May 31, 2026**

Fund: Public Housing – 291 Units

<u>Complex</u>	<u># of units</u>	<u>Yearly Vacancy Rate</u>	<u>Vacant as of 5/31/26</u>
Empire	89	1.88%	1
Wilson	126	2.40%	4*
Scattered Sites	76	1.80%	0

Fund: Section 8 New Construction – 162 Units

<u>Complex</u>	<u># of units</u>	<u>Yearly Vacancy Rate</u>	<u>Vacant as of 5/31/26</u>
Germain	60	0.65%	0
Grace/NWB	102	1.34%	3

Fund: Tax Credit – 249 Units

<u>Complex</u>	<u># of units</u>	<u>Yearly Vacancy Rate</u>	<u>Vacant as of 5/31/26</u>
Creeks	24	4.91%	2
Brownstones	12	19.32%	1
Westwood One	32	8.24%	0
Westwood Two	32	6.75%	1
Swishelm One	32	3.77%	3
Swishelm Two	32	9.52%	3
Riverside	85	6.65%	6

Fund: Affordable Housing – 82 Units

<u>Complex</u>	<u># of units</u>	<u>Yearly Vacancy Rate</u>	<u>Vacant as of 5/31/26</u>
Eastwood	18	3.50%	0
Al Loehr	61	7.68%	7
Single FH	3	0.00%	0

*vacancies at Wilson include those put in vacant for modernization status for use during relocation