Status: Submitted

Streamlined Annual PHA Plan ***(High Performer PHAs)***	**U.S. Department of Housing and Urban Development** **Office of Public and Indian Housing**	**OMB No. 2577-0226** **Expires 9/30/2027**

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: HRA of ST. CLOUD, MINNESOTA **PHA Code:** MN038
PHA Plan for Fiscal Year Beginning: (MM/YYYY): 01/2027
PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)
Number of Public Housing (PH) Units 291 **Number of Housing Choice Vouchers (HCVs)** 1027
Total Combined 1318
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)

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:

Statement of Housing Needs and Strategy for Addressing Housing Needs.
No changes to statement of housing need.

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
The HRA will continue to use the steps outlined in chapters 4 and 12 of the ACOP, which outline how the deconcentration is achieved. The Earned Income Range is based on 85% to 115% of the average family income of all families residing in the PH portfolio to which an analysis is conducted annually. The majority of chapter 4 is unchanged from the prior plan submission; however, we are submitting the Deconcentration Policy with this plan due to the fact there are changes to other PHA Plan Elements. While the changes to other PHA Plan Elements do not expand or reduce the availability of public housing units, it is useful to include these updates in alignment with submission of the PHA Plan. Changes noted in Plan Elements: Under new activities- PBVs expand the number of available units within the community. Eligibility for those units is determined based on regulatory requirements for PBV's. The ability of the developer to use the PBV's are based on funding approvals not expected until late 2026. Currently these units are proposed and not expected to be completed until 2028, if funded. Other changes to PHA Plan Elements include Financial Resources (which can change annually- but for purposes of this plan do not change the number, type or location of housing units), Rent Determination (which has been updated to align with HOTMA requirements- does not change the number, type or location of housing units), Pet Policy updates (which are minor in nature - do not change the number, location or type of housing units), finally, Modernization or Development and Units with Approved Vacancies for Modernization are included as changed PHA Plan Elements because of a large plumbing project, but this will not change the type, number, or location of housing units. Under Modernization or Development and Units with Approved Vacancies for Modernization and are being used for existing residents for relocation during the capital improvement project.

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).

Rent Determination.
The HRA updated policies for rent determination in the ACOP and Admin Plan to align with the implementation date and regulatory changes required under HOTMA. ACOP can be found on the HRA website ww.stcloudhra.com, effective date of changes 1.1.27.

Pet Policy.
Changes in wording within the Pet Policy were made to ensure clarity between a standard household pet and an Emotional Support or Service Animal. Clarity on handling of animal waste and control of pets, ESA and support animals were added (for example leases and within the owners control). Clarification of the different types of animals that are allowed as common household pets was added. Policy changes included an increase in pet deposit for standard household pets from $100 to $200 (which does not apply to ESA and Support/Service Animals).

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

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
Uploaded the current policy found in Ch 4 of the ACOP currently in place, and Ch 4 of the ACOP that will become

effective for this PHA Plan on January 1, 2027.

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 first quarter of 2027 contingent on timing of the award of the construction contract and loan closing. The HRA investment in development of housing includes identifying seven Project-Based Vouchers, noted in the most recently approved agency 5 year Plan 2026-2030 and the 2026 Annual Plan awarded 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 affirmateivly 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 affirmateivly further fair housing.

Units with Approved Vacancies for Modernization.
The HRA has utilized approval of vacant units for modernization during the period of temporary relocation of residents during the sanitary sewer and water line replacement project at Wilson. The status of vacant for modernization for units at Wilson during the project ensures 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 during the period when they will need to be out of theri unit temporarily as a result of the modernization project but they are unable to relocate from the building due to specific needs for accommodation.

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 affodrable rental portfolio. The HRA continues to provide an improved living environment for residents through rehabiliation 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 through 8/31/2027. 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 submission of the 2027 Annual Plan and 5 Y Action Plan was made by the board on September 23, 2026.**
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. **An opportunity to comment was provided. No comments were submitted for change to policy during the planning process, review period or at the public hearing on September 23, 2026. Comments are attached.**
C.2	**Certification by State or Local Officials.** Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, 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, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed* 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. **No comments were submitted and no elements of the PHA Plan were challenged. Resident and participant questions and feedback were attached under C.1. No public comments were submitted during the comment period or at the public hearing.**

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.

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