



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

Wednesday, September 23, 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. St. Cloud HRA Board Room
AGENDA: Brenda Engelking, Central Minnesota CoC Coordinator:
Continuum of Care – Homeless Programs and Information**

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 COMMISSIONERS**

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Wednesday, September 23, 2026
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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, August 26,2026. REQUESTED ACTION: Approve.
4. Approval of Regular Meeting Minutes, August 26,2026. REQUESTED ACTION: Approve.
5. Review of 2026 Financial Report. REQUESTED ACTION: None.
6. Approval of Empire Plumbing Stack Replacement Contract. 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 2026-12 Authorization to Apply for Additional Bring it Home Vouchers for Meeker County, an Unserved Area.
8. Approval of Section 3 Plan.
9. Public Hearing and Approval of FY 2027 Public Housing Agency Plan (PHA Plan):
 - A. Approval of Resolution 2026-13 Public Housing Agency Plan
 - B. Approval of Resolution 2026-14 Capital Fund Program and Five-Year Action Plan
10. Approval of Correction of Previously Approved Minutes from the January 28, 2026 Annual Meeting. REQUESTED ACTION: Approve.
11. Report on Activities.

Open Discussion:

Adjourn.

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

Wednesday, August 26, 2026

A Study Session for the Housing and Redevelopment Authority of St. Cloud (HRA) Board of Commissioners was held on Wednesday, August 26, 2026. Chair Nancy Gohman called the meeting to order at 5:00 p.m. Commissioners present: Scott Brodeen, Tami Calhoun, Nancy Gohman, Hudda Ibrahim, Hani Jacobson, and Carol Lewis (arriving at 5:07 p.m.). Commissioners absent: Seal Dwyer.

Pam Shaw, Property Manager of Empire Apartments at the Housing and Redevelopment Authority of St. Cloud, provided an overview of the National Standards for the Physical Inspection of Real Estate (NSPIRE). Ms. Shaw explained that previously, properties were inspected using the Uniform Physical Conditions Standard (UPCS). The Real Estate Assessment Center (REAC) sets the standards for physical condition of Public Housing.

Inspection standards for physical condition have recently migrated from UPCS to the new NSPIRE standards. Ms. Shaw explained that the focus with NSPIRE puts more emphasis on the residents' unit. Scoring is based on inspection of three primary areas: the unit, shared areas (common) inside the building, and the building exterior and grounds. Negative findings in these areas are categorized by severity: life threatening, severe, moderate, and low. Life-threatening findings must be fixed within 24 hours of the finding. Findings that are less severe must be corrected in 30 days.

Commissioner Gohman asked how often the City of St. Cloud Inspector inspects the units. Ms. Shaw responded the City of St. Cloud does not inspect the HRA's units due to multiple inspections being conducted on those properties, but that inspection reports are provided to the city upon request. Commissioner Calhoun asked whether the city proactively requests inspection reports. Ms. Shaw responded the reports are not proactively requested at this time. Commissioner Gohman asked whether a pre-inspection is completed prior to an NSPIRE inspection. Ms. Shaw explained the Property Managers are conducting annual unit inspections and utilizing the NSPIRE standards for those inspections. Currently, the NSPIRE inspection for Empire Apartments is on a 3-year cycle due to its most recent score being high.

Lori Lindberg, Executive Director, explained that all the HRA properties are inspected using the NSPIRE Standards, as well as the inspections conducted for the Housing Choice Voucher program.

There being no further discussion, the study session ended at 5:23 p.m.

ATTEST:

Chair, Nancy Gohman

Secretary, Tami Calhoun

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

Wednesday, August 26, 2026

A Regular Meeting for the Housing and Redevelopment Authority of St. Cloud, MN (HRA) Board of Commissioners was held on Wednesday, August 26, 2026, at 1225 West St. Germain Street, St. Cloud, MN 56301. Chair Gohman called the meeting to order at 5:24 p.m.

1. Roll call was taken and the Pledge of Allegiance was spoken. Present: Scott Brodeen, Tami Calhoun, Nancy Gohman, Hudda Ibrahim, Hani Jacobson, and Carol Lewis. Absent: Seal Dwyer

Consent Agenda:

2. Approval of Agenda. Commissioner Calhoun moved items 2, 3, 4, 7, 9, and 10 for approval; pulling Items 5 and 6 for discussion; Commissioner Lewis requested pulling item 8 for discussion; Commissioner Gohman requested pulling item 11 for discussion. Commissioner Ibrahim seconded the motion. All Commissioners voted in favor; the motion carried. Approved 7-0.
3. Approval of Study Session Minutes, July 22, 2026. Approved 7-0.
4. Approval of Regular Meeting Minutes, July 22, 2026. Approved 7-0.
5. Review of 2026 Financial Reports. REQUESTED ACTION: None. Commissioner Calhoun asked for explanation on what appears to be a large difference in the expenses versus the income. Karen Rizer, Finance Director, explained Riverside Apartments was projected to have a \$75,000 loss yet a \$79,000 loss had been budgeted so it was favorable to the budget; Swisshelm Two had the roof replacement project which created an expense on the financials. The Community Housing Fund will be utilized to cover the costs of the roof replacement. Ms. Rizer explained that in the past, the Community Housing fund was established with bonds that created a reserve in which interest earnings could then be used to finance HRA or community housing projects. Commissioner Calhoun moved for approval; Commissioner Ibrahim seconded the motion. All Commissioners voted in favor; the motion passed. Approved 7-0.
6. Approval to Write-Off Resident Accounts Receivable. Requested Action: Approve. Commissioner Calhoun asked why the account balances are being written off. Ms. Rizer explained the balances are written off for variety of reasons; for example, there was a tenant who passed away but had a large outstanding balance due, however, there is no estate available to recapture the funds. Commissioner Jacobson asked if the funds are ever recovered. Ms. Rizer explained that Revenue Recapture is utilized for recapture of

money owed when possible. Commissioner Calhoun asked if there are preventative measures that could be implemented to prevent write-off of balances from occurring. Ms. Rizer explained that HRA staff does actively manage this area and that is the nature of the business. Commissioner Calhoun moved for approval; Commissioner Brodeen seconded the motion. All Commissioners voted in favor; the motion passed. Approved 7-0.

7. Approval of Wilson Domestic and Sanitary Pipe Replacement Project Change Order. REQUESTED ACTION: Approve. Accepted the change order in the amount of \$56,171.00 to Kue Contractors, Inc. Approved 7-0.
8. Approval of Annual Snow Removal Service Contract. REQUESTED ACTION: Approve. Commissioner Lewis asked whether the owner of Gapinski Property Services is Jared Gapinski, the same person who is running for office in the state of Minnesota and if so, does that create a conflict of interest. Paul Soenneker, Project Manager, confirmed that Jared Gapinski, who is running for state office, is not the owner of Gapinski Property Services. Accepted the bid from Gapinski Property Services which was the only bid submitted for this service. Commissioner Lewis moved for approval; Commissioner Ibrahim seconded the motion. All Commissioners voted in favor; the motion passed. Approved 7-0.
9. Approval of Annual Fire Sprinkler Inspection Service Contract. REQUESTED ACTION: Approve. Accepted bid from Escape Fire Protection for \$8,682.00. Approved 7-0.
10. Approval of Scattered Site Concrete Replacement Contract. REQUESTED ACTION: Approve. Accepted bid from DRSC Concrete, Inc. for \$54,568.00 which was the only bid submitted for this service. Approved 7-0.
11. Approval of Wilson Electrical Equipment Replacement Project. REQUESTED ACTION: Approve. Commissioner Gohman asked whether the lowest bid was required to be accepted. Mr. Soenneker confirmed the lowest responsible bid is to be accepted. Commissioner Lewis asked if Design Electric's bid could be accepted as they seem to complete many municipal projects. Mr. Soenneker explained that Project One Construction listed Design Electric as the sub-contractor in the bid. The Project One Construction, Inc bid in the amount of \$730,500.00 was accepted. Commissioner Gohman moved for approval; Commissioner Lewis seconded the motion. 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 that there were none.

Old Business: none.

New Business:

12. Audit Committee Appointment. Prior to Commissioner Dvorak's resignation the Audit Committee was comprised of Commissioners Dvorak, Calhoun, and Ibrahim. Commissioner Ibrahim nominated Commissioner Lewis to fill the vacancy on the Audit Committee created by the resignation of Commissioner Dvorak. Commissioner Lewis accepted the nomination. Commissioner Ibrahim moved for approval; Commissioner Calhoun seconded the motion. All Commissioners voted in favor; the motion passed. Approved 7-0.
13. Personnel Committee Appointment. Prior to Commissioner Dvorak's resignation the Personnel Committee was comprised of Commissioners Dvorak, Dwyer, and Jacobson. Commissioner Ibrahim nominated Commissioner Gohman to fill the vacancy on the Personnel Committee created by the resignation of Commissioner Dvorak. Commissioner Gohman accepted the nomination. Commissioner Ibrahim moved for approval; Commissioner Jacobson seconded the motion. All Commissioners voted in favor; the motion passed. Approved 7-0.
14. Report on Activities – Ms. Lindberg highlighted the following information from the Report on Activities:

Wilson Apartments: On Monday August 10, Minnesota Housing Communications Team visited Wilson Apartments to do a photo shoot on the Sanitary Plumbing and Water Line Project funded by Publicly Owned Housing Preservation (POHP) Funds. A section of the old pipe was taken to be used as a visual demonstration of the importance of the POHP program. The project at Wilson is a great example of local, state, and federal partnerships to preserve publicly funded housing. Additionally, phase nine began on August 6, and 12 residents moved to the GrandStay.

Ms. Lindberg provided an update on Outreach and Community Engagement activities. On August 13, Sgt Tad Hoeschen and Emily Voigt, Crime Prevention Specialist from the St. Cloud Police Department met with the Rental Team to discuss *Public Safety Through Environmental Design*.

National Night Out was held on August 4, all HRA properties participated, and it was well attended.

Empire Apartments: Empire Apartments Sanitary Sewer Project was posted and bids are due September 9. Mr. Soenneker added a pre-bid walk-thru had been held and was attended by eleven contractors.

Commissioner Gohman commented that the Port Out numbers for the HCV program seemed unusually high for the month. Ms. Rizer stated the Finance department monitors those numbers which can affect the budget and most housing authorities are not absorbing vouchers at this time.

Ms. Lindberg reported the Bring it Home Voucher Program has become a focus, and staff are investing additional time to get vouchers issued for this program. Ms. Lindberg noted that 11 vouchers have been issued, and 15 families are under contract.

Commissioner Lewis commented that the HUD Continuum of Care (CoC) program will begin to require extra support, for example for therapy and additional services. She also commented that the funding for the CDBG program has been completely removed from the federal budget.

Open Discussion:

Commissioner Lewis asked Ms. Lindberg if there is a potential for partnership on the Pinecone Road project in the northwest portion of the City. Ms. Lindberg said Central Minnesota Housing Partnership has applied for funds through Minnesota Housing’s RFP. Ms. Lindberg noted that selections will not be announced until Minnesota Housing’s November or December board meeting.

Adjourned at 5:59 p.m.

ATTEST:

Chair, Nancy Gohman

Secretary, Tami Calhoun

AGENDA ITEM: 5

MEETING DATE: September 23, 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-Jul 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	186,525	186,958	(433)	0 %
Other Tenant Income	18,772	23,333	(4,561)	-20
TOTAL TENANT INCOME	205,297	210,292	(4,994)	-2
GRANT INCOME				
HUD PHA Operating Grants/Subsidy	123,711	135,333	(11,622)	-9
Other Government Grants-Federal	31,063	-	31,063	N/A A
Capital Fund Grants-Capital	145,755	311,111	(165,356)	-53
Capital Fund Grants-Operating	-	-	-	N/A
TOTAL GRANT INCOME	300,529	446,444	(145,915)	-33
OTHER INCOME	6,733	4,083	2,650	65
TOTAL INCOME	512,559	660,819	(148,259)	-22
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	71,430	93,333	21,903	23
COCC Fees - Mgmt, Acctg, Intake	62,347	74,842	12,495	17
Legal Expense	6,810	4,667	(2,144)	-46
Auditing Fees	3,915	6,000	2,085	35
Other Admin Expenses	19,904	18,333	(1,570)	-9
TOTAL ADMINISTRATIVE EXPENSES	164,407	197,175	32,768	17
TENANT SERVICES EXPENSES	2,431	2,917	486	17
UTILITY EXPENSES				
Water	10,082	7,583	(2,498)	-33
Sewer/Stormwater	11,777	9,042	(2,736)	-30
Electricity	30,395	33,542	3,146	9
Gas	23,333	19,833	(3,499)	-18
Street Light Utilities	1,602	2,042	440	22
TOTAL UTILITY EXPENSES	77,189	72,042	(5,147)	-7
MAINTENANCE AND OPERATIONAL EXPENSES	142,667	145,833	3,166	2
GENERAL EXPENSES				
Insurance	19,565	18,200	(1,365)	-7
Payments in Lieu of Taxes and R/E Taxes	5,600	5,600	-	0
Bad Debt	652	5,500	4,848	88
Protective Services	5,721	15,167	9,446	62
Other General Expense	16	117	101	86
TOTAL GENERAL EXPENSES	31,554	44,583	13,029	29
CASH/BUDGET ITEMS				
Capital Assets	145,755	311,111	165,357	53
TOTAL CASH/BUDGET ITEMS	145,755	311,111	165,357	53
TOTAL EXPENSES	564,002	773,661	209,659	27
NET INCOME	(51,443)	(112,842)	61,399	NA

A - HUD shortfall grant reallocated partially to Empire and Wilson

Scattered Sites

Period = Jan 2026-Jul 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	278,112	263,725	14,387	5 %
Other Tenant Income	42,868	46,667	(3,798)	-8
TOTAL TENANT INCOME	320,980	310,392	10,589	3
GRANT INCOME				
HUD PHA Operating Grants/Subsidy	68,702	75,250	(6,548)	-9
Other Government Grants-Federal	66,243	82,075	(15,832)	-19
Capital Fund Grants-Operating	-	-	-	N/A
TOTAL GRANT INCOME	134,945	157,325	(22,380)	-14
OTHER INCOME	(170)	583	(754)	-129
TOTAL INCOME	455,755	468,300	(12,545)	-3
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	66,234	68,250	2,016	3
COCC Fees - Mgmt, Acctg, Intake	52,433	66,442	14,009	21
Legal Expense	160	3,792	3,632	96
Auditing Fees	3,524	5,700	2,176	38
Other Admin Expenses	25,565	22,667	(2,898)	-13
TOTAL ADMINISTRATIVE EXPENSES	147,915	166,850	18,935	11
TENANT SERVICES EXPENSES	20	1,108	1,088	98
UTILITY EXPENSES				
Water	20,582	21,583	1,001	5
Sewer/Stormwater	23,701	26,833	3,132	12
Electricity	4,387	4,958	572	12
Gas	1,428	2,334	906	39
Street Light Utilities	1,855	2,158	303	14
TOTAL UTILITY EXPENSES	51,954	57,867	5,914	10
MAINTENANCE AND OPERATIONAL EXPENSES	217,571	233,333	15,762	7
GENERAL EXPENSES				
Insurance	37,508	34,800	(2,708)	-8
Payments in Lieu of Taxes and R/E Taxes	8,925	8,925	-	0
Bad Debt	2,515	5,000	2,485	50
Protective Services	15	4,667	4,652	100
Other General Expense	8	175	167	95
TOTAL GENERAL EXPENSES	48,971	53,567	4,595	9
HOUSING ASSISTANCE PAYMENTS				
Tenant Utility Payments-Public Housing	9,652	11,667	2,015	17
FSS Escrow Payments	6,072	7,000	928	13
TOTAL HOUSING ASSISTANCE PAYMENTS	15,724	18,667	2,943	16
TOTAL EXPENSES	482,155	531,392	49,237	9
NET INCOME	(26,401)	(63,092)	36,692	N/A

Wilson Apts

Period = Jan 2026-Jul 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	256,795	251,533	5,262	2 %
Other Tenant Income	19,889	17,500	2,389	14
TOTAL TENANT INCOME	276,684	269,033	7,651	3
GRANT INCOME				
HUD PHA Operating Grants/Subsidy	171,890	188,417	(16,527)	-9
Other Government Grants-Federal	43,392	-	43,392	N/A A
Capital Fund Grants-Capital	153,342	287,500	(134,158)	-47
Capital Fund Grants-Operating	-	-	-	N/A
TOTAL GRANT INCOME	368,624	475,917	(107,293)	-23
OTHER INCOME	504	1,167	(662)	-57
TOTAL INCOME	645,812	746,117	(100,304)	-13
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	83,127	109,667	26,539	24
COCC Fees - Mgmt, Acctg, Intake	92,238	97,825	5,587	6
Legal Expense	1,602	5,833	4,231	73
Auditing Fees	5,481	7,700	2,219	29
Other Admin Expenses	18,498	17,583	(914)	-5
TOTAL ADMINISTRATIVE EXPENSES	200,947	238,608	37,662	16
TENANT SERVICES EXPENSES	3,711	5,833	2,122	36
UTILITY EXPENSES				
Water	7,296	8,750	1,454	17
Sewer/Stormwater	8,831	9,333	503	5
Electricity	35,370	40,833	5,464	13
Gas	28,476	29,166	690	2
Street Light Utilities	3,161	3,150	(11)	0
TOTAL UTILITY EXPENSES	83,133	91,233	8,099	9
MAINTENANCE AND OPERATIONAL EXPENSES	209,065	175,000	(34,065)	-19
GENERAL EXPENSES				
Insurance	25,203	23,500	(1,703)	-7
Payments in Lieu of Taxes and R/E Taxes	7,875	7,875	-	0
Bad Debt	545	4,500	3,955	88
Protective Services	6,180	17,500	11,320	65
Other General Expense	30	233	203	87
TOTAL GENERAL EXPENSES	39,834	53,608	13,774	26
CASH/BUDGET ITEMS				
State Forgivable Loan	(1,979,598)	(2,000,000)	(20,402)	-1
Capital Assets	2,132,940	2,300,000	167,060	7
TOTAL CASH/BUDGET ITEMS	153,342	300,000	146,658	49
TOTAL EXPENSES	690,032	864,282	174,250	20
NET INCOME	(44,220)	(118,165)	(73,945)	N/A

A - HUD shortfall grant reallocated partially to Empire and Wilson

Germain Towers Apts

Period = Jan 2026-Jul 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	314,155	312,667	1,488	0 %
Other Tenant Income	7,314	6,417	897	14
TOTAL TENANT INCOME	321,469	319,083	2,385	1
OTHER INCOME	20,541	20,417	125	1
TOTAL INCOME	342,010	339,500	2,510	1
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	30,969	27,417	(3,552)	-13
COCC Fees - Mgmt, Acctg, Intake	41,448	40,833	(615)	-2
Legal Expense	2,705	1,458	(1,247)	-85
Auditing Fees	1,174	875	(300)	-34
Other Admin Expenses	10,527	16,333	5,807	36
TOTAL ADMINISTRATIVE EXPENSES	86,823	86,917	94	0
TENANT SERVICES EXPENSES	520	583	63	11
UTILITY EXPENSES				
Water	9,109	7,000	(2,109)	-30
Sewer/Stormwater	9,844	8,167	(1,677)	-21
Electricity	9,076	10,383	1,307	13
Gas	19,311	14,000	(5,311)	-38
Street Light Utilities	1,154	1,283	129	10
TOTAL UTILITY EXPENSES	48,494	40,833	(7,661)	-19
MAINTENANCE AND OPERATIONAL EXPENSES	76,335	130,142	53,807	41
GENERAL EXPENSES				
Insurance	31,802	31,000	(802)	-3
Payments in Lieu of Taxes and R/E Taxes	6,451	5,133	(1,318)	-26
Bad Debt	-	3,500	3,500	100
Protective Services	2,799	9,917	7,118	72
Other General Expense	7	58	51	88
TOTAL GENERAL EXPENSES	41,059	49,608	8,549	17
TOTAL EXPENSES	253,231	308,083	54,852	18
NET INCOME	88,779	31,417	57,362	N/A

Northway A&B

Period = Jan 2026-Jul 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	560,092	552,183	7,909	1 %
Other Tenant Income	10,267	11,667	(1,400)	-12
TOTAL TENANT INCOME	570,359	563,850	6,509	1
OTHER INCOME	5	583	(578)	-99
TOTAL INCOME	570,364	564,433	5,930	1
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	67,486	65,917	(1,570)	-2
COCC Fees - Mgmt, Acctg, Intake	70,931	72,917	1,986	3
Legal Expense	996	2,917	1,921	66
Auditing Fees	1,958	1,283	(674)	-53
Other Admin Expenses	16,488	14,000	(2,488)	-18
TOTAL ADMINISTRATIVE EXPENSES	157,859	157,033	(825)	-1
TENANT SERVICES EXPENSES	520	583	63	11
UTILITY EXPENSES				
Water	9,601	12,833	3,233	25
Sewer/Stormwater	10,348	13,417	3,069	23
Electricity	10,753	11,958	1,206	10
Gas	20,480	17,500	(2,980)	-17
Street Light Utilities	1,836	2,333	497	21
TOTAL UTILITY EXPENSES	53,017	58,042	5,025	9
MAINTENANCE AND OPERATIONAL EXPENSES	97,726	219,275	121,549	55
GENERAL EXPENSES				
Insurance	27,080	26,000	(1,080)	-4
Payments in Lieu of Taxes and R/E Taxes	8,631	8,633	2	0
Bad Debt	2,691	2,500	(191)	-8
Protective Services	3,448	15,167	11,719	77
Other General Expense	11	117	106	91
TOTAL GENERAL EXPENSES	41,860	52,417	10,556	20
TOTAL EXPENSES	350,982	487,350	136,368	28
NET INCOME	219,382	77,083	142,298	N/A

Eastwood Apts

Period = Jan 2026-Jul 2026

	YTD Actual	YTD Budget	Variance	% Var
INCOME				
TENANT INCOME				
Rental Income	97,635	93,917	3,718	4 %
Other Tenant Income	3,861	6,417	(2,556)	-40
TOTAL TENANT INCOME	101,496	100,333	1,163	1
GRANT INCOME				
Other Government Grants - Local	-	15,000	(15,000)	-100
TOTAL GRANT INCOME	-	15,000	(15,000)	-100
TOTAL INCOME	101,496	115,333	(13,837)	-12
EXPENSES				
ADMINISTRATIVE EXPENSES				
Administrative Salaries and Benefits	6,778	8,750	1,972	23
COCC Fees - Mgmt, Acctg, Intake	14,595	13,708	(887)	-6
Legal Expense	358	875	517	59
Auditing Fees	392	500	108	22
Other Admin Expenses	4,358	3,792	(566)	-15
TOTAL ADMINISTRATIVE EXPENSES	26,480	27,625	1,145	4
TENANT SERVICES EXPENSES	260	292	32	11
UTILITY EXPENSES				
Water	2,641	5,017	2,376	47
Sewer/Stormwater	4,006	5,542	1,535	28
Electricity	1,760	1,867	107	6
Gas	3,909	4,084	175	4
Street Light Utilities	432	525	93	18
TOTAL UTILITY EXPENSES	12,749	17,034	4,285	25
MAINTENANCE AND OPERATIONAL EXPENSES	48,736	49,292	555	1
GENERAL EXPENSES				
Insurance	4,507	4,200	(307)	-7
Payments in Lieu of Taxes and R/E Taxes	3,500	3,500	-	0
Bad Debt	-	1,500	1,500	100
Protective Services	105	1,458	1,353	93
Other General Expense	-	58	58	100
TOTAL GENERAL EXPENSES	8,112	10,717	2,605	24
TOTAL EXPENSES	96,337	104,959	8,622	8
NET INCOME	5,159	10,374	(5,215)	N/A

AGENDA ITEM: 6

MEETING DATE: September 23, 2026

TITLE: Empire Plumbing Stack Replacement Contract

SUBMITTED BY: Paul Soenneker, Project Manager

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

The HRA hired Blumentals Architecture to evaluate the existing piping system and to create replacement plans and specifications for the contractors to bid. They solicited bids from contractors. The invitation for bids was placed on the HRA website, QuestCDN website and advertised in the St. Cloud Times. Three contractors submitted bids by the due date and time.

Bids

Core Mechanical Services, LLC 8900 State Highway 7 St. Bonifacius, MN 55375	\$3,000,000.00
Kue Contractors, Inc PO Box 408 Watkins, MN 55389	\$2,509,195.00
Project One Construction, Inc 10375 County Rd. 8 Kimball, MN 55353	\$2,579,050.00

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

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

ATTACHMENTS: None

PREVIOUS OR RELATED ACTION: Contract award to Blumentals Architecture for Design / Engineering Services.

FUTURE ACTION: Approval of Borrowing Resolution for Minnesota Housing.

REQUESTED ACTION: Approve total contract amount of \$2,509,195.00 with Kue Contractors, Inc.

AGENDA ITEM: 07

MEETING DATE: September 23, 2026

TITLE: Resolution 2026-12 Authorization to Submit Application for additional Bring it Home Vouchers for Meeker County, an unserved area

SUBMITTED BY: Lori Lygre, Voucher Programs Manager

BACKGROUND: The Bring It Home Rental Assistance Program, also referred to as “Bring It Home”, is a program to create rental assistance for low-income families across Minnesota. Funded by state appropriations for housing in greater Minnesota, the program provides grants to eligible Program Administrators who will administer the program as tenant and/or project based rental assistance for cost burdened households at 50% area median income (AMI) or less. Priority for rental assistance shall be given to households earning under 30% AMI that include children. The St. Cloud HRA (HRA) currently administers this program.

Minnesota Housing provided an opportunity to apply for up to 10 additional vouchers for Meeker County, which is an unserved area.

FISCAL IMPACT: The St. Cloud HRA is allowed to draw administrative fees under this grant.

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 2026-12

RESOLUTION 2026-12

HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA

AUTHORIZATION TO SUBMIT APPLICATION FOR ADDITIONAL VOUCHERS FOR THE BRING IT HOME RENTAL ASSISTANCE PROGRAM FOR MEEKER COUNTY, AN UNSERVED AREA

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

WHEREAS, the HRA is authorized to administer the Bring it Home Program under this authority, and has been administering rental assistance grants from Minnesota Housing Finance Agency for eligible households; and

WHEREAS, the HRA desires to apply to receive up to 10 additional vouchers to serve eligible households for the Bring it Home Program in Meeker County, an unserved area.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA that the Executive Director is authorized to apply for additional vouchers.

Adopted this 23rd day of September, 2026

ATTEST:

Nancy Gohman, Chair

Tami Calhoun, Secretary

AGENDA ITEM: 8

MEETING DATE: September 23, 2026

TITLE: Approval of Section 3 Plan

SUBMITTED BY: Lori Lindberg, Executive Director

BACKGROUND: Section 3 is a provision of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) that is regulated by the provisions of 24 CFR 75. Section 3 regulations ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing federal, state and local laws and regulations, be directed to low and very low-income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low and very low-income persons.

The Section 3 Plan outlines how the St. Cloud HRA (HRA) will comply with HUD's Section 3 requirements and will encourage contractors and subcontractors to make best efforts to award contracts and subcontracts to Section 3 business concerns and report to HUD on the outcomes.

FISCAL IMPACT: Failure to complete a Section 3 Plan may result in non-compliance with requirements of the HRA to ensure employment and economic opportunities are directed as required.

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: Section 3 Plan

REQUESTED ACTION: Approve Section 3 Plan

HRA OF ST. CLOUD (HRA)

SECTION 3 PLAN 2026

Purpose of this Document

This plan outlines how the Housing and Redevelopment Authority of St. Cloud (HRA) and its subrecipients, contractors and subcontractors will comply with HUD's Section 3 requirements in implementing the HRA's HUD funded programs (when applicable).

Purpose and Administration

Section 3 is a provision of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) that is regulated by the provisions of 24 CFR 75. Section 3 regulations ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low and very low-income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low and very low-income persons.

Section 3 Coordinator

The HRA's Section 3 Coordinator serves as the central point of contact for Section 3 compliance for the HRA and its subrecipients, contractors, and subcontractors supporting the program. Subrecipients, contractors, subcontractors, and others are encouraged to reach out to the HRA's Section 3 Coordinator with questions regarding Section 3 compliance:

St. Cloud HRA Project Manager _____@stcloudhra.com

Applicability

For public housing financial assistance, all funding is covered, regardless of the amount of expenditure or size of a contract. This plan applies to development assistance, operating funds, capital funds, and all mixed-finance development.

For housing and community development financial assistance, this plan applies to housing rehabilitation, housing construction, and other public construction projects that exceed \$200,000 or more of housing and community development financial assistance from one or more HUD programs. Applicability is determined at the project level.

Section 3 requirements do not apply to material supply contracts.

The Section 3 worker and Targeted Section 3 worker are defined in 24 CFR Part 75. Section 3 Requirements as outlined in 24 CFR Part 75, and the Implementation Guidance on the Final Rule outlined in PIH 2022-10.

General Requirements

The HRA will encourage contractors and subcontractors to make best efforts to award contracts and subcontracts to Section 3 business concerns. The expectations of the contractor and subrecipient will be discussed prior to contract execution.

The HRA will, to the greatest extent feasible, ensure that employment and other economic opportunities are directed to low and very low-income persons (Section 3 workers and Targeted Section 3 workers) and to eligible businesses (Section 3 Businesses) and requires the same of its contractors.

The HRA may provide an orientation and training about Section 3 to potential and impacted stakeholders if determined necessary (such as but not limited to trade and labor unions).

The HRA reviews Section 3 requirements with bidders.

If the HRA does not meet its benchmarks, it will provide to HUD in the prescribed format, necessary qualitative information that describes the activities undertaken by the HRA and its contractors and subcontractors.

The HRA may amend its Section 3 Plan more than every 3 years, if deemed necessary to ensure continued compliance with HUD's requirements, reflect updated Section 3 guidance, and implement necessary changes to goals, and outreach strategy.

Benchmarks

Safe Harbor Compliance

The HRA will be considered to have complied with the Section 3 requirements and met safe harbor, if they certify that they followed the required prioritization of effort and met or exceeded the Section 3 benchmarks, absent evidence of the contrary.

Prior to the beginning of work, contractors and subcontractors will be required to certify that they will follow the required prioritization of effort for Section 3 workers, Targeted Section 3 workers and Section 3 business concerns as outlined below. After completion of the project, contractors and subcontractors will be required to certify that they followed the prioritization of effort requirements and be required to report outcomes and necessary information as required by HUDs Section 3 reporting requirements.

Safe Harbor Benchmarks

The HRA has established employment and training goals that subrecipients, contractors, and subcontractors should meet in order to comply with Section 3 requirements outlined in 24 CFR 75.9 – for public housing financial assistance. The safe harbor benchmark goals are as follows:

1. Twenty-five (25) percent or more of the total number of labor hours worked by all workers employed with public housing financial assistance in the PHA's fiscal year are Section 3 workers;
Section 3 Labor Hours/Total Labor Hours = 25%

AND

2. Five (5) percent or more of the total number of labor hours worked by all workers employed with public housing financial assistance in the PHA's fiscal year are Targeted Section 3 workers, as defined at 24 CFR 75.11. Targeted Section 3 Labor Hours/Total Labor Hours = 5%

HUD establishes Section 3 benchmarks and typically updates these once every 3 years. The HRA will review any updates to the HUD published benchmarks and modify the HRA's Section 3 Plan as appropriate and implement necessary changes.

It is the responsibility of contractors to implement efforts to achieve Section 3 compliance.

Employment and Training

Prioritization of Effort

Contractors and subcontractors will be expected to make best efforts to follow the prioritization of effort requirements as they provide employment and training opportunities to Section 3 workers.

Contractors and subcontractors will be required to certify to their best efforts for providing employment and training opportunities. They will also be required to certify that they followed the order of prioritization prior to the beginning of work and after work is completed.

Order of prioritization:

1. Residents living in public housing project or residents of Section 8-assisted housing where the financial assistance is expended, or residents living within a 1-mile radius of the project site.
2. Participants in YouthBuild Programs;
3. Low and very low-income persons residing within the metropolitan area (or nonmetropolitan county) in which the assistance is expended.

Contracting

Prioritization and Effort

Contractors and subcontractors will be expected to make their best efforts to award contracts and subcontracts to business concerns that provide economic opportunities to Section 3 workers.

Contractors and subcontractors will be required to certify to their best effort to award contracts and subcontracts to business concerns that provide economic opportunities to Section 3 workers, and follow the order of prioritization prior to the beginning work and after work is completed.

Contractors and subcontractors will be required to certify to their best efforts for providing employment and training opportunities. They will also be required to certify that they followed the order of prioritization prior to the beginning of work and after work is completed.

Order of prioritization:

1. Section 3 business concerns that provide economic opportunities for residents of public housing projects for which the assistance is provided;
2. Section 3 business concerns that provide economic opportunities for residents of other public housing projects or Section 8 – assisted housing managed by the PHA that is providing assistance;
3. YouthBuild programs; and
4. Section 3 business concerns that provide economic opportunities to Section 3 workers residing within the metropolitan area (or nonmetropolitan county) in which the assistance is provided.

Section 3 Eligibility and Certifications

Eligibility

Individuals and businesses that meet Section 3 criteria may seek a Section 3 preference from the HRA or its contractors/subcontractors for training, employment, or contracting opportunities generated by public housing financial assistance.

Businesses who misrepresent themselves as Section 3 business concerns and report false information to the HRA may have their contracts terminated as default and be barred from ongoing and future considerations for contracting opportunities.

The HRA will not knowingly contract with any contractor that has been found in violation of the Section 3 regulations.

Businesses may seek Section 3 Business Concern preference with proper documentation.

Certification

To qualify as a Section 3 worker, Targeted Section 3 worker or a Section 3 business concern, each must self-certify that they meet the applicable criteria.

Section 3 workers and Targeted Section 3 workers who are seeking preference in training and employment must submit the Section 3 Worker and Targeted Section 3 Worker Certification Form.

Section 3 Worker and Targeted Section 3 Worker

A Section 3 worker seeking certification shall submit self-certification documentation to the contractor or subcontractor as applicable. For the purposes of Section 3 worker eligibility, the HRA will use individual income rather than family/household income to determine eligibility.

The income limits will be determined annually using the guidelines published at <https://www.huduser.org/portal/datasets/il.html>

Persons seeking a Section 3 worker preference shall demonstrate that they currently meet, or met the requirement when hired (within the past 5 years) and be able to document eligibility for the preference as applicable below:

1. Low or very low-income resident (the worker's income for the previous or annualized calendar year is below the income limit established by HUD); or
2. Employed by a Section 3 business concern; or
3. YouthBuild participant.

Persons seeking the Targeted Section 3 worker preference shall demonstrate that it meets one or more of the following criteria:

1. Employed by a Section 3 business concern or
2. Currently meets or met when hired at least one of the following categories:

(all preferences must be documented):

- a. Resident of public housing; or
- b. Resident of other public housing projects or Section 8–assisted housing; or
- c. YouthBuild participant.

Section 3 Business Concern Certification

Businesses may seek Section 3 Business Concern preference by demonstrating that it meets one or more of the following criteria:

1. At least 51 percent of the business is owned and controlled by low or very low-income persons;
- Or
2. At least 51 percent of the business is owned and controlled by current public housing residents or residents who currently live in Section 8–assisted housing; or
3. Over 75 percent of the labor hours performed for the business over the prior three-month period are performed by Section 3 workers.

Businesses that seek Section 3 preference shall certify, or demonstrate to the HRA, contractors or subcontractors, that they meet the definitions in this plan.

Businesses may demonstrate eligibility by submitting the Section 3 Business Self-Certification Form that is attached.

Section 3 Business Concern Certification Forms must be completed at the time of award. The Section 3 Business Concern Certification Form will expire after 12 months. Establishing a 12-month certification of eligibility period allows the St. Cloud HRA the ability to access contractor performance to ensure the business is striving to meet the required goals.

Assisting Contractors with Achieving Section 3 Goals

HRA Assistance towards goals

The HRA will do the following:

1. Share the Section 3 Plan with contractors and subcontractors and explain policies and procedures;
2. Encourage contractors wishing to submit a bid/quote/proposal to attend pre-bid meeting;
3. Require contractor to sign the Section 3 business self-certification form after bid award;
4. Review Section 3 benchmarks and prioritization of effort with contractors and subcontractors to ensure that the goals are understood; and

It is not intended for contractors and subcontractors to terminate existing employees, but to make every effort feasible to meet Section 3 benchmark goals by utilizing existing qualified workforce and consider qualified eligible Section 3 workers and Targeted Section 3 workers (per the prioritization of effort outlined above) when hiring additional employees. Consideration of qualified eligible Section 3 workers and Targeted Section 3 workers must occur before others are hired for the project.

5. Leverage the HRA's communication outlets to effectively communicate employment and contracting opportunities that arise.

Outreach Efforts

For Employment and Training

Section 3 Training and Technical Assistance

The HRA's Section 3 Coordinator will be prepared to provide training and technical assistance on a regular basis per program guidelines. Training and technical assistance will provide necessary education on Section 3 requirements for workers, contractors and other community partners.

Training Opportunities for potential Section 3 workers

When training opportunities are available, contractors and subcontractors should, to the greatest feasible:

1. Notify the Section 3 Coordinator when training opportunities are available; and
2. Provide information/handouts about Section 3 training opportunities to potential Section 3 workers and Targeted Section 3 workers

Contractors and subcontractors should employ several active strategies to notify Section 3 workers and Targeted Section 3 workers of Section 3 job opportunities, which may include:

1. Clearly indicating Section 3 eligibility on all job posting with the following statement: "This job is a Section 3 eligible job opportunity. We encourage applications from individuals that are low income and/or live in Public Housing and/or receive a Section 8 voucher.";
2. Utilize available resources to find qualified candidates;
3. Establishing a current list of Section 3 eligible applicants;
4. Contacting local community organizations and provide them with job postings for Section 3 eligible applicants; and
5. Advertise opportunities on HRA website, list serve, posting in apartment buildings, Workforce Center, and other places as appropriate.

For Contracting

When contracting opportunities arise, the HRA will employ the following strategies to notify Section 3 Business Concerns of Section 3 contracting opportunities, including but not limited to:

1. Adding Section 3 language to all RFP's, procurement documents, bid offerings and contracts.
2. Connecting Section 3 business concerns with resources to support business development to assist in obtaining contracting opportunities. Contractors will also be encouraged to collaborate with the HRA as subcontract opportunities arise in an effort to notify eligible Section 3 business concerns about the contracting opportunities.

For Employment and Training

The HRA will partner with local resources to promote job fairs, job postings, education opportunities, apprenticeships, and other trainings the HRA is made aware of. The HRA will promote career expansion, promote job opportunities, and encourage resident engagement to the extent practical. The HRA will encourage self-sufficiency initiatives and be a resource to

residents as appropriate. The HRA will continue to explore new initiatives that provide opportunities that support employment and training.

The HRA will utilize the digital signage installed at the main office and the various properties to promote opportunities for employment and training.

Section 3 Contracting Policy and Procedure

Procurement Policy

The HRA will incorporate Section 3 in its existing Procurement Policy.

Documentation

The HRA will use the Section 3 Plan and relevant forms, supporting documentation, certifications, and contracts to demonstrate compliance with the regulation.

All contractors/businesses seeking Section 3 status will be required to complete the required forms, such as the Section 3 Business Self-Concern Certification Form, but not limited to.

Section 3 Provisions/Contract Language

The HRA will include standard Section 3 language in all of its contracts to ensure compliance with regulations in 24 CFR Part 75.

The HRA will take appropriate actions upon finding that a contractor is in violation of 24 CFR Part 75.

Contractors and subcontractors are required to include language in all Section 3 covered contracts or agreements for subcontractors to meet the requirements of 24 CFR Part 75.9.

For businesses, noncompliance with HUD's regulations in 24 CFR Part 75 may result in sanctions, termination of this contract for default, and debarment or suspension from future HUD assisted contracts.

Reporting Requirements

For Section 3 covered contracts, contractors must submit a report to the HRA in an acceptable format to include total hours worked on the project for the program year to the HRA's Section 3 Coordinator annually, and/or at the end of project.

The HRA's Section 3 Coordinator will submit the Section 3 data into the required Section 3 report each year.

Section 3 Complaint Procedure

A complaint may be filed with HUD. The HUD program office responsible for the public housing financial assistance is the local HUD field office. These offices can be found through the HUD website, www.hud.gov/.

Complainants may be eligible to bring complaints under other federal laws. The U.S. Equal Employment Opportunity Commission (EEOC) is responsible for enforcing federal laws that make it illegal to discriminate against a job applicant or an employee because of a person's race, color, religion, sex, (including pregnancy), national origin, age (40 or older), disability or genetic information (medical history or predisposition to disease). For more information about complainant rights, please contact EEOC at www.EEOC.gov.

The Department of Labor Office of Federal Contract Compliance Programs (OFCCP) enforces, for the benefit of job seekers and wage earners, the contractual promise of affirmative action and equal employment opportunity required of those who do business with the Federal government. More information about the services they provide can be obtained at <http://www.dol.gov/ofccp/>.

Resources

Local Workforce Employment and Development Agencies

CareerSolutions

St. Cloud Technical and Community College

Labor and Trade Associations

AGENDA ITEM: 9

MEETING DATE: September 23, 2026

TITLE: Hold Public Hearing and Approve the FY 2027 Public Housing Agency Plan (PHA Plan)

SUBMITTED BY: Lori Lindberg, Executive Director, Lori Lygre, Voucher Programs Manager, Josh Wollack, Public Housing Property Manager-Scattered Sites

BACKGROUND: Annually the St. Cloud HRA is required to submit their PHA Plan for the fiscal year to the Department of Housing and Urban Development (HUD). This plan includes policies for the agency with regard to Public Housing, Housing Choice Voucher and the Capital Fund Programs. The proposed changes to the Public Housing Admissions and Continued Occupancy Policies (ACOP) and the Housing Choice Voucher Administrative Plan (Admin Plan) were submitted to legal counsel at Rinke Noonan and St. Cloud Area Legal Services. The documents are published on the agency website for public review during the comment period and also made available at the HRA main office, and at Wilson and Empire Apartments <https://stcloudhra.com/public-comment-materials/>.

A summary of the proposed changes listed below:

A. Streamlined Annual PHA Plan-High Performer PHA

Revision to existing PHA Plan elements, including New Activities, Progress Report, Capital Improvements, Resident Comments, and PHA Certifications are included in the HUD form 50075 HP Streamlined Annual Plan. In this document the HRA outlined its plans for use of Publicly Owned Housing Program (POHP) funding for the replacement of Sanitary Water and Sewer lines at Wilson and Empire Apartments, and the use of Project Based Vouchers (PBVs) the upcoming plan year. Request for approval for vacancy during modernization to assist with resident relocation during the modernization project at Empire Apartments is included in B.2. under new activities. Finally, the Streamlined Plan includes the agency goals and progress towards achieving its Mission.

B. Capital Fund Program (Public Housing only)

Projects planned for under the Capital Fund Program for 2027 are reflected in the Five-Year Action Plan HUD Form 50075.2 and the Streamlined Annual PHA Plan-50075 HP. These projects include eligible capital improvements and related expenditures for Empire Apartments, Wilson Apartments and Scattered Site Public Housing units located in the city of St. Cloud. Applicable Environmental Review is also completed.

C. Public Housing (ACOP)

The ACOP reflects changes based on the Public Housing regulations from HUD. Changes include the updated information and regulation changes to income and allowances for all residents based on Housing Opportunity through Modernization Act (HOTMA). Updated Utility Allowances are included in the plan.

D. Housing Choice Voucher (Admin Plan)

The Admin Plan reflects changes based on the current federal regulations from HUD. The proposed changes to the Admin Plan include information and regulation changes to income and allowances for all applicants and participants based on HOTMA. Updated Utility Allowances are included in the plan.

Options: #1 - Approve PHA Plan as written.
 #2 - Approve PHA Plan with recommendations that occur during the public hearing and meeting.

FISCAL IMPACT: The PHA Plan needs to be submitted on a timely basis in order for the St. Cloud HRA to receive funding for the above programs.

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: HUD Form 50075-HP Annual Plan, HUD Form 50075.2 Five Year Action Plan, the ACOP <https://stcloudhra.com/wp-content/uploads/2026/08/ACOP-2027-Redline-Version-1.pdf>, Admin Plan <https://stcloudhra.com/wp-content/uploads/2026/08/Admin-Plan-2027-Redline-Version.pdf> , Summary of Changes to the ACOP and Admin Plan.

PREVIOUS OR RELATED ACTION: None

REQUESTED ACTION: Approve Resolutions 2026-13 and 2026-14

Streamlined Annual PHA Plan <i>(High Performer PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 9/30/2027
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services. They also inform HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-, very low-, and extremely low- income families.

Applicability. The Form HUD-50075-HP is to be completed annually by **High Performing PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, HCV-Only PHA, Small PHA, or Qualified PHA **do not** need to submit this form. PHAs with zero public housing units must continue to comply with the PHA Plan requirements until they closeout their Section 9 programs (ACC termination).

Definitions.

- (1) **High-Performer PHA** - A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers (HCVs) and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, SEMAP for PHAs that only administer tenant-based assistance and/or project-based assistance, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, and that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or HCVs combined and is not PHAS or SEMAP troubled.

A.	PHA Information.														
A.1	PHA Name: <u>HRA of ST. CLOUD, MINNESOTA</u> PHA Code: <u>MN038</u> PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/2027</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units <u>291</u> Number of Housing Choice Vouchers (HCVs) <u>1027</u> Total Combined <u>1318</u> PHA Plan Submission Type: ☒ Annual Submission ☐ Revised Annual Submission Public Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans. How the public can access this PHA Plan: The PHA Plan will be posted on the agency website at www.stcloudhra.com along with a copy made available upon request at the main HRA office and at the public housing buildings. ☐ PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below) <table border="1"> <thead> <tr> <th rowspan="2">Participating PHAs</th><th rowspan="2">PHA Code</th><th rowspan="2">Program(s) in the Consortia</th><th rowspan="2">Program(s) not in the Consortia</th><th colspan="2">No. of Units in Each Program</th></tr> <tr> <th>PH</th><th>HCV</th></tr> </thead> <tbody> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV						
Participating PHAs	PHA Code					Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program							
		PH	HCV												
B.	Plan Elements														
B.1	Revision of Existing PHA Plan Elements. (a) Have the following PHA Plan elements been revised by the PHA since its last Annual PHA Plan submission?														

Y N

- ☐ ☒ Statement of Housing Needs and Strategy for Addressing Housing Needs.
- ☐ ☒ Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
- ☒ ☐ Financial Resources.
- ☐ ☒ Rent Determination.
- ☐ ☒ Homeownership Programs.
- ☐ ☒ Safety and Crime Prevention.
- ☐ ☒ Pet Policy.
- ☐ ☒ Substantial Deviation.
- ☐ ☒ Significant Amendment/Modification

(b) If the PHA answered yes for any element, describe the revisions for each element below:

Financial Resources.

Financial Resources HUD Operating Grants \$12,500,000 HUD Capital Grants 700,000 Tenant Revenue 1,400,000 Fraud Recovery 50,000 Portability Revenue from Other PHAs 1,500,000 MN Housing POHP Forgivable Loan 4,840,000 Total Financial Resources \$20,990,000 The proceeds from the MN Housing Publicly Owned Housing Program's (POHP) Forgivable Loan will be used for replacement of domestic water and sanitary waste plumbing lines, faucets, shower valves, drains, and toilets at Empire Apartments (AMP 1).

(c) The PHA must submit its Deconcentration Policy for Field Office Review.

B.2 New Activities.

(a) Does the PHA intend to undertake any new activities related to the following in the PHA's applicable Fiscal Year?

Y N

- ☐ ☒ Choice Neighborhoods Grants.
- ☒ ☐ Modernization or Development.
- ☐ ☒ Demolition and/or Disposition.
- ☐ ☒ Conversion of Public Housing to Tenant Based Assistance.
- ☐ ☒ Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.
- ☐ ☒ Homeownership Program under Section 32, 9 or 8(Y)
- ☒ ☐ Project Based Vouchers.
- ☒ ☐ Units with Approved Vacancies for Modernization.
- ☐ ☒ Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).

(b) If any of these activities are planned for the applicable Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.

Modernization or Development.

Publicly Owned Housing Preservation (POHP) funding from Minnesota Housing is being used to replace the sanitary sewer and water lines at Wilson Apartments, and Capital Funds are being used for temporary relocation of residents. The project is scheduled to be completed in October of 2026. The HRA has applied for and been awarded POHP funding for replacement of the sanitary sewer and water lines at Empire Apartments. Capital Funds are planned for use to cover the costs of temporary relocation of residents during the project. The project start date is expected in late 2026 or early 2027 contingent on timing of the award of the construction contract. The HRA investment in development of housing includes identifying seven Project-Based Vouchers in the most recently approved agency 5 year Plan 2026-2030 and the 2026 Annual Plan for award to a project within the community of St. Cloud. The project is in the process of securing financing, with construction expected to start late 2027 and with completion anticipated in 2028, at which time the PBV's may be leased. The use of PBVs will align with the most recent approved agency 5 year Plan 2026-2030 in the following ways: 1. expand the supply of assisted housing, 2. provide an improved living environment, and 3. ensure equal opportunity and affirmatively further fair housing.

	Project Based Vouchers. Seven Project-Based Vouchers were identified in the most recently approved agency 5 year Plan 2026-2030 and the 2026 Annual Plan for award to a project within the community of St. Cloud. The project is in the process of securing financing, with construction expected to start late 2027 and with completion anticipated in 2028, at which time the PBV's may be leased. The use of PBVs will align with the most recent approved agency 5 year Plan 2026-2030 in the following ways: 1. expand the supply of assisted housing, 2. provide an improved living environment, and 3. ensure equal opportunity and affirmatively further fair housing. Units with Approved Vacancies for Modernization. The HRA has utilized approval of vacant units for modernization as an option during the period of temporary relocation under the vacant for modernization category for Wilson Apartments to ensure resident needs are adequately met, and that options are available for requests for accommodations. Vacant units at Empire Apartments, may also be utilized during the modernization project for temporary relocation to ensure resident needs are addressed if needed during the period when they will be temporarily relocated from their unit as a result of the modernization project.
B.3	Progress Report. Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year Plan. Mission and Goals Progress: 1) Expand the supply of assisted housing: The HRA has received grant renewals for HUD CoC Rental Assistance for Permanent Supportive Housing and for Rapid Re-Housing for persons experiencing Domestic Violence. The HRA has also implemented the State of Minnesota Bring it Home Rental Assistance Program. The HRA has completed the build of one single family home in partnership with the St. Cloud Community and Technical College utilizing Impact Funds from Minnesota Housing. The HRA also received an additional 5 VASH Vouchers from HUD. 2) Provide an improved living environment: The HRA has implemented NSPIRE for the Voucher Program and expanded that standard within it's affordable rental portfolio. The HRA continues to provide an improved living environment for residents through rehabilitation and modernization of units. 3) Ensure equal opportunity and affirmatively further fair housing: HRA staff participate in fair housing training. The HRA works proactively within the community to expand knowledge of equal opportunity housing, and fair housing requirements to the community and residents. 4) Provide services or programs either directly or in partnership with other service providers that will serve the needs of victims of domestic violence: the HRA allows lease bifurcation and unit transfers for residents impacted by domestic violence, and has been awarded a HUD CoC grant for victims of domestic violence. The HRA is applying for renewal funding under the CoC under the FY 2026 NOFO. The HRA has established partnerships with local service providers offering support services such as education and training, employment, and mental health. The HRA presents information on affordable housing programs routinely through the community where staff serve on committees and are asked to speak. The HRA partners with the St. Cloud Police Department participating in monthly meetings dedicated to serving individuals in the St. Cloud area which also benefit individuals who are impacted by domestic violence.
B.4	Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved. Capital Fund Program approved 8/27/25 by the HRA board. 2026-2030 5- Year CFP action plan was approved in EPIC by HUD 9/2/2025. Approval of the 2027 Annual Plan September _____, 2026 will be listed in this document and submitted to HUD once approved.
B.5	Most Recent Fiscal Year Audit. (a) Were there any findings in the most recent FY Audit? Y ☐ N ☒ (b) If yes, please describe:
C.	Other Document and/or Certification Requirements.

C.1	Resident Advisory Board (RAB) Comments. (a) Did the RAB(s) have comments to the PHA Plan? Y ☐ N ☒ (b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations. Comments will be collected during public comment period.
C.2	Certification by State or Local Officials. Form HUD-50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.3	Civil Rights Certification/Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Form 50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i> must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.4	Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public. (a) Did the public challenge any elements of the Plan? Y ☐ N ☐ (b) If yes, include Challenged Elements. Comments will be collected during public comment period.

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year and Annual PHA Plan. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low- income, very low- income, and extremely low-income families.

Public reporting burden for this information collection is estimated to average 5.26 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

Form identification: MN038-HRA of ST. CLOUD, MINNESOTA Form HUD-50075-HP (Form ID - 9831) printed by Lori Lindberg in HUD Secure Systems/Public Housing Portal at 08/04/2026 05:26PM EST

Capital Fund Program - Five-Year Action Plan

Status: Draft

Approval Date:

Approved By:

Part I: Summary						
PHA Name : HRA of ST. CLOUD, MINNESOTA		Locality (City/County & State)				
PHA Number: MN038		☒ Original 5-Year Plan ☐ Revised 5-Year Plan (Revision No:)				
A.	Development Number and Name	Work Statement for Year 1 2027	Work Statement for Year 2 2028	Work Statement for Year 3 2029	Work Statement for Year 4 2030	Work Statement for Year 5 2031
	WILSON APARTMENTS (MN038000003)	\$453,912.00	\$39,455.00	\$39,455.00	\$124,455.00	\$399,455.00
	EMPIRE APARTMENTS (MN038000001)	\$161,000.00	\$41,000.00	\$320,457.00	\$230,457.00	\$215,457.00
	ST. CLOUD HRA (MN038000002)	\$299,635.00	\$834,092.00	\$554,635.00	\$559,635.00	\$299,635.00

Capital Fund Program - Five-Year Action Plan

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
2577-0274
02/28/2022

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 1 2027				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	WILSON APARTMENTS (MN038000003)			\$453,912.00
ID0000403	Upgrade Electrical Boxes in All Units(Contract Administration (1480)-Other Fees and Costs,Dwelling Unit-Interior (1480)-Electrical)	Wilson Apartments, 41 3rd Av NE, St. Cloud, MN 56304. Replace electrical boxes throughout 126 unit high-rise. Contractor to provide new materials and remove and dispose of old materials.		\$294,457.00
ID0000404	Update Fire Sprinkler System(Contract Administration (1480)-Other Fees and Costs,Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Wilson Apartments, 41 3rd Av NE, St. Cloud, MN 56304. Contractor to provide new equipment and remove and dispose all old equipment. The presence of asbestos is not anticipated, but abatement will be completed if necessary.		\$120,000.00
ID0000406	Operations(Operations (1406))	Wilson Apartments, 41 3rd Av NE, St. Cloud, MN 56304. On-going operating costs including trash removal, snow removal, lawn care, exterminating services and cleaning, as well as other costs as necessary.		\$10,000.00
ID0000409	Capital Fund Administration(Administration (1410)-Other,Administration (1410)-Salaries)	Wilson Apartments, 41 3rd Av NE, St. Cloud, MN 56304. Capital Fund Administration		\$29,455.00
	EMPIRE APARTMENTS (MN038000001)			\$161,000.00
ID0000405	Update Fire Sprinkler System(Contract Administration (1480)-Other Fees and Costs,Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303. Contractor to provide new equipment and remove and dispose all old equipment. The presence of asbestos is not anticipated, but abatement will be completed if necessary.		\$120,000.00

Capital Fund Program - Five-Year Action Plan

U.S. Department of Housing and Urban Development
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Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 1 2027				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0000408	Operations(Operations (1406))	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303 On-going operating costs including trash removal, snow removal, lawn care, exterminating services and cleaning, as well as other costs as necessary.		\$10,000.00
ID0000411	Capital Fund Administration(Administration (1410)-Salaries,Administration (1410)-Other)	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303. Capital Fund Administration		\$31,000.00
	ST. CLOUD HRA (MN038000002)			\$299,635.00
ID0000407	Operations(Operations (1406))	On-going maintenance operating costs as necessary.		\$208,635.00
ID0000410	Capital Fund Administration(Administration (1410)-Other,Administration (1410)-Salaries)	Capital Fund Administration		\$31,000.00
ID0000412	Replace front railings at 12 Townhomes(Contract Administration (1480)-Other Fees and Costs,Dwelling Unit-Exterior (1480)-Balconies-Porches-Railings-etc,Non-Dwelling Exterior (1480)-Balconies and Railings)	Replace front railings at 12 Quarry Ridge Townhomes (2005-2027 Quarry Rd). Contractor responsible for providing all new materials and removal and disposal of all old materials. Asbestos abatement will be completed if necessary.		\$60,000.00
	Subtotal of Estimated Cost			\$914,547.00

Form HUD-50075.2(4/2008)

Work Statement for Year 2 2028

responsive to any environmental requirements were soil may be disturbed.

Form HUD-50075.2(4/2008)

Form HUD-50075.2(4/2008)

Capital Fund Program - Five-Year Action Plan

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
2577-0274
02/28/2022

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 3 2029				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	EMPIRE APARTMENTS (MN038000001)			\$320,457.00
ID0000435	Replace or Reline Plumbing Lines Including Tenant Relocation(Contract Administration (1480)-Other,Contract Administration (1480)-Other Fees and Costs,Contract Administration (1480)-Relocation,Non-Dwelling Interior (1480)-Plumbing)	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303 is a 10-story, 89 unit high-rise building. Affected area pipes will be replaced or relined as necessary and shut off valves will be installed. Costs will be incurred to relocate tenants as needed. No asbestos issues are expected, but will abate if necessary.		\$279,457.00
ID0000440	Capital Fund Administration(Administration (1410)-Salaries)	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303. Capital Fund Administration		\$31,000.00
ID0000441	Operations(Operations (1406))	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303 On-going operating costs including trash removal, snow removal, lawn care, exterminating services and cleaning, as well as other costs as necessary.		\$10,000.00
	ST. CLOUD HRA (MN038000002)			\$554,635.00
ID0000436	Replace Playground Equipment and Playground Surface(Contract Administration (1480)-Other,Contract Administration (1480)-Other Fees and Costs,Non-Dwelling Site Work (1480)-Fencing,Non-Dwelling Site Work (1480)-Landscape,Non-Dwelling Site Work (1480)-Playground Areas - Equipment)	Replace playground surface and equipment at Cedar Ridge Townhomes (3455-3477 14 St N), and Flintwood Townhomes (5702-5724 Flintwood Rd). Current surface material to be removed and replaced with new materials. Equipment to be removed and replaced with new equipment. Vendor to provide labor and will be responsible for disposal of all old materials. Soil will be disturbed. HRA will be responsive to any environmental requirements.		\$140,000.00
ID0000437	Rehab Exterior at 12 Flintwood Townhomes(Contract Administration (1480)-Other Fees and Costs,Dwelling Unit-Exterior (1480)-Exterior Doors,Dwelling Unit-Exterior (1480)-Siding,Dwelling Unit-Exterior (1480)-Windows,Contract Administration (1480)-Other)	Replace siding, windows, and exterior doors at Flintwood Townhomes (5702-5724 Flintwood Rd). Remove and dispose of old materials. Install new maintenance-free siding and energy efficient windows and doors. No Asbestos issues are anticipated, but will abate if necessary.		\$175,000.00

Work Statement for Year	3	2029
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Form HUD-50075.2(4/2008)

Form HUD-50075.2(4/2008)

Form HUD-50075.2(4/2008)

Capital Fund Program - Five-Year Action Plan

U.S. Department of Housing and Urban Development
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Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 4 2030				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0000448	Operations(Operations (1406))	Wilson Apartments, 41 3rd Av NE, St. Cloud, MN 56304 On-going operating costs including trash removal, snow removal, lawn care, exterminating services and cleaning, as well as other costs as necessary.		\$10,000.00
ID0000449	Capital Fund Administration(Administration (1410)-Salaries)	Wilson Apartments, 41 3rd Av NE, St. Cloud, MN 56304. Capital Fund Administration		\$29,455.00
ID0000456	Security System Upgrade(Contract Administration (1480)-Other Fees and Costs,Non-Dwelling Interior (1480)-Security)	Wilson Apartments, 41 3rd Av NE, St. Cloud, MN 56304. Replace current security system including cameral and camera servers. Contractor to provide new equipment and remove and dispose of all old equipment.		\$35,000.00
ID0000457	Replace Elevator Air Conditioning Unit(Contract Administration (1480)-Other,Contract Administration (1480)-Other Fees and Costs,Non-Dwelling Construction - Mechanical (1480)-Cooling Equipment - Systems,Non-Dwelling Construction - Mechanical (1480)-Elevator,Non-Dwelling Interior (1480)-Mechanical)	Wilson Apartments, 41 3rd Av NE, St. Cloud, MN 56304 is a 7-story, 126 unit high-rise building. Install new air conditioning unit in elevators. Old unit to be removed and taken to recycling center. New unit of sufficient capacity to be installed according to code.		\$50,000.00
	Subtotal of Estimated Cost			\$914,547.00

Capital Fund Program - Five-Year Action Plan

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
2577-0274
02/28/2022

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 5 2031				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	EMPIRE APARTMENTS (MN038000001)			\$215,457.00
ID0000459	Resurface Parking Lot(Contract Administration (1480)-Other Fees and Costs,Non-Dwelling Site Work (1480)-Asphalt - Concrete - Paving)	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303. Resurface parking lot. Lot to be swept, repair cracks, holes or soft spots. Overlay with asphalt. Vendor to provide labor and materials. Soil may be disturbed - HRA will be responsive to any environmental requirements.		\$74,457.00
ID0000460	Replace Cabinetry, Sinks, and Faucets(Contract Administration (1480)-Other Fees and Costs,Dwelling Unit-Interior (1480)-Kitchen Cabinets,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets,Dwelling Unit-Interior (1480)-Plumbing)	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303. Replace cabinetry in 10 units. Remove and dispose of wall and base cabinets in kitchens. Will replace using same configuration. Laminate countertops, sinks, and faucets will be replaced.		\$100,000.00
ID0000468	Operations(Operations (1406))	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303 On-going operating costs including trash removal, snow removal, lawn care, exterminating services and cleaning, as well as other costs as necessary.		\$10,000.00
ID0000471	Capital Fund Administration(Administration (1410)-Other,Administration (1410)-Salaries)	Empire Apartments, 54 4th Av N, St. Cloud, MN 56303. Capital Fund Administration		\$31,000.00
	WILSON APARTMENTS (MN038000003)			\$399,455.00
ID0000461	Patio Area With Raised Garden Beds(Contract Administration (1480)-Other Fees and Costs,Dwelling Unit-Exterior (1480)-Decks and Patios,Dwelling Unit-Site Work (1480)-Landscape)	Wilson Apartments, 41 3rd Av NE, St. Cloud, MN 56304. Add handicap accessible patio area with raised garden beds. Vendor to provide all labor and materials. Soil will be disturbed. HRA will be responsive to any environmental requirements		\$100,000.00

Form HUD-50075.2(4/2008)

Capital Fund Program - Five-Year Action Plan

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
2577-0274
02/28/2022

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 5 2031				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0000467	Operations(Operations (1406))	On-going maintenance operating costs as necessary.		\$208,635.00
ID0000470	Capital Fund Administration(Administration (1410)-Other,Administration (1410)-Salaries)	Capital Fund Administration		\$31,000.00
ID0000472	Concrete Replacement(Contract Administration (1480)-Other Fees and Costs,Dwelling Unit-Site Work (1480)-Asphalt - Concrete - Paving,Dwelling Unit-Site Work (1480)-Landscape,Dwelling Unit-Site Work (1480)-Parking)	Concrete replacement at 4 of 40 scattered site single-family homes: 623 Wilson Ave NE, 929 35th Ave N, 907 12th Ave SE, 913 12th Av SE. Replace stoops, sidewalks, parking pads and driveways, and landscaping work as needed. Remove and dispose of old concrete. Prepare area, pour and finish concrete as needed. Because soil will be disturbed, the PHA will be responsive to any soil environmental review issues prior to work beginning.		\$35,000.00
ID0000473	Concrete Replacement at 24 Townhomes(Contract Administration (1480)-Other Fees and Costs,Dwelling Unit-Site Work (1480)-Asphalt - Concrete - Paving,Dwelling Unit-Site Work (1480)-Landscape,Dwelling Unit-Site Work (1480)-Parking)	Concrete replacement at 12 Quarry Ridge Townhomes (2005-2027 Quarry Road) and 12 Cedar Ridge Townhomes (3455-3477 14 St. N). Replace stoops, sidewalks, parking pads and driveways, and landscaping work as needed. Remove and dispose of old concrete. Prepare area, pour and finish concrete as needed. Because soil will be disturbed, the PHA will be responsive to any soil environmental review issues prior to work beginning.		\$25,000.00
	Subtotal of Estimated Cost			\$914,547.00

Overview of Changes in the Current Revision

Below is a high-level summary of the changes contained in the 2027 Admissions and Continued Occupancy Policy Draft document, organized by chapter.

Introduction

- Revised to account for updated HOTMA compliance date.

Chapter 1

- Revised history of the program section to include information on full HOTMA compliance.

Chapter 2

- Clarified language as to what requirements apply in light of recent executive orders and proposed rules.
- Elaborated policy language on how to file a discrimination complaint.
- Clarified language regarding enforcement actions on national origin discrimination per FHEO memo 9/19/25.

Chapter 3

- Removed language calling out policy that will apply upon the HOTMA compliance date.
- Added citations.
- Added clarification regarding criminal background checks per Notice PIH 2012-28.

Chapter 6

- Chapter 6.A. has been removed.
- Chapter 6.B. becomes Chapter 6 and includes the following changes:
 - o Minor clarifications regarding student financial assistance.
 - o Clarifications regarding alimony and child support per Notice PIH 2023-27 and answers received from Hotmaquestions@hud.gov.
 - o Clarifications on phased-in relief for hardship exemptions based on answers received from Hotmaquestions@hud.gov.

Chapter 7

- Chapter 7.A. has been removed.
- Chapter 7.B. becomes Chapter 7 and includes the following changes:
 - o Changes to policy regarding Deceased Tenants Reports per Notice PIH 2026-11.
 - o Minor clarifications regarding verification of student financial assistance.

Chapter 9

- Chapter 9.A. has been removed.
- Chapter 9.B. becomes Chapter 9 and includes the following changes:
 - o Changes regarding conducting interim reexaminations per Notice PIH 2023-27, revision 3.

Chapter 13

- Revisions regarding death of a sole family member and family absence from the unit per Notice PIH 2026-11.
- Removed language calling out policy that will apply upon the HOTMA compliance date.

Glossary

- Updated acronyms section.
- Removed pre-HOTMA definitions and language calling out definitions that will apply upon the HOTMA compliance date.

Appendix

- Removed appendix.

Summary of Changes in the Current Revision

Below is a high-level summary of the changes contained in the 2027 Administrative Plan Draft document, organized by chapter.

Introduction

- Revised to account for updated NSPIRE compliance date.
- Revised to account for updated HOTMA compliance date.

Chapter 1

- Revised history of the program section to include information on full HOTMA compliance.

Chapter 2

- Revised equal access language to account for Executive Order 14168.
- Revised policy language on serving limited English proficient (LEP) persons in accordance with Executive Order 14224 and Office of Attorney General (OAG) Memo 7/14/25.
- Clarified language as to what requirements apply in light of recent executive orders and proposed rules.
- Elaborated policy language on how to file a discrimination complaint
- Clarified Language regarding enforcement actions on national origin discrimination per FHEO memo 9/19/25.

Chapter 3

- Contains clarifications on compliance of consent to release of information per Notice PIH 2024-38.
- Revised to account for updated HUD guidance on use of arrest records set forth in Notice PIH 2025-26.
- Removed language calling out policy that will apply upon the HOTMA compliance date.
- Added citations.
- Added clarification regarding criminal background checks per Notice PIH 2012-28.

Chapter 4

- Revised policy language on limited English proficient (LEP) persons in accordance with Executive Order 14224 and Office of Attorney General (OAG) Memo 7/14/25.
- Removed policy language regarding lotteries.
- Updated policy regarding waiting list preferences.

Chapter 5

- Revised language on limited English proficient (LEP) persons in accordance with Executive Order 14224 and Office of Attorney General (OAG) Memo 7/14/25.
- Clarified language to reflect updated VAWA forms.
- Revised policy language regarding determining family unit (voucher) size.
- Clarified that the HRA may rescind the voucher for insufficient funding with HUD approval.

Chapter 6

- Chapter 6.A has been removed.
- Chapter 6.B becomes Chapter 6 and includes the following changes:
 - o Removal of policy language regarding the Earned Income Disallowance, as this has now fully sunset.
 - o Updates for inflationary adjustments.
 - o Minor clarifications regarding student financial assistance
 - o Clarifications regarding alimony and child support per Notice PIH 2023-27 and answered received from Hotmaquestions@hud.gov.
 - o Clarifications oh phased-in relief for hardship exemptions based on answeres received from Hotmaquestions@hud.gov.

Chapter 7

- Chapter 7.A. has been removed.
- Chapter 7.B includes the following changes:
 - o Policy clarifications on the treatment of income based on answers received from Hotmaquestions@hud.gov.
 - o Updates for inflationary adjustments.
 - o Clarifications on citizenship or eligible immigration status in accordance with HUD Secretary Letter 12/16/25.
 - o Clarified language to reflect updated VAWA forms.
 - o Changes to policy regarding Deceased Tenants Reports per Notice PIH 2026-11
 - o Minor clarifications regarding verification of student financial assistance.

Chapter 8

- Chapter 8 includes the following changes:
 - o Updated NSPIRE compliance date.
 - o Updated citations related to life-threatening deficiencies.
 - o Revised additional content to bring policies current to HAP contracts executed or renewed June 6, 2024 or later.
 - o Removal of incorrect language on rent increases.

Chapter 9

- Added section on PHA Leasing Assistance for Families in accordance with Notice PIH 2022-18.

Chapter 10

- This chapter contains only minor updates to bring the content current.

Chapter 11

- Chapter 11.A. has been removed.
- Chapter 11.B. becomes Chapter 11 and includes the following changes:
 - o Policy clarifications based on answers received from Hotmaquestions@hud.gov.
 - o Revised policy language on limited English proficient (LEP) persons in accordance with Executive Order 14224 and Office of Attorney General (OAG) Memo 7/14/25.
 - o Last two sections reorganized for better subject flow with no substantive changes.
 - o Changes regarding conducting interim reexaminations per Notice PIH 2023-27, revision 3.

Chapter 12

- Contains clarifications on compliance of consent to release of information per Notice PIH 2024-38.
- Revised to account for updated HUD guidance on use of arrest records set forth in Notice PIH 2025-26.
- Revision regarding death of a sole family member and family absence from the unit per Notice PIH 2026-11
- Removed language calling out policy that will apply upon the HOTMA compliance date.
- Policy revisions regarding insufficient funding per Notice PIH 2026-12, Revision2.

Chapter 13

- Added section on owner incentive/retention payments in accordance with Notice PIH 2022-18.
- Added policy language to comply with HUD requirements and for ease of administration.

Chapter 14

- Revised amount of federal awards required to have an independent audit.

Chapter 15

- Added section on use of exception payment standards in line with Notice PIH 2025-12.

Chapter 16

- Clarified reasonable accommodation language in line with Notice PIH 2025-12.

- Revised language on language assistance in accordance with Executive Order 14224 and Office of Attorney General (OAG) Memo 7/14/25.
- Clarified record retention language on equal access to account for Executive Order 14168.
- Revised language on medical and disability records citing Notice PIH 2010-26.
- Clarified language to reflect updated VAWA forms and included sample versions of new forms.
- Revised policy regarding repayment agreements.

Chapter 17

- Revised language on language assistance in accordance with Executive Order 14224 and Office of Attorney General (OAG) Memo 7/14/25.

Chapter 18 (The HRA does not administer the RAD program.)

- Multiple sections of this chapter have been revised to align with Notice PIH 2019-23, REV-4.
- Updated language in accordance with the 2/26/25 interim final rule rescinding the 30-day notice of nonpayment of rent.

Chapter 19

- Updated FUP and FYI sections to bring current with Notice PIH 2025-08.
- Revised language regarding limited English proficient persons and language assistance in accordance with Executive Order 14224 and Office of Attorney General (OAG) Memo 7/14/25.
- Removed language on SSN and citizen status verification for the Stability Voucher program per Notice PIH 2026-05.
- Updated language regarding FYI referrals.

Glossary

- Revised definitions to reflect updated VAWA forms.
- Updated acronyms section.
- Removed pre-HOTMA definitions and language calling out definitions that will apply upon the HOTMA compliance date.

HOTMA Appendix

- Removed HOTMA Appendix.

Temporary Policy Supplement for Emergency Housing Vouchers (EHVs)

- The EHV Program will be expired when this revision becomes effective 1/1/2027.

RESOLUTION 2026-13

HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA

APPROVAL OF THE 2027 PUBLIC HOUSING AGENCY PLAN

WHEREAS, pursuant to Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, and Title II of the Americans with Disabilities Act of 1990, requires each Public Housing Agency to prepare and update its Public Housing Agency Plan; and

WHEREAS, the Housing and Redevelopment Authority of St. Cloud, Minnesota Board of Commissioners must review and approve the Public Housing Agency Plan as prepared; and

WHEREAS, the Housing and Redevelopment Authority of St. Cloud, Minnesota made the proposed Public Housing Agency Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held on September 23, 2026 and conducted a hearing to discuss the Public Housing Agency Plan and invited public comment; and

WHEREAS, the Housing and Redevelopment Authority of St. Cloud, Minnesota Board of Commissioners have considered all public comment on the plan.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA that this Public Housing Agency Plan is approved, and shall be submitted to the U.S. Department of Housing and Urban Development.

Adopted this 23rd day of September 2026.

ATTEST:

Nancy Gohman, Chair

Tami Calhoun, Secretary

RESOLUTION 2026-14

HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA

APPROVAL OF THE CAPITAL FUND PROGRAM AND FIVE-YEAR ACTION PLAN

WHEREAS, pursuant to Section 511 of the Quality Housing and Work Responsibility Act of 1998 that requires each Public Housing Agency to prepare and update its Capital Fund Program and Five-Year Action Plan; and

WHEREAS, the Housing and Redevelopment Authority of St. Cloud, Minnesota Board of Commissioners must review and approve its Capital Fund Program and Five-Year Action Plan as prepared; and

WHEREAS, the Housing and Redevelopment Authority of St. Cloud, Minnesota Board of Commissioners held a public hearing the plan as presented on September 23, 2026 and have reviewed and approved the plan;

WHEREAS, the Housing and Redevelopment Authority of St. Cloud, Minnesota Board of Commissioners have considered all public comment on the plan.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AND REDEVELOPMENT AUTHORITY OF ST. CLOUD, MINNESOTA that this Capital Fund Program and Five-Year Action Plan is approved and shall be submitted to the U.S. Department of Housing and Urban Development.

Adopted this 23rd day of September 2026.

ATTEST:

Nancy Gohman, Chair

Tami Calhoun, Secretary

AGENDA ITEM: 10

MEETING DATE: September 23, 2026

TITLE: Correction of Previously Approved Minutes from the January 28, 2026 Annual Meeting

SUBMITTED BY: Lori Lindberg, Executive Director

BACKGROUND: On August 26, 2026, during the regularly held HRA Board Meeting, an error in the January 28, 2026 Annual Meeting Minutes pertaining to members of the Audit Committee was identified.

At the Annual Meeting January 28, 2026, approved meeting minutes state that Dvorak, Dwyer and Ibrahim serve on the Audit Committee. Commissioner Dvorak made a motion for the Audit Committee to remain as is; Commissioner Brodeen seconded the motion. The motion carried.

However, the January 28, 2026 meeting minutes included an error to the membership of the Audit Committee noting Commissioner Dwyer instead of Commissioner Calhoun. To correct this error a formal motion to amend the previously approved January 28, 2026 Annual Meeting Minutes by striking the name Dwyer and replacing it with the name Calhoun as members of the Audit Committee is requested.

FISCAL IMPACT: None.

RELATIONSHIP TO GOALS: N/A

ATTACHMENTS: January 28, 2026 Annual Meeting Minutes

REQUESTED ACTION: Approve Correction to Previously Approved Minutes from the January 28, 2026 Annual Meeting.

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

Wednesday, January 28, 2026

The Annual Meeting of the Housing and Redevelopment Authority of St. Cloud, MN (HRA) was held on Wednesday, January 28, 2026 at 1225 West St. Germain Street, St. Cloud, MN. Due to the absence of Chair Gohman, Vice Chair Dwyer will assume the role of Chair. Chair Dwyer called the meeting to order at 5:01p.m.

1. Pledge of Allegiance and Roll Call: Present: Scott Brodeen, Tami Calhoun, John Dvorak, Seal Dwyer, Hudda Ibrahim, and Hani Jacobson. Absent: Nancy Gohman.

2. Approval of Agenda: Agenda approved as presented.

3. Election of Board Officers for 2026: Commissioner Dvorak moved for Commissioner Gohman to be elected Board Chair; Commissioner Brodeen seconded. Approved 6-0.

Commissioner Dvorak moved for Commissioner Dwyer to be elected as Vice Chair; Commissioner Jacobson seconded. Approved 6-0.

Commissioner Jacobson moved for Commissioner Dvorak to be elected as Secretary; Commissioner Brodeen seconded. Approved 6-0.

4. Review and Approval of Professional Responsibilities and the Code of Professional Conduct and Ethics for Commissioners: Document was accepted as written. Chair Dwyer requested all Commissioners sign the document at the meeting. Approved 6-0.

5. Designation of Committees: Committee-of-the-Whole: Commissioner Dvorak moved for approval; Commissioner Jacobson seconded. Approved 6-0.

Audit Committee: Commissioners Dvorak, Dwyer, and Ibrahim serve on this committee. Commissioner Dvorak made a motion for the Audit Committee to remain as is; Commissioner Brodeen seconded. Approved 6-0.

Personnel Committee: Commissioners Dvorak, Dwyer, and Jacobson serve on this committee. Commissioner Brodeen made a motion for the Personnel Committee to remain as is; Commissioner Dvorak seconded. Approved 6-0.

6. Designation of Official Newspaper: Commissioner Dvorak moved to continue with the St. Cloud Times as the HRA's official newspaper; Commissioner Jacobson seconded. Approved 6-0.

7. Designation of Official Depository: Commissioner Dvorak moved to continue using Old National Bank as the HRA's official depository; Commissioner Ibrahim seconded. Approved 6-0.

**Amended by
vote of the
Board on
September 23,
2026 to change
Audit
Committee
member from
Dwyer to
Calhoun under
#5**

8. Designation of Legal Representation: Commissioner Dvorak moved to acknowledge the existing contract with Rinke Noonan as the HRA's official Legal Representation. Commissioner Brodeen seconded. Approved 6-0.

9. Designation of Auditors: Commissioner Dvorak moved to continue using Redpath and Company, LTD as the HRA's official Auditor; Commissioner Calhoun seconded. Approved 6-0.

10. Set Commissioner Compensation for 2026: Commissioner Dvorak moved for the compensation to remain at the rate of \$75.00 per meeting, and a maximum of \$75 per day as allowed by statute; Commissioner Calhoun seconded. Approved 6-0.

11. Discussion of Meeting Times and Dates: Chair Dwyer asked if anyone had any changes or objections to the proposed schedule; there being none, Commissioner Dvorak moved for approval; Commissioner Calhoun seconded. All Commissioners were in favor of the dates and times proposed for the fourth Wednesday of each month with the following exceptions: November's meeting date moved up to November 18, 2026 and December's meeting moved up to December 16, 2026. Approved 6-0.

12. Annual Reports for 2025: Executive Director Ms. Lori Lindberg referred to pages 9 and 10 of the packet with a chart showing the SEMAP scores for 2024 and the updated waiting list applicant numbers as of December 31, 2025. She stated Public Housing Authorities are awaiting review and approval from HUD for SEMAP certifications submitted for 2025 therefore a final approved HUD score was not available. Ms. Lindberg reviewed the 2020 – 2025 Goals.

Voucher Programs Manager Ms. Lori Lygre presented the annual report on the Voucher Choice Programs noting that the HRA administers 1,049 Housing Choice Vouchers (HCV), which includes 8 Project-Based Vouchers (PBV). Ms. Lygre shared there are 75 HUD-Veterans Affairs Supportive Housing (VASH) Vouchers that the HRA partners with the St. Cloud VA to administer; 49 Mainstream Vouchers (MV); 34 Emergency Housing Vouchers (EHV); 25 Foster Youth to independence Vouchers (FYI), and 7 Stability Vouchers (SV).

Ms. Lygre provided an overview of the Bring It Home Program. The HRA signed a grant agreement with Minnesota Housing on November 21, 2025 to administer the Bring It Home (BIH) Rental Assistance Program. The BIH program is a new program to provide rental assistance for low-income families across Minnesota. The HRA accepted applications for the program from January 5-9, 2026 and received 1,466 applications during that time. Of the applications received, 957 were for households with children under 18 years old. The HRA started contacting applicants to process eligibility on January 13, 2026.

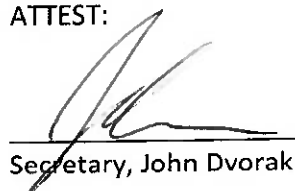
Property Manager Mr. Matt Swanson presented the Annual Report and data for the Property Management and Rental Programs areas. He started the presentation with the Public Housing Program on page 24 and noted vacancy rates had dropped to 1.69% for 2025 as compared to the vacancy rate in 2024 which was 1.93%. Mr. Swanson said the HRA has 291 Public Housing units, with 89 units at Empire Apartments, 126 units at Wilson Apartments, and 76 family units,

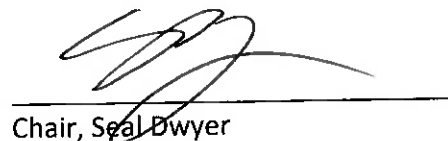
including 40 scattered site homes. Mr. Swanson continued the presentation with an overview of the Section 8 New Construction Program noting that the HRA owns and manages 162 Section 8 New Construction units, with 102 units at Grace McDowall Apartments (Northway A) and Northway B Townhomes, and 60 units at Germain Towers Apartments. On page 26, Mr. Swanson shared the HRA has two apartment complexes under the Affordable Housing Fund, which include 18 units at Eastwood Apartments and 61 units at Al Loehr Apartments. The presentation continued with an overview of the Housing Tax Credit Program on page 28, Mr. Swanson shared the HRA has seven tax credit properties: 24 units at The Creeks Townhomes, 12 units at The Brownstones Townhomes, 64 units at Westwood Village Apartments, 64 units at Swisshelm Village Apartments, and 85 units at Riverside Apartments.

Project Manager Paul Soenneker summarized the capital improvement projects. He shared that in 2025 there were 12 projects that had an investment of over \$25,000. Under the CDBG Single Family Homeowner Housing Rehabilitation Loan Program there were 10 projects completed with an additional eight projects started in 2025, and are still in process. Mr. Soenneker added that there were six loan repayments which resulted in program income totaling \$95,958. The St. Cloud Fix Up Loan Program issued seven loans in 2025 totaling \$113,892. The MN Housing Rehab Loan Program had three loans started in 2025 and there are currently four applicants on the waiting list. The Homestead Incentive Program assisted 33 households in 2025, totaling \$165,000. In June 2025, the program exhausted its available funds. With no other funding source currently available the program has closed. Mr. Soenneker reported on the success of this program, assisting 230 households with down payment assistance from 2020 to 2025.

Chair Dwyer thanked staff members for the reports and the work done by the agency. There being no further discussion, Chair Dwyer adjourned the Annual Meeting at 5:58p.m.

ATTEST:


Secretary, John Dvorak


Chair, Seal Dwyer

AGENDA ITEM: 11

MEETING DATE: September 23, 2026

TITLE: Report on Activities

SUBMITTED BY: Lori Lindberg, Executive Director

RELATIONSHIP TO GOALS: All

ATTACHMENTS: None

ACTIVITIES SUMMARY:

Dreamliner Estates presented to HRA staff members Josh Wollack-Property Manager, Lisa Bell-Senior Property Manager, Lori Lygre-Voucher Programs Manager, and Paul Soenneker-Project Manager the progress on the construction of 16 townhomes in St. Cloud and the opportunity for down payment assistance offered to those that qualify to purchase the townhomes.

HRA staff participated in NAHRO's *Ethics for Housers* Training during the August staff meeting.

Rental Portfolio

Wilson Apartments

Phase 9 moved back to Wilson Apartments on September 10, 2026. Phase 10 moved to the GrandStay on September 10 and is anticipated to return to Wilson Apartments on October 8, 2026. Phase 10 is the final phase of the project. There are 12 units impacted by Phase 10. One of the 12 units is currently vacant. Of the eleven residents relocated during Phase 10, one resident required an accessible unit, and 3 residents utilized transportation provided through relocation benefits. One of the eleven residents relocated during Phase 10 chose to stay with family and the remaining 10 residents relocated to the GrandStay.

Work being done in Phase 9 and 10 impacts the first floor, including the manager's office.

Outreach and Community Engagement

The mural project for the Paramount will resume planning, with the team meeting every other month from September to May, with installation scheduled for June 2027.

Riverside Apartments

Paul Soenneker, Project Manager and Nicole Wellen, Property Manager met with Safety and Training Manager for Dial a Ride at Riverside Apartments to discuss installing a crosswalk in the

parking lot. Nurses from the Salem House are scheduled to conduct health events at Riverside Apartments in September. The St. Cloud Police Department participated in a resident meeting on September 15, 2026, covering the topics of safety and mental health.

Voucher Programs:

Housing Choice Voucher (HCV) and Other Local and State Funded Voucher Programs:

During the month of August 2026, 7 participants in the tenant-based voucher programs ended participation. One household voluntarily gave up their rental assistance, 1 experienced a sustained increase in income, and 5 ended participation due to program violations.

As of August 31, 2026, there were 99 Port Ins and 68 Port Outs.

In an assessment of program admissions, 78% of households admitted to the Housing Choice Voucher Program in 2026 were at or below the extremely low-income limit. This will be closely monitored for the duration of 2026.

Bring it Home Voucher Program:

As of August 31, 2026, 17 vouchers are issued, and 20 families have been successfully moved into housing or leased in their existing unit.

HUD Continuum of Care (CoC):

HUD sent a letter to Public Housing Agencies on August 10, 2026, notifying applicants that the August 26, 2026, application submission deadline was no longer in force, and HUD is unable to accept applications at this time due to an August 7, 2026, Court Order. The Notice of Funding availability is currently stalled and undergoing revision and public comment.

Outreach

The City of St. Cloud hosted a Conversation on Homelessness in St. Cloud Area, August 19, 2026. HRA staff attended. The next meeting is scheduled for November 4, 2026.

Single Family Programs

CDBG:

Projects in Construction Stage: 5

Projects out for Bid: 2

Eligibility Stage: 2

Emergencies that came up: 2

Fix Up

There is \$231,118.13 left in Fix Up funds. There are currently 4 in process (all 4 also have CDBG loans). We anticipate that the 3 projects currently out for bid and are in the eligibility stage will also be using Fix Up funds to complete their projects.

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

Fund: Public Housing – 291 Units

<u>Complex</u>	<u># of units</u>	<u>Yearly Vacancy Rate</u>	<u>Vacant as of 8/31/26</u>
Empire	89	1.37%	0
Wilson	126	2.30%	3*
Scattered Sites	76	1.46%	1

Fund: Section 8 New Construction – 162 Units

<u>Complex</u>	<u># of units</u>	<u>Yearly Vacancy Rate</u>	<u>Vacant as of 8/31/26</u>
Germain	60	1.06%	2
Grace/NWB	102	1.64%	3

Fund: Tax Credit – 249 Units

<u>Complex</u>	<u># of units</u>	<u>Yearly Vacancy Rate</u>	<u>Vacant as of 8/31/26</u>
Creeks	24	6.25 %	3
Brownstones	12	14.20%	0
Westwood One	32	5.19%	0
Westwood Two	32	6.05%	3
Swishelm One	32	6.49%	3
Swishelm Two	32	9.24%	5
Riverside	85	6.76%	7

Fund: Affordable Housing – 82 Units

<u>Complex</u>	<u># of units</u>	<u>Yearly Vacancy Rate</u>	<u>Vacant as of 8/31/26</u>
Eastwood	18	2.20%	0
Al Loehr	61	9.24%	8
Single FH	3	0.00%	0

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