Red Wing Housing and Redevelopment Authority
Equal Opportunity Housing/Equal Opportunity Employment

Our Mission

To provide quality, affordable, sustainable housing and community redevelopment programs utilizing resources that develop public and private partnerships.

Statement of Intent

We gather today in this room as one people to discuss and attend to the matters of Red Wing. Together, as a government body and as community members, we agree to treat everyone with courtesy, dignity, and respect. We will listen to all sides of an issue, encourage participation, support each other, act with honor and accountability, and inspire pride in our community. This we commit as we open this meeting.

Meeting Announcement and Agenda
Housing & Redevelopment Authority Board Regular Meeting
City Council Chambers, 315 West 4th Street, Red Wing, MN & Virtually
Tuesday, October 14, 2025, at 3:30 PM

This meeting will be held in the City Hall Council Chambers and virtually via Webex at the same time. Members of the public can join this meeting either in person at City Hall or virtually. To join this meeting via Webex, click this link. To join via telephone, please dial (415) 655-0001. Enter access code 2555 573 2565 and password 2025 when prompted.

1. **Call to Order**
2. **Pledge of Allegiance**
3. **Roll Call**
4. **Approval of Agenda**
5. **Public Comment**
   We now invite anyone to share their thoughts on a topic that is not on the agenda. We welcome all opinions and ideas. We appreciate you stating your name at the lectern, and please remember that personal attacks may be ruled out of order. You will have up to three minutes to comment, and we appreciate your time in coming tonight.
6. **Consent Agenda (Roll Call Required *)**
   The Consent Agenda consists of items that often don't require Council discussion. These items are usually routine business, non-controversial, or have been discussed publicly in the past. These items can be approved by the Council all at once unless a Council member acknowledges they would like to comment or have a discussion on any of these items at this meeting. If no Council member has a concern or comment on any of the consent agenda items, the Council will approve them all at the same time.

   6.A. Motion to Approve September 9, 2025 Regular Meeting Minutes.

   6.B. Motion to Approve Bills (Checks 52575 - 52654, totaling $227,298.41).
   Public Housing: $49,452.84
   Housing Choice Voucher: $1,922.07

Jordan Tower II: $75,631.73
Redevelopment: $25,323.77
Small Cities: $74,821.00
TIF: $100.00
AHTF: $0.00

7. Motions & General Business

7.A. Motion to Approve Resolution No. 1465-25 Approving Acceptance of the Grant Award for the Local Housing Trust Fund Matching Grant

7.B. Motion to Approve Resolution No. 1466-25 Approving 2025 Amended Operating Budget

7.C. Motion to Approve Resolution No. 1467-25 Approving the 2026 Annual PHA Plan

7.D. Motion to Approve Resolution No. 1468-25 Approving the 2026 CFP Annual Action Plan
Public Hearing
Consider Motion to Adopt Resolution No. 1467-25 Approving the 2026 Annual PHA Plan
Consider Motion to Adopt Resolution No. 1468-25 Approving the 2026 CFP Annual Action Plan

8. Communication Items

8.A. Director's Report

8.B. Finance Report

8.C. Housing Report

8.D. Community Redevelopment Report

8.E. Resident Council Report

8.F. Hope Coalition Liaison Report

8.G. City Council Liaison Report

8.H. Announcements
The next HRA regular Board Meeting will be November 4, 2025, at 3:30 p.m. in the City Council Chambers.

9. Adjournment

Accommodations for signing interpreter, Braille, large print, etc. can be made. Call City Hall at 385.3600 seven days prior to the need. Hearing assistance devices are available during meetings.

Red Wing Housing & Redevelopment Authority
HRA Board Regular Meeting
Tuesday, September 9th, 2025 at 3:30 PM

Board members present: Board Chair, Jason Jech; Commissioners: Abby Villaran, Kristi Reuter, Sara Hoffman, Liz Magill, and Jackie Luikart.
Others present: Kurt Keena, Executive Director; Jennifer Jacobson, Housing Director; Corrine Kulseth, Finance Director; and Beth Snyder, City Council Liaison.

1. **Call to Order**
   The meeting was called to order at 3:30 p.m. by Board Chair Jech.
2. **Pledge of Allegiance**
3. **Roll Call**
   Roll call was taken with all member present except Abney.
4. **Approval of Agenda**
   A motion to approve the agenda was made by Villaran and seconded by Hoffman. All were in favor. Motion carried.
5. **Public Comment**
   There were no public comments.
6. **Consent Agenda (Roll Call Required*)**
   A. Motion to Approve August 12, 2025 Regular Meeting Minutes.
   B. Motion to Approve Bills (Checks 52520 – 52574; Totaling $82,639.05).
      a. Public Housing: $31,744.17
      b. Housing Choice Voucher: $2,239.12
      c. Jordan II: $23,221.09
      d. Redevelopment: $18,061.12
      e. Small Cities: $7,373.55
      f. TIF: $0.00
      g. AHTF: $0.00
   C. Motion to Approve Establishing Public Housing Flat Rent
   D. Motion to Approve Public Housing Family Utility Allowance Schedule

   A motion to accept the Consent Agenda was made by Reuter and seconded by Luikart. Roll call was taken and all board members were in favor. Motion carried.
7. **Motions and General Business**
   A. Motion to Approve Classification and Compensation Report
      Dr. Tessia Melvin presented a Power Point presentation explaining project scope and objectives, classifications of jobs, current market trends and analysis, compensation plan, benchmarks used, job content evaluation, and how they arrived at the new recommended pay grid. The question if all employees will receive at least a 3% increase was asked; no, they will not - there will be a range from 1.8% to a 6% increase depending on where employees are on the current pay grid. No COLA increases will be given this year as everyone gets moved to the new pay grid in January 2026.
      A motion was made by Hoffman and seconded by Luikart. All were in favor. Motion carried.

B. Motion to Approve Resolution No. 1464-25 Acceptance of the Grant Award for the Bring It Home Rental Assistance Program.

Jacobson explained the Bring It Home Rental Assistance Program is a new state program created to help low-income families with rental assistance. Households are eligible for the program if they are a Minnesota resident, have and annual income up to 50% of the area median income as determined by the United States Department of Housing and Urban Development (HUD), pay more than 30% of the household's annual income on rent, not receiving federal tenant-based assistance under Section 8, and not in a unit receiving project based assistance under Section 8. Jacobson also explained the eligible uses for the funds are startup costs, administrative fees, and housing assistance payments. The Red Wing HRA was awarded $440,156.00. Startup costs are $27,000.00 and the remaining $413,156.00 is for administrative fees and housing assistance payments.

A motion to approve Resolution No. 1464-25 Acceptance of the Grant Award for the Bring It Home Rental Assistance Program was made by Reuter and seconded by Villaran. Roll call was taken and all were in favor. Motion carried.

8. <u>Communication Items</u>

A. Executive Director Report

Keena stated the Red Wing HRA learned from MHFA that their 2025 POHP application was not selected for funding. The 2026 Federal budget process continues and the Red Wing HRA is monitoring the outcome to assess impacts to their core HUD funded programs.

B. Finance Report

Kulseth presented June and July's financials. First half of tax levy received was $274,394.48. Keena, Jacobson and Kulseth will be attending the MN NAHRO Annual Conference in Duluth September 23 - 26. The 2025 Amended Budget will be presented in October and the 2026 Final Operating Budget will be presented in November.

C. Housing Report

Jacobson presented waitlist, move out and Voucher program numbers ending August 2025. She announced that Lisa Welt obtained her Housing Choice Voucher Management certification. The CDS application for Haven of Hope Interior Improvements has been selected to move forward to the final step. Regarding the POHP 2024 updates, the plans are 75% complete and have been sent to Minnesota Housing for them to start reviewing. The next step is to get the scoping of the underground plumbing lines and opening the walls. If all goes as scheduled, staff would bring the bid proposal to the board in December for approval.

D. Community Development Report

Keena presented Small Cities Program Income Notes Receivable and Cash Reserves. He stated the HRA has begun to see interest in the homebuyer assistance program again and have four potential applications pending. July reserves for the AHTF are $374,506.00. Keena is currently working with the City staff on the planning of a Housing Summit that will leverage the information contained in the recently completed housing study to provide information and education to increase the supply of housing for the city. The meeting is tentatively scheduled for October 29th from 2:00 p.m. – 6:00 p.m.

E. Resident Council Report

Luikart said they held and Ice Cream Social for all the tenants of Jordan I and Jordan II with music and dancing outside.

F. Hope Coalition Report

Villaran stated no meeting was held, so nothing to report

G. City Council Liaison Report

Snyder stated as of now the school district has not received any proposals for the Jefferson School site. They are now in discussion with the Port Authority regarding possible interest in the site for housing and green space. Magill brought up concerns regarding zoning and parking. Snyder said the city is broadening the zoning code and also making changes to the parking.

H. Announcements

a. The next HRA Board Meeting will be on October 14, 2025 at 3:30 p.m. in the City Council Chambers

9. Adjourn

The meeting was adjourned at 4:50 p.m. by Board Chair Jason Jech

Respectfully Submitted By,
Dawn Gielau

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Board Director

Red Wing Housing & Redevelopment Authority

Checks Written Report

September 1, 2025 thru September 30, 2025

Payment Date	Payment Number	Payment Amount	Payee Name
9/4/2025	52575	$5.58	ACE HARDWARE
9/4/2025	52576	$487.32	CITY OF RED WING OTHER UTILITIES
9/4/2025	52577	$237.93	CULLIGAN WATER CONDITIONING
9/4/2025	52578	$11,301.10	FINN DANIELS ARCHITECTS
9/4/2025	52579	$200.00	CANDIS FLECK
9/4/2025	52580	$100.00	GOODHUE COUNTY
9/4/2025	52581	$50.00	GOODHUE COUNTY PUBLIC WORKS
9/4/2025	52582	$150.00	STEVEN GREGORY
9/4/2025	52583	$3,019.00	HAWKINS ASH CPAS LLP
9/4/2025	52584	$645.00	P HANSON MARKETING INC
9/4/2025	52585	$5,696.00	HOUSING AUTHORITY RISK RETENTION GROUP
9/4/2025	52586	$157.08	HD SUPPLY FACILITIES MAINTENANCE
9/4/2025	52587	$50.00	SARA HOFFMAN
9/4/2025	52588	$35,838.00	HOUSING INSURANCE SERVICES INC
9/4/2025	52589	$80.73	ERICK JOHNSON
9/4/2025	52590	$50.00	JACKIE LUIKART
9/4/2025	52591	$50.00	ELIZABETH MAGILL
9/4/2025	52592	$17.53	MENARDS RED WING
9/4/2025	52593	$150.00	NATHAN MEWES
9/4/2025	52594	$37.80	OROURKE MEDIA GROUP
9/4/2025	52595	$200.00	STEPHEN JOHN PRINGLE
9/4/2025	52596	$50.00	Samantha Short
9/4/2025	52597	$379.14	June Nelson
9/4/2025	52598	$9.00	Travis Calamari
9/4/2025	52599	$305.56	Margaret Tomczik
9/4/2025	52600	$28.97	RUNNINGS FARM & FLEET
9/4/2025	52601	$435.00	RED WING PLUMBING & HEATING
9/4/2025	52602	$18.44	THE SHERWIN WILLIAMS CO
9/4/2025	52603	$230.00	STARTECH COMPUTING INC
9/4/2025	52604	$150.00	CORRINE KULSETH
9/4/2025	52605	$106.61	TIFFANY TIEMAN
9/4/2025	52606	$395.00	U.S. INSPECTION GROUP, INC.
9/4/2025	52607	$96.25	VICKIS FOOT AND NAIL CARE PLLC
9/4/2025	52608	$200.00	LESLIE WILBURN
9/4/2025	52609	$229.83	XCEL ENERGY
9/11/2025	52610	$648.16	CITY OF RED WING OTHER UTILITIES
9/11/2025	52611	$300.66	CULLIGAN WATER CONDITIONING
9/11/2025	52612	$150.00	STEVEN GREGORY
9/11/2025	52613	$377.53	HIAWATHA BROADBAND
9/11/2025	52614	$666.26	MENARDS RED WING
9/11/2025	52615	$750.00	PLUNKETTS PEST CONTROL INC
9/11/2025	52616	$1,337.98	SCHUMACHER ELEVATOR COMPANY

9/11/2025	52617	$4,440.00	STARTECH COMPUTING INC
9/11/2025	52618	$300.00	STORTZ SATELLITE
9/11/2025	52619	$27.41	XCEL ENERGY
9/17/2025	52620	$10.00	IRENE ALGER
9/17/2025	52621	$30.00	LARRY CEDAR
9/17/2025	52622	$50,000.00	CHANDLER ROOFING COMPANY
9/17/2025	52623	$508.23	CITY OF RED WING OTHER UTILITIES
9/17/2025	52624	$2,856.56	DIRECT TV
9/17/2025	52625	$30.00	JEANELLE FOSBERG
9/17/2025	52626	$92.00	GOODHUE COUNTY RECORDER
9/17/2025	52627	$92.00	GOODHUE COUNTY RECORDER
9/17/2025	52628	$92.00	GOODHUE COUNTY RECORDER
9/17/2025	52629	$282.75	HD SUPPLY FACILITIES MAINTENANCE
9/17/2025	52630	$10.00	CATHERINE KREYE
9/17/2025	52631	$881.75	MENARDS RED WING
9/17/2025	52632	$30.00	ROMELIA MORENO
9/17/2025	52633	$702.84	QUADIENT LEASING USA INC
9/17/2025	52634	$20.00	CHRISTINE RADTKE
9/17/2025	52635	$30.00	KIM ROSSI
9/17/2025	52636	$826.00	RED WING PLUMBING & HEATING
9/17/2025	52637	$10.00	JAIME SCHMIDT
9/17/2025	52638	$120.00	OFFICE OF SECRETARY OF STATE
9/17/2025	52639	$273.00	CORRINE KULSETH
9/17/2025	52640	$20.00	JOYCE THOMPSON
9/17/2025	52641	$2,687.04	VISA
9/29/2025	52642	$4,485.76	CUMMINS N POWER
9/29/2025	52643	$980.00	GB TECHNOLOGIES LLC
9/29/2025	52644	$924.61	HD SUPPLY FACILITIES MAINTENANCE
9/29/2025	52645	$2,000.00	HOPE COALITION
9/29/2025	52646	$225.58	JOHNSON TIRE SERVICE
9/29/2025	52647	$79.50	MARCO TECHNOLOGIES LLC
9/29/2025	52648	$168.74	MENARDS RED WING
9/29/2025	52649	$4,057.01	MUTUAL OF OMAHA
9/29/2025	52650	$343.79	Gayla Carlstrom
9/29/2025	52651	$331.00	RED WING PLUMBING & HEATING
9/29/2025	52652	$104.76	CORRINE KULSETH
9/29/2025	52653	$1,731.40	STORTZ SATELLITE
9/29/2025	52654	$11,498.97	XCEL ENERGY

Red Wing Housing & Redevelopment Authority

428 West Fifth Street
Wing, MN 55066
DD/TTY 7-1-1

Telephone (651) 388-7571
FAX (651) 385-0551
www.redwinghra.org

October 14, 2025

To: Red Wing HRA Board of Commissioners
From: Kurt Keena, Executive Director
Re: Resolution No. 1465-25 Approving Acceptance of the Grant Award for the Local Housing Trust Fund Matching Grant

Background

The HRA responded a Notice of Funding Availability from Minnesota Housing applying for $225,000 of funding from the Local Housing Trust Fund Matching Grant program. We were notified earlier this summer that we had been selected for $150,000 in funding from the program. The funds will go into our AHTF and be used to fund projects in our community.

Next Steps

All applicants awarded funding were sent a due diligence checklist to be completed and returned to MHFA. All of these items need to be submitted and the grant contract executed before any matching funds will be dispersed.

Recommendation:

Staff recommend to the HRA Board of Commissioners to adopt Resolution #1464525approving: 1) approving the acceptance of the grant award for the Local Housing Trust Fund Matching Grant and 2) authorize the Executive Director to execute all necessary documents.

RESOLUTION #1465-25
APPROVING THE ACCEPTANCE OF THE GRANT AWARD FOR THE LHTF MATCHING GRANT

WHEREAS, Minnesota Housing is granting funding to serve as a match for local housing trust funds; and

WHEREAS, the Red Wing Housing and Redevelopment Authority has a local housing trust fund and was selected for an award from MHFA; and

WHEREAS, the Red Wing Housing and Redevelopment Authority plans to accept the grant award from Minnesota Housing for the LHTF Matching Grant; and

WHEREAS, the grant award to be accepted is in the amount of $150,000; and

Therefore, let it be resolved that the Red Wing Housing and Redevelopment Authority Board of Commissioners accepts the funding from Minnesota Housing and authorizes the Kurt Keena, Executive Director, to sign the contract and execute any documents necessary.

Dated: October 14, 2025

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Board Chair

____
Secretary/Treasurer

Red Wing Housing & Redevelopment Authority
428 West Fifth Street
Wing, MN 55066
DD/TTY 7-1-1
Telephone (651) 388-7571
FAX (651) 385-0551
www.redwinghra.org

October 14, 2025

To: Red Wing HRA Board of Commissioners

From: Corrine Kulseth, Finance Director

Re: Resolution No. 1466-25 Approving 2025 Amended Operating Budget

Background:
The HRA amends its annual budget by the end of each fiscal year. This report presents the amended budget for 2025.

Analysis:
The amended budgets were produced by Staff utilizing the July 31, 2025 Statement of Activities financial reports given to us by Hawkins Ash, CPA's, our fee accountant. Projections are based upon the history of seven months projected into a 12-month budget with consideration of costs that may be incurred only once or yet to be incurred.

The amended budget consists of nine pages plus an appendix with supporting budgets on specific programs of General Redevelopment.

- Page 1 – Recap of income and expenditures with net income or loss of all activities of the HRA.
- Pages 2 and 3 – Low Rent Public Housing
- Page 4 – Capital Funds Program (CFP)
- Page 5 – Housing Choice Voucher Program
- Pages 6 and 7 – Jordan Tower II
- Page 8 - Bridges
- Page 9 – Small Cities Programs
- Page 10 and 11 – General Redevelopment
- Page 12 – Appendix
- Pages 13 to 16 – Supporting budgets to General Redevelopment

Recap
Comparison between Final Budget that was approved November 2024 and Amended Budget.

Low Rent Public Housing
- Dwelling Rents and excess utilities decreased due to vacant units to prepare for POHP project.
- Higher interest rates for accounts increase interest income.
- Salaries/Benefits increased due to loss of ROSS grant
- Legal increased because of tenant issues
- Materials decreased
- Plumbing increased
- Unit turnaround decreased due to vacant units
- No Heating/Cooling contract expenses planned
- No planned Replace Equipment or Extraordinary Expenses

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428 West Fifth Street
Wing, MN 55066
ɔD/TTY 7-1-1
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FAX (651) 385-0551
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- Overall, with the loss of the ROSS grant and loss in dwelling rents it was anticipated to use more of reserves. There have been savings in other areas to reduce the amount needed.

Capital Funds Program (CFP)
- More received in CFP 25 than anticipated
- Will not expend POHP leverage in 2025

Housing Choice Voucher
- No significant changes
- Less use of Levy Funds

Jordan Tower II
- Subsidy increased
- SCMF grant awarded a $19,000 increase
- Decrease in Office Expenses and Sundry
- Materials decreased
- Heating/Cooling decreased
- Plumbing increased
- Unit turnover increased
- No planned Replace Equipment or Extraordinary Expenses

Bridges
- Slight increase in HAP
- Less use of Tax Levy

Small Cities
- Increase in loan payments due to end of former 10 year grant that included balloon payments
- Contract costs increased due to more loan closings than anticipated

General Redevelopment
- Increase in Admin fees from Tax Increment due to more time spent within the program
- Decrease in Salaries and Benefits due to more staff time utilized in other programs
- Office expense decreased
- Water & Sewer and Gas increased, while Electric decreased.
- DirecTV expense increased due to new costing for units
- No Replace Equipment planned
- Less expended in AHTF than anticipated

Supporting budgets to General Redevelopment

Bluffview
- Increased Dwelling rents due to less turnover
- Salaries decreased
- Utilities increased
- Contract costs decreased, but Sundry increased due to pending NOAH application

Women's Center
- Salaries/Benefits decreased

Hill Street
- Dwelling rents decreased due to vacancy and pending projects
- Utilities increased due to vacant units
- Use of Levy Funds
- Have not expended all grant funds planned

Recommendation:

Staff and the Finance Committee give a favorable recommendation to the Red Wing HRA Board of Commissioners to approve Resolution No. 1466-25 Approving the 2025 Amended Operating Budget.

RESOLUTION No. 1466-25

APPROVING 2025 AMENDED AGENCY OPERATING BUDGET

WHEREAS, the Red Wing Housing and Redevelopment Authority Annual Operating Budget has been developed to meet anticipated revenues and expenditures for Fiscal Year 2025 and

WHEREAS, due to changes that have occurred, it is necessary to amend the 2025 Agency Operating Budget, and

WHEREAS, individual Program Budgets are also included as part of this Resolution, and

WHEREAS, The HRA Finance Committee recommends approving the Amended budget.

NOW THEREFORE BE IT RESOLVED, that the Red Wing Housing and Redevelopment Authority Board of Commissioners hereby adopt Resolution No.1466-25 to approve the 2025 Amended Operating Budget as presented.

Dated: October 14, 2025

____
Board Chair

____
Secretary/Treasurer

Red Wing Housing and Redevelopment Authority 2025 Amended Budget								
	LRPH	**CFP**	**HCV**	**Jordan II**	**Gen Red**	**Bridges**	**Small Cities**	**Total**
Total Operating Income	$957,187	$471,715	$1,125,500	$1,364,013	$1,480,841	$160,500	$100,100	**$5,659,856**
Total Expenditures	$990,478	$157,857	$1,214,000	$1,196,743	$1,252,672	$181,500	$411,200	**$5,404,449**
Net Income (Loss)	-$33,291	$313,858	-$88,500	$167,270	$228,169	-$21,000	-$311,100	**$255,407**
Use of Cash Reserves	$33,291						$311,100	**$344,391**
Use of Levy Funds			$88,500		$11,000	$21,000		**$120,500**

Red Wing Housing and Redevelopment Authority 2025 Final Budget								
	LRPH	**CFP**	**HCV**	**Jordan II**	**Gen Red**	**Bridges**	**Small Cities**	**Total**
Total Operating Income	$1,020,450	$441,400	$1,215,860	$1,312,000	$1,511,218	$135,500	$85,200	**$5,721,628**
Total Expenditures	$1,042,855	$359,400	$1,304,000	$1,214,430	$1,453,597	$161,000	$113,200	**$5,648,482**
Net Income (Loss)	-$22,405	$82,000	-$88,140	$97,570	$57,621	-$25,500	-$28,000	**$73,146**
Use of Cash Reserves	$22,405						$28,000	**$50,405**
Use of Levy Funds			$90,000			$25,500		**$115,500**

Red Wing Housing and Redevelopment Authority 2025 Amended Low Rent Public Housing Budget						
	2025 Amended ROSS	2025 Amended Budget	2025 Amended Final	2025 Final ROSS	2025 Final Budget	2025 Final Total
Income						
Dwelling Rental		$665,000	$665,000		$680,000	$680,000
Excess Utilities		$10,000	$10,000		$13,000	$13,000
Nondwelling Rental		$2,500	$2,500		$2,500	$2,500
Total Rental Income		**$677,500**	**$677,500**	**$0**	**$695,500**	**$695,500**
Interest Income		$8,000	$8,000		$7,000	$7,000
CFP 2026 Grant-Operating		$101,000	$101,000		$101,000	$101,000
Shortfall Funding		$37,414	$37,414		$35,000	$35,000
ROSS Grant	$33,273		$33,273	$81,950		$81,950
Other Tenant Income		$25,000	$25,000		$25,000	$25,000
Operating Subsidy		$75,000	$75,000		$75,000	$75,000
Total Other Income	**$33,273**	**$246,414**	**$279,687**	**$81,950**	**$243,000**	**$324,950**
Total Operating Income	**$33,273**	**$923,914**	**$957,187**	**$81,950**	**$938,500**	**$1,020,450**
Expenses						
Administrative Salaries	$25,600	$195,000	$220,600	$56,000	$175,000	$231,000
Administrative Employee Benefits	$4,523	$80,000	$84,523	$17,000	$60,000	$77,000
Advertising & Marketing		$6,000	$6,000		$5,000	$5,000
Legal		$3,500	$3,500		$2,000	$2,000
Travel		$1,500	$1,500		$1,500	$1,500
Training	$500	$5,000	$5,500	$2,500	$5,000	$7,500
Accounting		$10,000	$10,000		$11,000	$11,000
Audit		$5,000	$5,000		$5,000	$5,000
Office Rent		$10,500	$10,500		$10,500	$10,500
Rental License Fees		$2,380	$2,380		$2,380	$2,380
Office Expenses		$7,000	$7,000	$750	$8,000	$8,750
Sundry	$2,650	$12,000	$14,650	$5,700	$15,000	$20,700
Telephone		$1,800	$1,800		$2,000	$2,000
Total Administrative Expense	**$33,273**	**$339,680**	**$372,953**	**$81,950**	**$302,380**	**$384,330**

Resident Council		$4,000	$4,000		$4,000	$4,000
Tenant Participation		$2,925	$2,925		$2,925	$2,925
Total Tenant Services		**$6,925**	**$6,925**	**$0**	**$6,925**	**$6,925**
Water & Sewer		$65,000	$65,000		$60,000	$60,000
Electricity		$35,000	$35,000		$35,000	$35,000
Gas		$40,000	$40,000		$40,000	$40,000
Rubbish/Recycling		$23,000	$23,000		$23,000	$23,000
Total Utilities		**$163,000**	**$163,000**	**$0**	**$158,000**	**$158,000**
Maintenance Salaries		$150,000	$150,000		$150,000	$150,000
Maintenance Employee Benefits		$62,000	$62,000		$58,000	$58,000
Maintenance Materials		$25,000	$25,000		$40,000	$40,000
Uniforms		$600	$600		$600	$600
Replace Equipment		$0	$0		$9,000	$9,000
Elevator Contract		$8,000	$8,000		$9,000	$9,000
Exterminating		$3,000	$3,000		$2,000	$2,000
Heating/Cooling Contracts		$0	$0		$5,000	$5,000
Plumbing Contracts		$12,000	$12,000		$5,000	$5,000
Unit Turnaround		$2,000	$2,000		$30,000	$30,000
Contract Services		$30,000	$30,000		$30,000	$30,000
Extraordinary Expenses		$0	$0		$5,000	$5,000
Total Maintenance Expense		**$292,600**	**$292,600**	**$0**	**$343,600**	**$343,600**
Property Insurance		$70,000	$70,000		$67,000	$67,000
Liability Insurance		$11,000	$11,000		$11,000	$11,000
Work Comp Insurance		$9,000	$9,000		$10,000	$10,000
Misc Insurance		$5,000	$5,000		$5,000	$5,000
PILOT		$50,000	$50,000		$48,000	$48,000
Software Maintenance		$11,000	$11,000		$11,000	$11,000
Collections/Losses		-$1,000	-$1,000		-$2,000	-$2,000
Total General Expense		**$155,000**	**$155,000**	**$0**	**$150,000**	**$150,000**
Total Expenses	**$33,273**	**$957,205**	**$990,478**	**$81,950**	**$960,905**	**$1,042,855**
Net Operating Income (Loss)	**$0**	**-$33,291**	**-$33,291**	**$0**	**-$22,405**	**-$22,405**

Red Wing Housing and Redevelopment Authority 2025 Amended Capital Funds Program		
	2025 Amended	**2025 Final**
Income		
CFP 2023 Grant		
CFP 2024 Grant	$145,000	$131,400
CFP 2025 Grant	$326,715	$310,000
CFP 2026 Grant		
Total Income	**$471,715**	**$441,400**
PH Operating	$101,000	$101,000
POHP Leverage	$51,857	$258,400
Family Units	$5,000	
Total Expenses	**$157,857**	**$359,400**
Funds Remaining	**$313,858**	**$82,000**

Red Wing Housing and Redevelopment Authority 2025 Amended Housing Choice Voucher Budget						
	2025 Amended Admin	**2025 Amended HAP**	**2025 Amended Total**	**2025 Final Admin**	**2025 Final HAP**	**2025 Final Total**
Income						
HAP Disbursement		$1,010,000	$1,010,000		$1,100,000	$1,100,000
Administrative Fees	$115,000		$115,000	$115,000		$115,000
Fraud Recovery - HAP		$0	$0		$180	$180
Fraud Recovery - Admin	$0		$0	$180		$180
Interest	$500		$500	$500		$500
Operating Transfer In	$88,500		$88,500	$90,000		$90,000
Total Income	**$204,000**	**$1,010,000**	**$1,214,000**	**$205,680**	**$1,100,180**	**$1,305,860**
Expenses						
Administrative Salaries	$115,000		$115,000	$115,000		$115,000
Employee Benefits	$52,000		$52,000	$48,000		$48,000
Accounting	$6,500		$6,500	$6,500		$6,500
Audit	$5,000		$5,000	$5,000		$5,000
Training	$3,000		$3,000	$3,000		$3,000
Travel	$200		$200	$500		$500
Sundry	$2,500		$2,500	$5,000		$5,000
Telephone	$1,800		$1,800	$2,000		$2,000
Office Expenses	$5,000		$5,000	$8,000		$8,000
Software Maintenance	$6,000		$6,000	$6,000		$6,000
Port Fees	$7,000		$7,000	$5,000		$5,000
HAP Payments		$1,010,000	$1,010,000		$1,100,000	$1,100,000
Total Operating Expense	**$204,000**	**$1,010,000**	**$1,214,000**	**$204,000**	**$1,100,000**	**$1,304,000**
Net Operating Income (Loss)	**$0**	**$0**	**$0**	**$1,680**	**$180**	**$1,860**

Red Wing Housing and Redevelopment Authority 2025 Amended Jordan Towers II Budget						
	2025 Amended SCMF	**2025 Amended Jordan Tower II**	**2025 Amended Total**	**2025 Final SCMF**	**2025 Final Jordan Tower II**	**2025 Final Total**
Income						
Dwelling Rental		$525,000	$525,000		$540,000	$540,000
HAP Subsidy		$657,000	$657,000		$615,000	$615,000
Interest Income		$18,000	$18,000		$17,000	$17,000
Other Income	$109,013	$55,000	$164,013	$90,000	$50,000	$140,000
Total Operating Income	**$109,013**	**$1,255,000**	**$1,364,013**	**$90,000**	**$1,222,000**	**$1,312,000**
Expenses						
Administrative Salaries	$55,000	$155,000	$210,000	$55,000	$155,000	$210,000
Administrative Employee Benefits	$30,000	$62,000	$92,000	$21,000	$62,000	$83,000
Advertising & Marketing		$6,000	$6,000		$5,000	$5,000
Legal		$500	$500		$500	$500
Travel	$2,000	$1,500	$3,500	$1,500	$2,000	$3,500
Training	$1,792	$4,000	$5,792	$1,500	$5,000	$6,500
Accounting		$8,000	$8,000		$8,500	$8,500
Audit		$5,000	$5,000		$5,000	$5,000
Office Rent		$10,500	$10,500		$10,500	$10,500
Rental License Fees		$2,080	$2,080		$2,080	$2,080
Office Expense	$1,500	$8,000	$9,500	$1,500	$11,000	$12,500
Sundry	$10,000	$11,000	$21,000	$2,300	$12,000	$14,300
Telephone		$1,800	$1,800		$2,000	$2,000
Admin Fee to HRA	$8,721		$8,721	$7,200		$7,200
Total Administrative Expense	**$109,013**	**$275,380**	**$384,393**	**$90,000**	**$280,580**	**$370,580**
Water & Sewer		$40,000	$40,000		$40,000	$40,000
Electricity		$36,000	$36,000		$36,000	$36,000
Gas		$40,000	$40,000		$37,000	$37,000
Rubbish/Recycling		$12,000	$12,000		$11,000	$11,000
Total Utilities Expense	**$0**	**$128,000**	**$128,000**	**$0**	**$124,000**	**$124,000**

Maintenance Salaries		$115,000	$115,000		$115,000	$115,000
Maintenance Employee Benefits		$47,000	$47,000		$47,000	$47,000
Maintenance Materials		$20,000	$20,000		$35,000	$35,000
Uniforms		$600	$600		$600	$600
Replace Equipment		$0	$0		$9,000	$9,000
Elevator Contract		$8,000	$8,000		$9,000	$9,000
Exterminating		$3,000	$3,000		$3,000	$3,000
Heating/Cooling Contract		$2,000	$2,000		$10,000	$10,000
Plumbing Contract		$8,000	$8,000		$5,000	$5,000
Unit Turnaround		$23,000	$23,000		$12,000	$12,000
Contract Services		$45,000	$45,000		$50,000	$50,000
Extraordinary Expenses		$0	$0		$5,000	$5,000
Total Maintenance Expense	**$0**	**$271,600**	**$271,600**	**$0**	**$300,600**	**$300,600**
Property Insurance		$60,000	$60,000		$58,000	$58,000
Liability Insurance		$9,000	$9,000		$10,000	$10,000
Work Comp Insurance		$9,000	$9,000		$9,000	$9,000
Misc Insurance		$1,000	$1,000		$4,000	$4,000
PILOT		$40,000	$40,000		$45,000	$45,000
Software Maintenance		$10,000	$10,000		$9,500	$9,500
HOME Loan Repayment		$56,000	$56,000		$56,000	$56,000
PARIF Interest Payment		$122,000	$122,000		$122,000	$122,000
PARIF Principle Payment		$105,000	$105,000		$105,000	$105,000
Paying Agent Fee		$750	$750		$750	$750
Total General Expense	**$0**	**$412,750**	**$412,750**	**$0**	**$419,250**	**$419,250**
Total Expenses	**$109,013**	**$1,087,730**	**$1,196,743**	**$90,000**	**$1,124,430**	**$1,214,430**
Net Operating Income (Loss)	**$0**	**$167,270**	**$167,270**	**$0**	**$97,570**	**$97,570**

Red Wing Housing and Redevelopment Authority 2025 Amended Bridges Budget		
	2025 Amended Budget	**2025 Final Budget**
Income		
Grant Funds	$150,000	$125,000
Administrative Fees Earned	$10,500	$10,500
Transfer in from Redevelopment	$21,000	$25,500
Total Income	**$181,500**	**$161,000**
Expenses		
Adminsitrative Salaries	$21,000	$25,000
Employee Benefits	$10,000	$10,000
Sundry	$500	$1,000
HAP Payments	$150,000	$125,000
Total Expenses	**$181,500**	**$161,000**
Net Operating Income (Loss)	**$0**	**$0**

Red Wing Housing and Redevelopment Authority 2025 Amended Small Cities Budget		
	2025 Amended Budget	**2025 Final Budget**
Income		
Interest	$100	$200
Loan Payments	$100,000	$85,000
Fees Earned		
Total Income	**$100,100**	**$85,200**
Expenses		
Adminsitrative Salaries	$1,000	$1,000
Employee Benefits	$200	$200
Contract Costs	$20,000	$12,000
Funds Expended in Loans	$390,000	$100,000
Total Expenses	**$411,200**	**$113,200**
Net Income (Loss)	**-$311,100**	**-$28,000**
Use of Reserves	**$311,100**	**$28,000**

Red Wing Housing and Redevelopment Authority 2025 Amended General Redevelopment Authority Budget														
	2025 Amended Total	2025 Amended General	2025 Amended AHTF	2025 Amended Bluffview	2025 Amended Women's Center	2025 Amended Hill Street	2025 Amended Twin Home	2025 Final Total	2025 Final General	2025 Final AHTF	2025 Final Bluffview	2025 Final Women's Center	2025 Final Hill Street	2025 Final Twin Home
Income														
City of RW Tax Levy	$530,000	$394,000	$125,000		$0	$11,000	$0	$530,000	$405,000	$125,000		$0	$0	$0
TIF Tax Increment	$527,000	$477,000	$50,000					$450,000	$410,000	$40,000				
Rental Income	$182,641			$135,922	$15,200	$16,000	$15,519	$189,218			$131,396	$15,034	$27,269	$15,519
Office Rent	$21,000	$21,000						$21,000	$21,000					
DirecTV	$96,000	$96,000						$99,000	$99,000					
AHTF Match	$0							$0						
Interest Income	$11,000	$7,500	$3,500				$0	$14,000	$9,000	$5,000				$0
Other Income	$113,200	$32,000		$1,200	$0	$80,000		$208,000	$32,000		$1,000	$0	$175,000	
Total Income	**$1,480,841**	**$1,027,500**	**$178,500**	**$137,122**	**$15,200**	**$107,000**	**$15,519**	**$1,511,218**	**$976,000**	**$170,000**	**$132,396**	**$15,034**	**$202,269**	**$15,519**
Expenses														
Administrative Salaries	$172,000	$150,000	$10,000	$3,500	$3,000	$5,000	$500	$196,500	$170,000	$10,000	$5,000	$6,000	$5,000	$500
Admin Employee Benefits	$78,550	$72,000	$2,500	$1,500	$1,200	$1,200	$150	$68,025	$62,000	$2,500	$1,000	$1,200	$1,200	$125
Advertising & Marketing	$200	$100		$100				$200	$100		$100			
Legal	$2,500	$2,500		$0	$0	$0	$0	$1,000	$1,000		$0	$0	$0	$0
Travel	$2,500	$2,500						$4,000	$4,000					
Training	$10,000	$10,000						$12,400	$12,400					
Accounting	$14,000	$14,000						$15,000	$15,000					
Audit	$5,000	$5,000						$5,000	$5,000					
Rental License Fees	$320			$240		$60	$20	$320	$0		$240		$60	$20
Office Expenses	$10,000	$10,000						$14,000	$14,000					
Sundry	$20,200	$18,000		$1,500	$0	$500	$200	$19,450	$18,000		$750	$0	$500	$200
Telephone	$1,800	$1,800						$2,000	$2,000					
Board Stipends	$4,500	$4,500						$4,500	$4,500					
ILSP	$10,000	$10,000						$10,000	$10,000					
Comp Study	$15,000	$15,000						$20,000	$20,000					
Consultant-TIF	$5,000	$5,000						$5,000	$5,000					
Memberships	$4,000	$4,000						$4,000	$4,000					
DirecTV	$60,000	$60,000						$49,000	$49,000					
Total Administrative Expense	**$415,570**	**$384,400**	**$12,500**	**$6,840**	**$4,200**	**$6,760**	**$870**	**$430,395**	**$396,000**	**$12,500**	**$7,090**	**$7,200**	**$6,760**	**$845**
Water & Sewer	$16,400	$2,300		$11,000		$2,100	$1,000	$13,600	$1,600		$9,000		$2,100	$900
Electricity	$6,825	$4,000		$125		$2,500	$200	$7,600	$6,700		$200		$500	$200
Gas	$9,500	$2,500		$7,000				$8,000	$3,000		$5,000			
Rubbish/Recycling	$4,950	$500		$3,000		$1,200	$250	$5,200	$1,500		$2,500		$1,000	$200

Total Utilities Expense	**$37,675**	**$9,300**	**$0**	**$21,125**	**$0**	**$5,800**	**$1,450**	**$34,400**	**$12,800**	**$0**	**$16,700**	**$0**	**$3,600**	**$1,300**
Maintenance Salaries	$10,000	$1,500		$2,500	$500	$5,000	$500	$18,000	$5,000		$9,000	$1,000	$2,500	$500
Maintenance Employee Benefits	$2,070	$500		$250	$200	$1,000	$120	$4,370	$1,000		$2,000	$250	$1,000	$120
Maintenance Materials	$12,900	$4,000		$7,000	$200	$1,500	$200	$13,700	$5,000		$7,000	$500	$1,000	$200
Exterminating	$500					$500		$500					$500	
Heating/Cooling Contracts	$1,000			$1,000	$0	$0	$0	$700			$500	$0	$200	$0
Plumbing Contracts	$500			$500	$0	$0	$0	$700			$500	$0	$200	$0
Unit Turnaround	$3,000			$1,000		$2,000	$0	$5,500			$3,500		$2,000	$0
Contract Costs	$108,500	$15,000		$10,000	$1,000	$82,000	$500	$221,500	$15,000		$28,000	$1,000	$177,000	$500
Total Maintenance Expenses	**$138,470**	**$21,000**	**$0**	**$22,250**	**$1,900**	**$92,000**	**$1,320**	**$264,970**	**$26,000**	**$0**	**$50,500**	**$2,750**	**$184,400**	**$1,320**
Property Insurance	$20,750	$7,000		$7,000	$4,000	$1,400	$1,350	$19,200	$6,000		$7,000	$3,800	$1,400	$1,000
Liability Insurance	$3,425	$1,000		$1,200	$750	$250	$225	$3,650	$1,000		$1,200	$750	$500	$200
Work Comp Insurance	$11,000	$11,000						$10,000	$10,000					
Misc Insurance	$1,500	$1,000		$500				$1,700	$1,200		$500			
PILOT/Real Estate Taxes	$15,782			$12,000		$382	$3,400	$15,782			$12,000		$382	$3,400
Software Maintenance	$22,000	$22,000						$22,000	$22,000					
Replace Equipment	$0							$5,000	$5,000					
Levy Transfer Out	$120,500	$120,500						$121,500	$121,500					
Payment to TIF #8	$421,000	$421,000						$375,000	$375,000					
Community Development	$45,000		$45,000					$150,000		$150,000				
Total General Expense	**$660,957**	**$583,500**	**$45,000**	**$20,700**	**$4,750**	**$2,032**	**$4,975**	**$723,832**	**$541,700**	**$150,000**	**$20,700**	**$4,550**	**$2,282**	**$4,600**
Total Expenses	**$1,252,672**	**$998,200**	**$57,500**	**$70,915**	**$10,850**	**$106,592**	**$8,615**	**$1,453,597**	**$976,500**	**$162,500**	**$94,990**	**$14,500**	**$197,042**	**$8,065**
Net Operating Income (Loss)	**$228,169**	**$29,300**	**$121,000**	**$66,207**	**$4,350**	**$408**	**$6,904**	**$57,621**	**-$500**	**$7,500**	**$37,406**	**$534**	**$5,227**	**$7,454**

SUPPORTING BUDGETS

Bluffview
Women's Center
Hill Street
Twin Homes

Red Wing Housing and Redevelopment Authority
2025 Amended Bluffview Budget

	2025 Amended Budget	2025 Final Budget
Income		
Dwelling Rental	$135,922	$131,396
Non rental Income	$1,200	$1,000
Total Operating Income	**$137,122**	**$132,396**
Expenses		
Administrative Salaries	$3,500	$5,000
Administrative Employee Benefits	$1,500	$1,000
Rental License Fees	$240	$240
Advertising & Marketing	$100	$100
Legal	$0	$0
Sundry	$1,500	$750
Total Administrative Expense	**$6,840**	**$7,090**
Water & Sewer	$11,000	$9,000
Electricity	$125	$200
Gas	$7,000	$5,000
Rubbish/Recycling	$3,000	$2,500
Total Utilities Expense	**$21,125**	**$16,700**
Maintenance Salaries	$2,500	$9,000
Maintenance Employee Benefits	$250	$2,000
Maintenance Materials	$7,000	$7,000
Heating/Cooling Contracts	$1,000	$500
Plumbing Contracts	$500	$500
Unit Turnaround	$1,000	$3,500
Contract Costs	$10,000	$28,000
Total Maintenance Expense	**$22,250**	**$50,500**
Property Insurance	$7,000	$7,000
Liability Insurance	$1,200	$1,200
Misc Insurance	$500	$500

Capital Improvements	
Uses	
Sources	
Reserves	
Net to Reserve	

Rent	
2025 - 6/12 units	$921
2025 - 6/12 units	$1,000

PILOT	$12,000	$12,000
Total General Expense	**$20,700**	**$20,700**
Total Expenses	**$70,915**	**$94,990**
Net Operating Income (Loss)	**$66,207**	**$37,406**
Less to General Redevelopment	$49,407	$20,606
Net to Reserves	**$16,800**	**$16,800**

Red Wing Housing and Redevelopment Authority
2025 Amended Womens Center Budget

	2025 Amended Budget	2025 Final Budget
Income		
Dwelling Rental	$15,200	$15,034
Non rental Income		
Transfer in from Redevelopment		
Total Operating Income	**$15,200**	**$15,034**
Expenses		
Administrative Salaries	$3,000	$6,000
Administrative Employee Benefits	$1,200	$1,200
Legal		
Sundry		
Total Administrative Expense	**$4,200**	**$7,200**
Maintenance Salaries	$500	$1,000
Maintenance Employee Benefits	$200	$250
Maintenance Materials	$200	$500
Heating/Cooling Contracts	$0	$0
Plumbing Contracts	$0	$0
Contract Costs	$1,000	$1,000
Total Maintenance Expense	**$1,900**	**$2,750**
Property Insurance	$4,000	$3,800
Liability Insurance	$750	$750
Total General Expense	**$4,750**	**$4,550**
Total Expenses	**$10,850**	**$14,500**
Net Operating Income (Loss)	**$4,350**	**$534**

Capital Improvements	
Uses	
Sources	
Reserves	
Grant/Tax Levy	
Net to Reserve	

Rent Calculation	
2024	
Two Months - $1,208	$2,416
Ten Months - $1,232	$12,320
Total	**$14,736**
2025	
2% increase March 1	
Two Months - $1,232	$2,464
Ten Months - $1,257	$12,570
Total	**$15,034**

Red Wing Housing and Redevelopment Authority 2025 Amended Hill Street Budget		
	2025 Amended Budget	2025 Final Budget
Income		
Dwelling Rental	$16,000	$27,269
CDS Grant	$80,000	$175,000
Transfer in from Redevelopment	$11,000	
Total Operating Income	**$107,000**	**$202,269**
Expenses		
Administrative Salaries	$5,000	$5,000
Administrative Employee Benefits	$1,200	$1,200
Rental License Fees	$60	$60
Legal	$0	$0
Sundry	$500	$500
Total Administrative Expense	**$6,760**	**$6,760**
Water & Sewer	$2,100	$2,100
Electricity/Gas	$2,500	$500
Rubbish/Recycling	$1,200	$1,000
Total Utilities	**$5,800**	**$3,600**
Maintenance Salaries	$5,000	$2,500
Maintenance Employee Benefits	$1,000	$1,000
Maintenance Materials	$1,500	$1,000
Extermination	$500	$500
Heating/Cooling Contracts	$0	$200
Plumbing Contracts	$0	$200
Unit Turnaround	$2,000	$2,000
Contract Costs	$82,000	$177,000
Total Maintenance Expense	**$92,000**	**$184,400**
Property Insurance	$1,400	$1,400
Liability Insurance	$250	$500
PILOT	$382	$382
Total General Expense	**$2,032**	**$2,282**
Total Expenses	**$106,592**	**$197,042**
Net Operating Income (Loss)	**$408**	**$5,227**

Capital Improvements	
Uses	
Sources	
Reserves	
Net to Reserve	

Rent	
2024	
One Bedroom	$736
Two Bedroom	$873
Total	**$28,140**
2025	
One Bedroom	$751
Two Bedroom	$890
Total	**$28,704**

Red Wing Housing and Redevelopment Authority 2025 Amended Twin Home Budget		
	2025 Amended Budget	2025 Final Budget
Income		
Dwelling Rental	$15,519	$15,519
Interest Income		
Transfer in from Redevelopment		
Total Operating Income	**$15,519**	**$15,519**
Expenses		
Administrative Salaries	$500	$500
Administrative Employee Benefits	$150	$125
Rental License Fees	$20	$20
Legal		
Sundry	$200	$200
Total Administrative Expense	**$870**	**$845**
Water & Sewer	$1,000	$900
Electricity/Gas	$200	$200
Rubbish/Recycling	$250	$200
Total Utilities	**$1,450**	**$1,300**
Maintenance Salaries	$500	$500
Maintenance Employee Benefits	$120	$120
Maintenance Materials	$200	$200
Heating/Cooling Contracts	$0	$0
Plumbing Contracts	$0	$0
Unit Turnaround	$0	$0
Contract Costs	$500	$500
Total Maintenance Expense	**$1,320**	**$1,320**
Property Insurance	$1,350	$1,000
Liability Insurance	$225	$200
Real Estate Taxes	$3,400	$3,400
Total General Expense	**$4,975**	**$4,600**
Total Expenses	**$8,615**	**$8,065**
Net Operating Income (Loss)	**$6,904**	**$7,454**

Capital Improvements	
Uses	
Sources	
Reserves	
Net to Reserve	

Rent		
2024		
Rent	**Months**	**Gross**
$1,309	8	$10,472
$1,348	4	$5,392
Total Rent		**$15,864**
2025		
Rent	**Months**	**Gross**
$1,348	8	$10,784
$1,388	4	$5,552
Total Rent		**$16,336**

Red Wing Housing & Redevelopment Authority

428 West Fifth Street
Red Wing, MN 55066
TDD/TTY 7-1-1

Telephone (651) 388-7571
FAX (651) 385-0551
www.redwinghra.org

October 14, 2025

To: Red Wing HRA Board of Commissioners
From: Jennifer Jacobson, Housing Director
RE: Resolution No. 1467-25 Approving the 2026 Annual PHA Plan

BACKGROUND

The Public Housing Agency (PHA) Plan is a HUD document which contains the public housing agency policies, programs, operations, and strategies for meeting local housing needs and goals. There are two parts to the PHA plan: the Five-Year Plan, which is submitted to HUD once every fifth PHA fiscal year, and the annual plan which is completed each year by the PHA.

OVERVIEW

The 2026 Annual PHA Plan will be presented at the Public Hearing being held during the October 14, 2025 HRA Board Meeting. Required forms that are included:

- Annual PHA Plan- HUD-50075-SM
- Civil Rights Certification- HUD-50077 CR
- Resident Council & Public Comments

Red Wing HRA staff reviewed the 2026 Annual PHA Plan with the Resident Council at their September 16, 2025 meeting and no comments were received. All public comments were due into the HRA office by October 7, 2025 and none were received.

RECOMMENDATION

Staff makes the recommendation to the HRA Board of Commissioners to adopt Resolution #1467-25 to approve: 1) the 2026 PHA Annual Plan and 2) Authorize the Executive Director to execute all necessary documents.

Red Wing Housing and Redevelopment Authority
Resolution #1467-25

2026 Annual PHA Plan

WHEREAS, The Public Housing Agency (PHA) Plan is a HUD document which contains the public housing agency policies, programs, operations, and strategies for meeting local housing needs and goals. There are two parts to the PHA plan: the Five-Year Plan, which is submitted to HUD once every fifth PHA fiscal year, and the annual plan which is completed each year by the PHA; and

WHEREAS, The required forms are: 1) Annual PHA Plan- HUD-50075-SM; 2) Civil Rights Certification- HUD-50077 CR and 3) Resident Council & Public Comments; and

WHEREAS, Red Wing HRA staff reviewed the 2026 Annual PHA Plan with the Resident Council at their September 16, 2025 meeting and no comments were received. All public comments were due into the HRA office by October 7, 2025 and none were received; and

WHEREAS, The 2026 Annual PHA Plan will be presented at the Public Hearing being held during the October 14, 2025 HRA Board Meeting; and

Therefore, let it be resolved that the Red Wing Housing and Redevelopment Authority Board of Commissioners adopt Resolution #1467-25 to approve: 1) the 2026 PHA Annual Plan and 2) Authorize the Executive Director to execute all necessary documents.

Dated: October 14, 2025

____
Board Chair

____
Secretary/Treasurer

Streamlined Annual PHA Plan *(Small PHAs)*	**U.S. Department of Housing and Urban Development** **Office of Public and Indian Housing**	**OMB No. 2577-0226** **Expires: 09/30/2027**

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-SM is to be completed annually by **Small PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, HCV-Only PHA, or Qualified PHA do not need to submit this form. Note: 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**: Red Wing Housing and Redevelopment Authority **PHA Code**: MN090 **PHA Plan for Fiscal Year Beginning**: (MM/YYYY): 01/2026 **PHA Inventory** (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) **Number of Public Housing (PH) Units** 119 **Number of Housing Choice Vouchers (HCVs)** 169 **Total Combined** 288 **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. Red Wing HRA has a copy of this plan available for anyone who is interested in looking at it or commenting on the plan. The plan is posted in the main HRA office and on the HRA website. The information was presented to Resident Council for feedback. An ad was published in the local newspaper for the public hearing and information on reviewing this plan.

☐ **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
Lead PHA:					

B. **Plan Elements Submitted with 5-Year PHA Plans.** Required elements for Small PHAs completing this document in years in which the 5-Year Plan is also due. This section does not need to be completed for years when a Small PHA is not submitting its 5-Year Plan. See sub-section below for required elements in all other years (Years 1-4).

B.1 **Revision of Existing PHA Plan Elements.**

(a) Have the following PHA Plan elements been revised by the PHA since its last **5-Year 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.
☐ ☐ Substantial Deviation.
☐ ☐ Significant Amendment/Modification.

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

	(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.

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.

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.
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:
	Plan Elements Submitted All Other Years (Years 1-4). Required elements for all other fiscal years. This section does not need to be completed in years when a Small PHA is submitting its 5-Year PHA Plan.
B.1	**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 Assistance 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. Units are being approved for vacancies for modernization to assist with the major plumbing project that was funded by 2024 POHP funds form Minnesota Housing.

PHA Deconcentration Policy

If subject to deconcentration requirements, the PHA will consider its deconcentration goals when transfer units are offered. When feasible, families above the Established Income Range will be offered a unit in a development that is below the Established Income Range, and vice versa, to achieve the PHA's deconcentration goals. A deconcentration offer will be considered a "bonus" offer; that is, if a resident refuses a deconcentration offer, the resident will receive one additional transfer offer.

(c) If using Project-Based Vouchers, provide the projected number of project-based units, general locations, and describe how project-basing would be consistent with the PHA Plan.

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

See excerpt above

B.2	**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. See Capital Fund 5 Year Plan in EPIC approved by HUD on 02/09/2023
C	**Other Document or Certification Requirements for Annual Plan Submissions.** Required in all submission years.
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.
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 HUD-50077-CRT-SM, *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.

Instructions for Preparation of Form HUD-50075-SM Annual Plan for Small PHAs

A. PHA Information. All PHAs must complete this section (24 CFR 903.4).

A.1 Include the full **PHA Name**, **PHA Code**, **PHA Type**, **PHA Fiscal Year Beginning** (MM/YYYY), **PHA Inventory, Number of Public Housing Units and or HCVs, PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the public hearing and proposed PHA Plan (24 CFR 903.23(e)).

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table (24 CFR 943.128(a)).

B. Plan Elements. PHAs must complete this section during the years where the 5-Year Plan is also due (24 CFR 903.12).

B.1 Revision of Existing PHA Plan Elements. PHAs must: Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the "yes" box. If an element has not been revised, mark "no."

☐ **Statement of Housing Needs and Strategy for Addressing Housing Needs.** Provide a statement addressing the housing needs of low-income, very low-income and extremely low-income families and a brief description of the PHA's strategy for addressing the housing needs of families who reside in the jurisdiction served by the PHA and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income); (ii) elderly families (iii) households with individuals with disabilities, and households of various races and ethnic groups residing in the jurisdiction or on the public housing and Section 8 tenant-based assistance waiting lists based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data. The statement of housing needs shall be based on information provided by the applicable Consolidated Plan, information provided by HUD, and generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.

The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location (24 CFR 903.7(a)(2)(i)). Provide a description of the ways in which the PHA intends, to the maximum extent practicable, to address those housing needs in the upcoming year and the PHA's reasons for choosing its strategy (24 CFR 903.7(a)(2)(ii)).

☐ **Deconcentration and Other Policies that Govern Eligibility, Selection and Admissions**. Describe the PHA's admissions policy for deconcentration of poverty and income mixing of lower-income families in public housing. The Deconcentration Policy must describe the PHA's policy for bringing higher income tenants into lower income developments and lower income tenants into higher income developments. The deconcentration requirements apply to general occupancy and family public housing developments. Refer to 24 CFR 903.2(b)(2) for developments not subject to deconcentration of poverty and income mixing requirements (24 CFR 903.7(b)). Describe the PHA's procedures for maintaining waiting lists for admission to public housing and address any site-based waiting lists (24 CFR 903.7(b)). A statement of the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for both public housing and HCV (24 CFR 903.7(b)). Describe the unit assignment policies for public housing (24 CFR 903.7(b)).

☐ **Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA operating, capital and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support public housing or tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program and state the planned use for the resources (24 CFR 903.7(c)).

☐ **Rent Determination.** A statement of the policies of the PHA governing rents charged for public housing and HCV dwelling units, including applicable public housing flat rents, minimum rents, voucher family rent contributions, and payment standard policies (24 CFR 903.7(d)).

☐ **Homeownership Programs**. A description of any homeownership programs (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval. For years in which the PHA's 5-Year PHA Plan is also due, this information must be included only to the extent that the PHA participates in homeownership programs under section 8(y) of the 1937 Act (24 CFR 903.7(k) and 24 CFR 903.12(b)).

☐ **Substantial Deviation.** PHA must provide its criteria for determining a "substantial deviation" to its 5-Year Plan (24 CFR 903.7(s)(2)(i)).

☐ **Significant Amendment/Modification**. PHA must provide its criteria for determining a "Significant Amendment or Modification" to its 5-Year and Annual Plan (24 CFR 903.7(s)(2)(ii)). For modifications resulting from the Rental Assistance Demonstration (RAD) program, refer to the 'Sample PHA Plan Amendment' found in Notice PIH-2012-32 REV-3, successor RAD Implementation Notices, or other RAD Notices.

If any boxes are marked "yes", describe the revision(s) to those element(s) in the space provided.

PHAs must submit a Deconcentration Policy for Field Office review. For additional guidance on what a PHA must do to deconcentrate poverty in its development and comply with fair housing requirements, see 24 CFR 903.2 (24 CFR 903.23(b)).

B.2 New Activities. If the PHA intends to undertake any new activities related to these elements or discretionary policies in the applicable Fiscal Year, mark "yes" for those elements, and describe the activities to be undertaken in the space provided. If the PHA does not plan to undertake these activities, mark "no."

☐ **Choice Neighborhoods Grants. 1)** A description of any housing (including project name, number (if known) and unit count) for which the PHA will apply for HOPE VI; and **2)** A timetable for the submission of applications or proposals. The application and approval process for Choice Neighborhoods is a separate process. See guidance on HUD's website at: https://www.hud.gov/cn (Notice PIH 2011-47).

☐ **Modernization or Development (Conventional & Mixed-Finance). 1)** A description of any housing (including name, project number (if known) and unit count) for which the PHA will apply for modernization or development; and **2)** A timetable for the submission of applications or proposals. The application and approval process for modernization or development is a separate process. See 24 CFR part 905 and guidance on HUD's website at: https://www.hud.gov/program_offices/public_indian_housing/programs/ph/hope6/mfph#4.

☐ **Demolition and/or Disposition.** With respect to public housing only, describe (1) any public housing projects owned by the PHA and subject to ACCs (including name, project number and unit numbers [or addresses]), and the number of affected units along with their sizes and accessibility features) for which the PHA will apply or is currently pending for demolition or disposition; and (2) a timetable for the demolition or disposition. This statement must be submitted to the extent that approved and/or pending demolition and/or disposition has changed. The application and approval process for demolition and/or disposition is a separate process. See guidance on HUD's website at: https://www.hud.gov/program_offices/public_indian_housing/centers/sac/demo_dispo/ and 24 CFR 903.7(h).

☐ **Conversion of Public Housing under the Voluntary or Mandatory Conversion programs.** Describe **(1)** any public housing building(s) (including project number and unit count) owned by the PHA that the PHA is required to convert or plans to voluntarily convert to tenant-based assistance; **(2)** An analysis of the projects or buildings required to be converted; and **(3)** A statement of the amount of assistance received to be used for rental assistance or other housing assistance in connection with such conversion. See guidance on HUD's website at the Special Applications Center (SAC) (https://www.hud.gov/sac) and 24 CFR 903.7(j).

☐ **Conversion of Public Housing under the Rental Assistance Demonstration (RAD) program (including Faircloth to RAD).** Describe any public housing building(s) (including project number and unit count) owned by the PHA that the PHA plans to voluntarily convert to Project-Based Rental Assistance or Project-Based Vouchers under RAD. Note that all PHAs shall be required to provide the information listed in Attachment 1D of Notice PIH 2019-23(HA) as a significant amendment or its successor notice. See additional guidance on HUD's website at: https://www.hud.gov/RAD/library/notices.

☐ **Homeownership Programs**. A description of any Section 5h, Section 32, Section 8y, or HCV homeownership programs (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval (24 CFR 903.7(k)).

☐ **Project-Based Vouchers.** Describe any plans to use Housing Choice Vouchers (HCVs) for new project-based vouchers, which must comply with PBV goals, civil rights requirements, Housing Quality Standards (HQS) and deconcentration standards, as stated in 24 CFR 983.55(b)(1) and set forth in the PHA Plan statement of deconcentration and other policies that govern eligibility, selection, and admissions. If using project-based vouchers, provide the projected number of project-based units and general locations (including if PBV units are planned on any former or current public housing units or sites), and describe how project-basing would be consistent with the PHA Plan (24 CFR 903.7(b)(3)).

☐ **Units with Approved Vacancies for Modernization.** The PHA must include a statement related to units with approved vacancies that are undergoing modernization in accordance with 24 CFR 990.145(a)(1).

☐ **Other Capital Grant Programs** (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).

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B.3 Progress Report. For all Annual Plans following submission of the first Annual Plan, a PHA must include a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year PHA Plan (24 CFR 903.7(s)(1)).

B.4 Capital Improvements. PHAs that receive funding from the Capital Fund Program (CFP) must complete this section. (24 CFR 903.7 (g)). To comply with this requirement, the PHA must reference the most recent HUD approved Capital Fund 5 Year Action Plan in EPIC and the date that it was approved. PHAs can reference the form by including the following language in the Capital Improvement section of the appropriate Annual or Streamlined PHA Plan Template: "See Capital Fund 5 Year Action Plan in EPIC approved by HUD on XX/XX/XXXX."

B.5 Most Recent Fiscal Year Audit. If the results of the most recent fiscal year audit for the PHA included any findings, mark "yes" and describe those findings in the space provided (24 CFR 903.7(p)).

B. Annual Plan Elements Submitted All Other Years (Years 1-4). PHAs must complete this section during the years where the 5-Year Plan is also due (24 CFR 903.12).

B.1 New Activities. If the PHA intends to undertake any new activities related to these elements in the applicable Fiscal Year, mark "yes" for those elements, and describe the activities to be undertaken in the space provided. If the PHA does not plan to undertake these activities, mark "no."

☐ **Choice Neighborhoods Grants. 1)** A description of any housing (including name, project number (if known) and unit count) for which the PHA will apply for Choice Neighborhoods; and **2)** A timetable for the submission of applications or proposals. The application and approval process for Choice Neighborhoods is a separate process. See guidance on HUD's website at: https://www.hud.gov/cn (Notice PIH 2011-47).

☐ **Modernization or Development (Conventional & Mixed-Finance). 1)** A description of any housing (including name, project number (if known) and unit count) for which the PHA will apply for modernization or development; and **2)** A timetable for the submission of applications or proposals. The application and approval process for modernization or development is a separate process. See 24 CFR part 905 and guidance on HUD's website at: https://www.hud.gov/program_offices/public_indian_housing/programs/ph/hope6/mfph#4.

☐ **Demolition and/or Disposition.** With respect to public housing only, (1) describe any public housing development(s), or portion of a public housing development projects, owned by the PHA and subject to ACCs (including project number and unit numbers [or addresses]), and the number of affected units along with their sizes and accessibility features) for which the PHA will apply or is currently pending for demolition or disposition approval under section 18 of the 1937 Act (42 U.S.C. 1437p); and (2) a timetable for the demolition or disposition. This statement must be submitted to the extent that approved and/or pending demolition and/or disposition has changed as described in the PHA's last Annual and/or 5-Year PHA Plan submission. The application and approval process for demolition and/or disposition is a separate process. Approval of the PHA Plan does not constitute approval of these activities. See guidance on HUD's website at: https://www.hud.gov/program_offices/public_indian_housing/centers/sac/demo_dispo/ and 24 CFR 903.7(h).

☐ **Conversion of Public Housing under the Voluntary or Mandatory Conversion programs.** Describe **(1)** any public housing building(s) (including project number and unit count) owned by the PHA that the PHA is required to convert or plans to voluntarily convert to tenant-based assistance; **(2)** An analysis of the projects or buildings required to be converted; and **(3)** A statement of the amount of assistance received to be used for rental assistance or other housing assistance in connection with such conversion. See guidance on HUD's website at the Special Applications Center (SAC) (https://www.hud.gov/sac) and 24 CFR 903.7(j).

☐ **Conversion of Public Housing under the Rental Assistance Demonstration (RAD) program (including Faircloth to RAD).** Describe any public housing building(s) (including project number and unit count) owned by the PHA that the PHA plans to voluntarily convert to Project-Based Rental Assistance or Project-Based Vouchers under RAD. Note that all PHAs shall be required to provide the information listed in Attachment 1D of Notice PIH 2019-23(HA) as a significant amendment or its successor notice. See additional guidance on HUD's website at: https://www.hud.gov/RAD/library/notices.

☐ **Homeownership Programs**. A description of any Section 5h, Section 32, Section 8y, or HCV homeownership programs (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval (24 CFR 903.7(k)).

☐ **Project-Based Vouchers.** Describe any plans to use Housing Choice Vouchers (HCVs) for new project-based vouchers, which must comply with PBV goals, civil rights requirements, Housing Quality Standards (HQS) and deconcentration standards, as stated in 24 CFR 983.57(b)(1) and set forth in the PHA Plan statement of deconcentration and other policies that govern eligibility, selection, and admissions. If using project-based vouchers, provide the projected number of project-based units and general locations (including if PBV units are planned on any former or current public housing units or sites), and describe how project-basing would be consistent with the PHA Plan (24 CFR 903.7(b)(3), 24 CFR 903.7(r)).

☐ **Units with Approved Vacancies for Modernization.** The PHA must include a statement related to units with approved vacancies that are undergoing modernization in accordance with 24 CFR 990.145(a)(1).

☐ **Other Capital Grant Programs** (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).

B.2 Capital Improvements. PHAs that receive funding from the Capital Fund Program (CFP) must complete this section. (24 CFR 903.7 (g)). To comply with this requirement, the PHA must reference the most recent HUD approved Capital Fund 5 Year Action Plan in EPIC and the date that it was approved. PHAs can reference the form by including the following language in the Capital Improvement section of the appropriate Annual or Streamlined PHA Plan Template: "See Capital Fund 5 Year Action Plan in EPIC approved by HUD on XX/XX/XXXX."

C. Other Document and/or Certification Requirements.

C.1 Resident Advisory Board (RAB) comments. If the RAB had comments on the annual plan, mark "yes," submit the comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations (24 CFR 903.13(c), 24 CFR 903.19).

C.2 Certification by State of 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. (24 CFR 903.15). Note: A PHA may request to change its fiscal year to better coordinate its planning with planning done under the Consolidated Plan process by State or local officials as applicable.

C.3 Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Provide a certification that the following plan elements have been revised, provided to the RAB for comment before implementation, approved by the PHA board, and made available for review and inspection by the public. This requirement is satisfied by completing and submitting form HUD-50077 CRT-SM, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed*. Form HUD-50077 CRT-SM, *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. This includes all certifications relating to Civil Rights and related regulations. A PHA will be considered in compliance with the certification requirement to affirmatively further fair housing if the PHA fulfills the requirements of 24 CFR 5.150 et. seq., 24 CFR 903.7(o)(1), and 903.15.

C.4 Challenged Elements. If any element of the Annual PHA Plan or 5-Year PHA Plan is challenged, a PHA must include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public (24 CFR 903.23(b)).

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 2.67 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.

Civil Rights Certification
(Qualified PHAs)

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB Approval No. 2577-0226
Expires: 09/30/2027

Civil Rights Certification

Annual Certification and Board Resolution

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the 5-Year PHA Plan, hereinafter referred to as "the Plan," of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the fiscal year beginning 01/01/2026*, in which the PHA receives assistance under 42 U.S.C. 1437f and/or 1437g in connection with the submission of the Plan and implementation thereof:*

The PHA certifies that it will carry out the public housing program of the agency in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d—4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), Title II of the Americans with Disabilities Act (42 U.S.C. 12101 *et seq*.), the Violence Against Women Act (34 U.S.C. § 12291 et seq.), and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of all HUD programs. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities Act, the Violence Against Women Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of all HUD programs. The PHA will affirmatively further fair housing in compliance with the Fair Housing Act, 24 CFR § 5.150 et seq., 24 CFR § 903.7(o), and 24 CFR § 903.15, which means that it will take meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws (24 CFR § 5.151). Pursuant to 24 CFR § 903.15(c)(2), a PHA's policies are designed to reduce the concentration of tenants and other assisted persons by race, national origin, and disability. PHA policies include affirmative steps stated in 24 CFR § 903.15(c)(2)(i) and 24 CFR § 903.15(c)(2)(ii). Furthermore, under 24 CFR § 903.7(o), a PHA must submit a civil rights certification with its Annual and 5-year PHA Plans, except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document. The PHA certifies that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing.

PHA Name	PHA Number/HA Code
Red Wing Housing and Redevelopment Authority	MN090

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802)

Name of Executive Director:	Name of Board Chairperson:
Kurt Keena	Jason Jech
Signature: Date:	Signature: Date:

The information is collected to ensure that PHAs carry out applicable civil rights requirements.

Public reporting burden for this information collection is estimated to average 0.16 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.

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2026 Annual PHA Plan & 2026 CFP Five-Year Action Plan
Public Hearing Comments

Resident Council Meeting- September 16, 2025

The 2025 Annual PHA Plan & 2025 CFP Five-Year Action Plan were reviewed at the Resident Council meeting held on September 16, 2025 at 1:00 p.m.

No Comments received

Public Hearing Notice

A Public Hearing Notice was published on the Red Wing HRA website and in the Republican Eagle on August 23, 2025, which described how to review the plans and how to submit comments.

No Comments received

Jennifer Jacobson
Housing Director

Red Wing Housing & Redevelopment Authority

428 West Fifth Street
Red Wing, MN 55066
TDD/TTY 7-1-1

Telephone (651) 388-7571
FAX (651) 385-0551
www.redwinghra.org

October 14, 2025

To: Red Wing HRA Board of Commissioners
From: Jennifer Jacobson, Housing Director
RE: Resolution No. 1468-25 Approving the 2026 CFP Annual Action Plan

BACKGROUND

The Capital Fund Program Annual Action Plan must describe the capital improvements necessary to ensure long-term physical and social viability of the PHA's public housing developments based on a formula allocation system.

OVERVIEW

The 2026 CFP Annual Action Plan will be presented at the Public Hearing being held during the October 14, 2025 HRA Board Meeting. Required forms that are included:

- Capital Fund Program – HUD 50075.1 Annual Action Plan (2026)
- Civil Rights Certification- HUD-50077 CR
- Certification of Payments to Influence Federal Transactions- HUD-50071
- Disclosure of Lobbying Activities- Stand. Form LLL
- Resident Council & Public Comments

Red Wing HRA staff reviewed the 2026 CFP Annual Action Plan with the Resident Council at their September 16, 2025 meeting and no comments were received. All public comments were due into the HRA office by October 7, 2025 and none were received.

RECOMMENDATION

Staff makes the following recommendation to the HRA Board of Commissioners to adopt Resolution #1468-25 to approve: 1) the 2026 CFP Annual Action Plan and 2) Authorize the Executive Director to execute all necessary documents.

Red Wing Housing and Redevelopment Authority
Resolution #1468-25

2026 Capital Fund Program Annual Action Plan

WHEREAS The Capital Fund Program Annual Action Plan must describe the capital improvements necessary to ensure long-term physical and social viability of the PHA's public housing developments; and

WHEREAS, The required forms are: 1) Capital Fund Program – HUD 50075.1 Annual Action Plan (2026); 2) Civil Rights Certification- HUD-50077 CR; 3) Certification of Payments to Influence Federal Transactions- HUD-50071; 4) Disclosure of Lobbying Activities- Stand. Form LLL; and 5) Resident Council & Public Comments; and

WHEREAS, Red Wing HRA staff reviewed the 2026 CFP Annual Action Plan with the Resident Council at their September 16, 2025 meeting and no comments were received. All public comments were due into the HRA office by October 7, 2025 and none were received; and

WHEREAS, The 2026 CFP Annual Action Plan will be presented at the Public Hearing being held during the October 14, 2025 HRA Board Meeting; and

Therefore, let it be resolved that the Red Wing Housing and Redevelopment Authority Board of Commissioners adopt Resolution #1468-25 to approve: 1) the 2026 CFP Annual Action Plan and 2) Authorize the Executive Director to execute all necessary documents.

Dated: October 14, 2025

____
Board Chair

____
Secretary/Treasurer

Annual Statement/Performance and Evaluation Report
Capital Fund Program, Capital Fund Program Replacement Housing Factor and
Capital Fund Financing Program

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

Part I: Summary

PHA Name: HRA OF RED WING, MINNESOTA	Grant Type and Number Capital Fund Program Grant No. Replacement Housing Factor Grant No. Date of CFFP:	FFY of Grant: FFY of Grant Approval:

Type of Grant

- [x] Original Annual Statement
- [ ] Reserve for Disasters/Emergencies
- [ ] Revised Annual Statement (Revision No:)
- [ ] Performance and Evaluation Report for Period Ending:
- [ ] Final Performance and Evaluation Report

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost (1)	
		Original	Revised (2)	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations	$72,000.00			
3	1408 Management Improvement				
4	1410 Administration	$29,000.00			
5	1480 General Capital Activity	$225,715.00			
6	1492 MovingToWorkDemonstration				
7	1501 Collater Exp / Debt Srvc				
8	1503 RAD-CFP				
9	1504 Rad Investment Activity				
10	1505 RAD-CPT				
11	1509 Preparing for, Preventing and Responding to Coronavirus (1509)				

(1) To be completed for the Performance and Evaluation Report
(2) To be completed for the Performance and Evaluation Report or a Revised Annual Statement
(3) PHAs with under 250 units in management may use 100% of CFP Grants for operations
(4) RHF funds shall be include here

Annual Statement/Performance and Evaluation Report
Capital Fund Program, Capital Fund Program Replacement Housing Factor and
Capital Fund Financing Program

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

Part I: Summary

PHA Name: HRA OF RED WING, MINNESOTA	Grant Type and Number Capital Fund Program Grant No. Replacement Housing Factor Grant No. Date of CFFP:	FFY of Grant: FFY of Grant Approval:

Type of Grant

☒ Original Annual Statement ☐ Reserve for Disasters/Emergencies ☐ Revised Annual Statement (Revision No:)
☐ Performance and Evaluation Report for Period Ending: ☐ Final Performance and Evaluation Report

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost (1)	
		Original	Revised (2)	Obligated	Expended
12	9000 Debt Reserves				
13	9001 Bond Debt Obligation				
14	9002 Loan Debt Obligation				
15	RESERVED				
16	RESERVED				
17	RESERVED				
18a	RESERVED				
18ba	RESERVED				
19	RESERVED				
20	RESERVED				
21	Amount of Annual Grant: (sum of lines 2-20)	$326,715.00			

(1) To be completed for the Performance and Evaluation Report
(2) To be completed for the Performance and Evaluation Report or a Revised Annual Statement
(3) PHAs with under 250 units in management may use 100% of CFP Grants for operations
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Annual Statement/Performance and Evaluation Report
Capital Fund Program, Capital Fund Program Replacement Housing Factor and
Capital Fund Financing Program

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

Part I: Summary

PHA Name: HRA OF RED WING, MINNESOTA	Grant Type and Number Capital Fund Program Grant No. Replacement Housing Factor Grant No. Date of CFFP:	FFY of Grant: FFY of Grant Approval:

Type of Grant

☒ Original Annual Statement ☐ Reserve for Disasters/Emergencies ☐ Revised Annual Statement (Revision No:)

☐ Performance and Evaluation Report for Period Ending: ☐ Final Performance and Evaluation Report

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost (1)	
		Original	Revised (2)	Obligated	Expended
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504 Activities				
24	Amount of line 21 Related to Security - Soft Costs				
25	Amount of line 21 Related to Security - Hard Costs				
26	Amount of line 21 Related to Energy Conservation Measures				

Signature of Executive Director	Date	Signature of Public Housing Director	Date

(1) To be completed for the Performance and Evaluation Report
(2) To be completed for the Performance and Evaluation Report or a Revised Annual Statement
(3) PHAs with under 250 units in management may use 100% of CFP Grants for operations
(4) RHF funds shall be include here

Form HUD-50075.1(4/2008)

Annual Statement/Performance and Evaluation Report
Capital Fund Program, Capital Fund Program Replacement Housing Factor and
Capital Fund Financing Program

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

Part II: Supporting Pages								
PHA Name: HRA OF RED WING, MINNESOTA		Grant Type and Number Capital Fund Program Grant No. Replacement Housing Factor Grant No. CFFP(Yes/No):				Federal FFY of Grant:		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost (2)		Status of Work
				Original	Revised (1)	Funds Obligated	Funds Expended	
MN090000001 - JORDAN TOWERS/SCATTERED	Operations (Operations (1406)) Description : Sustain and maintain the property, to include general repairs; administrative and maintenance salaries; and utility payments. If there were hazardous material to be found, it would be mitigated properly.	1406		$72,000.00				
MN090000001 - JORDAN TOWERS/SCATTERED	Excessive Tenant Damage to all units (Dwelling Unit-Exterior (1480),Dwelling Unit-Interior (1480)) Description : Upon move out of Jordan Tower I (433 West 4th Street) or Family Scattered sites (613 21st Street, 861 Featherstone, 341 Pioneer Road, 813 Hallstrom Drive), any damage above and exceeds normal wear and tear of the unit. This could be repair walls, plumbing, painting, cleaning, or other areas. If there were hazardous material to be found, it	1480		$1,000.00				

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement

(2) To be completed for the Performance and Evaluation Report

Form HUD-50075.1(4/2008)

Annual Statement/Performance and Evaluation Report
Capital Fund Program, Capital Fund Program Replacement Housing Factor and
Capital Fund Financing Program

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

Part II: Supporting Pages

PHA Name: HRA OF RED WING, MINNESOTA	Grant Type and Number Capital Fund Program Grant No. Replacement Housing Factor Grant No. CFFP(Yes/No):	Federal FFY of Grant:

Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost (2)		Status of Work
				Original	Revised (1)	Funds Obligated	Funds Expended	
MN090000001 - JORDAN TOWERS/SCATTERED	Architectural and Engineering Fees (Contract Administration (1480)) Description : For projects at 433 West 4th Street, 613 21st street, 861 Featherstone Road, 341 Pioneer Road and 813 Hallstrom Drive, contract with an architectural and engineering firm to perform and monitor project.	1480		$1,000.00				
MN090000001 - JORDAN TOWERS/SCATTERED	Davis Bacon Fees (Contract Administration (1480)) Description : For projects at 433 West 4th Street, 613 21st street, 861 Featherstone Road, 341 Pioneer Road and 813 Hallstrom Drive, contract with a Davis Bacon firm to perform and monitor project.	1480		$1,000.00				
MN090000001 - JORDAN TOWERS/SCATTERED	Jordan Tower I roof replacement (Dwelling Unit-Exterior (1480)) Description : At Jordan Tower I, 433 West 4th Street, remove and replace roof. Remove existing high-rise and penthouse flat roofing materials including rigid insulation, underlayment's, EPDM roofing, metal coping, main roof drain basins and penthouse gutters and replace with new rigid insulation, EPDM roofing, metal copings, main roof drain basins, and penthouses' gutters. Also provide new supplemental	1480		$58,078.00				

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement

(2) To be completed for the Performance and Evaluation Report

Form HUD-50075.1(4/2008)

Annual Statement/Performance and Evaluation Report
Capital Fund Program, Capital Fund Program Replacement Housing Factor and
Capital Fund Financing Program

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

Part II: Supporting Pages

PHA Name: HRA OF RED WING, MINNESOTA	Grant Type and Number Capital Fund Program Grant No. Replacement Housing Factor Grant No. CFFP(Yes/No):	Federal FFY of Grant:

Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost (2)		Status of Work
				Original	Revised (1)	Funds Obligated	Funds Expended	
	materials will be mitigated.							
MN090000001 - JORDAN TOWERS/SCATTERED	Modernization of units (Dwelling Unit-Interior (1480),Dwelling Unit-Development (1480)) Description : Upon move out of Jordan Tower I (433 West 5th Street) or Family Scattered sites (613 21st Street, 861 Featherstone Road, 341 Pioneer Road, and 813 Hallstrom Drive), any updates needed to the unit such as flooring, fixtures, appliances, etc. would be completed during	1480		$41,715.00				
MN090000001 - JORDAN TOWERS/SCATTERED	Level 1 Common Area Ductwork (Non-Dwelling Interior (1480)) Description : at Jordan Tower I (433 West 4th Street), remove and replace all of the ductwork servicing community room, community kitchen, and office areas. Remove and replace lighting, ceiling, and other mechanical equipment to complete this project.	1480		$66,922.00				

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement

(2) To be completed for the Performance and Evaluation Report

Annual Statement/Performance and Evaluation Report
Capital Fund Program, Capital Fund Program Replacement Housing Factor and
Capital Fund Financing Program

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

Part II: Supporting Pages

PHA Name: HRA OF RED WING, MINNESOTA	Grant Type and Number Capital Fund Program Grant No. Replacement Housing Factor Grant No. CFFP(Yes/No):	Federal FFY of Grant:

Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost (2)		Status of Work
				Original	Revised (1)	Funds Obligated	Funds Expended	
MN090000001 - JORDAN TOWERS/SCATTERED	Administrative Fees (Administration (1410)) Description : To pay the salary and benefits for staff, along with other expenses, to administer the CFP grant.	1410		$29,000.00				
MN090000001 - JORDAN TOWERS/SCATTERED	Landscape at all properties (Non-Dwelling Site Work (1480)) Description : Landscape at 433 West 4th Street, 613 21st Street, 861 Featherstone Road, 341 Pioneer Road, and 813 Hallstrom Drive. This would include planting shrubs, trees, grass, and other décor. There would be some disturbance to the ground so if any hazardous material is found, it will be	1480		$5,000.00				
MN090000001 - JORDAN TOWERS/SCATTERED	HVAC Maintenance (Dwelling Unit-Interior (1480)) Description : At Jordan Tower I (433 West 4th Street) or Family Scattered sites (613 21st Street, 861 Featherstone, 341 Pioneer Road, 813 Hallstrom Drive); includes replacement of kitchen and bathroom exhaust fans, range hoods, water heaters, dryer vent ductwork, and AC sleeve. Includes cleaning of existing ductwork. If there are any hazardous materials, it will be	1480		$26,000.00				

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement

(2) To be completed for the Performance and Evaluation Report

Form HUD-50075.1(4/2008)

Annual Statement/Performance and Evaluation Report
Capital Fund Program, Capital Fund Program Replacement Housing Factor and
Capital Fund Financing Program

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

Part II: Supporting Pages

PHA Name: HRA OF RED WING, MINNESOTA	Grant Type and Number Capital Fund Program Grant No. Replacement Housing Factor Grant No. CFFP(Yes/No):	Federal FFY of Grant:

Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost (2)		Status of Work
				Original	Revised (1)	Funds Obligated	Funds Expended	
MN090000001 - JORDAN TOWERS/SCATTERED	Replace flooring in Family Scattered units (Dwelling Unit-Interior (1480)) Description : At 613 21st Street, 861 Featherstone Drive, 341 Pioneer Road, and 813 Hallstrom Drive, replace flooring and base boards in each unit. the flooring would be tile and base boards with either wood or plastic. There is no carpet in any of the units. When taking out the old, there may be hazardous materials which will be mitigated	1480		$25,000.00				
	Total:			$326,715.00				

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement

(2) To be completed for the Performance and Evaluation Report

Form HUD-50075.1(4/2008)

Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: HRA OF RED WING, MINNESOTA					Federal FFY of Grant:
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates [1]
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	

(1) Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Civil Rights Certification *(Qualified PHAs)*	**U.S. Department of Housing and Urban Development** Office of Public and Indian Housing **OMB Approval No. 2577-0226** **Expires: 09/30/2027**

Civil Rights Certification

Annual Certification and Board Resolution

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the 5-Year PHA Plan, hereinafter referred to as "the Plan," of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the fiscal year beginning 01/01/2026*, in which the PHA receives assistance under 42 U.S.C. 1437f and/or 1437g in connection with the submission of the Plan and implementation thereof:*

The PHA certifies that it will carry out the public housing program of the agency in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d—4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), Title II of the Americans with Disabilities Act (42 U.S.C. 12101 *et seq*.), the Violence Against Women Act (34 U.S.C. § 12291 et seq.), and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of all HUD programs. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities Act, the Violence Against Women Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of all HUD programs. The PHA will affirmatively further fair housing in compliance with the Fair Housing Act, 24 CFR § 5.150 et seq., 24 CFR § 903.7(o), and 24 CFR § 903.15, which means that it will take meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws (24 CFR § 5.151). Pursuant to 24 CFR § 903.15(c)(2), a PHA's policies are designed to reduce the concentration of tenants and other assisted persons by race, national origin, and disability. PHA policies include affirmative steps stated in 24 CFR § 903.15(c)(2)(i) and 24 CFR § 903.15(c)(2)(ii). Furthermore, under 24 CFR § 903.7(o), a PHA must submit a civil rights certification with its Annual and 5-year PHA Plans, except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document. The PHA certifies that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing.

Red Wing Housing and Redevelopment Authority	MN090
PHA Name	PHA Number/HA Code

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802)

Name of Executive Director: Kurt Keena	Name of Board Chairperson: Jason Jech
Signature: Date:	Signature: Date:

The information is collected to ensure that PHAs carry out applicable civil rights requirements.

Public reporting burden for this information collection is estimated to average 0.16 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.

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Certification of Payments to Influence Federal Transactions

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

Applicant Name

Red Wing Housing and Redevelopment Authority

Program/Activity Receiving Federal Grant Funding

MN090

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying, in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all sub recipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.
Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
Jason Jech	Board Chair

Signature	Date (mm/dd/yyyy)

DISCLOSURE OF LOBBYING ACTIVITIES

Approved by OMB
0348-0046

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352
(See reverse for public burden disclosure.)

1. Type of Federal Action:	2. Status of Federal Action:	3. Report Type:
NA a. contract b. grant c. cooperative agreement d. loan e. loan guarantee f. loan insurance	a. bid/offer/application b. initial award c. post-award	a. initial filing b. material change **For Material Change Only:** year ________ quarter ________ date of last report ____________

4. Name and Address of Reporting Entity:	5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime:
☐ Prime ☐ Subawardee Tier ______, *if known*: **Congressional District**, *if known*: 4c	 **Congressional District**, *if known*:
6. Federal Department/Agency:	**7. Federal Program Name/Description:** CFDA Number, *if applicable*: ____________
8. Federal Action Number, *if known*:	**9. Award Amount,** *if known*: $
10. a. Name and Address of Lobbying Registrant (*if individual, last name, first name, MI*):	**b. Individuals Performing Services** (*including address if different from No. 10a*) (*last name, first name, MI*):
11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.	Signature: ____________ Print Name: Jason Jech Title: Board Chair Telephone No.: 651-388-7571 Date: 10/14/2025
Federal Use Only:	Authorized for Local Reproduction Standard Form LLL (Rev. 7-97)

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INSTRUCTIONS FOR COMPLETION OF SF-LLL, DISCLOSURE OF LOBBYING ACTIVITIES

This disclosure form shall be completed by the reporting entity, whether subawardee or prime Federal recipient, at the initiation or receipt of a covered Federal action, or a material change to a previous filing, pursuant to title 31 U.S.C. section 1352. The filing of a form is required for each payment or agreement to make payment to any lobbying entity for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with a covered Federal action. Complete all items that apply for both the initial filing and material change report. Refer to the implementing guidance published by the Office of Management and Budget for additional information.

1. Identify the type of covered Federal action for which lobbying activity is and/or has been secured to influence the outcome of a covered Federal action.
2. Identify the status of the covered Federal action.
3. Identify the appropriate classification of this report. If this is a followup report caused by a material change to the information previously reported, enter the year and quarter in which the change occurred. Enter the date of the last previously submitted report by this reporting entity for this covered Federal action.
4. Enter the full name, address, city, State and zip code of the reporting entity. Include Congressional District, if known. Check the appropriate classification of the reporting entity that designates if it is, or expects to be, a prime or subaward recipient. Identify the tier of the subawardee, e.g., the first subawardee of the prime is the 1st tier. Subawards include but are not limited to subcontracts, subgrants and contract awards under grants.
5. If the organization filing the report in item 4 checks "Subawardee," then enter the full name, address, city, State and zip code of the prime Federal recipient. Include Congressional District, if known.
6. Enter the name of the Federal agency making the award or loan commitment. Include at least one organizational level below agency name, if known. For example, Department of Transportation, United States Coast Guard.
7. Enter the Federal program name or description for the covered Federal action (item 1). If known, enter the full Catalog of Federal Domestic Assistance (CFDA) number for grants, cooperative agreements, loans, and loan commitments.
8. Enter the most appropriate Federal identifying number available for the Federal action identified in item 1 (e.g., Request for Proposal (RFP) number; Invitation for Bid (IFB) number; grant announcement number; the contract, grant, or loan award number; the application/proposal control number assigned by the Federal agency). Include prefixes, e.g., "RFP-DE-90-001."
9. For a covered Federal action where there has been an award or loan commitment by the Federal agency, enter the Federal amount of the award/loan commitment for the prime entity identified in item 4 or 5.
10. (a) Enter the full name, address, city, State and zip code of the lobbying registrant under the Lobbying Disclosure Act of 1995 engaged by the reporting entity identified in item 4 to influence the covered Federal action.

    (b) Enter the full names of the individual(s) performing services, and include full address if different from 10 (a). Enter Last Name, First Name, and Middle Initial (MI).
11. The certifying official shall sign and date the form, print his/her name, title, and telephone number.

2026 Annual PHA Plan & 2026 CFP Five-Year Action Plan
Public Hearing Comments

Resident Council Meeting- September 16, 2025

The 2025 Annual PHA Plan & 2025 CFP Five-Year Action Plan were reviewed at the Resident Council meeting held on September 16, 2025 at 1:00 p.m.

No Comments received

Public Hearing Notice

A Public Hearing Notice was published on the Red Wing HRA website and in the Republican Eagle on August 23, 2025, which described how to review the plans and how to submit comments.

No Comments received

Jennifer Jacobson
Housing Director

RED WING HOUSING & REDEVELOPMENT AUTHORITY

428 WEST FIFTH STREET, RED WING, MN 55066
TELEPHONE (651) 388-7571 FAX (651) 385-0551
TDD/TTY 711 WWW.REDWINGHRA.ORG

October 14, 2025

To: Red Wing HRA Board of Commissioners

From: Kurt Keena, Executive Director

Re: Executive Director's Report

Federal, State & Local Funding

At the time I prepared this the Federal government had shut down due to a lack of budget for FY2026. Our two main Federal programs, Public Housing and Housing Choice Vouchers have had funding loaded into the system for October and at least two weeks of November. Assuming the budget impasse is resolved before the middle of November it should not be too disruptive. However, there may be other implications of a shutdown that we don't know yet so we will continue to monitor developments and react as necessary.

An earlier action item on this agenda is related to completing the due diligence necessary to receive the $150,000 local housing trust fund matching grant we were awarded by MHFA. These funds will go into our AHTF and be used to fund affordable housing activities consistent with our current policies.

The City Council has given preliminary approval to our 2026 HRA Levy request. The levy amount will be considered for final approval at a Council meeting in December.

HUD has released the Notice of Funding Opportunity (NOFO) for the ROSS grant program. We will be applying for the grant to fund our Service Coordinator position in Jordan Tower 1. We previously had this grant and are hopeful we can be successful in getting it back for a three-year period. Applications are due December 2, 2005.

Staffing

Megan Conway has resigned her position as Assistant Voucher Program Manager with us and has accepted a similar position at the Dakota County CDA. Megan's last day with us will be October 17. We will post the position and begin the process of filling the vacancy later in October.

Strategic Analysis of the Housing Continuum in Goodhue County

Attached for your information is the recently completed report that Goodhue County commissioned regarding the housing continuum in the County. I have attached both the Executive Summary and the full report for your information. This is good background material as we prepare for the Housing Summit later this month.

Cellular Site Lease Negotiations

I have reached out to the third-party contractor who is handling the lease renewal process to see if we can expect to hear anything in the near future. The original 20-year lease we have with Verizon for a cellular site on top of Jordan Tower II is expiring at the end of this year. We are close to a final agreement with them and are waiting to receive a proposed agreement extension from them. We will bring the final proposed agreement to you for your consideration and approval at a future meeting once negotiations are complete.

HOPE Coalition Gala
HOPE Coalition is holding a fundraising gala on Thursday, October 23rd from 5:30 to 8:30 PM at the St. James Hotel Summit Room. The HRA is a sponsor of the event and we have some tickets available for staff and Board members if you wish to attend. Please let me know if you are interested in attending.

November Meeting Date Change
Our November Board meeting will be held one week earlier than usual due to the Veteran's Day holiday. We will meet at 3:30PM on Tuesday, November 4th.

Twin Home Update
The other half of our twin home on 5th Street has become vacant due to an eviction action. I would like to discuss potential options for this half of the property with you in more detail at our November meeting. We sold the other half of the unit to Goodhue County Habitat for Humanity approximately 2 years ago.

EXECUTIVE SUMMARY

Strategic Analysis of the Housing Continuum in Goodhue County

Laura Sand Prink, MSW, LGSW, Sand Prink Consulting, LLC
sandprinkconsulting@gmail.com

Project Goals

To increase clarity of services available along the affordable housing continuum in Goodhue County through key informant interviews and to identify gaps and opportunities to address needs.

Community Engagement

47 Total People Engaged
39 Key Informant Interviews
29 Organizations

Stakeholder Demographics Engaged

(Lived experience and/or professional experience)

Unhoused/Homeless
Veterans
BIPOC
Victims of Domestic Violence
Substance Use Disorder (SUD)
Mental Health (SPMI)
Disabilities
Lived Experience with Housing Insecurity
Asset Limited Income Constrained Individuals (ALICE)
Families/Individuals/Youth/Unaccompanied Minors/Adults/Seniors
Individuals exiting incarceration
Severely Cost-Burdened
College Students
Workforce
Employers
Realtors
Landlords
Housing Providers
Economic Development
Government

Themes and Recommendations

- Strong Leadership
- Clearly Defined Goals
- Cross Sector Collaboration
  - *Nonprofits, Employers, Government, Developers, MN State College Southeast, Landlords, Lived Experience*
- Community Education
  - *Who needs housing that is affordable*
- Advocacy Efforts
  - *Re-zoning, increase local levy, address NIMBY and stigma*
- Supporting Tenants and Landlords
- Add More Supportive Housing
  - *SUD, SPMI, Felony Friendly, Veterans, Disabilities*
- Add More Affordable Home Ownership opportunities
- Systemic Changes
  - *Reduce Agency Time, Central hub for housing vacancies, Improve Communication, Reduce Silos*
- Get Creative
  - *CoAbode, CoNorth-Cooperative Ownership, Employer-Housing Partnerships, New Tiny Home Neighborhoods*

Please see full report for more information

Strategic Analysis of the Housing Continuum in Goodhue County

Laura Ann Sand Prink, MSW, LGSW
Sand Prink Consulting, LLC
September 2025

Author Note

Disclosure

Sand Prink Consulting, LLC was hired by Goodhue County Health and Human Services to conduct a strategic analysis of the affordable housing continuum in Goodhue County to serve as an awareness raising tool of available programs along the continuum in addition to identifying gaps, opportunities and needs to address the shortfalls.

Funding Cut

Due to unexpected funding cuts while in the midst of conducting this project, Sand Prink Consulting, LLC was unable to fully execute the originally anticipated deliverables, and instead pivoted with less than 50% of original funding to proceed in an abbreviated manner.

Acknowledgements

Special thanks to all the community partners who participated in stakeholder interviews to contribute information for this publication.

Contact Information

sandprinkconsulting@gmail.com
612-483-8307

Abstract

Sand Prink Consulting, LLC was hired by Goodhue County Health and Human Services to conduct a Strategic Analysis of the Housing Continuum in Goodhue County to spread awareness of programming that exists and to clarify needs and gaps to ultimately spur unified, focused action to address identified shortfalls. This study focuses on the affordable housing end of the continuum rather than high market rental and homeownership. Deliverables from this study include this written analysis, infographics of the Goodhue County affordable housing continuum, resource directories, data library, and an executive summary with themes and recommendations. A total of 39 key informant interviews were completed with 47 total individuals participating and 29 organizations represented. Stakeholders engaged represented diverse lived and professional experience along the affordable housing continuum in Goodhue County. A SWOT analysis of the existing affordable housing continuum was conducted from the perceptions of the stakeholders interviewed. Strengths include several close-knit communities within the county and a range of programs available along the continuum for a smaller, less dense, rural community. Identified weaknesses include the fact that many gaps still exist where housing programs are needed along the continuum in addition to a lack of strong, clear, unified leadership organized to address the shortfalls. Threats identified include funding cuts and unpredictability of future funding, NIMBY ("not in my backyard") mentality, and stigma. After careful analysis of the existing affordable housing continuum in Goodhue County and review of stakeholder feedback, Sand Prink Consulting, LLC makes the following recommendations:

- Strong leadership, clearly defined goals, and cross-sector collaboration
- Community education regarding *who* needs housing that is affordable
- Advocacy for re-zoning to support new development and increased levy funding to maintain existing programs
- Support the tenant and landlord partnership
- Add affordable rental and homeownership opportunities
- Create more supportive housing for vulnerable communities (SUD, SPMI, veterans, homeless, criminal backgrounds) and reinvest cost savings from corrections and healthcare toward more rental assistance.
- Systemic changes
- Creativity-think outside the box.

"We all do better, when we all do better" (Paul Wellstone). Unified action to address the shortfalls in the affordable housing continuum in Goodhue County will improve the overall health, stability and wellbeing of the entire community.

Introduction

Housing is a basic need vital for one's wellbeing, security and ability to be a contributing member of society. Housing comes in many forms and understanding the complexities of the housing continuum can be challenging. United Way of Halifax defines the housing continuum as "The range of housing types available in a community — from emergency shelters on one end, all the way to homeownership on the other. In between lies an assortment of housing options and types, each critically important for different people at different times." (United Way of Halifax, 2025). Homelessness, emergency shelter, transitional housing, community housing, affordable rental, affordable home ownership, market rental and market home ownership are types of housing that span the continuum. People need housing to fit their unique, current needs throughout their lives, which may fluctuate over time according to personal circumstances such as age, income level, stages of employment such as entry level professions versus approaching retirement, growing families, or even hardship such as addiction, mental health, illness, loss of partners, loss of job, etc. Communities must strive to provide various types of housing for all the unique needs of residents over time in order to promote healthy development and thriving families and thus a strong community.

A commonly held belief amongst many Goodhue County community members is that "we need more affordable housing," however it's imperative to understand with more clarity what programs currently exist along the affordable housing continuum in Goodhue County and then analyze the gaps, opportunities, and needs. To this end, Sand Prink Consulting, LLC was hired by Goodhue County Health and Human Services to conduct a Strategic Analysis of the Housing Continuum in Goodhue County to spread awareness of programming that exists and to clarify needs and gaps to ultimately spur unified, focused action to address identified shortfalls. This study focuses on the affordable housing end of the continuum rather than high market rental and homeownership. Deliverables from this study include this written analysis, infographics of the Goodhue County affordable housing continuum, resource directories, data library, and an executive summary with themes and recommendations.

Method

Participants

Sand Prink Consulting, LLC strived to engage stakeholders from around Goodhue County with lived and/or professional experience with housing insecurity in order to obtain an accurate and diverse understanding of the state of affordable housing in Goodhue County. The consultant intentionally engaged stakeholders with lived and/or professional experience from many backgrounds and perspectives including homelessness, members of our workforce or "ALICE" individuals (asset limited/income constrained/employed), college students, veterans, black/indigenous/people of color (BIPOC), victims of domestic violence, individuals living with substance use disorder, mental health, and disabilities, families, youth, unaccompanied minors, seniors, individuals exiting incarceration, employers, realtors, landlords, housing organizations and service providers, and economic development professionals.

Local organizations that participated in this study include Red Wing Housing and Redevelopment Authority, Southeast Minnesota Multi-County Housing and Redevelopment Authority (SEMMCHRA), River Valleys Continuum of Care, City of Red Wing, Three Rivers Community Action, Goodhue County Habitat for Humanity, Hope Coalition, Hope and Harbor/The Next Step, Rise Up Partnership, Cardinal Home Services, Goodhue County Health and Human Services, Red Wing Area Homeless Shelter Committee, Hiawatha Valley Family Beyond the Yellow Ribbon, CommonBond Maple Hills, Community and Economic Development Associates (CEDA), Common Ground, Center City Housing: Mayowood and Silver Creek Corner, Hiawatha Valley Mental Health Center, Goodhue County Adult Detention Center, Department of Corrections, Hispanic Outreach of Goodhue County, Minnesota State College Southeast Red Wing, Red Wing Chamber of Commerce and several private landlords, realtors and members of the Red Wing Business Roundtable.

Assessments and Measures

A total of 39 key informant interviews were completed with 47 total individuals participating and 29 organizations represented. Consent was obtained prior to each interview and the consultant utilized the same script of questions for each interview. Interviews were conducted either in-person or via ZOOM at the preference and convenience of the stakeholder. Names of individual stakeholders remain confidential while names of participating organizations would be shared publicly. Interview questions aimed to understand the types of housing programming administered, if applicable, as well as gain their perceptions of the strengths, weaknesses, opportunities and threats to the existing affordable housing continuum in Goodhue County.

Once interviews were complete, a localized version of an infographic modeled after Minnesota Housing Partnership was created to display the housing resources that exist along the continuum throughout Goodhue County by outlining organizations, types of housing, data, strategies, partners and funders. Please see Appendix B. A resource directory and data library was also compiled along the way in order to share with the community for personal and/or professional use. Please see Appendix C and D.

Finally, a strategic analysis was conducted through a review of the key informant interview data and the newly developed infographic to identify gaps, needs, and opportunities within the existing Goodhue County housing continuum as perceived by stakeholders.

Results

Strengths

The Red Wing Business Roundtable, a collective of representatives from mid-large sized businesses, has been newly established to engage and address community needs particularly affordable housing, basic needs, workforce development and transportation. The group is currently in an exploratory phase however the general consensus of members is to advocate for affordable housing. Growing involvement of nonprofits and business leaders is encouraging, however the lack of collective and focused action is an area of improvement shared by several stakeholders. Additional strengths include the existence of small close-knit communities across the county, strong partnerships between organizations, expanding awareness of housing needs, new and emerging programs like Next Step, and the range of available housing types along the continuum for a less densely populated rural county.

Weaknesses

Workforce representatives mention the lack of entry level housing options available for their employees and challenges of expanding housing in landlocked areas coupled with zoning obstacles. Other weaknesses include the high costs of housing for both rental and ownership. Affordability of housing was a concern mentioned by the majority of stakeholders interviewed. Waitlists are lengthy for housing that is affordable and therefore difficult to obtain. Several others shared the lack of available land zoned for multi-family housing as a barrier.

Residents with criminal backgrounds find it incredibly difficult to locate landlords or housing management companies willing to rent to them and this lack of stable housing in turn increases recidivism. Some incarcerated individuals with disabilities need waivered services upon re-entry, but are not eligible to apply until after their release from incarceration. It is then that they can begin the application process, but housing is needed in the interim. A stakeholder from the Department of Corrections shared that the potential impact of the Minnesota Rehabilitation and Reinvestment Act (MRRA) on housing needs may cause increased demand for felony friendly housing. “The Minnesota Rehabilitation and Reinvestment Act seeks to promote safety and personal transformation by incentivizing individuals to engage in services that have been proven effective in reducing misconduct and recidivism. Our current system primarily focuses on negative consequences for failing to participate in important programming. MRRA changes the motivation from avoidance of a consequence to achievement of a benefit, a potentially powerful change in mindset. MRRA is earned, not automatic” (Minnesota Department of Corrections, 2025).

Another weakness within the housing continuum is lack of housing suitable for students at Minnesota State College Southeast in Red Wing. A recent survey conducted by the college found that students are living in cars, campgrounds and other temporary housing due to affordability issues and the housing shortage is threatening local college enrollment. Typically, there are 650-700 students enrolled each year with 74-100 needing housing annually. In 2019, 10 students dropped out solely due to housing issues. There is an opportunity for a developer to build an apartment complex near the college that could offer a “first right of refusal” to students each year prior to extending vacancies to the general public.

Numerous stakeholders mention a limited housing stock and attribute it to development challenges due to geographic limitations, zoning, cost of infrastructure and other barriers or weaknesses within the system. Not enough funding to meet the demand of housing programs was a weakness shared by many housing organizations along the continuum. Others shared the need for more staffing capacity within those organizations to support the needs, however were unable to fill desired positions again due to funding. The homeless shelter Hope and Harbor is only open during the cold weather seasons leaving little to no options for emergency shelter during the warm seasons.

Opportunities

Numerous stakeholders mentioned the need for additional permanent housing options with supportive services for populations with unique needs, including veterans, long term homeless individuals/families, community members with severe and persistent mental health, substance use disorder, disabilities, and criminal backgrounds. Not only are supportive housing programs needed in our county, but they are a proven effective housing strategy for vulnerable populations. “A large body of research shows that the vast majority of people who live in supportive housing are able to stay stably housed in the community. Research has also examined the effect of supportive housing on other outcomes, like mental and physical health, and the use of health care systems, corrections, and other systems” (Center on Budget and Policy Priorities, 2025).

Threats

Almost every stakeholder identified federal, state and local funding cuts, unpredictability of funding and policy changes as the primary threat to housing development. This is coupled with an increase in demand as our communities experience inflation of housing costs as well as food, clothing, etc. Further threats of cuts to bonding money and/or levy funding exist. Without increased levy funding, maintaining services provided through HRA and SEMMCHRA will continue to be very challenging and increasing services is nearly impossible.

The Business Roundtable states that housing affordability has a significant impact on workforce retention, causing some large businesses in Red Wing to consider moving elsewhere for easier workforce access. A loss of such a large business in town is another threat that would leave additional economic impacts on our region. The Chamber of Commerce concurs that there is a variety of unmet housing needs for workers from those employed within hospitality and tourism all the way to CEOs. CEDA representatives reiterated that housing and transportation is a big barrier for business development. It is difficult for local businesses big or small to survive without a sufficient workforce. Young adults right out of high school or college in their first jobs find it almost impossible to locate entry level housing. The cost to rent, much less own, is astronomical compared to their budget. The housing shortage affects the health and economic wellbeing of the entire community. There is an opportunity for collective action involving businesses, nonprofits and government.

There is opportunity for growth and infrastructure improvements as well, but costs for small communities are overwhelming. One stakeholder mentioned the "Empowering Small MN Communities Grant" from the University of Minnesota as well as the "Small Cities Development Program" from DEED that could assist with infrastructure projects. High property taxes and regulatory burdens hinder housing development and restrictive zoning laws, policy, city ordinances may add additional barriers for interested housing developers.

The NIMBY, or "not in my backyard," mentality is a threat creating yet another barrier to meeting the housing needs of our community members in addition to the harmful stigma placed on the term "affordable housing."

The growing aging population is choosing to stay in their single family homes thus impacting the natural churn of available houses for younger generations to purchase. The reluctance of seniors to move is due to the fact that many of their mortgages are paid off, they are on a fixed income and moving would cause financial constraints as there is a lack of enough affordable senior living options. Nursing homes are also closing, so there's a stressor on that level of care overall for seniors.

Upcoming Anticipated Changes

CommonBond's Maple Hills in Red Wing shared their intentions of becoming a Housing Stabilization Services (HSS) provider, however this was before the Minnesota Department of Human Services (DHS) made the announcement on August 1, 2025 that it was moving to terminate the HSS program. "Housing Stabilization Services is a Minnesota Medical Assistance benefit to help seniors and people with disabilities, including mental illness and substance use disorder, find and keep housing." It is important to note that this is a different program than the Housing Support Program (formerly Group Residential Housing) "which is a financial resource for adults with low incomes who have a qualifying disability or are 65 or older. It helps eligible recipients pay for their housing costs and sometimes pays for supportive services" Housing Stabilization Services updates / Minnesota Department of Human Services, 2025). More detailed information about this termination can be found at https://mn.gov/dhs/housing-stabilization-services-termination/. Cardinal Home Services had also shared their intentions of expanding housing services in the Red Wing area, but this, too, was prior to DHS's decision in August.

Hope Coalition plans to build a new shelter for people fleeing domestic violence for their Haven of Hope program, however several million dollars still needs to be raised. Hiawatha Valley Mental Health Center (SPMI) and Common Ground (SUD) are also willing to explore options of creating more supportive housing and/or group residential housing if funding is obtained, along with the absence of other barriers like NIMBY resistance, or zoning, etc.

Discussion

Limitations

Attempts were made to reach certain organizations or sectors of our community with no success. Invitations were either met with no response while others denied participation. As a result, a few sectors and diverse perspectives are not included in the report. Additionally, due to unexpected funding cuts while in the midst of conducting this project, Sand Prink Consulting, LLC was unable to fully execute the originally anticipated deliverables, and instead pivoted with less than 50% of original funding to proceed in an abbreviated manner. As a result, the consultant was unable to provide as much depth and detail as originally intended within the analysis and formulation of detailed recommendations.

Themes and Recommendations

Leadership. Empowering community leaders with clout from sectors outside the typical housing/social services organizations to be a heavy presence is imperative throughout upcoming housing strategies. The community must explore ways to involve more businesses, beyond the typical housing advocates, in local housing advocacy efforts. Clearly defined goals and courageous, committed, strong leadership was desired by many stakeholders. This report will be shared widely with participating stakeholders and the general public and could be shared with attendees to the Red Wing Housing Summit in October of 2025, city councils and mayors, and with the Goodhue County Housing Subcommittee led by the County Administrator for consideration within their overall work on housing.

Collaboration. Cross sector collaboration is a must. Typical housing nonprofits cannot solve these problems alone. The housing shortage affects the entire community's economic health and wellbeing, therefore more players need to be involved including workplaces, government, landlords, realtors, developers, etc. Their testimonials about the impact of the housing shortage on their business and the local economy is valuable and needed. By building upon results of other assessments (Three Rivers Community Action Needs Assessment, Red Wing Housing Needs Analysis produced by Maxfield Research, and Goodhue County Community Health Improvement Plan), pooling resources for the purpose of saving time and funds, and providing clear goals and leadership, our county can more effectively and efficiently address the housing shortfalls, and establish proper policies, zoning, and programming to meet needs.

Community education about who needs housing that is affordable. There is stigma and resistance around establishing "affordable housing" in our communities. Proper community education is needed about who exactly needs housing that is affordable. Many residents, if not the majority of our community, could potentially find themselves in a situation that warrants the need for affordable housing someday. Single parents with multiple children and/or dependents with special needs, divorcees, elderly individuals on fixed incomes, people with chronic health conditions or disabilities, and individuals living alone and working full time minimum wage or modest income jobs must have housing that is affordable. Employees within fields our community relies upon such as personal care attendants at nursing homes, day care providers, teachers, hospitality workers, and factory workers all need housing that is affordable. Appropriate housing is needed to match their modest income. Frameworks Institute (2025) is "changing the conversation on social issues (and) collaborates with storytellers, organizations and coalitions to shift mindsets, change systems, and create a more just world." This source can help communicate the stories of our neighbors and their housing needs. These are employees at businesses the town is so proud of in Red Wing. These are students at the local college. The stakeholders from MN State College Southeast and the Business Roundtable have said so. If the needs are not met, it will affect retention of workers and student enrollment. It will have a detrimental snowball effect on the local tax base, public school enrollment, and overall economy.

Advocacy. Advocacy efforts across the community are needed for numerous housing related strategies.

- Advocating for increased local levies to make up for funding shortfalls, especially with cuts at the federal and state levels, is a must in order to maintain and/or expand services for housing and to prevent further cuts in housing programs.
- Addressing NIMBYism and threats from the opposition is important to create a supportive community that cares for all neighbors and understands that "when we all do better, we all do better." Asking city councils for a "balanced approach" that considers community needs and neighborhood desires.
- Rezoning to allow for development of new housing that is affordable such as multi-family condominiums that have less maintenance and insurance costs, tiny home communities, supportive housing, and/or accessory dwelling units (ADUs), etc.

Supporting Landlords and Tenants. The most significant difference in feedback between stakeholders was that from landlords and renters, however ultimately both parties' concerns should be validated and supported in order for the partnership to continue to exist and to ensure healthy, safe, affordable rental housing. Focusing on the needs of only one party will not yield successful results.

Tenants shared experiences of living in poor conditions, including leaking pipes, black mold, broken fixtures, and unresponsive property managers along with increasingly high rent costs. Tenants emphasized the need for greater accountability from landlords to ensure safe, clean, and decent housing. Some struggle to find a private landlord in the community willing to rent to them with no rental history, a criminal background, etc. while larger housing organizations or property management companies often have rigid eligibility requirements due to funding restrictions therefore are unable to lease to these individuals. Housing individuals facing these barriers could help reduce recidivism, improve community safety, and provide stability necessary for addressing other challenges in their lives while increasing employment prospects and overall wellness. Private landlords who offer flexibility for tenants in these situations could help address these challenges. However, there is a reluctance to rent to individuals with criminal records, as landlords state they prioritize community safety and security. As a result, they often exclude applicants with felony convictions or a history of abuse.

Landlords report that owning, managing, and leasing properties involves significant risk. A major concern is the inability to consistently hold tenants accountable for property damage, which leads to hesitancy in making costly improvements. When property values increase due to these upgrades, property taxes also rise, and landlords often have no other choice but to pass these costs on to renters. Property managers also desire financial guarantees to protect their investments. Landlords often feel unsupported and unfairly penalized, particularly following the COVID era eviction ban policies, which ultimately has decreased their willingness to work with tenants facing challenges. Landlords stated that additional expenses, such as the cost of obtaining a rental license, contribute to the burden landlords face. According to landlords, current laws favor renters, making it difficult to enforce standards.

There is a consensus that both renters and landlords should be held accountable to maintain high standards and improve housing conditions. Proposals include sharing tax discounts or fee reductions between landlords and renters, or providing renters with opportunities to learn basic home maintenance and life skills, which could lead to incentives or approval after initial denial due to background checks. These measures could improve relationships between landlords, renters, and the city. Another possible strategy is to conduct a property manager survey and engagement initiative, as implemented in Olmsted County by the Homeless Response Team. Increased engagement with landlords is seen as crucial to support them, address their concerns, and maintain their investment in the partnership.

Additional incentives could be offered to landlords and tenants who are held accountable. Many landlords are interested in incentives for responsible management such as tax discounts or reduced rental license fees. Tenants could receive education on how to maintain their homes, focusing on respect for the property, cleanliness, neighborhood conduct, etc. They could provide proof of attendance to a landlord. Programs that reduce risk for landlords could encourage them to rent to tenants with criminal backgrounds, limited rental history, low credit scores, and short employment histories. Inspection results could be used to determine eligibility for incentives, with both landlords and renters rewarded for good behavior.

There is a need for increased accountability on both sides. Both landlords and tenants should be educated about their rights and responsibilities and held accountable within their partnership. Numerous legal services are available to inform and support both parties, including tenant advocacy. For more information, please refer to Appendix C: Resource Directories. Increasing awareness of Beyond Backgrounds and leveraging partnerships could provide greater support for property managers while increasing likeliness to lease to individuals with challenges.

Add more affordable rental housing and homeownership opportunities. Communities need to allow for a variety of clean, safe, new affordable home-ownership options. Goodhue County Habitat for Humanity and Cannon Falls Housing Initiative does this well, however they don't have the capacity and wherewithal to meet this need alone county-wide. Municipalities could allow for the construction of new tiny home communities or arrange creative financing like Cannon Falls Economic Development Association who purchased 40 acres across from the high school via contract for deed to create a housing development 25 lots at a time at about half the cost of what a typical lot might be purchased. Then CEDA uses the sales from the lots to spur the next section of development in that area. CEDA's goal is to increase the tax base and incentivize people to move to Cannon Falls and build homes, not to make money from this purchase. This creative arrangement can make homeownership more affordable.

This CEDA stakeholder also recommended converting mobile home parks from privately owned to resident cooperative ownership models like CoNorth, sharing that one of the benefits is the ability to get loans for manufactured homes and to enable ownership of land too, rather than a privately owned park by landlord/mgmt company and therefore tenant leased land.

More supportive housing. Safely housed communities with on site support from a professional is proven effective towards helping vulnerable communities thrive. This program is a form of prevention. It reduces stress on other systems such as emergency shelters, emergency health care, jails, corrections, etc and improves health outcomes for those housed. Additionally, a sense of community with other residents is built which further supports positive mental health outcomes. Supportive housing can take place in a group homes or apartment complex setting. Scattered site housing can also be provided within other neighborhoods, which can reduce the NIMBY mentality and stigma. "States and localities should reinvest some of the savings that supportive housing produces in systems like corrections and health care to provide more rental assistance. To produce savings sufficient to merit reinvestment, states or localities must target individuals who are the costliest users of these systems. While demonstrating savings and achieving consensus on reinvestment can be significant challenges, states may be best situated to create such initiatives, since a state could aggregate savings from multiple systems. If the savings are large enough, counties, cities, and other entities could reinvest savings as well" (Center on Budget and Policy Priorities, 2025). The Center on Budget and Policy Priorities (2025) recommends that policy makers can establish more supportive housing by:

- "Providing additional rental assistance and other housing resources;

- Reinvesting savings created by supportive housing that reduces use of health services and corrections to increase the supply of rental assistance;
- Making greater use of Medicaid services for supportive housing; and
- Targeting supportive housing only on those who need it."

Systemic Changes. Several stakeholders mentioned changes to the system that would alleviate challenges and increase efficiency and effectiveness. Creating a central hub that lists all rental vacancies that would send automatic notifications of openings would help both professionals and community members seeking housing to be more successful and efficient in their search. One shared application for housing programming would reduce agency time, the time spent going between nonprofits in hopes of meeting daily needs and obtaining resources. Better communication and understanding of the housing systems between providers, property managers, and tenants is needed. Bridging silos between organizations was a need stated by stakeholders as well as educating partners and participants in the community about the Coordinated Entry System, its purpose and how it functions.

Get Creative

It's imperative to think outside the box to develop creative solutions to address the community's housing needs.

- Establishing an innovative localized housing solution program similar to Airbnb type listings for local college students to use to meet their short term housing needs (9-10 months).
- Apartment complexes offer flexibility with occupancy to allow for 2 people in a studio apartment to make it more affordable.
- Spread awareness about Coabode, an online home sharing matching program for single-mothers.
- Develop a workplace-housing partnership where the employer is the landlord and the employee is the tenant. "Employer-assisted housing (EAH) programs provide a channel through which employers can help their employees with the cost of owning or renting a home, typically in neighborhoods close to the workplace. Assistance may be provided in a variety of ways, including through down payment grants or loans that are forgiven over a period of employment, homeownership counseling and education, rental subsidies and, less commonly, direct investment in the construction of rental housing. In addition to offering their own EAH programs for public-sector employees, cities, towns and counties can provide incentives to encourage private-sector employers to initiate their own programs. For example, localities can provide a dollar-for-dollar match for employer contributions to EAH programs" (Local Housing Solutions, 2025).

- CEDA shared, "CoNorth helps residents of manufactured (mobile) home communities take control of their futures by helping residents cooperatively purchase and democratically manage their communities, preserving the affordability of their neighborhood and giving residents direct voice in how the community is run." Resident Owned Communities - CoNorth: Cooperative Housing Solutions.

In conclusion, communities with a variety of housing available along the affordable housing continuum are able to meet the varied needs of residents as they shift throughout their lifespan. With clear, unified action, affordable housing shortfalls could be addressed in Goodhue County, thus increasing the whole community's overall wellbeing. "We all do better, when we all do better" (Paul Wellstone).

APPENDIX

Appendix A: Executive Summary

EXECUTIVE SUMMARY

Strategic Analysis of the Housing Continuum in Goodhue County

Laura Sand Prink, MSW, LGSW, Sand Prink Consulting, LLC
sandprinkconsulting@gmail.com

Project Goals

To increase clarity of services available along the affordable housing continuum in Goodhue County through key informant interviews and to identify gaps and opportunities to address needs.

Community Engagement

47 Total People Engaged
39 Key Informant Interviews
29 Organizations

Stakeholder Demographics Engaged

(Lived experience and/or professional experience)

Unhoused/Homeless
Veterans
BIPOC
Victims of Domestic Violence
Substance Use Disorder (SUD)
Mental Health (SPMI)
Disabilities
Lived Experience with Housing Insecurity
Asset Limited Income Constrained Individuals (ALICE)
Families/Individuals/Youth/Unaccompanied Minors/Adults/Seniors
Individuals exiting incarceration
Severely Cost-Burdened
College Students
Workforce
Employers
Realtors
Landlords
Housing Providers
Economic Development
Government

Themes and Recommendations

- Strong Leadership
- Clearly Defined Goals
- Cross Sector Collaboration
  - *Nonprofits, Employers, Government, Developers, MN State College Southeast, Landlords, Lived Experience*
- Community Education
  - *Who needs housing that is affordable*
- Advocacy Efforts
  - *Re-zoning, increase local levy, address NIMBY and stigma*
- Supporting Tenants and Landlords
- Add More Supportive Housing
  - *SUD, SPMI, Felony Friendly, Veterans, Disabilities*
- Add More Affordable Home Ownership opportunities
- Systemic Changes
  - *Reduce Agency Time, Central hub for housing vacancies, Improve Communication, Reduce Silos*
- Get Creative
  - *CoAbode, CoNorth-Cooperative Ownership, Employer-Housing Partnerships, New Tiny Home Neighborhoods*

**** Please see full report for more information.***

Appendix B: Goodhue County Affordable Housing Continuum Infographics

Affordable Housing Continuum
Goodhue County, MN

Housing Type

Unsheltered | Sheltered | Supportive Housing | High Market Rental and Homeownership

Public Housing | Section 8 Vouchers | Homeownership Assistance

Entry Level Housing | Low Market Rental | Naturally Occurring Affordable Housing | Workforce Housing

Community Land Trusts | Resident Ownership | Cooperative Ownership

Income
Area Median Income for Households: $82,749

Less than 30% AMI		31% to 50% AMI		51%-60% AMI	60%-80% AMI	
$24,825 and below		$24,826 -$41,375		$41,376-$49,649	$49,650-$66,199	
Less than $10,000--4.0% $10,000 to $14,999--4.0% $15,000 to $24,999--6.3% $25,000 to $34,999--6.5%	People experiencing homelessness, People with disabilities, People with Service Needs, People Exiting Incarceration	$35,000 to $49,999--9.2%	ALICE (Asset Limited Income Constrained employed), working poor, episodic housing crises, service needs		$50,000 to $74,990-15.7%	People who are accessing market housing but are limited by locational choice

Housing Cost Burden

Housing Cost Burden refers to the situation where households spend more than 30% of their income on housing costs, including rent or mortgage payments. Those spending more than 50% of their income on housing are considered severely cost-burdened.

RENTER OCCUPIED HOUSEHOLDS		OWNER OCCUPIED HOUSEHOLDS		TOTAL HOUSEHOLDS	
	20% (810 households) severe cost burdened		7% (1,121 households) severe cost burdened		10% (1,931 households) severe cost burdened
	45% (1,767 households) cost burdened		19% (2,885 households) cost burdened		24.4% (4,652 households) cost burdened

Strategies

- Harm Reduction
- Permanent Supportive Housing
- Transitional Housing/Rapid Rehousing
- Rental Subsidies Needed
- Reduce Cost Burden
- Production (ie Low income housing tax credit)
- Inclusionary Housing
- Tenant Protections
- Preservation
- Tax-Increment Financing (TIF) and Zoning
- Local Housing Trust Funds
- Community Land Trusts, Resident Ownership, Cooperative Ownership
- MACRO work (community engagement, planning, policy, research, program development, community education/advocacy)

Partners

------------------------Service Providers/Nonprofits/Government/Individuals/Businesses------------------------

------------------------Landlords/Owners------------------------

------------------------Nonprofit Developers and Community Land Trusts------------------------

------------------------For Profit Housing Developers------------------------

Funders

Private Individual Donations, Corporate Donations, In-Kind Donations, Local Foundations, United Way of Goodhue, Wabasha & Pierce Counties, Civic Organizations, County, State, Federal, Local Churches, Banks, Utility Companies, Engineering Firms, Equity Investors

**Created by Sand Prink Consulting, LLC for Goodhue County Health and Human Services' Strategic Analysis of Housing Continuum Contract*
**Adapted From Minnesota Housing Partnership's Twin Cities Affordable Housing Continuum Infographic*
**Data Source: American Community Survey (data.census.gov 2023: ACS 5 Year Estimates)*

KEY: ***Housing Continuum Categories***

A	**Homelessness Prevention/ Financial Assistance/Case Management/Resource Referrals/Tenant or Landlord Advocacy/Independent Living Skills**
B	**Unsheltered Assistance/Shelter/Motel Vouchers**
C	**Permanent Supportive Housing**
D	**Transitional Housing/Group Homes**
E	**Public Housing/Section 8 Vouchers**
F	**Low Market Rental/Naturally Occurring Affordable Housing/Workforce Housing**
G	**Preservation/Revitalization/Improvement/Repair/Modification**
H	**Homeownership Assistance**
I	**Community Land Trusts, Housing Trusts, Resident Ownership, Cooperative Ownership**
J	**Macro/Systems Level Work Across the Continuum (community engagement, planning, policy, zoning, tax increment financing, research, program/economic development, production, community education/advocacy, grant writing)**

*****Please contact the organization for specific program offerings, eligibility, and details. This chart serves to broadly display programs that exist along the housing continuum in Goodhue County.***

Resources in Goodhue County along the Affordable Housing Continuum

Organization	A	B	C	D	E	F	G	H	I	J	*Special Notes:*
Adult Detention Center-Goodhue County https://goodhuecountymn.gov/sheriff/adult_detention_center/ 651-267-2804											Services to prepare for re-entry into the community upon release
Beyond Backgrounds https://www.housinglink.org/beyond-backgrounds-financial-assurance											Beyond Backgrounds offers support to rental property owners/managers who rent to people with criminal, credit or rental history barriers in their background.
Cannon Falls Housing Initiative https://www.facebook.com/cf.housinginitiativeinc/ 507-263-0632											Houses built in conjunction with the Cannon Falls High School Construction Program to create opportunities for working individuals and families to own a home in Cannon Falls.
Cardinal Home Services https://cardinalhomeservices.com/ 651-377-4599											Housing Stabilization Services (HSS), Relocation Service Coordination (RSC), Moving Home Minnesota (MHM) and Home and Community Based Services (HCBS)
Catholic Worker Farm lakecitycw.com 651-345-3149											Hospitable Home Sharing for one or two individuals or family
CEDA (Community and Economic Development Association) https://www.cedausa.com/ 507-867-3164											Economic Development for communities with population less than 8,000
Center City Housing-Mayowood https://www.centercityhousing.org/rochester/mayowood 507-281-9797											Supportive Housing for individuals with SPMI with integrative services such as cultural healing, food support, mental, chemical, and physical health support on site. Apply through Coordinated Entry. Not physically located in Goodhue County, but open regionally to Goodhue County residents.
City of Red Wing https://www.redwingmn.gov/1079/Housing 651-385-3600											Community Development, Rental Licensing Program, Reporting Health and Safety Related Housing Concerns
CoAbode https://www.coabode.org/											An online matching program to facilitate house sharing for single mothers.
Common Ground https://commongroundmn.org/ (507) 281-0023											Transitional and Sober Housing for 6 males with SUD
CommonBond Maple Hills https://commonbond.org/ 651-388-2821											High Priority Homeless & Persons With Disabilities
CoNorth https://conorth.coop/											CoNorth provides co-op development and support services to affordable housing co-ops (resident-owned manufactured home communities) at Sunrise Villa Cooperative in Cannon Falls and Raasch Ranch Cooperative in Zumbrota.
Department of Corrections-State of MN https://mn.gov/doc/community-supervision/reentry-services/ 651-361-7200											Re-entry Case Management for Incarcerated Individuals, one transitional house for 4 males on Intensive Supervised Release
Goodhue County Habitat for Humanity gchabitat.org/ 651-327-2195											Revitalization assistance (rehabilitation and aging in place) is for owner-occupied real estate properties. Homeownership Program/Assistance is for families with demonstrated need, the ability to afford the home purchase, and ability to participate in the construction of the home.
Health and Human Services-Goodhue County https://goodhuecountymn.gov/health_human_services/economic_assistance/housing_support/ 651-385-3200											

Hiawatha Valley Family - Beyond the Yellow Ribbon https://hiawathavalleybtyr.org/ 612-282-2604	Veterans
Hiawatha Valley Mental Health Center https://www.hvmhc.org/ 651-327-2270	Long term permanent supportive housing, board and lodge and scattered site supportive housing options for individuals living with mental illness. None physically located in Goodhue County, but GC residents with SPMI eligible to access regional supportive housing sites.
Hispanic Outreach of Goodhue County https://hispanicoutreach.org/ 651-301-2184	Hispanic community members
Homeless Response Team https://www.threeriverscap.org/advisory-groups/ 507-316-0610	A collaboration of local service providers sharing resources
Homeline https://homelinemn.org/	Free Legal Help for Renters, Tenant Advocacy
Hope and Harbor/The Next Step https://www.hopeandharbor.com/ 651-764-4294	Hope and Harbor shelter is for adult individuals (no families or minors) and is open only during cold weather months. The Next Step is a resource center accessible to all and open year round.
Hope Coalition https://hope-coalition.org/ 651-388-9360	Haven of Hope (shelter for victims of domestic violence), Community Care Fund (financial assistance/homelessness prevention/motel vouchers for individuals and families in crisis) and Outreach Advocacy Program (financial assistance for those fleeing domestic violence or sexual assault.
Housing Link https://www.housinglink.org/	Owner/Manager and Renter Resources. Affordable housing-related openings (directory)
LawHelp Minnesota https://www.lawhelpmn.org/	Helping Minnesotans solve legal problems
Red Wing Housing and Redevelopment Authority https://redwinghra.org/ 651-388-7571	Housing for elderly, disabled, handicapped, and family households in the city of Red Wing.
Red Wing Area Homeless Shelter Committee 651-271-4401	Motel Vouchers for individuals/families experiencing homelessness across Goodhue County and assistance getting connected to resources
RiseUp Partnership https://www.riseuppartnership.org/ 651-212-5013	Serving Youth and Their Families
River Valleys CoC www.rivervalleyscoc.org	A community planning group that coordinates services and maximizes resources across communities and agencies to reach the goal of preventing and ending homelessness.
Royalty Homes Royalty Homes Inc – Royalty Homes Inc 651-398-9709	Rental Properties, Property Management, Adult Foster Care 245D Licensure, Comprehensive Home Care
Southeastern Minnesota Multi-County Housing Redevelopment Authority (SEMMCHRA) https://www.semmchra.org/ (651) 565-2638	Provides rental housing (public, market rate, subsidized, low to moderate income), Housing Choice Voucher (Section 8) and homeownership and self sufficiency, housing rehab and community development. Serves Goodhue County, except for City of Red Wing.
Three Rivers Community Action threeriverscap.org 507-316-0610	Achieving homeownership, down payment/closing cost assistance, housing advocacy, housing development, affordable rental housing

Appendix C: Resource Directories

RESOURCE DIRECTORIES		
Name	**Website**	**Description**
Goodhue County Health and Human Services Housing Packet, Eviction Resources, and Housing Search To-Do List	https://drive.google.com/file/d/1uFZZG6T39ZwWXS-jI51UgjTnp92Sbdbu/view	Resources, Tips, Strategies, To-Do Lists, eviction help, Rental Contact Information
Goodhue County Health and Human Services Resource Guide	https://goodhuecountymn.gov/files/health_human_services/public_health/resource_guide_29830.pdf	Downloadable local resource guide
Goodhue County Affordable Housing Units	https://drive.google.com/file/d/1aw684zrDnRqnJHVNW8eeYQHuYenyVAHy/view?usp=drive_link	A list of contact Information for affordable housing units county-wide created by City of Red Wing
MN Attorney General's Office	https://www.ag.state.mn.us/Consumer/Handbooks/LT/default.asp	Rights and Responsibilities: Landlords and Tenants
MN Housing Benefits 101	https://mn.hb101.org/vault.htm	Build a customized housing plan in "the vault," a free, private, secure online tool. Numerous housing resources.
MN Housing Finance Agency	https://www.mnhousing.gov/housing-help.html	The following resources can help if you need assistance to stay in your home or find affordable housing.
United Way 2-1-1	https://211unitedway.org/ or Call 2-1-1 Toll Free: 800-543-7709 Local: 651-291-0211 Text your zip code to 898-211*	Call, text, chat, or search online 24/7 for resources.
United Way of Goodhue, Wabasha and Pierce Counties Community Connection Resource Guide	https://www.unitedwaygwp.org/sites/uw-gwp/files/CommunityConnection20230726.pdf	Downloadable local resource guide

Appendix D: Data Library

DATA LIBRARY		
Name	**Website**	**Description**
Maxfield Research & Consulting: A Comprehensive Housing Needs Analysis for the City of Red Wing, Minnesota	https://www.redwingmn.gov/DocumentCenter/View/8806/2025-Housing-Study-PDF	The Housing Needs Analysis examines current housing market conditions and determines the market potential for developing different types of owned and rented housing in the community to 2035.
Red Wing Report Card: Housing, May 2025	https://static1.squarespace.com/static/6313860e634c46143899b2d0/t/681e64cf50e6936c233d8e87/1746822356460/Housing+May+25.pdf	Housing related data for the City of Red Wing
River Valleys Continuum of Care: Data & Reports	https://www.rivervalleyscoc.org/data--reports.html	public data and reports, system performance measures, longitudinal systems analysis, point in time count, housing inventory count, needs assessments, coordinated entry evaluation, statewide homeless survey, special data requests
United for ALICE in Goodhue County & MN (asset limited, income constrained, employed)	United for Alice Website and State of ALICE Reports	United Way's ALICE is a driver of innovation, research, and action to improve life across the country for ALICE (Asset Limited, Income Constrained, Employed) and for all. The development of the ALICE measurements, which provide a comprehensive, unbiased picture of financial hardship, has revealed that 41% of U.S. households cannot make ends meet has emerged.The ALICE research quantifies and describes the number of households that are struggling financially.
United Way 2-1-1 Data Reports	United Way Dashboard	Calls made to 2-1-1 within the Goodhue, Wabasha and Pierce Counties Service Area

United States Census for Goodhue County	Goodhue County, Minnesota - Census Bureau Profile	financial characteristics, physical characteristic of housing, rent, homeownership, value, occupancy
MN Housing Partnership	Housing Wages by County Key Facts-Multi Year Look at Housing in MN Goodhue County Profile State of the State's Housing-2024	Housing research conducted by Minnesota Housing Partnership
Goodhue County Community Health Improvement Plan (CHIP)	Priority Health Issue Action Plan for Housing and Full Report	A community health improvement plan is a long-term plan, describing how the local health department and a broad set of community partners are addressing needs identified in the last community health assessment.
Goodhue County Court Filed Evictions	-	05/01/2023 – 05/01/2024 = 81 05/01/2024 – 05/01/2025 = 97
Goodhue County Health Rankings	https://www.countyhealthrankings.org/health-data/minnesota/goodhue?year=2025	County Health Rankings' annual data release provides a revealing snapshot of how health is influenced by where we live, learn, work, and play.
Three Rivers Community Action-Needs Assessment 2024	Three Rivers Needs Assessment	Three Rivers Community Action, Inc. conducted a community needs assessment between May 2024 and September 2024. The needs assessment was designed to meet the agency's funding requirements and inform decisions about programs and services offered by Three Rivers in its service area.

Appendix E: Works Cited

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<u>Please Note:</u>
Due to unexpected funding cuts while in the midst of conducting this project, Sand Prink Consulting, LLC was unable to fully execute the originally anticipated deliverables, and instead pivoted with less than 50% of original funding to proceed in an abbreviated manner.

Red Wing Housing & Redevelopment Authority

428 West Fifth Street
Wing, MN 55066
DD/TTY 7-1-1

Telephone (651) 388-7571
FAX (651) 385-0551
www.redwinghra.org

October 14, 2025

To: Red Wing HRA Board of Commissioners

From: Corrine Kulseth, Finance Director

Re: Finance Report

Reserves Adjusted

Program	July 2025	August 2025
Public Housing	$379,711	$348,618
Housing Choice Vouchers (FSS and restricted included)	$17.571	$19,579
Redevelopment	$874,970	$871,305
AHTF	$374,506	$374,901
Bridges	-$23,251	-$34,779
Small Cities Program	$389,320	$386,711
Jordan Tower II	$1,522,317	$1,554,973
Total	**$3,535,144**	**$3,521,309**

Operating Budget Update

Category	YTD 2025 (August)	Budgeted	Variance
Revenues	$3,330,479	$3,540,352	-6%
Expenses	$3,126,688	$3,446,288	-9%
Net Income	**$203,791**		

Notes to Financial Statements

- Public Housing decrease reflects payments made for A&E for POHP 2024
- Bridges is still not caught up. Currently waiting for September and October HAP

Other Business

- MN SHRM State Conference October 12-13
- Hawkins Ash Financial Workshop with Dawn October 14-15
- Applied with Mutual of Omaha to process the Paid Family Medical Leave required by the State of Minnesota, as opposed to processing through the state
- ROSS Grant NOFO out. Staff is working on the application process and will submit by the end of November
- 2025 Amended Budget presented at this meeting
- 2026 Final Operating Budget presented in November
    - Preliminary Tax Levy approval from City Council in September meeting

Committee Reports

Finance Committee summary attached to this report

RED WING HRA RESERVE ACCOUNTS
August 31, 2025 Month End

Program	Fund Account		31-Jul-2025	31-Aug-2025	31-Aug-2024
Jordan Tower I & Family Units	Unrestricted - CDs	$	45,542	45,542	44,573
	Unrestricted	$	286,592	255,792	403,314
	Restricted - Sec Dep	$	47,577	46,987	50,372
	Total	**$**	**379,711**	**348,320**	**498,259**
	Due to/from Redevelopment		0.00	-298.48	-544.91
Sec 8 Voucher	Unrestricted Cash	$	-2,865	-3,576	6,957
	FSS Escrow	$	0	0	0
	HAP Reserve Acct	$	20,437	23,155	23,563
	Total	**$**	**17,572**	**19,579**	**30,520**
	Due to/from Redevelopment		0.00	0.00	6,030.19
Redevelopment	MURL Investments	$	-9	-9	116,852
	Transitional Housing	$	0	0	0
	Bluff View	$	97,343	98,743	81,943
	Twin Homes	$	12,368	12,368	12,368
	Hill Street	$	8,788	10,677	17,864
	Restricted - Sec Dep	$	13,261	14,109	13,417
	Restricted - CDG	$	0	0	31,000
	ILSP	$	833	833	554
	Unrestricted	$	691,841	681,922	617,074
	Total	**$**	**824,425**	**818,642**	**891,072**
Bridges	Unrestricted		27,294	18,332	14,152
	Front Funded HAP	$	0	0	0
	Total	**$**	**27,294**	**18,332**	**14,152**
	Due to/from Redevelopment		50,545.39	53,111.39	14,152.39
AHTF	Unrestricted AHTF	$	374,506	374,901	446,953
	Program Income		0	0	0
	Total	**$**	**374,506**	**374,901**	**446,953**
	Due to/from Redevelopment		0.00	0.00	0.00
Small Cities	Small Cities Program	$	389,320	386,711	399,457
	Program Income		0	0	0
	Total	**$**	**389,320**	**386,711**	**399,457**
	Due to/from Redevelopment		0.00	0.00	0.00
Jordan II Tower	Unrestricted	$	1,482,028	1,513,869	1,269,186
	Restricted - Sec Dep	$	40,289	40,954	40,117
	City Bond Debt Escrow	$	0	0	0
	Total	**$**	**1,522,317**	**1,554,823**	**1,309,303**
	Due to/from Redevelopment		0.00	-150.00	0.00
Total Cash Reserves			3,535,144	3,521,309	3,589,717

Financial Institution	Funds	Funds	Funds
Associated Bank	2,863,339	2,880,894	2,807,161
Edward D Jones	108,797	108,797	108,085
First Minnesota	154,380	154,380	151,997
Merchant's Bank	408,628	377,238	522,474
	$3,535,144	$3,521,309	$3,589,717

Red Wing Housing and Redevelopment Authority
Income and Expense Report
8/31/2025

	Public Housing			Housing Choice Voucher			Jordan Tower II			Redevelopment			Bridges			All Programs		
	YTD	YTD		YTD	YTD		YTD	YTD		YTD	YTD		YTD	YTD		Total	Total	
REVENUES	Balance	Budget	Variance	Balance	Budget	Variance	Balance	Budget	Variance	Balance	Budget	Variance	Balance	Budget	Variance	Balance	Budget	Variance
Rental Income	$449,929	$463,667	-3%				$351,354	$360,000	-2%	$119,947	$126,145	-5%				$921,230	$949,812	-3%
Subsidy	$87,303	$50,000	75%	$680,110	$733,453	-7%	$436,662	$410,000	7%				$99,527	$83,333	19%	$1,303,602	$1,276,787	2%
Other Income-Tenants	$6,258	$16,667	-62%													$6,258	$16,667	-62%
Interest Income	$5,315	$4,667	14%	$192	$333	-42%	$14,188	$11,333	25%	$4,613	$9,333	-51%				$24,308	$25,667	-5%
Other Income	$110,357	$90,667	22%				$36,092	$33,333	8%	$80,838	$138,667	-42%				$227,287	$262,667	-13%
Grants/Admin Fees	$28,841	$54,633	-47%	$76,677	$76,787	0%	$55,554	$60,000	-7%				$7,936	$7,000	13%	$169,008	$198,420	-15%
Tax Levy										$274,394	$353,333	-22%				$274,394	$353,333	-22%
DirecTV										$63,667	$66,000	-4%				$63,667	$66,000	-4%
Office Rent										$14,000	$14,000	0%				$14,000	$14,000	0%
TIF Tax Increment										$267,143	$300,000	-11%				$267,143	$300,000	-11%
Operating Transfer In				$62,575	$60,000	4%							-$2,993	$17,000	-118%	$59,581	$77,000	-23%
Total Receipts	$688,003	$680,300	1%	$819,554	$870,573	-6%	$893,850	$874,667	2%	$824,602	$1,007,479	-18%	$104,470	$107,333	-3%	$3,330,479	$3,540,352	-6%
EXPENSES																		
Administrative																		
Salaries	$128,089	$116,667	10%	$78,614	$76,667	3%	$108,097	$103,333	5%	$107,072	$131,000	-18%	$13,117	$16,667	-21%	$434,988	$444,333	-2%
Employee Benefits	$53,512	$40,000	34%	$36,825	$32,000	15%	$41,726	$41,333	1%	$52,404	$45,350	16%	$6,062	$6,667	-9%	$190,528	$165,350	15%
Advertising & Marketing	$3,515	$3,333	5%				$3,491	$3,333	5%	$0	$133	-100%				$7,006	$6,800	3%
Memberships/Publications										$4,042	$2,667	52%				$4,042	$2,667	52%
Legal	$2,132	$1,333	60%							$1,900	$667	185%				$4,032	$2,000	102%
Travel	$869	$1,000	-13%	$148	$333	-55%	$486	$1,333	-64%	$1,266	$2,667	-53%				$2,769	$5,333	-48%
Training	$4,182	$3,333	25%	$2,681	$2,000	34%	$1,006	$3,333	-70%	$4,519	$8,267	-45%				$12,388	$16,933	-27%
Accounting	$6,514	$7,333	-11%	$4,437	$4,333	2%	$5,256	$5,667	-7%	$7,741	$10,000	-23%				$23,946	$27,333	-12%
Audit	$4,625	$3,333	39%	$4,625	$3,333	39%	$4,625	$3,333	39%	$4,625	$3,333	39%				$18,500	$13,333	39%
Office Rent	$7,000	$7,000	0%	$0	$500	-100%	$7,000	$7,000	0%							$14,000	$14,500	-3%
Office Supplies/Paper	$3,083	$5,333	-42%	$2,814	$5,333	-47%	$3,054	$7,333	-58%	$4,433	$9,333	-53%				$13,384	$27,333	-51%
Sundry	$7,311	$11,587	-37%	$2,032	$3,333	-39%	$9,145	$9,387	-3%	$20,915	$16,180	29%	$24	$667	-96%	$39,426	$41,153	-4%
Telephone	$1,197	$1,333	-10%	$1,197	$1,333	-10%	$1,197	$1,333	-10%	$1,197	$1,333	-10%				$4,786	$5,333	-10%
Total Admin Expenses	$222,028	$201,587	10%	$133,372	$129,167	3%	$185,082	$186,720	-1%	$210,112	$230,930	-9%	$19,202	$24,000	-20%	$769,795	$772,403	0%
Tenant Services																		
Social Service Coordinator	$39,889	$54,633	-27%				$55,554	$60,000	-7%							$95,443	$114,633	-17%
Resident Activities	$3,770	$4,617	-18%													$3,770	$4,617	-18%
Total Tenant Service Exp.	$43,659	$59,250	-26%				$55,554	$60,000	-7%							$99,213	$119,250	-17%
Utilities																		
Water & Sewer	$46,674	$40,000	17%				$28,104	$26,667	5%	$11,812	$9,067	30%				$86,590	$75,733	14%
Electricity	$33,431	$23,333	43%				$24,442	$24,000	2%	$5,192	$4,933	5%				$63,066	$52,267	21%
Gas	$23,229	$26,667	-13%				$24,157	$24,667	-2%	$17,705	$5,333	232%				$65,091	$56,667	15%
Rubbish/Recycling	$15,153	$15,333	-1%				$7,775	$7,333	6%	$3,338	$3,467	-4%				$26,266	$26,133	1%
Total Utilities Exp.	$118,488	$105,333	12%				$84,479	$82,667	2%	$38,046	$22,800	67%				$241,013	$210,800	14%
Maintenance Expenses																		
Salaries	$101,510	$100,000	2%				$72,586	$76,667	-5%	$6,290	$12,000	-48%				$180,386	$188,667	-4%
Benefits	$44,160	$38,667	14%				$28,857	$31,333	-8%	$769	$2,913	-74%				$73,786	$72,913	1%
Materials	$13,489	$26,667	-49%				$10,793	$23,333	-54%	$7,684	$9,133	-16%				$31,966	$59,133	-46%
Uniforms	$505	$400	26%				$505	$400	26%							$1,010	$800	26%
Elevator Contract	$4,883	$6,000	-19%				$4,883	$6,000	-19%							$9,766	$12,000	-19%
Exterminating	$2,918	$1,333	119%				$1,434	$2,000	-28%							$4,351	$3,333	31%
Heating/Cooling Contracts	$0	$3,333	-100%				$0	$6,667	-100%	$682	$467	46%				$682	$10,467	-93%
Plumbing Contracts	$7,329	$3,333	120%				$4,932	$3,333	48%	$0	$467	-100%				$12,260	$7,133	72%
Unit Turnaround	$4,577	$20,000	-77%				$13,013	$8,000	63%	$100	$3,667	-97%				$17,690	$31,667	-44%
Contract Costs	$16,319	$20,000	-18%				$26,141	$33,333	-22%	$2,657	$14,333	-81%				$45,118	$67,667	-33%
Capital Improvements	$0	$0	#DIV/0!							$48,436	$133,333	-64%				$48,436	$133,333	-64%
Total Maintenance Exp.	$195,689	$219,733	-11%				$163,144	$191,067	-15%	$66,619	$176,313	-62%				$425,452	$587,113	-28%
General Expenses																		
Property Insurance	$46,912	$44,667	5%				$39,983	$38,667	3%	$13,902	$12,800	9%				$100,797	$96,133	5%
Liability Insurance	$7,056	$7,333	-4%				$6,005	$6,667	-10%	$1,952	$2,433	-20%				$15,012	$16,433	-9%
Work Comp Insurance	$8,381	$6,667	26%				$8,381	$6,000	40%	$6,568	$6,667	-1%				$23,330	$19,333	21%
Misc Insurance	$0	$3,333	-100%				$0	$2,667	-100%	$258	$1,133	-77%				$258	$7,133	-96%
PILOT	$33,144	$32,000	4%				$26,688	$30,000	-11%	$11,542	$10,521	10%				$71,374	$72,521	-2%
Software Maintenance	$6,099	$7,333	-17%	$5,188	$4,000	30%	$6,099	$6,333	-4%	$14,274	$14,667	-3%				$31,660	$32,333	-2%
Collections/Losses	$0	-$1,333	-100%													$0	-$1,333	-100%
Other General Expense	$0	$9,333	-100%	$5,198	$3,333	56%	$0	$9,833	-100%	$0	$20,000	-100%				$5,198	$42,500	-88%
HAP Expense				$696,937	$733,333	-5%							$85,268	$83,333	2%	$782,205	$816,667	-4%
DirecTV										$39,766	$32,667	22%				$39,766	$32,667	22%
ILSP										$1,732	$6,667	-74%				$1,732	$6,667	-74%
HOME loan repayment							$37,000	$37,333	-1%							$37,000	$37,333	-1%
PARIF interest							$81,713	$81,333	0%							$81,713	$81,333	0%
PARIF principle							$68,264	$70,000	-2%							$68,264	$70,000	-2%
Operating Transfer out										$59,581	$77,000	-23%				$59,581	$77,000	-23%
TIF payment										$210,825	$250,000	-16%				$210,825	$250,000	-16%
Transfer to AHTF										$62,500	$100,000	-38%				$62,500	$100,000	-38%
Total General Expenses	$101,592	$109,333	-7%	$707,323	$740,667	-5%	$274,133	$288,833	-5%	$422,900	$534,555	-21%	$85,268	$83,333	2%	$1,591,215	$1,756,721	-9%
TOTAL EXPENSES	$681,454	$695,237	-2%	$840,695	$869,833	-3%	$762,392	$809,287	-6%	$737,677	$964,598	-24%	$104,470	$107,333	-3%	$3,126,688	$3,446,288	-9%
NET INCOME/LOSS	$6,549	-$14,937	-144%	-$21,141	$740	-2957%	$131,458	$65,380	101%	$86,926	$42,881	103%	$0	$0	#DIV/0!	$203,791	$94,064	117%

Red Wing Housing & Redevelopment Authority

428 West Fifth Street Telephone & TDD (651) 388-7571
Red Wing, MN 55066 FAX (651) 385-0551
Website: www.redwinghra.org

SUMMARY

Finance Committee Meeting
HRA Office Conference Room
Tuesday, October 7, 2025 at 3:30pm
Agenda

In attendance: Kristi Reuter, Abby Villaran, Kurt Keena, Corrine Kulseth

3:30 pm	Approval of Agenda	3:34 pm
	Approval of SCLF loan for Valery Hoium/Aliveo Military Museum Recommend to Board of Commissioners	
	Approval of 2025 Amended Budget Recommend to Board of Commissioners	
4:30 pm	Adjourn	4:16 pm

Next Finance Committee Meeting; **Tuesday, November 4, 2025** at 3:30 p.m.

Red Wing Housing & Redevelopment Authority

428 West Fifth Street
Wing, MN 55066
DD/TTY 7-1-1

Telephone (651) 388-7571
FAX (651) 385-0551
www.redwinghra.org

October 14, 2025

To: Red Wing HRA Board of Directors
From: Jennifer Jacobson, Housing Director
Re: Housing Board Report for month ending August 2025

HRA Owned Properties

	Jordan Tower I	Jordan Tower II	Family Public Housing Units	Market Rate Units (13)
Waiting List Numbers	130	86	59	n/a
Move-outs	0	0	0	1
Move-ins/Offline*	16*	0	0*	0
Lease Terminations or Evictions this month	0	0	0	1
Occupancy Rate	100%*	98%	100%*	92%

Voucher Programs

Housing Choice Voucher

Waiting List Numbers	449	Monthly HAP Received	$90,467
Allocated Vouchers	169	Monthly HAP Paid	$90,764
Funded Vouchers	126	HAP Reserves	$114,369
Leased Vouchers	118	Per Unit Cost	$769
Utilization Rate for Vouchers	93%	Utilization Rate for Monthly Funding	100%
Move-ins	5	Shopping (includes PO)	15
Move-outs	7	Processing Applications	19

Bridges Rental Assistance

Grant Years	2025-2027	Total Grant Awarded	$368,280
Awarded Vouchers	16	Available Balance	$334,831
Vouchers Leased	13	Grant Months remaining	21
Utilization of Vouchers	81%	Grant Funds Utilization	9%
Move-ins	0	Shopping	2
Move-outs	0	Processing Applications	8

Program/Project Updates

- Staff Updates
  - Dwane King obtained his Public Housing Specialist certification.
  - RyAnne Schutz obtained her Professional Service Coordinator certification.
  - Jennifer Jacobson was reelected to a second term as the Secretary/Treasurer for the Minnesota National Association of Housing and Redevelopment Officials (NAHRO) board.
- HOME Compliance for Jordan Tower II
  - Minnesota Housing conducted a compliance review for the HOME and PARIFF deferred loan. This review consisted of three parts: administrative records, a tenant file review, and a physical inspection of the property. This review has been completed successfully.
- Annual Inspections
  - Each year, the HRA is required to do annual inspections on all of its properties. HRA staff have these inspections planned throughout the month of October.
- POHP 2024 Updates
  - HRA staff will be meeting with Mike Hegna, Finn Daniels Architects, and his staff to review the plans and specs

RED WING HOUSING & REDEVELOPMENT AUTHORITY
428 WEST FIFTH STREET, RED WING, MN 55066
TELEPHONE (651) 388-7571 FAX (651) 385-0551
TDD/TTY 711 WWW.REDWINGHRA.ORG

October 14, 2025

To: Red Wing HRA Board of Commissioners

From: Kurt Keena, Executive Director

Re: Community Redevelopment Report

Small Cities Program Income Notes Receivable and Cash Reserves

Category	August 2025
Notes Receivable	$1,352,448
Forgivable	$661,405
Reserves	$386,711

Small Cities Loan Servicing and Activities

One loan was an action item earlier on the agenda and we have one application pending. Further applications will depend on funding availability based on future loan repayments and the possible submission of an application to MN DEED for additional Small Cities Development Program funds. I have begun discussions with CEDA about the possibility of applying for another grant.

Affordable Housing Trust Fund Activities and Reserves

I am working through the due diligence paperwork required by MHFA to get access to the LHTF matching grant that we were awarded. This will add $150K to our fund.

August reserves for the AHTF are $374,901.

Housing TIF District No. 8

Certification of the final phase is closer to being completed. The developer completed some tree planting and now just needs to submit a cross access agreement to the City. Once they have done that and gotten a final Certificate of Occupancy we can issue the TIF note for this phase. We now expect that to happen in the next month or two.

Red Wing Housing Summit

I am currently working with City staff to finalize planning for this meeting. You all should have received a “save the date” invite from the City. The meeting will take place on Wednesday, October 29th from 2:00PM to 6:00PM at the St. James Hotel. More details and an agenda will be sent to all invitees once they are finalized.

Housing & Redevelopment Related Update

The school and the Port Authority are exploring a possible Port acquisition of the former Jefferson Elementary School site.

There are no new developments regarding the former Bayview Nursing Home site. HUD still expects to do a note sale at some point in the future.