

**PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL****REPORT TO COMMISSIONERS****FROM JON M. GUTZMANN  
EXECUTIVE DIRECTOR****REGARDING** RAD-PBRA/Multifamily Housing  
Rent Schedule Submission**DATE** September 28, 2022

Staff requests Board approval to execute and submit to HUD the Rent Schedule for each of the Agency's eight RAD-PBRA Projects for 2023. This is the final document the Agency is required to submit to ensure that our requested contract rent and utility allowance adjustments are reviewed, approved, and executed by HUD-Multifamily staff both in the local office and HUD Headquarters before the January 1, 2023 anniversary date of the PHA's Housing Assistance Payments (HAP) contracts with HUD.

Rent Schedules must be prepared and submitted to HUD by Multifamily Housing Project owners at least annually, or any time changes to a Project's contract rent or utility allowance are authorized. The PHA's Rent Schedules show the actual rents recommended for the RAD-PBRA units next year. Rents based on that factor will increase the total gross potential rent revenue in 2023 by \$1.2 million, minus losses for unit vacancies and collection losses that are written off.

A summary of the recommended 2023 Rent Schedules for each Project is attached, showing the contract rents with the OCAF adjustment. Increases in contract rents do not impact resident rent payments since rental payments are formula-driven and cannot exceed more than 30% of adjusted gross income.

The Rent Schedules also include updated utility allowances for those Projects where residents are responsible for paying their own utilities.<sup>1</sup> The recommended utility allowance changes are explained in a related agenda item at this meeting.

The proposed Rent Schedule for each RAD-PBRA Project is attached for the Board's review.

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Attachments: Summary of 2023 Rent Schedules  
Rent Schedule for McDonough Homes; HUD Form 92458  
Rent Schedule for Hamline-Front-Seal; HUD Form 92458  
Rent Schedule for Edgerton-Iowa-Wilson; HUD Form 92458  
Rent Schedule for Roosevelt Homes; HUD Form 92458  
Rent Schedule for Mount Airy-Valley; HUD Form 92458  
Rent Schedule for Exchange-Wabasha; HUD Form 92458  
Rent Schedule for Ravoux-Neill-Central; HUD Form 92458  
Rent Schedule for Dunedin-Cleveland-Montreal; HUD Form 92458

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<sup>1</sup> Residents of the PHA's family housing developments are responsible for their electric and heating expenses. The PHA pays water, sewer, and trash for all units.

**St Paul PHA Annual OCAF Adjustment Summary  
Per Unit Increase 2022 to 2023**

	CY 2023 Contract Rent	CY 2022 Contract Rent	Per Unit Increase	Percent Increase
<b>McDonough</b>				
1 BR	610.00	591.00	19.00	3.2%
2 BR	766.00	742.00	24.00	3.2%
3 BR	1093.00	1,059.00	34.00	3.2%
4 BR	1281.00	1,241.00	40.00	3.2%
5 BR	1473.00	1,427.00	46.00	3.2%
<b>Hamline Front Seal</b>				
1 BR	789.00	765.00	24.00	3.1%
<b>Edgerton Iowa Wilson</b>				
1 BR	784.00	760.00	24.00	3.2%
<b>Roosevelt</b>				
1 BR	640.00	620.00	20.00	3.2%
2 BR	806.00	781.00	25.00	3.2%
3 BR	1144.00	1,109.00	35.00	3.2%
4 BR	1341.00	1,299.00	42.00	3.2%
<b>Mt Airy Valley</b>				
0 BR	567.00	549.00	18.00	3.3%
1 BR	688.00	667.00	21.00	3.1%
2 BR	866.00	839.00	27.00	3.2%
3 BR	1226.00	1,188.00	38.00	3.2%
4 BR	1437.00	1,392.00	45.00	3.2%
5 BR	1650.00	1,599.00	51.00	3.2%
<b>Exchange Wabasha</b>				
0 BR	686.00	665.00	21.00	3.2%
1 BR	832.00	806.00	26.00	3.2%
<b>Ravoux Neill Central</b>				
0 BR	641.00	621.00	20.00	3.2%
1 BR	777.00	753.00	24.00	3.2%
<b>Dunedin Montreal Cleveland</b>				
1 BR	752	729.00	23.00	3.2%
2 BR	947	918.00	29.00	3.2%
3 BR	1344	1,302.00	42.00	3.2%
4 BR	1573	1,524.00	49.00	3.2%
5 BR	1807	1,751.00	56.00	3.2%

# Rent Schedule Low Rent Housing

U.S. Department of Housing  
and Urban Development  
Office of Housing  
Federal Housing Commissioner

OMB Approval No. 2502-0012  
(exp. 11/30/2020)

See page 3 for Instructions, Public Burden Statement and Privacy Act requirements.

Project Name McDonough Homes	FHA Project Number Not Applicable	Date Rents Will Be Effective (mm/dd/yyyy) 01/01/2023
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## Part A – Apartment Rents

Show the actual rents you intend to charge, even if the total of these rents is less than the Maximum Allowable Monthly Rent Potential.

Col. 1 Unit Type  (Include Non-revenue Producing Units)	Col. 2 Number of Units	Contract Rents		Col. 5 Utility Allowances  (Effective Date (mm/dd/yyyy) 01 / 01 / 2023)	Col. 6 Gross Rent (Col. 3 + Col. 5)	Market Rents (Sec. 236 Projects Only)	
		Col. 3 Rent Per Unit	Col. 4 Monthly Contract Rent Potential (Col. 2 x Col. 3)			Col. 7 Rent Per Unit	Col. 8 Monthly Market Rent Potential (Col. 2 x Col. 7)
1 Bedroom	35	610	21,350	59	669		0
2 Bedroom	270	766	206,820	94	860		0
3 Bedroom	169	1,093	184,717	124	1,217		0
4 Bedroom	90	1,281	115,290	126	1,407		0
5 Bedroom	28	1,473	41,244	136	1,609		0
			0		0		0
			0		0		0
			0		0		0
			0		0		0
			0		0		0
			0		0		0
			0		0		0
<b>Total Units</b>	<b>592</b>	<b>Monthly Contract Rent Potential (Add Col. 4)*</b> \$569,421				<b>Monthly Market Rent Potential (Add Col. 8)*</b> \$0	
		<b>Yearly Contract Rent Potential (Col. 4 Sum x 12)*</b> \$6,833,052				<b>Yearly Market Rent Potential (Col. 8 Sum x 12)*</b> \$0	

\* These amounts may not exceed the Maximum Allowable Monthly Rent Potential approved on the last Rent Computation Worksheet or requested on the Worksheet you are now submitting. Market Rent Potential applies only to Section 236 Projects.

<b>Part B – Items Included in Rent</b>			<b>Part D – Non-Revenue Producing Space</b>				
<b>Equipment/Furnishings in Unit (Check those included in rent.)</b>			Col. 1 Use		Col. 2 Unit Type		Col. 3 Contract Rent
<input checked="" type="checkbox"/> Range	<input type="checkbox"/> Dishwasher	<input type="checkbox"/> _____					
<input checked="" type="checkbox"/> Refrigerator	<input type="checkbox"/> Carpet	<input type="checkbox"/> _____					
<input type="checkbox"/> Air Conditioner	<input type="checkbox"/> Drapes	<input type="checkbox"/> _____					
<input type="checkbox"/> Disposal	<input type="checkbox"/> _____	<input type="checkbox"/> _____					
<b>Utilities (Check those included in rent. For each item, (even those not included in rent), enter E, F, or G on line beside that item) E=electric; G=gas; F=fuel oil or coal.</b>							
<input type="checkbox"/> Heating <u>G</u>	<input type="checkbox"/> Hot Water <u>G</u>	<input type="checkbox"/> Lights, etc. <u>E</u>	Total Rent Loss Due to Non-Revenue Units		\$		0
<input type="checkbox"/> Cooling <u>E</u>	<input type="checkbox"/> Cooking <u>G</u>	<input checked="" type="checkbox"/> Water/Sewer	<b>Part E – Commercial Space (retail, offices, garages, etc.)</b>				
<b>Services/Facilities (check those included in rent)</b>			Col. 1 Use	Col. 2 Monthly Rent Potential	Col. 3 Square Footage	Col. 4 Rental Rate Per Sq. Ft. (Col. 2 divided by Col. 3)	
<input checked="" type="checkbox"/> Parking	<input type="checkbox"/> _____	<input type="checkbox"/> Nursing Care	Service Provider	764	2		
<input type="checkbox"/> Laundry	<input type="checkbox"/> _____	<input type="checkbox"/> Linen/Maid Service	Service Provider	1,799	4		
<input type="checkbox"/> Swimming Pool	<input type="checkbox"/> _____	<input type="checkbox"/> _____					
<input type="checkbox"/> Tennis Courts	<input type="checkbox"/> _____	<input type="checkbox"/> _____					
<b>Part C – Charges in Addition to Rent (e.g., parking, cable TV, meals)</b>							
Purpose	Monthly Charge				Total Commercial Rent Potential		
	\$				\$ 2,563		
	\$		<b>Part F – Maximum Allowable Rent Potential</b>				
	\$		Enter Maximum Allowable Monthly Rent Potential From Rent Computation Worksheet (to be completed by HUD or lender)		\$ 569,421		
	\$						
	\$ 0						

**Part G – Information on Mortgagor Entity**

Name of Entity

Public Housing Agency of the City of Saint Paul

Type of Entity

- Individual     General Partnership     Joint Tenancy/Tenants in Common     Other (specify) Public Housing Agency  
 Corporation     Limited Partnership     Trust

**List all Principals Comprising Mortgagor Entity:** provide name and title of each principal. Use extra sheets, if needed. If mortgagor is a:  
• corporation, list: (1) all officers; (2) all directors; and (3) each stockholder having a 10% or more interest.  
• partnership, list: (1) all general partners; and (2) limited partners having a 25% or more interest in the partnership.  
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**Part H – Owner Certification**

To the best of my knowledge, 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 and Title

Authorized Official's Signature

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Executive Director

Date (mm/dd/yyyy)

**Part I – HUD/Lender Approval**

Addendum Number

Branch Chief/Lender Official Signature

HAP Contract Number

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Exhibit Number

Director, Housing Management Division Signature

Loan Servicer Signature

Date (mm/dd/yyyy)

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This collection of information is authorized under Section 207 of the National Housing Act. The information is necessary for the Department to ensure that project owners are not overcharging their tenants and to ensure that the rent levels approved by the Department are not exceeded. The Department uses this information to enforce rent regulations which otherwise would be difficult because there would be no clear record of the rents and charges that the Department had approved. In addition, the Department needs to periodically collect information regarding project principals, so unauthorized participation by previously excluded or otherwise undesirable owners can be detected. This information is required to obtain benefits. HUD may disclose certain information to Federal, State, and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not be otherwise disclosed or released outside of HUD, except as required and permitted by law.

## Instructions

All project owners must submit the form HUD-92458 when requesting an adjustment to project rents. HUD establishes and approves rental charges and utility allowances on the Form. The owner is responsible for notifying tenants of the approved rents.

**General.** For projects with fully-insured or HUD-held mortgages, the owner/agent submits this Form to the HUD Field Office. For projects with coinsured mortgages, the owner/agent submits this Form to the lender.

**Part A.** If the monthly rent potential you are proposing is less than or equal to the Maximum Allowable Monthly Rent Potential approved by HUD/lender on your original Rent Formula or on your most recent Rent Computation Worksheet, complete all of Part A according to the instructions below. If the monthly rent potential you are requesting exceeds the Maximum Allowable Monthly Rent Potential approved by HUD/lender on your original Rent Formula or on your most recent Rent Computation Worksheet, complete only Columns 1 and 2 according to the instructions below. Show your proposed rents and monthly rent potential in the cover letter transmitting your rent increase request.

**Column 1.** Show each type of unit for which rents will vary. Show the number of bedrooms and bathrooms and other features that cause rents to vary (e.g., 2 BDM, 1 B, DA, KETTE, vs 2 BDM, 2B, DR, K). Use the following symbols:

BDM	- Bedroom	LR	- Living Room
B	- Bath	DR	- Dining Room
K	- Kitchen	DA	- Dining Alcove
KETTE	- Kitchenette		

**Column 2.** Show the number of units for each unit type. Include non-revenue producing units.

**Column 3.** For unsubsidized projects, show the rent you intend to charge for each unit type. For subsidized projects, show the contract rent (as defined in HUD Handbook 4350.3) for each unit type.

**Column 4.** For each line, multiply the contract rent in Column 3 by the number of units in Column 4. Add monthly contract rent potentials for each unit size to compute the total monthly contract rent potential. Multiply the monthly total by 12 to compute the annual contract rent potential.

**Columns 5 and 6.** Complete the Columns only if the project has a subsidy contract with HUD and some utilities are not included in the rent. In Column 5, show the utility allowance for each unit type. Compute the gross rent for each unit type by adding the contract rent in Column 3 and the utility allowance in Column 5. Show this amount in Column 6.

**Columns 7 and 8.** Complete these Columns only if the project is receiving Section 236 Interest Reduction Payments. In Column 7, show the market rent for each unit type. In Column 8, for each line multiply the market rent in Column 7 by the number of units in Column 2. Add the monthly market rent potentials for each unit size to compute the total monthly market rent potential. Multiply the monthly total by 12 to compute the annual market rent potential.

**Parts B, C, D and E.** Complete these Parts according to the instructions on the Rent Schedule.

**Part F.** Do not complete this Part. The HUD Field Office/lender will complete this Part.

**Parts G and H.** Complete these Parts according to the instructions on the Rent Schedule.

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**Part G – Information on Mortgagor Entity**

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Authorized Official's Signature

Jon Gutzmann  
Executive Director

Date (mm/dd/yyyy)

**Part I – HUD/Lender Approval**

Addendum Number

Branch Chief/Lender Official Signature

HAP Contract Number

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Loan Servicer Signature

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HAP Contract Number		
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# PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL

**REPORT TO COMMISSIONERS**

**FROM JON M. GUTZMANN  
EXECUTIVE DIRECTOR**

**REGARDING** Utility Allowances for Multifamily/  
Project-Based Rental Assistance (PBRA)  
Family Housing Properties

**DATE** September 28, 2022

Staff requests Board approval of Resolution No. 22-9/28-02 to adjust the utility allowances for the four family housing developments that were converted to HUD's Multifamily Housing/Project-Based Rental Assistance (PBRA) program under Rental Assistance Demonstration (RAD). As explained below, it is necessary to adjust the utility allowances for all unit sizes at each family site, effective January 1, 2023. The affected properties are as follows:

- McDonough Homes (592 units; RAD/PBRA Project 1)
- Roosevelt Homes (320 units; Project 4)
- Mt. Airy Homes (302 units; in Project 5) and
- Dunedin Terrace (88 units; in Project 8).

The methodology, adjustment factors, and recommended utility allowances for each unit size at each property are shown on the attachment. The proposed changes have been reviewed and approved by HUD Multifamily staff.

The utility allowance is an estimate of the monthly utility costs paid by the tenant in a subsidized rental home or apartment in PBRA, public housing or the Housing Choice Voucher (HCV) program. HUD defines it as the "monthly cost of a reasonable consumption of such utilities and other services for the unit by an energy-conservative household of modest circumstances."<sup>1</sup> The utility allowance reduces the amount of rent the household must pay to the PHA (in PBRA or public housing) or to the property owner/landlord (in HCV). The tenant's rent payment plus the

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<sup>1</sup> 24 CFR Part 5.603; quoted in HUD Multifamily Housing Notice H-2015-04

utility allowance equals 30% of the household's adjusted income. When the utility allowance goes down, the tenant's rent payment to the PHA goes up by the same amount. Alternatively, when the utility allowance goes up, the tenant's rent payment to the PHA goes down by the same amount. In some cases the tenant's utility allowance is higher than their income-based rent amount, so the PHA sends the resident a monthly "utility reimbursement" check. (This payment is sometimes called "negative rent".) HUD reimburses the PHA through the monthly Housing Assistance Payment (HAP), which is based on vouchers the PHA submits monthly.

In Multifamily/PBRA housing, the amount of the HAP subsidy the PHA receives from HUD is based on the rent charges for each month. Higher rent payments caused by lower utility allowances reduce the subsidy amount dollar-for-dollar, resulting in no net cost or benefit to the PHA.

HUD's rules and the Handbook for Multifamily Housing require an annual analysis of utility allowances in conjunction with annual adjustments of contract rents. HUD requires a full analysis of actual usage data be performed every three years but allows owners (such as the PHA) to perform "factor-based" utility analysis for the two interim years. The last full analysis was performed in 2021. For 2023, a factor-based utility analysis was performed. The 2021 baseline utility allowances were based on a review of actual average utility costs for twelve months for a sample of family units at each site.<sup>2</sup> Xcel Energy provided the data (for a fee) after receiving signed releases from the residents of all of the units included in the samples. St. Paul District Energy provided data (at no cost to the PHA) for heating expenses for family units at Mt. Airy

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<sup>2</sup> Hi-rise residents do not pay separate utility bills, so there is no utility allowance for those units. The scattered site single family homes and duplexes remaining in the Low Rent Public Housing program are not included in this recommendation.

Homes. HUD dictates the minimum sample sizes and provides spreadsheets that calculate the average utility costs for each unit size at each project.

As previously explained to the Board, there was more than a 15% difference between the utility allowances used at the time of conversion and the consumption data gathered in 2021, so the PHA had to phase in the utility allowances in two or more steps. HUD Multifamily's guidance for utility allowances states that the phased-in adjustments must be applied prior to the annual utility allowance factors published by HUD. The recommended utility allowances for 2023 include the final step in the phase-in of these utility allowances for the sites that required a multi-year phase-in. The calculations are outlined in an attachment to this report. A full analysis of actual usage data will be required to establish new baseline utility allowance rates for 2024.

The Multifamily Utility Allowance Factor (UAF) is updated annually by HUD and is published with an effective date that mirrors the effective date of the annual Operating Cost Adjustment Factor (OCAF). Updated UAFs are based on information published by the U.S. Energy Information Administration and the Bureau of Labor Statistics and are State and utility-type specific. The factors published for Minnesota are:

- Fuel Oil: 0.943
- Natural Gas: 0.990
- Electric: 1.029

St. Paul District Energy provides steam heat for PHA properties in or near downtown St. Paul, including Mt. Airy Homes. Since the District Energy system is unique to St. Paul, HUD does not publish a comparable utility allowance factor. HUD staff advised the PHA to utilize a reasonable allowance factor for utility allowances at Mt. Airy Homes. District Energy staff

provided 6% as their anticipated inflation factor for the upcoming heating season, so staff used that factor to determine the Mt. Airy utility allowances.

Under the recommended utility allowances, the majority of family residents would see their monthly utility allowance go up by \$6/month or less, with a corresponding decrease in their rent payment to the PHA. A smaller number of households would have their utility allowance and rent payment adjusted by as much as \$29/month.

HUD Multifamily rules require the PHA to give at least 30 days' notice to residents before the changes would take effect. With the Board's approval, staff will give all affected residents notice of the utility allowance changes.

WW/LAF

Attachments:

- Resolution No. 22-9/28-02 Utility Allowances for Multifamily/PBRA Family Properties
- Proposed 2023 Utility Allowances for Multifamily/PBRA Family Properties

**PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL  
RESOLUTION NO. 22-9/28-02**

**RENTAL ASSISTANCE DEMONSTRATION (RAD) CONVERSION TO  
PROJECT-BASED RENTAL ASSISTANCE (PBRA);  
APPROVAL OF UTILITY ALLOWANCE SCHEDULE**

WHEREAS, the Public Housing Agency of the City of Saint Paul (PHA) was approved by the U.S. Department of Housing & Urban Development (HUD) to convert 3,836 dwelling units of Low Income Public Housing (LIPH; Section 9) to Project-Based Rental Assistance (PBRA; Section 8), through HUD's Rental Assistance Demonstration (RAD) program, with an effective date of January 1, 2020 for the Housing Assistance Payments Contracts for all eight RAD Projects; and

WHEREAS, public housing agencies that are converting public housing units to PBRA through RAD are required annually to analyze and adjust utility allowances, if necessary, for all properties in which tenants are responsible to pay for utilities; so that all households will pay 30% of adjusted income for rent including utility costs; and

WHEREAS, the PHA has obtained and analyzed actual utility costs for the required number of units, following HUD guidance, and also having applied the annual utility allowance adjustment factor, have determined that it is necessary to adjust the utility allowances for almost all unit sizes at each family housing site, effective January 1, 2023; and

WHEREAS, HUD limits the adjustment of Utility Allowances to 15% or less in one year, with any remaining adjustment to be taken into consideration in the following year(s); and

WHEREAS, staff have recommended approval of the Utility Allowance Schedule, which adjusts the current Utility Allowances by not more than 15%; and

WHEREAS, the Board of Commissioners finds that the proposed Utility Allowance Schedule is necessary and appropriate, as part of the PHA's continued operations under Project-Based Rental Assistance (PBRA) through HUD's Rental Assistance Demonstration (RAD) program, to best serve the needs of PHA residents;

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners of the Public Housing Agency of the City of Saint Paul, as follows:

1. The attached Utility Allowance Schedule is approved as presented, effective January 1, 2023;
2. The Executive Director or his designee is authorized to provide the required notification of utility allowance changes to all affected residents; and
3. Pursuant to HUD notice dated January 11, 1990, the PHA certifies that no employee is serving in a variety of positions that will exceed 100 percent of his or her work time.

