



## 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, September 12, 2023, 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 2559 127 7149 and password 2023 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 \*)**

Approval of the Consent Agenda constitutes approval of the following Consent Agenda items:

- 6.A. Motion to Approve August 2023 Regular Board Meeting Minutes.
- 6.B. Motion to Approve Bills (Checks# 50876-50897, totaling \$340,619.27).

1. Public Housing: \$110,697.94
2. Housing Choice Voucher: \$13,775.39
3. Jordan Tower II: \$47,782.29
4. Redevelopment: \$21,763.65
5. Small Cities: \$0

6. TIF: \$146,600

7. AHTF: \$0

**7. Motions & General Business**

7.A. Motion to approve AHTF application.

**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

a. The next HRA Board Meeting will be on October 10, 2023 at 3:30 pm 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 and Redevelopment Authority**  
**Meeting Announcements and Agenda**  
**HRA Board Regular Meeting**  
**Tuesday, August 8, 2023, at 3:30 PM**

**Board Members Present:** Board Chair, Glen Witham; Vice Chair, Jason Jech; Commissioners: Roseanne Grosso, Jackie Luikart, Dana Borgschatz, and Kristi Reuter.

**Others Present:** Kurt Keena, Executive Director; Jennifer Cook, Housing Director; Megan Conway, Housing Assistance Navigator; Jessica Kitzmann, Senior Resident Service Coordinator; and Ron Goggin, City Council Liaison.

**Absent:** Commissioner, Sara Hoffman

**1. Call to Order**

The meeting was called to order at 3:30 p.m. by Board Chair Glen Witham.

**2. Pledge of Allegiance**

**3. Roll Call**

Roll Call was taken all members present with the exception of Hoffman.

**4. Approval of Agenda**

A motion to approve the agenda was made by Borgschatz and seconded by Luikart.

**5. Public Comment**

There were no public comments.

**6. Consent Agenda (Roll Call Required\*)**

A. Motion to Approve July 11, 2023 Regular Meeting Minutes

B. Motion to Approve Bills (Checks #50809-50875, totaling \$153,017.87)

a. Public Housing: \$62,060.17

b. Housing Choice Voucher: \$2,199.05

c. Jordan Tower II: \$50,719.73

d. Redevelopment: \$33,923.96

e. Small Cities: \$325

f. TIF: \$3,789.96

g. AHTF: \$0

Motion to accept the Consent Agenda with adjustment that Ron Goggin, City Council Liaison was present was made by Reuter and seconded by Luikart. Roll Call was taken and all board members were in favor of approving the Consent Agenda. Motion carried.

**7. Motions and General Business**

A. Resolution No. 1440-23 Approval of 2024 Tax Levy Request

Keena provided a summary of the Levy requests. He mentioned there is a slight increase in the rationale for our biggest users Affordable Housing Trust Fund, Housing Choice Voucher admin, and General Redevelopment account. Anticipating 3 grant applications that require a local match for our Non-Federally funded properties which comes out of the General Redevelopment account which gets most of its funds from the Levy.

B. Resolution No. 1441-23 Approval of 2024 Preliminary Operating Budget

Keena explained that we currently have grant applications outstanding and are optimistic. however, the budget will be adjusted or amended accordingly if not approved. \$315,000 from the insurance carrier is anticipated to continue making exterior improvements for Jordan Towers I & II. Application for Congressionally Directed Spending of \$175,000 for Hill Street property. The amount for debt services increased due to Jordan Tower II amortizing the loan. General Redevelopment has a significant increase due to TIF district #8 being almost completed which most revenue goes out to developers. Use of cash reserves we are earmarking a portion of the sale of our Twin Home for additional improvements at Hill Street.

Reuter asked when we would have a final decision on the grants. Keena replied with the Congressional Spending we should hear by the final budget, the good news is that our request made the first cut. Cook stated the insurance company is usually known by August or September. Reuter then asked if they sensed things were going in the right direction. Keena stated that Congressionally Directed Spending he's about 80 percent certain, unsure of the insurance as it's a large ask but they could give all, some, or none. Cook stated that it depends on how many others are requesting. Reuter asked if we could see any of the information. Cook responded not until it's published.

Motion to approve Resolutions 1440-23 and 1441-23 was made by Grosso and seconded by Borgschatz. Roll Call was taken all board members were in favor of adopting Resolution No. 1440-23. Roll call for Resolution No. 1441-23 was taken and all board members were in favor of adopting Resolution No. 1441-23.

## **8. Communication Items**

### **A. Executive Director Report**

Continuing to monitor the funding front at the Federal and State levels. Federal level bills are moving through committees and State level is currently in a quiet period. He is going to City Council Meeting next week to discuss a new program; Local Affordable Housing Aid (LAHA). Red Wing is said to receive approximately \$95,000 annually for Affordable Housing. Jech asked where the funding was coming from. Keena responded that it was the tax bill so it's coming from the Department of Revenue. Meetings and discussions around shelter grant applications at the State level there is \$98 million available. Hope Coalition has asked for the full \$10 million. Hope and Harbor was considering it but without a specific building in mind, they may wait a year. Hope Coalition may come to us and ask for a letter of support. Grosso commented that at the city level they will need to talk to the neighborhood too.

### **B. Finance Report**

Keena stated that Corrine has provided you with the information. Keena commented we are below revenue due to the timing of the tax levy and tax increment which should reflect differently when July financials are available. Increase in Redevelopment due to the sale of the Twin Home, a tax levy was received that will be reflected in July. made a large payment to Keller-Bartmann for the first half of TIF. The amount available to HRA is growing because we have now paid back the administrative funds we had fronted most going into our Affordable Housing Trust Fund.

Reminded of the timing of the budgets and that they are seen several times. Corrine will attend the NAHRO conference in September and both Corrine and RyAnne are attending the Hawkins Ash Conference in October.

### **C. Housing Report**

Cook reported that we are continuing to add to our waitlist even though we are continually pulling names. She reported that we have been busy with move-ins and move-outs. Still keeping occupancy rate in the 90s with the exception of market rate because 2 out of 13 doesn't take much to change the percentage. Voucher program we are steadily using up our HAP Reserves. Bridges just started a new grant cycle 2023-2025

we are at 11 out of 12 of the vouchers. Jordan Tower I electrical project was halted and has now restarted. Will notify everyone when there will be disruption. Jordan Tower I drain diversion down to just the paperwork and everything else is completed. Planning an open house for September 26 at Jordan II Sailstad.

D. Community Development Report

Keena noted regarding reserves for Small Cities, that we have had several inquiries, but not currently processing any applications. Affordable Housing Trust Fund we continue to wait for Hallstrom project to close. Received an application from a local property owner for 3 units. TIF Housing #8 construction continues right along. Monitoring the Three Rivers Development rezone. Habitat is looking for a name for the former St. John's site. We've been in contact with the city and county about a tax-forfeited property and partnering with Habitat for resale.

E. Resident Council Report

Luikart stated the council works really hard in every event they do with good teamwork. Night to Unite had a lot of people including police and fireman with great food and conversation.

F. Hope Coalition Report

No one was able to make the last meeting. Borgschatz stated he stopped by yesterday and they mentioned something about mold in the bathroom. Keena stated he was not aware of it but there could be a work order. Borgschatz stated he will not be able to attend the next meeting in September but will be in contact with the Executive Director to go over some of the challenges in the packet. Witham suggesting sending an email to see if someone else could attend. Grosso asked if they meet in the building. Witham said he would be in touch about it.

G. City Council Report

Goggin reported that they approved the final plans at the last meeting for 6 units on 8<sup>th</sup> Street and East Avenue.

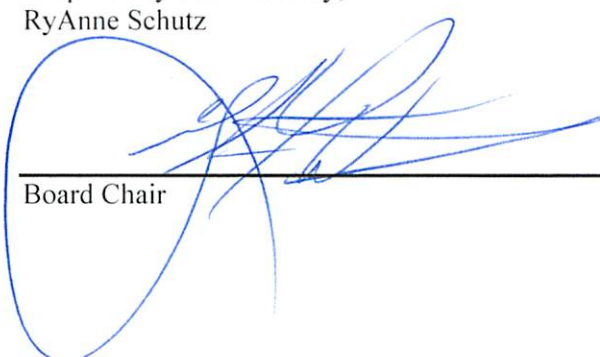
H. Announcements

- a. The next HRA Board Meeting will be on September 12, 2023 at 3:30 pm in the City Council Chambers.

9. **Adjourn**

Meeting was adjourned at 3:59 p.m. by Board Chair Witham.

Respectfully Submitted By,  
RyAnne Schutz



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Board Chair

**Red Wing & Redevelopment Authority**  
**Checks Written Report**

August 1, 2023 - August 31, 2023

Payment Date	Payment Number	Payment Amount	Payee Name
8/4/2023	1191	\$200.00	Charles Bleything
8/4/2023	1192	\$50.00	Dana Borgschatz
8/4/2023	1193	\$282.67	ESI Hosted Services
8/4/2023	1194	\$220.00	FileVision USA
8/4/2023	1195	\$50.00	Roseanne Grosso
8/4/2023	1196	\$50.00	Jason Jech
8/4/2023	1197	\$420.00	Maids in Minnesota
8/4/2023	1198	\$1,145.12	MRI Software LLC
8/4/2023	1199	\$200.00	Barry Preble
8/4/2023	1200	\$50.00	Kristi L. Reuter
8/4/2023	1201	\$3,600.00	TMC Construction and Remodeling LLC
8/4/2023	1202	\$50.00	Glen Witham
8/17/2023	1203	\$138.91	Carahsoft Technology Corporation
8/17/2023	1204	\$80,878.25	Kirtland Electric
8/17/2023	1205	\$195.00	MKC Inc.
8/17/2023	1206	\$141.00	MRI Software LLC
8/17/2023	1207	\$299.43	THEIPGUYS.NET, LLC OneNet Global
8/25/2023	1208	\$170.87	Carahsoft Technology Corporation
8/25/2023	1209	\$18,747.15	Minnesota Housing Finance Agency
8/25/2023	1210	\$1,225.00	TMC Construction and Remodeling LLC
8/4/2023	50876	\$11,312.03	Jennifer Brobst ? FSS grad
8/4/2023	50877	\$332.84	Ace Hardware
8/4/2023	50878	\$200.00	James Alexander
8/4/2023	50879	\$320.00	City of Red Wing-Other Utils
8/4/2023	50880	\$0.00	Void / City of Red Wing-water & sewer
8/4/2023	50881	\$0.00	Void / City of Red Wing-water & sewer
8/4/2023	50882	\$12,293.02	City of Red Wing-water & sewer
8/4/2023	50883	\$220.00	Culligan Water Conditioning
8/4/2023	50884	\$200.00	Candis Fleck
8/4/2023	50885	\$2,894.00	Hawkins, Ash, CPAs, LLP
8/4/2023	50886	\$500.00	Quadient Finance USA, INC
8/4/2023	50887	\$1,052.45	HD Supply Facilities Maintenance
8/4/2023	50888	\$50.00	Sara Hoffman
8/4/2023	50889	\$201.13	Innovative Office Solutions
8/4/2023	50890	\$50.00	Jackie Luikart
8/4/2023	50891	\$1,153.91	Menards-Red Wing
8/4/2023	50892	\$1,037.50	Plunketts Pest Control Inc
8/4/2023	50893	\$184.31	Susan Caldwell
8/4/2023	50894	\$846.95	Daniel Correa
8/4/2023	50895	\$64.00	Alicia Negrete
8/4/2023	50896	\$1,033.36	Patti Schobert
8/4/2023	50897	\$73.79	Runnings Farm & Fleet

8/4/2023	50898	\$8,328.00	Red Wing Plumbing & Heating
8/4/2023	50899	\$100.00	Smith Schafer & Associates
8/4/2023	50900	\$270.00	Startech Computing Inc
8/4/2023	50901	\$112.50	Vickis Foot and Nail Care PLLC
8/4/2023	50902	\$2,156.73	Visa
8/17/2023	50903	\$8,593.00	Blitz Tree Service
8/17/2023	50904	\$1,794.34	City of Red Wing-Other Utils
8/17/2023	50905	\$450.00	Coinmach Corporation-NY
8/17/2023	50906	\$1,071.36	Custom Alarm
8/17/2023	50907	\$1,776.97	Directv
8/17/2023	50908	\$396.16	Hiawatha Broadband
8/17/2023	50909	\$1,115.40	HD Supply Facilities Maintenance
8/17/2023	50910	\$225.71	Innovative Office Solutions
8/17/2023	50911	\$1,358.03	Steve Junge Installations, Inc
8/17/2023	50912	\$140.00	Landrum Dobbins LLC
8/17/2023	50913	\$146.97	Menards-Red Wing
8/17/2023	50914	\$40.00	MN Dept of Labor and Industry
8/17/2023	50915	\$0.00	Void / MN Multi Housing Association
8/17/2023	50916	\$1,274.13	Schumacher Elevator Company
8/17/2023	50917	\$38.99	The Sherwin Williams Co
8/17/2023	50918	\$500.00	Startech Computing Inc
8/17/2023	50919	\$1,198.65	Xcel Energy
8/21/2023	50920	\$0.00	Void / Heather Fowls
8/25/2023	50921	\$409.00	City of Red Wing-Other Utils
8/25/2023	50922	\$210.84	Culligan Water Conditioning
8/25/2023	50923	\$86,772.50	Keller-Baartman Properties V, LLC
8/25/2023	50924	\$59,827.50	Keller-Baartman Properties VI, LLC
8/25/2023	50925	\$805.00	Liturgical Publications Inc
8/25/2023	50926	\$72.84	Menards-Red Wing
8/25/2023	50927	\$15.00	Jeremy Miller
8/25/2023	50928	\$1,280.65	Lee Maier
8/25/2023	50929	\$313.00	Heather Fowls
8/25/2023	50930	\$182.50	Red Wing Plumbing & Heating
8/25/2023	50931	\$1,100.00	Smith Schafer & Associates
8/25/2023	50932	\$1,014.47	Startech Computing Inc
8/25/2023	50933	\$440.00	Stortz Satellite
8/25/2023	50934	\$12,644.92	Xcel Energy
8/28/2023	50935	\$2,311.42	Visa

**\$340,619.27**



## 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

August 31, 2023

To: **Red Wing HRA Board of Commissioners**

From: Kurt Keena, Executive Director  
Mitch Massman, CEDA

Re: AHTF Owner-Occupied Rehab loan for \$23,500

### **Background:**

The purpose of the Affordable Housing Trust Fund is to create new affordable housing units, as well as assist low/moderate income families housed in our community; either by providing down payment assistance or helping them to maintain their existing homes. If funds are available, we will provide owner-occupied deferred loans for rehabilitation needs.

### **Analysis:**

Heidi Savage, 1607 South Park Street, Red Wing, applied for a grant from the AHTF to complete foundation work on her home. Currently, the foundation is sinking causing structural issues to the foundation and floor joists. Several contractors walked this property and determined that it would require a significant amount of work including new header system, foundation piers, raise and level floor joists, and new cement floors.

CEDA staff reviewed the application to determine eligibility for the AHTF grant program. Applicant currently has a household income of \$19,512

- Heidi Savage: Royalty Homes - \$19,512
- Total Income - \$19,512 annually

Goodhue County HUD income limits (60%) for a one-person household is currently at \$43,080 annually. Based on applicant's current income and HUD income limits, the applicant qualifies for the AHTF grant program.

Ms. Savage's estimated market value of her home, based on Goodhue County tax records, is currently \$101,200. The applicant does not have any liens against the property. This indicates there is currently \$101,200 in equity.

Heidi Savage inquired with American Waterworks, Innovative Basement Solutions and Rick LaFontaine LLC. Heidi Savage has elected to proceed with Rick LaFontaine LLC with an estimate of \$23,500. The applicant has an additional \$5,000 in savings that could be used, if necessary, to cover any overages of the project. The winning bid includes:

- New header system, foundation piers, remodel cement floors, re-framing walls, leveling ceiling joists - \$23,500

With the winning bid of \$23,500 and equity of \$101,200, CEDA staff believes we have sufficient equity to proceed with the grant. Staff recommends a 10-year grant period with ten percent of the grant forgiven each year (see table below):





# Red Wing Housing & Redevelopment Authority

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

Telephone (651) 388-7571  
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www.redwinghra.org

Year (End of Year)	Forgiveness Total	Remaining Balance Owed if Sold Prior to 10-year Forgiveness
1	\$2,350.00	\$21,150.00
2	\$2,350.00	\$18,800.00
3	\$2,350.00	\$16,450.00
4	\$2,350.00	\$14,100.00
5	\$2,350.00	\$11,750.00
6	\$2,350.00	\$9,400.00
7	\$2,350.00	\$7,050.00
8	\$2,350.00	\$4,700.00
9	\$2,350.00	\$2,350.00
10	\$2,350.00	\$0

### Budget:

There are sufficient funds to provide this loan.

<b>Sources</b>	
Balance as of July 31, 2023	\$444,059
<b>Total Sources</b>	<b>\$444,059</b>
<b>Uses</b>	
Hallstrom Project	\$150,000
Habitat for Humanity	\$30,000
SFH Rehab loan (if approved)	\$24,000
<b>Total Uses</b>	<b>\$204,000</b>
Remaining	\$240,059

### Recommendation:

This request has been reviewed and recommended for approval to the HRA Board by both the AHTF Advisory Committee and the HRA Finance Committee. Staff requests the HRA Board approve a loan to Heidi Savage for \$23,500, to allow CEDA to process the loan, and authorize the Executive Director to sign all necessary documents.

### Attachments:

Application  
Quote from Rick LaFontaine LLC.

**Heidi Savage – 1607 S Park St. Red Wing, MN 55066**

Heidi Savage applied for a grant from the AHTF to complete foundation work on her home. Currently, the foundation is sinking on the addition to the back part of house causing structural issues to the foundation and floor joists. Several contractors walked this property and determined that it would require a significant amount of work including new header system, foundation piers, raise and level floor joists, and new cement floors.

CEDA staff reviewed the application to determine eligibility for the AHTF grant program. The applicant currently has household income of \$19,512.

- Heidi Savage: Royalty Homes - \$19,512
- Total Income - \$19,512 annually

Goodhue County HUD income limits (60%) for a one-person household is \$43,080. Based on applicant's current income and HUD income limits, the applicant qualifies for the AHTF grant program.

The applicant's home estimated market value, based on Goodhue County tax records, is currently \$101,200. The applicant does not have any liens against the property. This indicates there is currently \$101,200 in equity.

Heidi Savage inquired with American Waterworks, Innovative Basement Solutions and Rick LaFontaine LLC. Heidi Savage has elected to proceed with Rick LaFontaine LLC with an estimate of \$23,500. The applicant has an additional \$5,000 in savings that could be used, if necessary, to cover any overages of the project. The winning bid includes:

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With the winning bid of \$23,500 and equity of \$101,200 CEDA staff believes we have sufficient equity to proceed with the grant. Staff recommends a 10-year grant period with ten percent of the grant forgiven each year (see table below):

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4	\$2,350.00	\$14,100.00
5	\$2,350.00	\$11,750.00
6	\$2,350.00	\$9,400.00
7	\$2,350.00	\$7,050.00
8	\$2,350.00	\$4,700.00
9	\$2,350.00	\$2,350.00
10	\$2,350.00	\$0

**HOUSING DEVELOPMENT PROGRAM**

CEDA

1500 South Hwy 52, P.O. Box 483  
Chatfield, MN 55923  
Tel: (507)867.3164

**OWNER OCCUPIED HOUSING REHABILITATION  
INCOME VERIFICATION & ELIGIBILITY CALCULATION**

Type of Income	HH Member's Income	Income Source	Verification Sent	Verification Received	Annual Amount
Employment	\$19,512	employment		8/15/2023	
Employment					
Employment					
Social Security					
Social Security					
Welfare					
Child Support					
Pension					
MN Assistance					
Workers Disability Compensation					
Bank - Checking					
Bank - Savings	\$5,251				
Other: Specify					
<b>Total Projected Income</b>	<b>\$19,512</b>				

**INCOME ELIGIBILITY WORKSHEET**

NUMBER OF PERSONS IN HOUSEHOLD: 1

SECTION 8 INCOME LIMIT: \$43080

APPLICATION INCOME LEVEL: 60 % of MAXIMUM \_\_\_\_\_

INCOME ELIGIBLE? YES  NO

IF YES, SEND LETTER OF PRELIMINARY APPROVAL. IF NO SEND LETTER OF DENIAL.

WORKSHEET COMPLETED BY: Mitch Massman DATE: 8/21/2023

# Smart Communities Development Program

CEDA

1500 South Hwy 52, P.O. Box 483  
Chatfield, MN 55923  
Tel: (507)867.3164

## **IMPORTANT PRIVACY NOTICE**

**\*\*Read Before Completing the Application Form\*\***

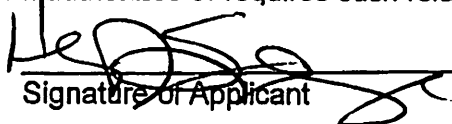
We are asking that you provide the information on the Rehabilitation Program application form to determine if you are eligible to participate in the program.

Your name, address and the amount of assistance you receive are considered public data under the Minnesota Data Practices Act. Other information that you provide to the housing rehabilitation program about you and your household is considered private data.

We will use your private data only when it is required for administration and management of the program. Persons or agencies with whom this information may be shared include:

- Staff and other persons involved in program administration.
- Local loan committee members who approve applications.
- Auditors who perform required audits of this program.
- Authorized personnel from the Minnesota Dept. of Employment and Economic Development, the U.S. Dept. of Housing and Urban Development or other local, state and federal agencies providing funding assistance for your loan.
- Members of the local governing board for the purpose of addressing/resolving applicant complaints (as addressed in the project's policy and procedural manual).
- Those persons who you authorize to see it.
- Law enforcement personnel in the case of suspected fraud or other enforcement authorities as required.

We cannot release private data to anyone else or use the private data in any other way unless you give us permission by completing a consent form that we will provide. Please keep in mind, however, that data must be released if required by court order, and, in addition, your private data may be released if Congress or the Minnesota Legislature passes a new law that authorizes or requires such release of data.

  
\_\_\_\_\_  
Signature of Applicant

4/10/23  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

Minnesota law gives you important rights in regard to information maintained about you. These include:

- The right to see and obtain copies of the data maintained on you,
- Be told the contents and meaning of the data, and
- Challenge the accuracy and completeness of the data.

To learn more about these rights, contact: Cora Boelman at (507) 218.8126



**Conflict of Interest Interview Form**  
**Small Cities Development Program**

Have you or any member of your household been during the last 12 months, an:

Employee \_\_\_\_\_  
 Consultant \_\_\_\_\_  
 Officer \_\_\_\_\_  
 Elected Official \_\_\_\_\_  
 Appointed Official \_\_\_\_\_  
 Of the, \_\_\_\_\_  
 State of Minnesota \_\_\_\_\_

Department/Agency Name: \_\_\_\_\_

Household Member Name: \_\_\_\_\_

Position Held: \_\_\_\_\_

City Gov't \_\_\_\_\_

Department/Agency Name: \_\_\_\_\_

Household Member Name: \_\_\_\_\_

Position Held: \_\_\_\_\_

County Gov't \_\_\_\_\_

Department/Agency: \_\_\_\_\_

Household Member Name: \_\_\_\_\_

Position Held: \_\_\_\_\_

Agent/managing/consulting agency for any of the above: \_\_\_\_\_

Department/Agency Name: \_\_\_\_\_

Household Member name: \_\_\_\_\_

Position Held: \_\_\_\_\_

Or, do you or have you had,

\_\_\_\_\_ immediate family ties or a \_\_\_\_\_ business relationship with any of the above named person?

If yes, describe:

No, I do not have a conflict of interest

Applicant Signature: Heidi Ag Date: 4/10/23

**IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE, PLEASE COMPLETE THE ATTACHED WORKSHEET. THANK YOU**



CONTRACTOR SELECTION PREFERENCE

All applicants who are determined to be eligible for participation in the Housing Rehabilitation Program will be notified by mail. All improvements must be completed by licensed and insured contractors. Eligible homeowners may choose to solicit contractors to bid on the improvements or request assistance from Community and Economic Development Associates (CEDA) in soliciting bids. Please indicate your preference for the bidding process below:

I prefer to solicit contractors to bid on my project, if approved: \_\_\_\_\_

I will request assistance from CEDA in soliciting contractors: X

List of improvements desired in order of importance:

- Basement, needs a floor, current by mostly dirt. Cement
- House is sinking in middle (in need of supports)
- FRONT window double pane (Broken), So dangerous.
- Back of house (Addition) is falling off due to rotting of the wall + No foundation left. it has broken area.

Signature of APPLICANT:

[Handwritten Signature]

Date:

4/10/23



5. What is the price paid for the house? 0
6. Do you have any outstanding mortgages on the property? Yes \_\_\_ No   
If yes, what is the outstanding principal balance? \$ \_\_\_\_\_
7. Do you have an outstanding Contract for Deed on the property? Yes \_\_\_ No   
If yes, what is the outstanding principal balance? \$ \_\_\_\_\_
8. Have you ever received a MHFA Home Improvement Grant? NO  
If yes, when did you receive the grant? \_\_\_\_\_
9. Has your home been weatherized by Semcac? Yes \_\_\_ No

*But would love it to be!*

The City/Grantee or an authorized representative shall have the right to inspect the property to be improved at any time from the date of the grant application upon due notice to the occupant(s).

Any person who makes a false statement or misrepresentation in connection with the application for or use of SCDP funds shall be subject to a fine or imprisonment, or both, and/or may be required to return all or part of the grant funds to the City/Grantee.

I, the undersigned, certify subject to penalty under law, that all the above information is true and correct to the best of my knowledge and belief, and that the provisions stated above are accepted and agreed to. I understand that I will make the final selection of the improvements to be made with the grant proceeds; that the contract for the improvements will be solely between the contractor and me; and that neither Community and Economic Development Associates nor the City/Grantee will be liable for the inadequate performance of the improvements by my contractor.

*H. A. Sage*  
Applicant(s) Signature(s)

4/10/23  
Date of Application

\_\_\_\_\_  
Applicant(s) Signature(s)

\_\_\_\_\_  
Date of Application

**NOTE: ALL NAMES AND FINANCIAL INFORMATION ON THIS APPLICATION ARE CONSIDERED PRIVATE DATA ON INDIVIDUALS AND ARE SUBJECT TO PRIVACY OF INFORMATION PROVISIONS.**

List all residents of your household including yourself. Include all assets and incomes (if any).

- Income listed should include all income which your household can reasonably expect to receive during the next 12 months,
- "RESIDENT" means any person, other than a renter, living in the household for at least 9 months of the year or a person who is claimed as a dependent for income tax purposes.

Name of Resident	Social Security #	Date of Birth	Income of Resident (per month)	Source of Income (Include employers address)
Self	470048002	9/26/83	1626	Royalty Homes 5178 Pine Ridge Blvd. Red Wing
Jacomy Armstrong	30980287101815		800	Quality Inn Wittersharner Dr. Red Wing

TOTAL INCOME: 2426.00 per month = 29,112.00 per year  
 Total number of residents in household: 2

**C. ASSET INFORMATION**

List the cash value of assets held by all residents of your household. If money is owed on any item, the value listed should equal the market value of the item minus the amount that is owed.

- CASH on hand or in checking accounts \$ 340
  - CASH in savings accounts (include trust accounts) \$ 5251.37
  - CASH value of Securities or US Savings Bonds \$ /
  - Redemption value of life insurance policy \$ /
  - Current Market Value of real estate, excluding the Property to be improved and up to 2 surrounding areas. Include 100% of balance due to you on Contract for Deed. \$ /
  - Other personal property (excluding household Furnishings, clothing, and one vehicle). Car - 2000 \$ Car - 1000
- TOTAL ASSETS \$ 8594.37

**D. PROPERTY INFORMATION**

Provide the following information about the property that you wish to improve.

- What is the Current Estimated Value of the property to be improved (from your most recent property tax statement)? \$ 100,700.00
- Is your property: a single family house  a duplex   
 mobile home  apartment
- How many years have you lived in the house? 14 years
- What is the age of the house? OLD!  
1880's maybe

# Small Cities Development Program

CEDA  
1500 South Hwy 52, P.O. Box 483  
Chatfield, MN 55923  
Tel: (507)867.3164

## HOMEOWNER APPLICATION

**TO THE APPLICANT:** The information on this form will be used to determine your eligibility for a Home Improvement Grant.

### A. HOUSEHOLD INFORMATION

Name of Applicant: Heidi Savage Spouse: \_\_\_\_\_  
Address: 1607 South Park St, Red Wing, MN 55069  
Home Phone: \_\_\_\_\_ Cell Phone: 651 376-8572

Name & Address of nearest relative not living with you:

Lori Huffman, 208 S. 10th St, Lake City, MN 55046

Marital Status (Check One) Married \_\_\_\_\_ Single  Divorced \_\_\_\_\_ Separated \_\_\_\_\_  
Widowed \_\_\_\_\_ and/or Female Head of Household \_\_\_\_\_

Race (Check One) White, not Hispanic  Black, not Hispanic \_\_\_\_\_ American Indian \_\_\_\_\_  
Asian or Pacific Islander \_\_\_\_\_ Hispanic \_\_\_\_\_ Alaskan Native \_\_\_\_\_

Handicapped (Specify): NO

(The information concerning Minority Group Categories is requested for statistical purposes only so the Agency may determine the degree to which its programs are utilized by Minority households.)

### B. INCOME INFORMATION

"INCOME" means any amount received from the following sources by all residents:

- o Salaries, including commissions, bonuses, overtime pay and tips
- o Interest and Dividends
- o Any Public Assistance, including but not limited to Welfare, AFDC, SSI, and Unemployment Compensation
- o Pensions and Annuities, including PERA and Social Security
- o Estate or Trust Income
- o Rental Income
- o Grains from the sale of property or securities
- o VA Educational Grants
- o Business Profit – for self-employed individuals, including farmers
- o Payments received from properties being sold on Contract for Deed

WORK PERFORMED AT:

Wednesday July 19, 2023

Rick LaFountainie LLC ST. Paul Siders

19045 Lena ave.

Hastings, Mn. 55033

Heidi Savage 1983 @ Gmail

1607 S. Park St.

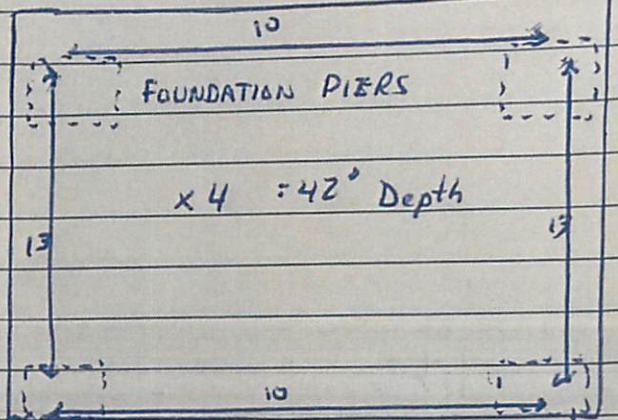
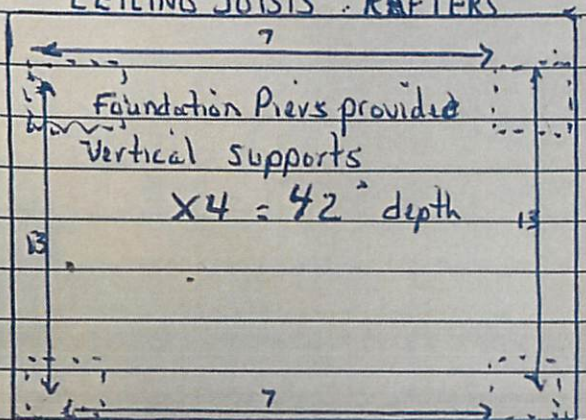
Red Wing, Mn. 53066

DATE	YOUR WORK ORDER NO.	OUR BID NO.
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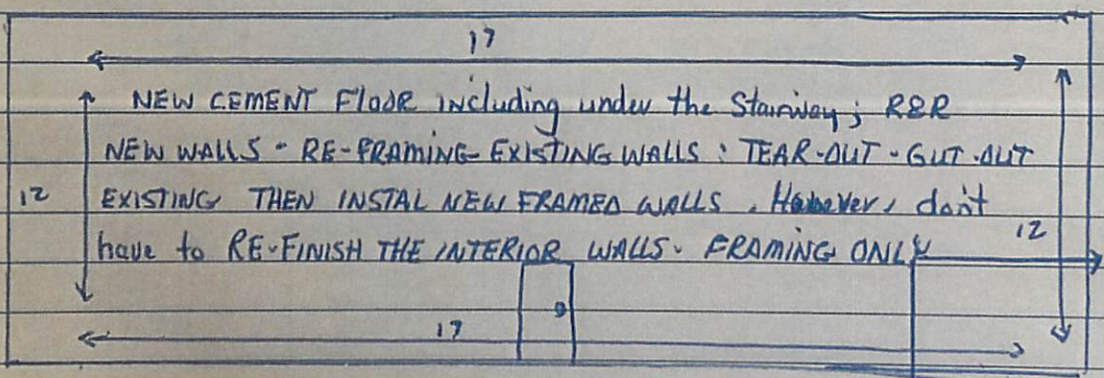
**DESCRIPTION OF WORK PERFORMED**

NEW HEADER SYSTEM - REMODEL - CEMENT FLOORS - RE-FRAMING WALLS

CEILING JOISTS - RAFTERS



RAISE AND LEVEL EXISTING FLOOR JOISTS



NEW SERVICE DOOR W/ NEW THRESHOLD

NEW DOOR WAY  
80x32

All Material is guaranteed to be as specified, and the above work was performed in accordance with the drawings and specifications provided for the above work and was completed in a substantial workmanlike manner for the agreed sum of \_\_\_\_\_

Twenty Three Thousand FIVE HUNDRED Dollars (\$ 23,500 ).

This is a  Partial  Full invoice due and payable by: \_\_\_\_\_  
 in accordance with our  Agreement  Proposal No. \_\_\_\_\_ Dated \_\_\_\_\_  
 Month Day Year



## 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

September 12, 2023

To: Red Wing HRA Board of Commissioners

From: Kurt Keena, Executive Director

Re: Executive Director's Report

### **Federal and State Funding**

Nothing new to report at this time. We are still waiting for details to come out about potential funding opportunities for the HRA.

### **Staffing**

Anna Bass, our Housing Choice Voucher Manager has resigned her position for personal reasons. We advertised the position locally and with housing professional association job boards and completed our interviewing process. I am pleased to announce that Lisa Welt has been promoted to fill the Manager position. Lisa has been the Assistant HCV Manager with us for the past two years and is ready to advance her career in this new role.

### **Local Affordable Housing Aid (LAHA)**

I had a preliminary discussion with the Council about this new funding source at their 8/14 meeting. I have also participated in a webinar about it to learn more about how it will operate and when it will be available. Once more of those details are known I hope to have a follow-up conversation with the Council and see if they would dedicate this as an ongoing source of funding for the AHTF.

### **Jordan Tower II HOME Loan Maturity**

We continue to work with MHFA staff on this matter and have provided all the requested information at this time. Now we wait to hear more from them.

### **Shelter Grant Applications**

Hope Coalition is planning to apply for this funding to build a new shelter facility at the former Bauer Lumberyard site here in town. Sara Kern and I have also met about the potential for funding of this project through our AHTF. I'd appreciate your preliminary feedback if this is something you would be supportive of considering.

### **Attachments**

None.



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WWW.REDWINGHRA.ORG

September 12, 2023

To: Red Wing HRA Board of Commissioners

From: Corrine Stockwell, Finance Director

Re: Finance Report

## Reserves Adjusted

Program	June 2023	July 2023
Public Housing	\$349,559	\$364,856
Housing Choice Vouchers (FSS and restricted included)	\$18,701	\$24,485
Redevelopment	\$666,296	\$820,652
AHTF	\$344,214	\$444,059
Bridges	\$0	-\$6,332
Small Cities Program	\$301,777	\$307,886
Jordan Tower II	1,258,384	\$1,275,048
<b>Total</b>	<b>\$2,938,931</b>	<b>\$3,230,653</b>

## Operating Budget Update

Category	YTD (July)	Budgeted	Variance
Revenues	\$2,780,162	\$2,699,968	3%
Expenses	\$2,065,688	\$2,508,677	-18%
<b>Net Income</b>	<b>\$714,474</b>		

## Notes to Financial Statements

- Tax Levy received - \$251,422.02
- Tax increment for TIF #8 - \$184,421.32
- Bridges shows negative due to new grant cycle and complications with new reporting spreadsheet. Two payments received in August.
- Net Income is misleading as we have not paid TIF payments in July.

## Other Business

- Budget
  - October – Amended 2023 Budget
  - November – Final 2024 Budget
- Shortfall Funding – Applied for additional \$74,829 for Public Housing
- MN NAHRO Annual Conference in Duluth – September 12-14
- Hawkins Ash Financial Workshop – October 10-11

## Committee Reports

A summary of the Finance Committee meeting is attached to my report.

**RED WING HRA RESERVE ACCOUNTS**  
**July 2023 Month End**

Program	Fund Account	30-Jun-2023	31-Jul-2023	31-Jul-2022
<b>Jordan Tower I &amp; Family Units</b>	Unrestricted - CDs	\$ 42,925	42,925	42,711
	Unrestricted	\$ 285,326	275,875	117,732
	Restricted - Sec Dep	\$ 48,795	50,062	48,980
	<b>Total</b>	<b>\$ 377,046</b>	<b>368,862</b>	<b>209,423</b>
	Due to/from Redevelopment	27,487.39	4,005.99	0.00
		+		
<b>Sec 8 Voucher</b>	Unrestricted Cash	\$ 5,603	9,666	7,742
	FSS Escrow	\$ 21,437	22,572	10,493
	HAP Reserve Acct	\$ -2,001	-2,001	-32
	<b>Total</b>	<b>\$ 25,039</b>	<b>30,237</b>	<b>18,203</b>
	Due to/from Redevelopment	6,337.63	5,752.22	6,386.05
<b>Redevelopment</b>	MURL Investments	\$ 113,750	114,762	105,782
	Transitional Housing	\$ 0	0	6,119
	Bluff View	\$ 66,893	68,293	51,493
	Twin Homes	\$ 13,800	14,100	10,469
	Hill Street	\$ 1,308	1,860	10,700
	Restricted - Sec Dep	\$ 12,855	12,047	10,970
	Restricted - CDG	\$ 36,000	36,000	36,000
	ILSP	\$ -4,050	-4,645	-5,320
	Unrestricted	\$ 427,792	604,355	389,544
	<b>Total</b>	<b>\$ 668,348</b>	<b>846,771</b>	<b>615,757</b>
	<b>Bridges</b>	Unrestricted	15,012	8,680
Front Funded HAP		\$ 0	0	0
<b>Total</b>		<b>\$ 15,012</b>	<b>8,680</b>	<b>10,468</b>
	Due to/from Redevelopment	15,012.39	15,012.39	10,844.39
<b>AHTF</b>	Unrestricted AHTF	\$ 344,214	444,059	288,291
	Program Income	0	0	0
	<b>Total</b>	<b>\$ 344,214</b>	<b>444,059</b>	<b>288,291</b>
	Due to/from Redevelopment	0.00	0.00	49,546.00
<b>Small Cities</b>	Small Cities Program	\$ 301,777	307,886	294,927
	Program Income	0	0	0
	<b>Total</b>	<b>\$ 301,777</b>	<b>307,886</b>	<b>294,927</b>
	Due to/from Redevelopment	0.00	0.00	0.00
<b>Jordan II Tower</b>	Unrestricted	\$ 1,168,589	1,185,100	1,025,189
	Restricted - Sec Dep	\$ 38,906	39,059	39,692
	City Bond Debt Escrow	\$ 0	0	4,727
	<b>Total</b>	<b>\$ 1,207,495</b>	<b>1,224,159</b>	<b>1,069,608</b>
	Due to/from Redevelopment	-50,888.89	-50,888.89	0.00
<b>Total Cash Reserves</b>		<b>2,938,931</b>	<b>3,230,653</b>	<b>2,506,677</b>

Financial Institution	Funds	Funds	Funds
Associated Bank	2,283,207	2,583,113	2,020,659
Edward D Jones	107,008	107,008	106,257
First Minnesota	147,844	147,844	146,770
Merchant's Bank	400,872	392,688	232,991
	<b>\$2,938,931</b>	<b>\$3,230,653</b>	<b>\$2,506,677</b>







# Red Wing Housing & Redevelopment Authority

428 West Fifth Street  
Red Wing, MN 55066

Telephone & TDD (651) 388-7571  
FAX (651) 385-0551

Website: [www.redwinghra.org](http://www.redwinghra.org)

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## SUMMARY

**Finance Committee Meeting**  
HRA Office Conference Room  
Tuesday, September 5, 2023 at 3:30pm  
Agenda

In attendance: Sara Hoffman, Jackie Luikart, Kurt Keena, Corrine Stockwell.  
Glen Witham gave recommendation via email due to his absence.

3:30 pm      Approval of Agenda      3:43 pm

AHTF Owner Rehab loan

**Recommend to Board of Commissioners**

Other Business

**Discussed other projects happening in Red Wing**

4:30 pm      Adjourn      4:12 pm

Next Finance Committee Meeting; **Tuesday, October 3, 2023**, at 3:30 p.m.

# Housing Board Report

Month Ending August 2023

## Waiting List Numbers

	Jordan Tower I	Jordan Tower II	Family Public Housing	Housing Choice Voucher
July 2023	110	36	23	191
August 2023	137	45	30	220

## HRA Owned Properties

	Jordan Tower I	Jordan Tower II	Family Public Housing Units	Market Rate Rentals (13)
Move-outs	0	1	0	0
Move-ins	2	3	0	0
Lease Terminations or Evictions this month	0	1	0	0
Occupancy Rate	99%	100%	100%	85%

## Voucher Programs

<b>Housing Choice Voucher</b>		Monthly HAP Received	\$81,131
Allocated Vouchers	169	Monthly HAP Paid	\$85,280
Funded Vouchers	125	HAP Reserves	\$104,851
Leased Vouchers	137	Per Unit Cost	\$622
Utilization Rate for Provided Funding	109%	Utilization Rate for Monthly Funding	105%
Move-ins	3	FSS Program	2 Signed Contracts
Move-outs	3	Shopping	6
		Processing Applications	13

<b>Bridges Rental Assistance</b>	GY 2023-2025	Total Grant Awarded	\$225,792
Vouchers Leased	10	Available Balance	\$212,922
Awarded Vouchers	12	Grant Months remaining	22
Utilization of Vouchers	83%	Grant Funds Utilization	6%
Move-ins	1	Shopping	1
Move-outs	2	Processing Applications	1

## **Program/Project Updates**

- Jordan Tower I Electrical Project
  - We are now to the point of the project to start working on the electrical portion. There will be multiple days with different lengths of power outages. Staff and contractors are still working on a schedule for these events. Notices will go out to all residents and staff once the schedule is confirmed.
- The Open House is scheduled for Tuesday, September 26, 2023. See attached flyer.
- HRA Annual Inspections
  - The required annual inspections are coming up in the beginning of October 2023.

## **Homeless & Supportive Housing Updates**

- Goodhue County Resource Center
  - Location:
    - Lower Level of Christ Episcopal Church, 321 West Ave (use East Ave Door)
  - Contact:
    - 651-448-6246 or [gcrcrw@gmail.com](mailto:gcrcrw@gmail.com)
  - Hours:
    - Monday 11:00 am - 4:00 pm
    - Tuesdays 3:00 pm – 7:00 pm
    - Thursday 11:00 am – 4:00 pm
    - Fridays 11:00 am – 4:00 pm
- Monthly meetings staff attend to review and update on local resources
  - Hands for Hope
  - Homeless Response Team
  - Continuum of Care

JOIN US  
FOR OUR

Open House

TUESDAY  
SEPTEMBER

206

1:00PM - 4:00PM

## SAILSTAD ROOM

LOWER LEVEL OF  
JORDAN TOWER II

Jordan Towers  
Resident Council

WILL BE HOSTING A

PIE  
Fundraiser

DURING THE OPEN HOUSE



Welcome to

"A good place to live and a great place to call home"

# Jordan Towers

 RED WING HOUSING AND  
REDEVELOPMENT AUTHORITY

428 WEST 5TH STREET | RED WING

**651-388-7571**

[www.redwinghra.org](http://www.redwinghra.org)



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TDD/TTY 711

WWW.REDWINGHRA.ORG

September 12, 2023

**To:** Red Wing HRA Board of Commissioners

**From:** Kurt Keena, Executive Director  
Corrine Stockwell, Finance Director

**Re:** Community Redevelopment Report

## Small Cities Program Income Notes Receivable and Cash Reserves

Category	July 2023
Notes Receivable	\$1,777,407
Forgivable	\$957,901
Reserves	\$307,886

## Small Cities Loan Servicing and Activities

No new pending applications at this time.

## Affordable Housing Trust Fund Activities and Reserves

We are still waiting for the Hallstrom project to close.

We received an application for \$75K from a local property owner who wants to add three additional units to a property in their portfolio. We have requested additional information and are waiting for his response. If he responds in September this may be an action item for our October or November meetings.

An Owner-Occupied Rehab application in the amount of \$23,500 is ready for consideration as an agenda item at this meeting.

We are also working on at least one more first-time home buyer application at this time.

I am engaging the AHTF Advisory Committee in discussions about possibly expanding the approved activities for the fund and would like your feedback as well. With some expansion of funding sources it may be time to also consider additional activities that could be undertaken with the funds.

July reserves for AHTF are \$444,059.

## TIF (Housing) District No. 8

No change. Progress continues on the construction of the final phase of the development. We will work with the developer to certify this last phase as they get closer to obtaining a certificate of occupancy and certify all their expenses on this last building.



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### **Three Rivers Tax Credit Development MOU**

The process of rezoning the preferred site continues at the City level. The Planning Commission is scheduled to conduct a public hearing on the request at their September 19<sup>th</sup> meeting. We expect that opponents and supporters will be present at the hearing. If the Planning Commission recommends the parcel be rezoned it then goes to the City Council for action possibly late in September or early October.

If the site is rezoned it could mean we are able to proceed to working on the TIF portion of the project. If it is not rezoned it would mean that we would need to find and get approval for another site in town that would score competitively in the MFHA process. The goal is to have all the necessary approvals in time for the 2024 funding round next year in July.

### **Housing & Redevelopment Related Update**

There may be an opportunity for us to acquire another tax forfeited property in town and partner with Habitat to renovate the home for one of their applicant families.

### **Attachments:**

None.