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

Wednesday, July 22, 2026

St. Cloud HRA, 1225 West St. Germain Street, St. Cloud

Board Room

Immediately following 5:00 P.M. Study Session

STUDY SESSION
5:00 P.M. - AGENDA – Preliminary Pay 2027 Tax Levy and COCC Budget Discussion

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

ST. CLOUD HRA
HOUSING & REDEVELOPMENT AUTHORITY

AGENDA ITEM: Study Session

MEETING DATE: July 22, 2026

TITLE: Pay 2027 Tax Levy and Draft COCC Budget

SUBMITTED BY: Karen Rizer, CPA Finance Director

Tax Levy Timeline:

- 6/24 HRA Study Session – Initial discussion
- 7/22 HRA Study Session – Continued discussion
- 7/22 HRA Regular Meeting – Pass resolution
- 8/5 City Council Budget Meeting – Discussion of proposed levy
- 8/31 City Council Meeting – Council takes action on levy

St. Cloud HRA
Proposed 2027 Tax Levy

Option #1:		Option #2:		
$ 866,000		**$ 961,000**		
$ 790,000		$ 790,000		Pay 2026 Levy
31,000	3.9%	31,000	3.9%	Inflationary increase to cover increased costs
45,000	5.7%	45,000	5.7%	Increase due to adding a COCC staff position
-		95,000	12.0%	Increase for blighted property(ies) purchase/demolition
$ 866,000	9.6%	$ 961,000	21.6%	Proposed Pay 2027 Levy

2027 Levy uses:

$ 626,000	$ 626,000	Central Office Cost Center administrative costs
40,000	40,000	Neighborhood Programs administrative costs
125,000	125,000	Fix-up Program rehab loans
75,000	75,000	Continuum of Care rental assistance or supportive services
-	95,000	Blighted property(ies) purchase/demolition
$ 866,000	$ 961,000	

Based on discussion at the previous study session, here are two possible options. Previously, it was indicated that $95,000 was needed for the Continuum of Care. The HRA applied for $480,000 instead of $625,000. This would decrease funds needed for match by around $20,000-$25,000, so $75,000 for the CoC should be sufficient.

Option #2 then adds $95,000 in order to have funding to purchase/demo a blighted property or two.

We met with the Mayor, City Administrator, and City Finance staff on July 13th. The Mayor and City staff are supportive of option #2.

Example Estimated Impact to Property Owners

Estimated Market Value	Taxable Market Value	2026 HRA Levy $ 790,000	Option #1 2027 HRA Levy $ 866,000	Option #2 2027 HRA Levy $ 961,000	Option #1 Increase	Option #2 Increase
$ 157,000	$ 124,580	$ 14.56	$ 15.96	$ 17.70	$ 1.40	$ 3.14
$ 161,900	$ 129,921	$ 15.16	$ 16.62	$ 18.43	$ 1.46	$ 3.27
$ 164,700	$ 132,973	$ 15.52	$ 17.01	$ 18.87	$ 1.49	$ 3.35
$ 184,100	$ 154,119	$ 17.98	$ 19.71	$ 21.86	$ 1.73	$ 3.88
$ 217,100	$ 190,089	$ 22.20	$ 24.33	$ 27.00	$ 2.13	$ 4.80
$ 227,000	$ 200,880	$ 23.44	$ 25.69	$ 28.50	$ 2.25	$ 5.06
$ 249,000	$ 224,860	$ 26.24	$ 28.76	$ 31.91	$ 2.52	$ 5.67
$ 285,800	$ 264,972	$ 30.92	$ 33.89	$ 37.60	$ 2.97	$ 6.68
$ 322,600	$ 305,084	$ 35.60	$ 39.02	$ 43.29	$ 3.42	$ 7.69
$ 416,100	$ 406,999	$ 47.50	$ 52.06	$ 57.76	$ 4.56	$ 10.26
$ 429,100	$ 421,169	$ 49.14	$ 53.86	$ 59.75	$ 4.72	$ 10.61
$ 506,700	$ 505,753	$ 59.18	$ 64.86	$ 71.96	$ 5.68	$ 12.78

St. Cloud HRA
Calculation of Tax Levy
For Taxes Payable 2027

	Estimated Pay 2027	Pay 2026		Pay 2025
Total Taxable Market Value	$ 6,475,955,200	$ 6,312,356,100		$ 6,047,419,000
Levy Limit Percentage (MN Stat. 469.033 subd 6)	0.0185%	0.0185%		0.0185%
Maximum Levy Allowed	$ 1,198,052	$ 1,167,786		$ 1,118,773
Actual Levy		$ 790,000		$ 725,000
Requested Levy	$ 961,000			
Actual Levy Percentage	0.0148%	0.0125%		0.0120%
$ Under Maximum Levy Limit	$ 237,052	$ 377,786		$ 393,773
% Under Maximum Levy Limit	19.8%	32.4%		35.2%
Levy $ Increase	$ 171,000	$ 65,000	*	$ 11,000
Levy % Increase	21.6%	9.0%		1.5%
Property Value Increase	2.6%	4.4%		1.3%

*$25,000 of the increase was for the Fix-up Loan Program

Central Office Cost Center

	2025 Actual	2026 Budget	2027 Budget	
INCOME				
TAX LEVY	$ 722,761	$ 790,000	$ 866,000	
FEE INCOME	1,665,788	1,720,000	1,750,000	
OTHER INCOME	44,868	27,000	43,000	
TOTAL INCOME	**2,433,417**	**2,537,000**	**2,659,000**	
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	1,908,897	1,882,000	2,010,000	
Legal Expense	15,260	15,000	17,000	
Auditing Fees	5,142	7,000	7,000	
Other Admin Expenses	175,069	200,000	210,000	
TOTAL ADMINISTRATIVE EXPENSES	2,104,368	2,104,000	2,244,000	
UTILITY EXPENSES	6,314	8,000	8,000	
MAINTENANCE AND OPERATIONAL EXPENSES	164,591	150,000	235,000	
GENERAL EXPENSES (INSURANCE & SECURITY)	27,518	25,000	32,000	
OPERATING TRANSFERS OUT	225,000	250,000	240,000	(1)
TOTAL EXPENSES	**2,527,791**	**2,537,000**	**2,759,000**	
NET INCOME (LOSS)	**(94,374)**	**-**	**(100,000)**	(2)

(1) $40,000 for Neighborhoods programs admin costs; $125,000 for Fix-up Loans; $75,000 Continuum of Care.

(2) Reserves will be used to cover any actual deficit, mainly caused by one-time maintenance expenses for new roof and HVAC upgrades.

REGULAR MEETING OF THE
ST. CLOUD HRA BOARD OF COMISSIONERS

St. Cloud HRA, 1225 West St. Germain Street, Board Room
Wednesday, July 22, 2026
Immediately following 5:00 p.m. Study Session

STUDY SESSION -- 5:00 P.M., St. Cloud HRA, Board Room **AGENDA: Preliminary Pay 2027 Tax Levy and COCC Budget 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, June 24, 2026. REQUESTED ACTION: Approve.

4. Approval of Regular Meeting Minutes, June 24, 2026. REQUESTED ACTION: Approve.

5. Review of 2026 Financial Reports. REQUESTED ACTION: None.

6. 1047 33rd Ave North, St. Cloud Sewer Line Replacement. 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:

7. Approval of Resolution 2026-10 Acceptance of Resignation of HRA Board of Commissioners Secretary and Declaration of Vacancy.

8. Election of Board of Commissioners Secretary.

9. Approval of Subrecipient Agreement with Lutheran Social Services for administration of HUD FY 2025 Continuum of Care DV Rapid Re-housing Grant MN0502DK052504.

10. Approval of Resolution 2026-11 – Adopting the Special Tax Levy for Payment in the Year of 2027.

11. Report on Activities.

Open Discussion:

Adjourn.

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

Wednesday, June 24, 2026

A Study Session for the Housing and Redevelopment Authority of St. Cloud (HRA) Board of Commissioners was held on Wednesday, June 24, 2026. Chair Nancy Gohman called the meeting to order at 5:00 p.m. Commissioners present: Scott Brodeen, Tami Calhoun, John Dvorak, Seal Dwyer, Nancy Gohman, Hudda Ibrahim, and Hani Jacobson.

Guests in attendance: Jerry Von Korff, Attorney, Rinke Noonan Law Firm and Cathy Mehelich, Economic Development Director, City of St. Cloud.

Ms. Mehelich provided background to the amendment of Ordinance 988 and that the draft language in the amendment would be presented to the City Council on July 20, 2026. Mr. Von Korff provided clarification regarding the context of the ordinance and any impacts to the HRA and housing activities.

Ms. Mehelich explained that under the prior Mayor the powers of the EDA were limited, however the new Mayor has an interest in clarifying and expanding the authority of the EDA to be able to leverage tools such as Tax Increment Financing for housing activities. She further explained that to do this, the ordinance would need to be amended. The amendment would need to be modified in order to support all types of housing and provide this authority. She explained that the goal is to work in partnership with the HRA and not step on toes or duplicate the work the HRA is already doing.

Ms. Mehelich explained that the EDA would provide financing support through Tax Increment Financing, but it would not build or manage housing projects.

Mr. Von Korff clarified the HRA does not want to lose the ability to maintain the current housing it is responsible for or the ability to develop housing in the future. He further stated that the clarifying language in the ordinance does not change the fact that the HRA does not have Tax Increment Financing authority. Future projects utilizing Tax Increment Financing would be required to work in cooperation with the EDA.

Karen Rizer, Finance Director of the Housing and Redevelopment Authority of St. Cloud, provided the proposed 2027 tax levy memo outlining the proposed amount for 2027 of $961,000. Ms. Rizer explained the historical use of the funding and the anticipated future use of the levy funding. Commissioner Brodeen clarified this proposed levy would provide funding for 2027 with the current 2026 levy amount being $790,000. Ms. Rizer confirmed. Commissioner Ibrahim clarified the proposed 2027 tax levy increase for taxpayers shown was on an annual basis and not a monthly basis. Ms. Rizer confirmed. Commissioner Dwyer stated with substantial changes in Federal and State funding; more support is needed from the community for the community. Commissioner Dvorak stated the proposed 2027 tax levy seemed minimal in the scope of many other levies in exchange for the important services provided.

Ms. Rizer stated she and Ms. Lindberg are scheduled to meet with the Mayor and City Administrator on Monday, July 13, to review the details of the proposed 2027 tax levy. Ms. Rizer will bring a final Resolution to the HRA Board of Commissioners for vote at the Wednesday, July 22, Regular Meeting.

Commissioner Gohman asked if options could be brought back to the next meeting for additional review and consideration.

There being no further discussion, the study session ended at 6:02 p.m.

ATTEST:

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Chair, Nancy Gohman

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Vice Chair, Seal Dwyer

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

Wednesday, June 24, 2026

A Regular Meeting for the Housing and Redevelopment Authority of St. Cloud, MN (HRA) Board of Commissioners was held on Wednesday, June 24, 2026, at 1225 West St. Germain Street, St. Cloud, MN 56301. Chair Gohman called the meeting to order at 6:03 p.m.

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

Consent Agenda:

2. Approval of Agenda. Commissioner Dvorak moved items 2 - 7 for approval; Commissioner Calhoun requested pulling Item 6 for discussion; Commissioner Dvorak moved for approval; Commissioner Dwyer seconded the motion. All Commissioners voted in favor; the motion carried. Approved 7-0.

3. Approval of Study Session Minutes, May 27, 2026. Approved 7-0.

4. Approval of Regular Meeting Minutes, May 27, 2026. Approved 7-0.

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. Commissioner Calhoun asked for clarification of the location of the Plum Creek Family Housing. Project Manager, Paul Soenneker, stated the property is located at: 721 - 757 33rd Street South, St. Cloud and is often referred to as "the Creeks". Commissioner Calhoun moved for approval; Commissioner Dvorak seconded the motion. Air-Pro Heating & Cooling, LLC contract in the amount of $319,666.91. All Commissioners voted in favor; the motion passed. Approved 7-0.

7. Approval to Set Date for Public Hearing for Public Housing Agency (PHA) Plan. Public Hearing date set for: Wednesday, September 23, 2026, at the HRA Offices, 1225 W. St. Germain St., St. Cloud, MN. All Commissioners voted in favor; the motion passed. Approved 7-0.

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:

8. Approval of Resolution 2026-06 Authorization for Acceptance of FFY 2025 HUD Continuum of Care Permanent Supportive Housing Grant Renewal MN0091L5K05218. Ms. Lori Lygre, Voucher Programs Manager, explained this acceptance is of approved funding for July 1, 2026 to June 30, 2027 in the amount of $625,296 which supports rental assistance and support services for those who experience chronic homelessness. Commissioner Dwyer moved for approval; Commissioner Dvorak seconded the motion. All Commissioners voted in favor; the motion passed. Approved 7-0.

9. Approval of Resolution 2026-07 Authorization for Acceptance of FFY 2025 HUD Continuum of Care Domestic Violence Rapid Re-housing Grant Renewal MN0502DK052504. Ms. Lygre explained this grant allows renewal of existing funding. This funding provides support for those experiencing domestic violence. On June 2, 2026 the HRA was notified of renewal of the grant in the amount of $182,482. Commissioner Dwyer moved for approval; Commissioner Dvorak seconded the motion. All Commissioners voted in favor; the motion passed. Approved 7-0.

10. Approval of Resolution 2026-08 Authorization to Submit Application for Renewal of HUD Continuum of Care Domestic Violence Rapid Re-housing Grant for FFY 2026. Ms. Lygre explained this request is for permission to apply under the new Notice of Funding Opportunity (NOFO) for rental assistance and support services funding. This grant requires a 25% match, which the subrecipient has pledged. The request for funding will be the same amount awarded under the current grant agreement. The final award amount may be the different than the amount requested in the application. Commissioner Calhoun moved for approval; Commissioner Jacobson seconded the motion. All Commissioners voted in favor; the motion passed. Approved 7-0.

11. Approval of Resolution 2026-09 Authorization to Submit Application for Renewal of HUD Continuum of Care (CoC) Permanent Supportive Housing (PSH) Grant for FFY 2026. Executive Director, Lori Lindberg, explained this request would grant permission to apply for renewal funding under the new NOFO. The application is expected to be for rental assistance and support services for Permanent Supportive Housing. This grant serves persons who are homeless. Administration of the grant is expected to be delivered in partnership with another organization to provide support services. This grant requires a 25 % match. Ms. Lindberg further explained that it has become increasingly difficult to find other organizations able to partner and provide case management in the form of match. The HRA, as the grantee, is responsible for the full amount of match if other partner commitments are unable to be secured. Commissioner Jacobson asked if the grant provides enough funds for the HRA to provide the case management services or hire a Case Manager to provide the services in-house rather than partnering with an outside organization. Ms. Lindberg explained the HRA

doesn't have expertise in this area, or staff licensed to do case management, and the grant doesn't provide enough funding to hire staff to do the type of case management required under the grant. These grants typically require a partnership with a local organization to be successful and meet the match requirements. Commissioner Dvorak inquired whether a local organization could be retained. Ms. Lindberg replied noting that several organizations have been approached and some conversations are currently underway, but the commitments the HRA has received to date are not sufficient to meet match requirements. Commissioner Ibrahim inquired whether the grant could be split and whether the funds for the rental assistance could be accepted and not the funds for case management. Ms. Lindberg explained the funding is required to remain with the activities authorized under the grant. Ms. Lindberg further explained that for the application be competitive and the program to be successful case management is needed. Commissioner Dwyer suggested partnering with St. Cloud State University and utilize the social work department students as a Case Manager in an intern capacity. Ms. Lindberg responded that this would be challenging without an agreement with the college, as the HRA is not licensed to supervise case management, or social work students who are not yet licensed to provide case management. Ms. Dwyer explained that the Professor provides the licensed supervision. Ms. Lindberg explained in the exceptionally condensed timeframe available to submit the application this would be difficult, and would have to be evaluated for consideration at another time. The grant term is for one year. Commissioner Calhoun left the meeting temporarily during the vote. Commissioner Dvorak moved for approval; Commissioner Dwyer seconded the motion. The motion passed. Approved 6-0 as Commissioner Calhoun had stepped out of the room and was not present for the vote.

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

All properties have now completed Annual Property Inspections.

Ms. Lindberg highlighted that the residents at Empire Apartments have been notified that the Sanitary Sewer and Water Line project is moving forward and more information will be forthcoming. She also mentioned that a pet chip clinic was offered at Empire Apartments and it was very successful.

Ms. Lindberg further mentioned that monitoring season had begun, and Minnesota Housing completed a monitoring visit at Westwood Apartments.

Ms. Lindberg provided an update on Riverside Apartments, noting that landscaping was being completed amongst other projects.

Ms. Lindberg also provided an update on the project at Wilson and mentioned that phase six was now complete; the project was going well, ahead of schedule; and the laundry room was only down for eight days.

Open Discussion:
Commissioner Dvorak announced his resignation from the HRA Board of Commissioners as he has moved outside of the City of St. Cloud.

Adjourned at 6:53p.m.

ATTEST:

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Chair, Nancy Gohman

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Vice Chair, Seal Dwyer

ST. CLOUD HRA
HOUSING & REDEVELOPMENT AUTHORITY

AGENDA ITEM: 5

MEETING DATE: July 22, 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

Housing Choice Vouchers

Period = Jan 2026-May 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Other Tenant Income	4,154	-	4,154	N/A %
TOTAL TENANT INCOME	4,154	-	4,154	N/A
GRANT INCOME				
Federal HAP Earned	3,965,431	3,833,333	132,098	3
Federal Admin. Fee Income	547,232	624,167	(76,935)	-12
Port-In Admin Fees Earned	29,509	33,333	(3,824)	-11
Port In HAP Earned	509,827	531,250	(21,423)	-4
TOTAL GRANT INCOME	5,051,999	5,022,083	29,916	1
OTHER INCOME	14,532	20,833	(6,301)	-30
TOTAL INCOME	**5,070,685**	**5,042,917**	**27,768**	**1**
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	389,241	380,000	(9,241)	-2
COCC Fees - Mgmt, Acctg, Intake	168,052	175,000	6,948	4
Legal Expense	2,899	6,667	3,767	57
Auditing Fees	11,219	13,000	1,781	14
Port Out Admin Fee Paid	22,981	14,583	(8,398)	-58
Other Admin Expenses	84,678	86,833	2,155	2
TOTAL ADMINISTRATIVE EXPENSES	679,070	676,083	(2,988)	0
TENANT SERVICES EXPENSES	215	-	(215)	N/A
UTILITY EXPENSES				
Water	48	83	36	43
Sewer/Stormwater	67	83	16	20
Electricity	1,142	1,750	608	35
Gas	860	800	(60)	-8
Street Light Utilities	7	-	(7)	N/A
TOTAL UTILITY EXPENSES	2,123	2,717	593	22
MAINTENANCE AND OPERATIONAL EXPENSES	5,381	14,583	9,202	63
GENERAL EXPENSES				
Insurance	12,551	12,000	(551)	-5
Bad Debt	(25)	-	25	N/A
Protective Services	43	833	790	95
TOTAL GENERAL EXPENSES	12,569	5,833	(6,736)	-115
HOUSING ASSISTANCE PAYMENTS				
Housing Assistance Payments	4,111,918	4,039,583	(72,335)	-2

Housing Choice Vouchers

Period = Jan 2026-May 2026

	YTD Actual	YTD Budget	Variance	% Var
Tenant Utility Payments-Voucher	24,947	29,167	4,220	14
Port Out HAP Payments	397,752	291,667	(106,085)	-36
FSS Escrow Payments	-	4,167	4,167	100
TOTAL HOUSING ASSISTANCE PAYMENTS	4,534,617	4,364,583	(170,034)	-4
TOTAL EXPENSES	**5,233,975**	**5,063,799**	**(170,176)**	**-3**
NET INCOME	**(163,290)**	**(20,882)**	**(142,408)**	**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-May 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TAX LEVY	2	-	2	N/A %
FEE INCOME	662,050	695,833	(33,784)	-5
OTHER INCOME	38,499	7,083	31,415	444
TOTAL INCOME	**700,551**	**702,917**	**(2,366)**	**0**
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	749,664	784,167	34,503	4
Legal Expense	9,568	6,250	(3,318)	-53
Auditing Fees	5,090	7,000	1,910	27
Other Admin Expenses	78,573	83,333	4,761	6
TOTAL ADMINISTRATIVE EXPENSES	842,894	880,750	37,856	4
TENANT SERVICES EXPENSES	265	-	(265)	N/A
UTILITY EXPENSES				
Water	59	83	25	30
Sewer/Stormwater	103	146	42	29
Electricity	1,407	2,167	760	35
Gas	1,060	1,101	41	4
Street Light Utilities	59	62	4	6
TOTAL UTILITY EXPENSES	2,687	3,559	872	24
MAINTENANCE AND OPERATIONAL EXPENSES	73,603	62,500	(11,103)	-18
GENERAL EXPENSES				
Insurance	23,739	24,000	261	1
Protective Services	53	-	(53)	N/A
TOTAL GENERAL EXPENSES	23,793	24,000	207	1
NON-OPERATING ITEMS				
Operating Transfers OUT	-	-	-	N/A
TOTAL NON-OPERATING ITEMS	-	-	-	N/A
TOTAL EXPENSES	**943,243**	**970,809**	**13,983**	**1**
NET INCOME	**(242,692)**	**(267,892)**	**25,200**	**N/A**

Community Development Block Grant

Period = Jan 2026-May 2026

	Year to Date
INCOME	
GRANT INCOME	
Other Government Grants-Federal	84,341
TOTAL GRANT INCOME	84,341
TOTAL INCOME	**84,341**
EXPENSES	
ADMINISTRATIVE EXPENSES	
Administrative Salaries and Benefits	13,601
Legal Expense	279
Auditing Fees	1,566
Other Admin Expenses	1,741
TOTAL ADMINISTRATIVE EXPENSES	17,187
NEIGHBORHOODS EXPENSES	
Title and Recording Fees	336
Lead Fees	3,065
Rehab Loans	117,436
TOTAL NEIGHBORHOODS EXPENSES	120,837
CASH/BUDGET ITEMS	
Loan Repayment	(53,683)
TOTAL CASH/BUDGET ITEMS	(53,683)
TOTAL EXPENSES	**84,341**
NET INCOME	**-**

Neighborhood Programs

Period = Jan 2026-May 2026

	Year to Date	
INCOME		
GRANT INCOME		
Other Government Grants - State	102,000	
TOTAL GRANT INCOME	102,000	
FEE INCOME	12,447	
OTHER INCOME	34,170	
TOTAL INCOME	**148,617**	
EXPENSES		
ADMINISTRATIVE EXPENSES		
Administrative Salaries and Benefits	3,548	
Legal Expense	1,434	
Auditing Fees	1,566	
Other Admin Expenses	2,125	
TOTAL ADMINISTRATIVE EXPENSES	8,673	
TENANT SERVICES EXPENSES	20	
UTILITY EXPENSES		
Water	4	
Sewer/Stormwater	474	
Electricity	106	
Gas	80	
Street Light Utilities	1,670	
TOTAL UTILITY EXPENSES	2,335	
MAINTENANCE AND OPERATIONAL EXPENSES	1,914	
GENERAL EXPENSES		
Insurance	1,744	
Protective Services	4	
TOTAL GENERAL EXPENSES	1,748	
NEIGHBORHOODS EXPENSES		
Title and Recording Fees	138	
Lead Fees	550	
Rehab Loans	102,695	
TOTAL NEIGHBORHOODS EXPENSES	103,383	
CASH/BUDGET ITEMS		
Capital Assets	96,487	**A**
TOTAL CASH/BUDGET ITEMS	96,487	

Neighborhood Programs

Period = Jan 2026-May 2026

	Year to Date
TOTAL EXPENSES	**214,560**
NET INCOME	**(65,943)**

A - Construction of 152 19th Ave N

Community Housing Fund

Period = Jan 2026-May 2026

	Year to Date
INCOME	
OTHER INCOME	(3,814)
TOTAL INCOME	**(3,814)**
EXPENSES	
ADMINISTRATIVE EXPENSES	
Auditing Fees	783
TOTAL ADMINISTRATIVE EXPENSES	783
TOTAL EXPENSES	**783**
NET INCOME	**(4,597)**

ST. CLOUD HRA
HOUSING & REDEVELOPMENT AUTHORITY

AGENDA ITEM: 6

MEETING DATE: July 22, 2026

TITLE: Contract for 1047 33rd Ave. N. Sewer Line Replacement

SUBMITTED BY: Paul Soenneker, Project Manager

BACKGROUND: The Property Manager for the single-family home at 1047 33rd Ave. N. noted that there were a lot of services calls over the past several years for sewage backing up into the basement at this property. HRA staff decided to have the sewer line televised to see if we could find the cause. After televising the sewer line, it was determined that there is not much slope in the existing line from where it exits the house to where it enters the city sewer in the alley. It was also noted that there is a large dip in the line that holds water and solids which is why this property has continual sewage backing up into the basement.

HRA staff met with two contractors on site to determine the best way forward. It was recommended that a new sewer line be installed connecting to the city sewer. In order to get enough slope to the city sewer; the existing plumbing for the main level of the house will need to be re-plumbed so it will discharge through a pipe in the wall that would be above the basement floor. A sewage ejector system will need to be installed in the basement that would lift the sewage from the basement bathroom and laundry to the new sewer line in the wall that would be above the basement floor.

Because the city sewer line is in the alley; the existing concrete sidewalk and concrete parking pad at this property will need to be replaced and is reflected in the pricing below.

	Proposal
Roto-Rooter Plumbing & Drain 3653 Quail Rd. NE. Sauk Rapids, MN 56379	$72,459.56
Town & Country Excavating 10772 340th St. Avon, MN 56310	$27,589.30

FISCAL IMPACT: This item will be funded through Scattered Sites operating budget.

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 Town & Country Excavating in the amount of $27,589.30

ST. CLOUD HRA
HOUSING & REDEVELOPMENT AUTHORITY

AGENDA ITEM: 7

MEETING DATE: July 22, 2026

TITLE: Resolution 2026-10 Acceptance of Resignation of HRA Board of Commissioners Secretary and Declaration of Vacancy

SUBMITTED BY: Lori Lindberg, Executive Director

BACKGROUND: HRA Commissioner and Board Secretary John Dvorak resigned effective June 29, 2026. The HRA Board of Commissioners consists of 7 members, whereby 3 of the members are also officers of the Board which consists of Board Chair, Vice Chair, and Secretary.

In accordance with HRA By-Laws Article II Sections 6 and 7 and Article III Section 10, when a vacancy occurs, the Board must accept the resignation, declare the vacancy, and notify the Mayor of the vacant position.

FISCAL IMPACT: None

RELATIONSHIP TO GOALS: N/A

ATTACHMENTS: Resignation letter received June 29, 2026, HRA By-Laws, and Resolution

PREVIOUS OR RELATED ACTION: Agenda item 8, Election of Secretary

REQUESTED ACTION: Approve Resolution 2026-10

Dear Members of the Saint Cloud HRA Board, the Mayor, and Staff,

Please accept this letter as my formal resignation from the Saint Cloud HRA Board of Commissioners and all related committees, effective immediately. Having recently moved outside the Saint Cloud city limits, I am no longer eligible to serve in this role.

It has been a privilege to serve on the Board over the past several years. I am grateful for the opportunity to work alongside such dedicated staff and fellow commissioners in support of the HRA's mission.

I would also like to express my appreciation to the HRA staff. Your professionalism, hard work, and commitment to serving members of our community are evident in everything you do, and they made my time on the Board both rewarding and enjoyable.

Thank you again for the opportunity to serve. I wish you all continued success in the important work you do.

Sincerely,

John Allan Dvorak

Received on June 29, 2026
by the Executive Director,
Lori Lindberg

AMENDED AND RESTATED BY-LAWS OF THE HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA

EFFECTIVE September 23, 2004
AMENDED September 20, 2006
AMENDED January 17, 2007

Be it resolved by the Housing and Redevelopment Authority of St. Cloud, Minnesota:

That the following By-Laws be and they are hereby adopted and approved as and for the By-Laws of the Housing and Redevelopment Authority of St. Cloud, Minnesota:

ARTICLE I - THE AUTHORITY

Section 1. Name of Authority. The name of the Authority shall be the "Housing and Redevelopment Authority of St. Cloud, Minnesota".

Section 2. Seal of Authority. The seal of the Authority shall be in the form of a circle and shall bear the name of the Authority and the year of its organization.

Section 3. Office of Authority. The offices of the Authority shall be at such place in St. Cloud, Minnesota, as the Authority may, by resolution, determine, but the Authority may hold its meetings at such other place as it may designate by resolution.

ARTICLE II - OFFICERS

Section 1. Officers. The officers of the Authority shall be a Chair, a Vice-Chair, a Secretary, and an Executive Director to be appointed when deemed necessary.

Section 2. Chair. The Chair shall preside at all meetings of the Authority. The Chair shall sign all contracts, deeds, and other instruments made by the Authority, except as otherwise authorized by action of the Board. At each meeting, the Chair shall submit such recommendations and information as he/she may consider proper concerning the business, affairs, and policies of the Authority.

Section 3. Vice-Chair. The Vice-Chair shall perform the duties of the Chair in the absence or incapacity of the Chair; and in case of the resignation or death of the Chair, the Vice-Chair shall perform such duties as are imposed on the Chair until such time as the Authority shall select a new Chair.

Section 4. Secretary. The Secretary shall keep the records of the Authority, shall act as Secretary at the meetings of the Authority and record all votes, and shall keep a record of the proceedings of the Authority in a journal of proceedings to be kept for such purpose, and shall perform all duties incident to his/her office. He/She shall keep in safe custody the seal of the Authority and shall have power to affix such seal to all contracts and instruments authorized to be executed by the Authority.

Section 5. Executive Director. The Executive Director of the Authority shall have general supervision over the administration of its business and affairs, subject to the direction of the Authority. He/She shall be charged with the management of the housing projects of the Authority. He/She shall have the care and custody of all funds of the Authority and shall deposit the same in the name of the Authority in such bank or banks as the Authority may select. He/She shall sign all orders and checks for the payment of money and shall pay out and disburse such monies under the direction of the Authority. Except as otherwise authorized by resolution of the Authority, all such orders and checks shall be countersigned by the Chair. He/She shall keep regular books of accounts of the transaction and also of the financial condition of the Authority.

Section 6. Election or Appointment. Chair, Vice-Chair, and Secretary shall be elected at the annual meeting of the Authority from among the Commissioners of the Authority, and shall hold office for one year or until their successors are elected and qualified.

The Executive Director shall be appointed by the Authority. Any person appointed to fill the office of Executive Director, or any vacancy therein, shall have such term as the Authority fixes, but no Commissioner of the Authority shall be eligible to this office except as a temporary appointee.

Section 7. Vacancies. Should the office of Chair, Vice-Chair, or Secretary become vacant, the Authority shall elect a successor from its membership at the next regular meeting, and such election shall be for the unexpired term of said office. When the office of Executive Director becomes vacant, the Authority shall appoint a successor, as aforesaid.

Section 8. Additional Personnel. The Authority may, from time to time, employ such personnel as it deems necessary to exercise its powers, duties, and functions as prescribed by the Minnesota Statutes Chapter 469 and all other laws of the State of Minnesota applicable thereto. The selection and compensation of such personnel (excluding the Executive Director) shall be determined by the Executive Director in accordance with procedures established in the Authority's Personnel Policy.

Section 9. Board Committees. Subject to the will of the board, the Chair may appoint board committees. Subject to the will of the board, the Chair may appoint board representatives to other commissions, and committees, organizations and task forces as may benefit from HRA board representation.

Section 10. Audit Committee. There shall be an audit committee. The audit committee shall meet annually with the HRA's auditor to discuss the audit work plan. Upon completion of the annual audit, the audit committee shall meet to review the draft audit and management letter and discuss recommendations for improvements in the agency's financial practices. The audit committee may from time to time review the progress towards resolution of any such issues with the Executive Director and report to the board on such financial matters as the Committee deems prudent.

ARTICLE III - MEETINGS

Section 1. Annual Meetings. The annual meeting of the Authority shall be held in the January prior to the regular meeting of the Authority as specified in Section 2 hereof. In the event such date shall fall on a legal holiday, the annual meeting shall be held on the next succeeding secular day. In this circumstance, at the regular meeting, held before the annual meeting, the Board may by majority vote change the date of the Annual meeting to an alternate date in January to accommodate the schedules of the Commissioners.

Section 2. Regular Meetings. A schedule of the regular meetings of the Authority shall be kept on file at its primary offices. If the Authority decides to hold a regular meeting at a time or place different from the time or place stated in its schedule of regular meetings, the same notice of the meeting that would be required for a special meeting shall be given. Except as otherwise provided herein, regular meetings shall be held without notice pursuant to the schedule of regular meetings described above.

Section 3. Special Meetings. The Chair or Acting Chair of the Authority may, when he/she deems it expedient, call a special meeting of the Authority. A special meeting may also be called by written request of any two members of the Authority, for the purpose of transacting any business designated in the call. The call for a special meeting shall designate the date, time, and place of meeting, and the business to be transacted. Said call shall be delivered or mailed to each member of the Authority, at least three (3) days prior to the date of such special meeting, to either the business or home address of each member of the Authority. At such special meeting, no business shall be considered other than as designated in the call, but if all the members of the Authority are present at the special meeting; any and all business may be transacted at such special meeting. The Executive Director shall cause a written notice of the date, time, place and purpose of the special meeting to be posted on the principal bulletin board of the Authority. The notice shall also be mailed or otherwise delivered to each person who has filed a written request for notice of special meetings with the Authority. The notice shall be posted and mailed or delivered at least three (3) days before the special meeting. As an alternative to mailing or otherwise delivering notice to persons who have filed a written request for notice of special meetings, the Authority may publish the notice once, at least three (3) days before the meeting, in the official newspaper of the Authority.

Special meetings will be posted or announced with an agenda describing the subjects to be discussed. In order for the discussion item to be acted on by the Board, it must be clearly stated on the agenda. If an item is discussed that is not on the agenda, action will only be taken at the next available regular Board meeting.

Section 4. Emergency Meetings. The Chair or acting Chair of the Authority may call for emergency meetings. An "emergency meeting" is a special meeting called because of circumstances that, in the judgment of the Authority; require immediate consideration by the Authority. Notice of the emergency meeting shall be given by telephone or any other method used to notify the members of the Authority.

For an emergency meeting, the Authority shall make good faith efforts to provide notice of the meeting to each news medium that has filed a written request for notice, if the request includes the new medium's telephone number. Notice shall be provided to each new medium which has filed a written request for notice as soon as reasonably practical after notice has been given to the Authority's members. Notice shall include the subject of the meeting. Posted or published notice of an emergency meeting shall not be required. If matters not directly related to the emergency are discussed or acted upon at an emergency meeting, the minutes of the meeting shall include a specific description of the matters.

Section 5. Quorum. The powers of the Authority shall be vested in the Commissioners thereof in office at any time. The Board shall consist of seven (7) members according to the city ordinance. The practice will be to have three (3) of the seven (7) members of the HRA Board be from the City Council. This practice allows for alignment of the strategic goals with those of the City.

A reasonable effort shall be made to appoint a public housing resident to the Board, as stipulated in the HUD regulations. Small agency exceptions may apply, which would eliminate this requirement after certain conditions are met.

Four (4) Commissioners shall constitute a quorum, but a smaller number may adjourn from time to time until a quorum is obtained. When a quorum is in attendance, action may be taken by the Authority upon an affirmative vote of the members forming the quorum.

Section 6. Order of Business. At regular meetings of the Authority, the order of business shall be as provided in the agenda adopted by the Board. All Resolutions shall be in writing and shall be copied in a journal of the proceedings of the Authority.

Section 7. Manner of Voting. The voting on all questions coming before the Authority shall be by roll call, and the "yeas" and "nays" shall be entered upon the minutes of each meeting.

Section 8. Address of the Authority. The address of the Housing and Redevelopment Authority shall be 1225 West St. Germain Street, St. Cloud, Minnesota, 56301.

Section 9. Open Meeting Law. Except as such meetings may be closed to the public as allowed by Minnesota law, all meetings of the Authority shall be open to the public and conducted in conformance with the Minnesota Open Meeting Law, Minnesota Statutes Chapter 13D.

Section 10 Vacancies. In the event that a vacancy in office exists by reason of a Commissioner's resignation or for reasons provided in Minnesota Statutes Section 351.02, the Commission by majority vote may declare a vacancy and cause notice of vacancy to be provided to the Mayor. A commissioner may be presumed to have abandoned office if the Commissioner is absent from Commission meetings for 90 consecutive days.

ARTICLE IV-CONFLICTS PROCEDURE

Section 1. The Board shall maintain a conflicts of interest policy to assure the public that the members, officers and employees of the authority adhere to legal and ethical standards.

Section 2. Subject to the will of the board, the Chair shall appoint a member, (who may be the chair) to serve as conflicts representative for the Board and perform such duties as may be provided in the Board's conflicts policies.

ARTICLE V - AMENDMENTS

Amendments to By-Laws. The By-Laws of the Authority shall be amended only with the approval of at least four of the members of the Authority at a regular or special meeting.

Adopted and Approved by the Board of Directors of The Housing and Redevelopment Authority of St. Cloud, Minnesota, on January 17, 2007.

ATTEST:

Antony Goddard

Chair, Antony Goddard

Joan M. Jaye

Secretary, Joan Jaye

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RESOLUTION 2026-10

HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MN

ACCEPTANCE OF RESIGNATION OF HRA BOARD OF COMMISSIONERS SECRETARY
AND DECLARATION OF VACANCY

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 Board has received the formal written resignation of HRA Board Secretary, John Dvorak, effective June 29, 2026;

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

That the Board of Commissioners formally accepts Commissioner Dvorak's resignation as Commissioner and Board Secretary; and hereby declares that effective June 29, 2026 a vacancy exists in this office, and the process to fill the seat as required by the HRA By-Laws be initiated.

Adopted this 22nd day of July, 2026

____
Nancy Gohman, Chair

____
Seal Dwyer, Vice Chair

AGENDA ITEM: 8

MEETING DATE: July 22, 2026

TITLE: Election of Board of Commissioners Secretary

SUBMITTED BY: Lori Lindberg, Executive Director

BACKGROUND: The HRA Board of Commissioners consists of 7 members, whereby the 3 of the members are also officers of the Board which consists of Board Chair, Vice Chair, and Secretary.

Effective June 29, 2026 with the resignation of Commissioner and Board Secretary John Dvorak, the HRA Board of Commissioners experienced an officer vacancy for Board Secretary.

In accordance with Article II Section 6 and 7 when a vacancy occurs, the Board must declare the vacancy and then elect a new officer at the next meeting to complete the unexpired term.

FISCAL IMPACT: None

RELATIONSHIP TO GOALS: N/A

ATTACHMENTS: None

PREVIOUS OR RELATED ACTION: Agenda item 7, Resolution 2026-10 Acceptance of Resignation of HRA Board of Commissioners Secretary and Declaration of Vacancy

REQUESTED ACTION: Elect a Board Secretary

ST. CLOUD HRA
HOUSING & REDEVELOPMENT AUTHORITY

AGENDA ITEM: 9

MEETING DATE: July 22, 2026

TITLE: Subrecipient Agreement with Lutheran Social Services for administration of HUD FY 2025 Continuum of Care DV Rapid Re-housing Grant MN0502DK052504

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

BACKGROUND: The HUD CoC DV Rapid Re-housing Program is an important housing stability resource for the Central CoC region. The St. Cloud HRA and LSS worked in collaboration to develop a Subrecipient Agreement that will ensure the FY 2025 CoC DV Rapid Re-housing funding in the amount of $182,483 for a term up to 1-year, September 1, 2026 to August 31, 2027 remains available to provide rental assistance and support services for victims of Domestic Violence in Benton, Stearns, Sherburne and Wright counties.

LSS as the Subrecipient will administer the grant on behalf of the St. Cloud HRA, and the St. Cloud HRA will oversee LSS's performance and ensure the grant is administered in compliance with the agreement and applicable program regulations. LSS has committed to providing up to $43,315 in match funding for the grant.

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, Resolution 2026-07

PREVIOUS OR RELATED ACTION: Resolution 2026-07

REQUESTED ACTION: Approve

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,

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 FFY 2025 HUD CONTINUUM OF CARE DOMESTIC VIOLENCE RAPID RE-HOUSING GRANT RENEWAL MN0502D5K2504

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 FFY 2025 HUD CoC Domestic Violence (DV) Rapid Re-housing (RRH) renewal grant agreement in the amount of $182,483, for the period September 1, 2026 to August 31, 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

Nancy Gohman, Chair

John Dvorak, Secretary

AGENDA ITEM: 10

MEETING DATE: July 22, 2026

TITLE: Resolution 2026-11 – Adopting the Special Tax Levy for Payment in the Year of 2027

SUBMITTED BY: Lori Lindberg, Executive Director and Karen Rizer, CPA   Finance Director

BACKGROUND: The pay 2027 tax levy request and 2027 draft Central Office Cost Center budget will be discussed at the July 22 study session.

FISCAL IMPACT: 2027 tax levy revenue

RELATIONSHIP TO GOALS: N/A

ATTACHMENTS: Resolution 2026-11

RECOMMENDATION: Approve Resolution 2026-11

RESOLUTION 2026-11

HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MN

ADOPTING THE SPECIAL LEVY FOR PAYMENT IN THE YEAR OF 2027

WHEREAS, pursuant to Minnesota Statutes, Section 469.033, Subdivision 6, the Housing and Redevelopment Authority of St. Cloud, MN (the "HRA"), upon approval of the City Council of St. Cloud, is authorized to levy a special tax upon all property, both real and personal, within the City of St Cloud to be expended and applied for purposes of Minnesota Statutes 469.001 to 469.047; and

WHEREAS, the amount of the levy shall not exceed 0.0185 percent of taxable market value; and

WHEREAS, the Board of Commissioners of the HRA has reviewed the Central Office Cost Center budget and finds the expenditures to be in keeping with the stated sections of Minnesota Statutes and prudent use of public funds;

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

1. The special tax, in the amount of $961,000, for payment in the calendar year 2027; and that the Finance Director of the HRA is hereby authorized and directed to forward this Resolution to the City Council of St. Cloud, Minnesota, for its consideration; and

2. The Finance Director of the HRA, subsequent to City Council approval, is hereby authorized and directed to certify such tax to the Auditors of Benton, Sherburne, and Stearns Counties.

Adopted this 22nd day of July, 2026

____
Nancy Gohman, Chair

____
Seal Dwyer, Vice Chair

ST. CLOUD HRA HOUSING & REDEVELOPMENT AUTHORITY

AGENDA ITEM: 11

MEETING DATE: July 22, 2026

TITLE: Report on Activities

SUBMITTED BY: Lori Lindberg, Executive Director

RELATIONSHIP TO GOALS: All

ATTACHMENTS: Public Housing Assessment System Score

ACTIVITIES SUMMARY:

Rental Portfolio

Property Managers have participated in various outreach opportunities in the community to expand awareness and empathy for people experiencing homelessness and increase opportunities for connections to community resources for residents of the HRA's rental communities. Pam Shaw, Nicole Wellen, and Dan Keller typically attend monthly meetings with the Salem House. On June 11, Brenda Goldenstein participated in a panel Discussion at the Center for Family Peace to discuss education on homelessness bias and increasing awareness, misconceptions and building empathy to educate the community on the complex and systemic causes of homelessness. Brenda Goldenstein has continued outreach efforts to reduce vacancies, and through this outreach at least 2 individuals have moved into housing and there are at least 2 more individuals who are currently going through the application review process now.

During the month of July, the Property Managers completed an inspection of the main office.

Empire Apartments

Senator Aric Putnam stopped by to visit the property on July 2, 2026.

Wilson Apartments:

Phase 8 began on July 7, 2026, and 8 residents moved to the GrandStay. Of those residents one required an accessible unit. One resident transferred within the building to a unit that has undergone modernization and one unit in the phase was vacant. Two residents will be living with family during the phase, and five residents chose to use their own transportation during the move.

Voucher Programs:
Housing Choice Voucher (HCV) and Other Local and State Funded Voucher Programs: During the month of June 2026, 10 participants in the tenant-based voucher programs ended participation. 4 households voluntarily gave up their rental assistance, 1 household passed away, 1 due to income increase, 1 household's voucher expired, and 3 left ended participation due to program violations.

As of June 30, 2026, there were 91 Port Ins and 30 Port Outs.

In an assessment of program admissions, 83% of households admitted to the Housing Choice Voucher Program in 2026 were at or below the extremely low-income limit.

Bring It Home Voucher Program: As of June 30, 2026, 14 vouchers are issued, and 13 families have been successfully moved into housing or leased in their existing unit. Staff from MN Housing will be doing an in-person visit to the HRA on July 21, 2026.

HUD Continuum of Care (CoC): On July 8, 2026, an Intent to Apply was submitted to the East Central Continuum of Care for renewal of HUD CoC grants for DV Rapid Re-housing and Permanent Supportive Housing for the 2026 HUD CoC Competition. The application to HUD is due in August.

Outreach: HRA staff presented housing information to the Father Project support group hosted by Goodwill Easter Seals on June 24, 2026.

VASH Vouchers: HUD Announced that the HRA of St. Cloud was one of 265 Public Housing Agencies nationally that received additional VASH Vouchers to serve homeless Veterans. The success of the VASH program in St. Cloud is attributed to a strong partnership with the St. Cloud VA Health Care System. The HUD-VASH program provides critical rental assistance and supportive services to help Veterans experiencing homelessness. The program combines HUD's Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the VA.

Excerpts from the press release are noted here: *"The Trump administration is committed to ending Veteran homelessness across America. HUD is pleased to work alongside the VA to serve a vulnerable population that honorably served us,"* ***said Secretary Turner.*** *"Today's investment will help provide resources to support more than 2,500 homeless Veterans in achieving stable housing and self-sufficiency."*

"No one who served their country should face homelessness," ***said Secretary Collins****. "This funding will help us deliver critical support to thousands of Veterans across the nation, and builds on the progress made last year when VA housed more than 51,000 homeless Veterans."*

Since 2010, Veteran homelessness has declined by 56.1% nationwide, with HUD-VASH playing a significant role in that reduction.

With today's awards, the total number of active HUD-VASH vouchers exceeds 118,000 nationwide. Since 2008, more than 250,000 Veterans have obtained safe, stable, and affordable housing through HUD-VASH.

Single Family Programs

CDBG Single Family Rehab Program:

There are currently 2 households on the waiting list with 2 others are working on resolving issues needed to determine final eligibility. There are 5 projects in the construction stage. There are 4 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. Currently the funding is anticipated to assist 10 households in program year 2026. We are currently working with 5 families utilizing the loan program and are anticipating 3 more out of the next group of CDBG applicants to need the funds.

Minnesota Housing Funds:

There are 3 Minnesota Housing Rehab Loan projects currently on the waiting list and 1 loan is in eligibility.

Single Family Home-Partnership with Tech College:

The home is completed. Mary Ellen Richter from Kerber Castle Realty will be marketing the property for $299,900. We are in the process of clarifying the soil vapor mitigation as it relates to the disclosure prior to listing.

Other Activities:

Lori Lindberg, Executive Director presented a session on the Public Housing Assessment System (PHAS) with Itasca County HRA and Virginia HRA at the Spring NAHRO Conference at Sugar Lake Lodge, Grand Rapids, MN. The purpose of the Public Housing Assessment System (PHAS) is to improve the delivery of services in public housing and enhance trust in the public housing system among public housing agencies (PHAs), public housing residents, and the general public, by providing a management tool for effectively and fairly measuring the performance of a PHA in essential housing operations of projects, on a program-wide basis and individual project basis. This assessment is based on four indicators including physical condition, financial condition, management and operations, and the Capital Fund Program.

Public Housing Assessment System (PHAS) Score Report: The HRA of St. Cloud received their latest released Public Housing Assessment System (PHAS) Score and designation of High Performer with a preliminary score of 91 out of a possible 100 points. A final score will be confirmed during our audit submission.

U.S. Department of Housing and Urban Development
OFFICE OF PUBLIC AND INDIAN HOUSING
REAL ESTATE ASSESSMENT CENTER

Public Housing Assessment System (PHAS) Score Report for Interim

Report Date: 06/18/2026

PHA Code:	MN038
PHA Name:	HRA of ST. CLOUD, MINNESOTA
Fiscal Year End:	12/31/2024

PHAS Indicators	Score	Maximum Score
Physical	34	40
Financial	23	25
Management	24	25
Capital Fund	10	10
Late Penalty Points	0	
PHAS Total Score	**91**	**100**
Designation Status:	**High Performer**	

Published 06/18/2026 Initial published 06/18/2026

Financial Score Details	Score	Maximum Score
Audited/Single Audit		
1. FASS Score before deductions	23.48	25
2. Audit Penalties	0.00	
Total Financial Score Unrounded (FASS Score - Audit	23.48	25

Capital Fund Score Details	Score	Maximum Score
Timeliness of Fund Obligation:		
1. Timeliness of Fund Obligation %	90.00	
2. Timeliness of Fund Obligation Points	5	5
Occupancy Rate:		
3. Occupancy Rate %	97.25	
4. Occupancy Rate Points	5	5
Total Capital Fund Score (Fund Obligation + Occupancy Rate):	10	10

Notes:

1. The scores in this Report are the official PHAS scores of record for your PHA. PHAS scores in other systems are not to be relied upon and are not being used by the Department.
2. Due to rounding, the sum of the PHAS indicator scores may not equal the overall PHAS score.
3. "0" FASS Score indicates a late presumptive failure. See 902.60 and 902.92 of the Interim PHAS rule.
4. "0" Total Capital Fund Score is due to score of "0" for Timeliness of Fund Obligation. See the Capital Fund
5. PHAS Interim Rule website - http://www.hud.gov/offices/reac/products/prodphasintrule.cfm

Housing Department Vacancy Report
For the Month Ending June 30, 2026

Fund: Public Housing – 291 Units

Complex	# of units	Yearly Vacancy Rate	Vacant as of 6/30/26
Empire	89	1.70%	0
Wilson	126	2.23%	1*
Scattered Sites	76	1.50%	0

Fund: Section 8 New Construction – 162 Units

Complex	# of units	Yearly Vacancy Rate	Vacant as of 6/30/26
Germain	60	0.54%	0
Grace/NWB	102	1.45%	2

Fund: Tax Credit – 249 Units

Complex	# of units	Yearly Vacancy Rate	Vacant as of 6/30/26
Creeks	24	5.48%	2
Brownstones	12	17.50%	1
Westwood One	32	6.87%	0
Westwood Two	32	6.15%	1
Swisshelm One	32	4.70%	3
Swisshelm Two	32	8.67%	1
Riverside	85	6.66%	5

Fund: Affordable Housing – 82 Units

Complex	# of units	Yearly Vacancy Rate	Vacant as of 6/30/26
Eastwood	18	2.92%	0
Al Loehr	61	8.59%	8
Single FH	3	0.00%	0

*two units at Wilson are currently being used for modernization and relocation during the project and are not reflected in this total