



BOARD OF COMMISSIONERS  
MONTHLY BUSINESS MEETING

FEBRUARY 26, 2025

9:00 A.M.

W. ANDREW BOSS BUILDING  
555 N. WABASHA ST.

I. ROLL CALL

II. OATH OF OFFICE; COMMISSIONER MYSEE CHANG VANG

III. MISSION MOMENT

IV. INTRODUCTION OF NEW STAFF

V. APPROVAL OF MEETING MINUTES: JANUARY 22, 2025

VI. REVIEW OF BILLS AND COMMUNICATIONS: BANK REGISTERS AND  
MONTHLY MANAGEMENT REPORT FOR JANUARY 2025

VII. UNFINISHED BUSINESS

**VIII.A. NEW BUSINESS CONSENT ITEMS**

The following items are considered to be routine or non-controversial and will be approved in one motion, without discussion. If a Board member or other meeting attendee wishes to discuss a particular item, that person should inform the Chair and the item will be moved to the Discussion portion of the agenda.

1. GENERAL LIABILITY INSURANCE

2. LANGUAGE INTERPRETATION AND TRANSLATION SERVICES;  
CONTRACT NO. 25-144

3. PUBLIC HOUSING AGENCY ANNUAL PLAN FOR PHA FISCAL YEARS  
2025 AND 2026; AMENDMENT FOR ASSET REPOSITIONING

**VIII.B. NEW BUSINESS DISCUSSION ITEMS**

1. PUBLIC HOUSING CAPITAL INVESTMENT REQUEST

2. PHA OPERATING BUDGETS FOR FY 2026; FISCAL YEAR ENDING  
MARCH 31, 2026

**IX. INFORMATIONAL ITEMS**

A. HOUSING CHOICE VOUCHER (SECTION 8) WAITING LIST OPENING  
NOVEMBER 13-19, 2024

- B. CITY COUNCIL RESOLUTION; CONFIRMING APPOINTMENT OF MYSEE  
CHANG VANG TO PHA BOARD OF COMMISSIONERS
  
- C. CONGRATULATORY LETTER TO ELECTED COUNCIL PRESIDENT  
REBECCA NOECKER



Minutes  
Business Meeting  
Board of Commissioners

Date: January 22, 2025

Time: 9:00 a.m.

Place: W. Andrew Boss Building  
555 N. Wabasha St. #400

I. ROLL CALL

Commissioners Present: M. Thompson, K. Lindsey, L. Thomas, V. Robinette, L. Xiong,  
K. Beckmann.

Commissioners Absent: None.

Staff Present: L. Seeba, M. Moua, A. Hester, A. Huckleby, K. Nguyen, L. Feidler,  
W. Wallo, C. Serrano, T. Angaran, J. Furst, M. Silvan, T. Braun, B. Feller,  
J. LaSota, C. Brown, T. Johnson, M. Krick, B. Christensen, Y. Moua,  
M. Kallenbach, A. Morris, J. Leary, J. Bouchier.

Others Present: Sean Whatley, PHA General Counsel.

- II. MISSION MOMENT: Resident Services Director Kim Nguyen introduced Interim Senior Manager Mela Krick to highlight the PHA's partnership with Union Gospel Mission. Ms. Nguyen said the PHA has been partnering with UGM since 2001 and Ms. Krick has been coordinating it with UGM for several years. This partnership provides meals on Thanksgiving and Christmas Day to PHA hi-rise residents. Ms. Krick shared a slide show of photos from over the years with UGM and PHA staff (and family) volunteers preparing and delivering meals to residents on Thanksgiving and Christmas day. Ms. Krick said they are always looking for volunteers so if anyone is interested, please reach out to her for more information. She concluded that this is a great partnership and staff hope to continue this for years to come.

- III. INTRODUCTION OF NEW STAFF: Peter Xiong, HCV Specialist.

- IV. APPROVAL OF MEETING MINUTES: December 18, 2024

MOTION: Approve meeting minutes of December 18, 2024.

Moved: Commissioner Xiong. Seconded: Commissioner Robinette.

Vote (roll call): Ayes-6. Nays-0.

V. REVIEW OF BILLS AND COMMUNICATIONS

Bank Registers and the Monthly Management Report for December 2024 were available for review.

VI. UNFINISHED BUSINESS: None.

**VII.A. NEW BUSINESS CONSENT ITEMS:**

1. MANAGED SECURE PRINTING; CONTRACT NO. 25-119

Staff requested Board approval to enter into a 5-year agreement with Loffler Companies of St. Louis Park, Minnesota in the amount of \$208,875 to implement a new document services and printing solution for the PHA. This new solution will consolidate two separate vendor agreements that are set to expire in the coming months. The recommended agreement will transition the PHA to a secure managed printing environment that includes 23 new multi-functional devices; and it is estimated to save the PHA approximately \$35,000 annually.

The two expiring agreements covered 173 desktop printers and 7 copier machines and accounted for \$80,000 of the annual IT operating budget. The proposed system will provide a secure printing environment where rather than printing to a shared or individual desktop device, PHA staff will be issued a user identification card that they will scan at a large multifunction device to initiate their print jobs. This workflow will ensure that only the individual printing will be able to retrieve their documents, and the machine will not output any print jobs until the user has scanned their identification card. This will provide enhanced security, reduce paper waste and enable the PHA to greatly reduce the number of supported printing devices by replacing smaller, slower devices with several larger, more efficient, higher output devices. In addition, the new machines offer better print quality, increased finishing options (staple, sort, collate, etc.), and enhanced network scanning functionality, all at a lower cost.

Staff advertised the Request for Proposals (RFP) for these services in local newspapers, posted a complete set of proposal documents to NorthStar Planroom ([northstarplanroom.com](http://northstarplanroom.com)), and sent invitations for proposals to local firms that have expressed an interest in working for the PHA. The three responding firms were independently rated by PHA staff on the criteria stated in the RFP including point values for general response to the RFP, professional and technical competence, service agreement, affirmative action efforts (M/W/DBE) and cost. The evaluation committee ranked Loffler Companies' proposal highest, as shown on the attached Summary of Proposal Ratings. Loffler Companies has performed satisfactorily on previous PHA contracts for similar work. The Employer Information Reports for Loffler Companies and the second lowest responsible proposer, Marco Technologies LLC, were attached.

The FY 2025 Operating Budget includes sufficient funding for the start-up costs of \$4,556, which includes the cost of setup, implementation, training, and four months of licensing. The

annual subscription for this service will begin on April 1, 2025. The annual subscription cost of \$41,775 will be included in the recommended FY 2026 Operating Budget and future Operating Budgets.

2. UPGRADING PHA TELEPHONE SYSTEM; UNIFIED COMMUNICATION AS A SERVICE (ZOOM); CONTRACT NO. 25-121

Staff requested Board approval to award a 5-year agreement in the amount of \$163,897 to Zoom Communications, Inc. to upgrade the PHA's Internet Protocol (IP) telephony infrastructure to a Unified Communications as a Service (UCaaS) solution. This new solution will enhance the stability and security of the PHA's phone system and provide additional features to PHA staff including mobile availability and call transcription; and it is estimated to save the Agency approximately \$3,000 per year in annual maintenance costs.

The PHA's current telephone system relies on servers at the Central Administrative Office (CAO) and the Mt. Airy Homes office that run on outdated software, which will be unsupported at the end of 2025. To achieve basic voice or phone services, the PHA's servers connect through a Primary Rate Interface (PRI) telecommunication method which utilizes copper wires connected to the Public Switched Telephone Network (PSTN). These copper wires were deregulated by the Federal Communications Commission (FCC) in 2019. This deregulation allowed phone service suppliers to phase out support for the use of copper wires and replace the infrastructure with modern technologies such as fiber and wireless. As a result of this deregulation, monthly costs for the use of the old copper wires have increased substantially, from around \$650 per month to roughly \$2,400 per month, despite no change to the service level.

The PHA's current phone system contract, which is set to expire at the end of the year, was signed in 2020 for a five-year total of \$79,531, which included initial year startup and maintenance costs and a four-year maintenance agreement at a price of \$5,124 annually. This allowed the PHA to use the vendor's software (NEC 3C) with a limited service agreement. The annual maintenance cost was in addition to the \$650 to \$2,400 monthly cost to connect to the PSTN. The current annual cost of phone system maintenance, along with the monthly cost of the public provider and use of the copper wires is roughly \$33,924. Migrating from the current system to the new UCaaS software will reduce annual costs by roughly \$3,000 per year.

In addition to the higher cost of the current system, limitations of this system hinder the PHA's communication capabilities and leave the Agency at risk of losing voice communications. The proposed UCaaS solution will provide a comprehensive communication platform, integrating voice, video, messaging, and collaboration tools into a single solution. Some key features include call transcription, recording capabilities, call monitoring and mobile accessibility, all of which improve efficiency and service in the PHA's day-to-day operations. In addition, the proposed UCaaS system would be more secure and stable. The current system routes all calls through the PHA's network via the CAO and the Mt. Airy Homes office. If internet connectivity or power is lost at either of these locations, the PHA's phone system goes down as well. The proposed UCaaS phone system is hosted in the cloud and will remain operational as long as the device being used can

connect to the internet. Devices that can use the new UCaaS system are not limited to desktop phones, but also include laptops, desktop computers, tablets, and mobile phones. Staff advertised the Request for Proposals (RFP) for these services in local newspapers, posted a complete set of proposal documents to NorthStar Planroom (northstarplanroom.com), and sent invitations for proposals to local firms that have expressed an interest in working for the PHA. The 10 responding firms were independently rated by PHA staff on the criteria stated in the RFP including point values for general response to the RFP, professional and technical competence, service agreement, affirmative action efforts (M/W/DBE) and cost. The evaluation committee ranked Zoom Communications' proposal highest, as shown on the attached Summary of Proposal Ratings. The Employer Information Reports for Zoom Communications and the second-highest-rated proposer, Dialpad, were attached.

With the Board's approval of the new communication system, implementation could begin in February 2025, starting with an initial setup phase followed by staff training sessions. Ongoing vendor support will ensure a smooth transition and encourage user adoption of the additional functions offered by the new system. The five-year cost includes a current year expense of \$9,000 which covers the cost of setup, implementation, and training, and is included in the FY 2025 Operating Budget. The annual subscription for this service will begin on April 1, 2025 at a cost of \$30,979 annually. This cost will be included in the proposed FY 2026 Operating Budget and subsequent proposed Operating Budgets.

3. A COMMUNITY OUTREACH PROGRAM (ACOP) CONTRACT FOR FY 2026; YEAR 35; CONTRACT NO. 25-136

Staff requested Board approval to contract with the City of Saint Paul, through its Police Department (SPPD), for Year 35 of community policing services under ACOP (A Community Outreach Program) beginning April 1, 2025 and continuing until March 31, 2026, based on the attached proposed budget. Under the recommended one-year contract the PHA will pay SPPD an amount that will not exceed \$744,622. This reflects an 8.2% increase from Fiscal Year 2025, due entirely to police officers' salary negotiated by the SPPD and the union. Under the current ACOP contract and the recommended FY 2026 contract, the PHA will pay the actual salary of the officers assigned to ACOP, subject to the total contract limit stated above.

Other than the salaries, all of the terms and conditions of the proposed contract remain unchanged from the current contract. The PHA agrees to pay the salaries for six officers and two Community Liaison Officers (CLOs), and also \$1,500 for related supplies and miscellaneous expenses. The City agrees to pay the salaries for the police sergeant and three other officers; and pay the benefits and any overtime for the sergeant, all nine officers and the two CLOs; and provide squad cars and other equipment for use by the ACOP unit. With the Board's approval, the contract will be sent to the City Council for their approval.

ACOP is a community policing partnership program involving the City of Saint Paul, the Saint Paul Police Department, the PHA and its residents. The goals of the program are to improve the level of trust and general relations between the residents and the Saint Paul Police Department, improve the delivery of police services to the community, and empower

residents to be active in community safety issues. The main ACOP office is in the McDonough Community Center.

ACOP began in 1991 with a special HUD grant under the Public Housing Drug Elimination Program (PHDEP). The PHA received PHDEP grants almost every year until 2002, when Congress stopped providing special funding for the program. At the time HUD officials said that PHAs could continue PHDEP-funded programs in their budgets, but neither HUD nor Congress provided any more money in operating subsidies. At the urging of staff and residents, the PHA Board committed to keep funding ACOP at a reduced level after the PHDEP grants ended.

The ACOP officers provide invaluable services to the PHA and its residents. ACOP officers primarily serve the PHA's four family sites (McDonough, Roosevelt, Mt. Airy and Dunedin) and sixteen hi-rises. The ACOP officers respond to emergencies and reports of suspicious behavior, intruders and criminal activity; provide consistent monitoring and resolution of conflicts between residents, especially youth; mentor and serve as role models for youth; and respond to special circumstances.

Sufficient funds will be recommended for approval in the FY 2026 Operating Budget for this contract.

#### 4. JOB RECLASSIFICATION: MAINTENANCE MANAGER

Staff recommended Board approval to reclassify the Maintenance Manager position in the Maintenance Department from the C43 band/grade/subgrade to the C51 band/grade/subgrade. Maintenance Manager is a position within the Supervisory & Confidential (S&C) Group. All other Manager-level positions in the S&C Group are in the C51 band/grade/subgrade. The proposed change would affect six PHA employees.

##### **Background**

The class specification (job description) for the Maintenance Manager position was last updated in 2011. Those revisions focused only on updates to the minimum requirements for the position and did not include a comprehensive review of the essential functions and performance standards of the job. During the current fiscal year, the Maintenance and Human Resources departments worked together to update the job description to accurately reflect the current job duties and performance standards that the position has assumed over the past 13 years. The updated job description with the proposed new C51 band/grade/subgrade job rating was submitted to Fox Lawson & Associates (a Division of Gallagher Benefit Services) for evaluation. Fox Lawson's review confirmed the C51 band/grade/subgrade as the appropriate rating based on the current job duties and requirements for the position, including the following tasks and responsibilities:

- **Budgeting**: Provides project lists and anticipated budgets for ongoing and extraordinary needs within the department.
- **Construction/Modernization Projects**: Works inter-departmentally to ensure all large construction/modernization projects have the necessary notifications, participates in coordination meetings, ensures residents are not negatively impacted by the work, and supports staff through disruptions.

- Outside Services: Works cooperatively with outside services or contractors to ensure work is supported internally and externally.
- Lease Compliance: Monitors lease compliance through inspections, fully documents issues and notifies interested parties of issues identified. Supports Resident Services through lease enforcement actions and follow-up for emergency situations. Works with diverse resident populations and staff to modify procedures and policies to reflect changing needs.
- Environmental Hazards: Reviews and suggests programs or procedures to minimize environmental hazards. Documents non-compliant behavior fairly. Initiates required actions in a timely manner. Documents and provides timely information after emergency events. Ensures current policies are adequate for current demands and proposes adjustments to the Maintenance Director.
- Move-Out Charges: Ensures move-out charges assessed are within department guidelines and are provided to Resident Services within Finance Department guidelines.
- Capital Improvement Projects: Supports large capital improvement projects for all departments and ensures residents are satisfied.

The proposed reclassification of this position to the C51 band/grade/subgrade would increase the hourly salary range to \$36.80 - \$52.25, the same as all other Manager-level positions in the S&C Group. Staff conducted a compensation survey and review of the job duties assigned to Maintenance Manager positions at the Minneapolis Public Housing Authority (MPHA) and the Dakota County Community Development Agency (CDA). The survey revealed an average hourly salary range of \$47.46 - \$70.59 for positions that included, but were not limited to, these job duties. Some job responsibilities and duties in the comparables were more significant, accounting for the higher end of the range.

With the Board's approval, and in accordance with the language in the S&C Policies (Article 8.41), the six affected employees would go to the maximum of the C51 band/grade/subgrade pay range (\$52.25) effective February 1, 2025. Staff estimate that the total cost of these increases would be approximately \$18,162 for the remainder of FY 2025. There are sufficient funds in the current Operating Budget to cover this cost, and staff will recommend sufficient funds in the FY 2026 Operating Budget and future budgets.

#### 5. WORKERS' COMPENSATION POLICY INSURANCE; RECOMMENDATION TO CONTRACT WITH WEST BEND-ARGENT

Staff recommended Board approval to award a contract to West Bend Mutual Insurance Company/Argent (West Bend/Argent) for Workers' Compensation insurance coverage for the period of February 1, 2025 through March 31, 2025, at cost of \$80,000. With the Board's approval, staff would then terminate the Agency's current Workers' Compensation insurance policy with the League of Minnesota Cities (LMC) Insurance Trust effective January 31, 2025. At the March 26, 2025 Board meeting staff would recommend renewing this insurance coverage with West Bend/Argent to align with the Agency's new fiscal year. As explained below, staff is recommending the change in Workers' Compensation insurance because LMC's premiums have increased significantly, with less than satisfactory claims services.

Background:

The PHA has contracted with the LMC Insurance Trust<sup>1</sup> for Workers' Compensation insurance coverage since 1991. That policy includes ancillary Volunteer Accident coverage (at no additional cost) and Elected or Appointed Officials coverage. In March 2024, the PHA received an estimated cost for this policy of \$508,742, which was an increase of \$202,662 (66%) over the previous fiscal year's cost of \$306,080.<sup>2</sup> The policy included a \$10,000 deductible per occurrence, which applies only to medical costs. With no deductible, the cost would have been \$534,839. West Bend/Argent has provided the PHA with an annual guaranteed cost of \$441,554, representing an approximate 14% decrease from the PHA's LMC Insurance Trust premium rate.

As reported to the Board in March 2024, staff were concerned by the sharp increases in premium costs and the transparency with which LMCIT made these determinations. LMC Insurance Trust had also refused to honor agreed-upon provisions in their contract with the PHA for coverage for employees who reside outside of Minnesota. Workers' Compensation Modification Controllers, (WCMC) the PHA's Workers' Compensation consultant, had reported ongoing delays in the risk management/claims containment; and WCMC had previously encouraged the Agency to explore alternative, lower-cost options.

Staff issued a Request for Proposals (RFP) for an insurance broker to manage the process to obtain Workers' Compensation insurance proposals. In August 2024, staff entered into a three-year agreement with Christensen Group Insurance (CGI) for these services. Founded in 1952, CGI is the largest locally owned broker in Minnesota, and a top 100 firm nationally. CGI sent an RFP to four firms (West Bend/Argent, SFM Mutual Insurance Company, United Heartland, and Bitco). CGI received proposals from West Bend/Argent (which quoted two options) and SFM Mutual Insurance Company. Both United Heartland and Bitco declined to submit proposals as they are no longer writing policies for public entities.

The two options West Bend/Argent quoted were as follows:

1. A Guaranteed Cost proposal at \$441,554; and
2. A Large Risk Alternative Rating Option (LRARO) at \$440,347.

While the initial cost difference between the proposals is minimal (\$1,207), the LRARO option utilizes a retrospective rating plan to determine the PHA's final premium amount after conducting a valuation of all losses approximately six months after the end of the premium year. The actual final premium amount could be anywhere from \$298,669 to \$554,671

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<sup>1</sup> As stated on the Minnesota League of Cities Insurance Trust website, the Trust is a self-insured membership cooperative. It was created by Minnesota cities for Minnesota cities, and exists solely to serve its members. ... It serves nearly 830 member cities, as well as hundreds of other related entities, through sound coverage and risk management programs. <https://www.lmc.org/insurance-trust/>

<sup>2</sup> LMCIT estimates the PHA's premium prior to the beginning of each fiscal year, at the same time it establishes the new job classification rates. That estimate determines the PHA's quarterly payments for the fiscal year. The actual premium is later determined with an audit after fiscal year end, when salary amounts are updated, and the variance is either an additional payment or a credit. The attached table shows how the actual premium has varied from the estimates year to year, sometimes up and sometimes down.

depending on the PHA's final determined loss ratio. Although the PHA's current plan with LMC Insurance Trust is listed as a Guaranteed Cost plan, it operates in a similar fashion, where the PHA does not have a final premium amount until several months after the end of the policy year.

SFM Mutual Insurance Company submitted a two-year retention plan proposal at a cost of \$510,206, which was significantly higher than either of the options proposed by West Bend/Argent.

The PHA staff on the proposal review committee unanimously recommended that the PHA contract with West Bend/Argent for the Guaranteed Cost option, as recommended by both CGI and WCMC. Both advisors said that West Bend/Argent is considered by CGI and WCMC to be a highly responsible and proactive partner when it comes to risk management. CGI and WCMC would work together to manage the PHA's Workers' Compensation claims. The PHA's current management of its Workers' Compensation program costs have several components, including the following:

- Staff continue to work closely with employees, doctors, and the insurance carrier to minimize claim losses and injuries.
- The PHA has developed and implemented an aggressive return-to-work program including providing light duty work when necessary to comply with an employee's medical restrictions.
- Our Workers' Compensation management consultant (WCMC) continues to monitor our program closely and work with our staff, at an annual cost of approximately \$25,000.

If approved, West Bend/Argent will work with staff from PHA, WCMC, and CGI to implement and/or enhance the following risk management steps when it comes to Worker's Compensation claims:

- **Formalize Accident Investigation and Root Cause Analysis:** West Bend/Argent will implement a formal accident investigation process and help train management staff on how to conduct a thorough investigation, from reporting to corrective actions.
- **Comprehensive Fleet Safety Program:** West Bend/Argent will assist staff with the development and implementation of driver education classes and MVR verifications, including a focus on seasonal drivers safety.
- **Evaluate Slip/Trip/Fall Loss Exposures:** West Bend/Argent will assist with loss trend analysis and audits, including the implementation of seasonal procedures and prevention components.
- **Evaluate Lifting and Repetitive Motion Loss Exposures:** West Bend/Argent will assist staff in broadening the agency's ergonomic program to reduce lifting and repetitive strain exposure.

There are sufficient funds in the current Operating Budget to cover this cost.

6. CONGREGATE HOUSING SERVICES PROGRAM (CHSP); GRANT RENEWAL REQUEST AND BUDGET; PROGRAM YEAR JANUARY 2025 – DECEMBER 2025

Staff requested Board approval to submit a grant renewal request to HUD for the Congregate Housing Services Program (CHSP) in the amount of \$1,055,114. On December 16, 2024, HUD announced that there was a delay in opening the CY 2025 Annual Renewal Period; however, staff anticipate that the renewal window will open in the first quarter of 2025.

This grant will provide HUD funding to support the two CHSP sites – one at Ravoux Hi-Rise and one at Montreal Hi-Rise – for a one-year period from January 1, 2025, through December 31, 2025. HUD has not announced a cost-of-living adjustment (COLA) for this year’s grant renewals. Therefore, the total CHSP budget for the program year is proposed at the same level as in CY 2024, \$2,654,520. This includes the HUD subsidy, participant fees, required local matching funds and in-kind contributions.

CHSP is authorized and administered through HUD’s Office of Multifamily Housing programs. Congress earmarks funds in each HUD Appropriations Act to continue funding existing CHSP sites. HUD and Congress have not authorized or funded any new CHSP sites for many years.

CHSP is licensed by the State as a “home management program” that combines affordable housing with non-medical services that help participants live independently and avoid unnecessary nursing home, group home or other placement. The PHA’s contract with HUD authorizes up to 166 CHSP participants; the proposed budget supports approximately 125 participants. The PHA sets a target number for each of the two CHSP sites, and the actual number of people served may be higher or lower during a month. All program participants have disabilities or are elderly and in frail condition, and participant turnover occurs each month. CHSP and Rental Office staff continue marketing the program to maintain enrollment.

During December 2024, a total of 62 clients were served by the program. The census breakdown of the two CHSP sites covered by this grant are as follows:

<b>Site</b>	<b>Full Enrollment Capacity</b>	<b>December 2024 Number Served</b>
Ravoux	68	33
Montreal	57	29
<b>TOTAL</b>	<b>125</b>	<b>62</b>

Several factors related to the COVID-19 pandemic contributed to the lower enrollment numbers. The CHSP census stayed relatively high during the first years of COVID, with 120 served in August 2021, but the count dropped below 100 in April 2022 and continued to decline. Having fewer participants and less need for services, and facing staff shortages, in July 2022 staff recommended consolidating CHSP from four sites to two. With the Board’s approval CHSP participants in Edgerton and Iowa Hi-Rises were offered assistance to move to the remaining sites, Montreal and Ravoux. However, more participants than expected

chose to remain in their current apartments without the CHSP services, and the enrollment dropped to a low of 50 by July 2023.

As COVID dragged on, CHSP's model of fee-based "congregate" meals and activities was less attractive to potential clients. Pandemic-related staffing shortages also reduced the number of participants that were able to be served.

However, staff continue to work diligently to increase census by focusing on marketing and outreach to other community partners. There are currently 28 pending applications for CHSP services in process. Of those, 16 applicants have been approved for CHSP and are waiting for an apartment at Montreal or Ravoux. Those applicants do go to the top of the waiting list, but with high occupancy and few move-outs from those two hi-rises, it typically takes two to four weeks to be assigned to a unit that is or will become vacant. The actual move-in may not occur for several weeks after that.

The CHSP grant renewal is required annually and serves two purposes:

1. It establishes the subsidy request for the upcoming grant year. As explained above, the subsidy request for Calendar Year 2025 is the same as for Calendar Year 2024.
2. It formally requests a one-year extension of the grant period, until December 31, 2025.

The proposed budget shows total expenditures of \$2,654,520. The budget is balanced, with proposed revenues meeting anticipated expenditures.

CHSP provides case coordination, housekeeping, daily meals and monitoring, plus other needed services to prevent institutionalization of frail elderly persons and persons with disabilities. Grant recipients, such as the PHA, must utilize grant funding to provide at least one hot meal per day, in a group setting, 7 days per week. Current practice is to utilize the grant funds to provide a hot noon meal each day, seven days a week, to all program participants. Additionally, a frozen evening meal funded under Title III of the Older Americans Act is provided on weekdays to eligible CHSP participants (those aged 62 and over).

Currently, all meals are catered by Presbyterian Homes and Services' Optage Senior Dining Choices. The current CHSP contract with Presbyterian Homes and Services runs through December 31, 2027. The estimated cost of meals is an integral part of the required 50% program cost sharing, or "match". Program requirements include minimum and maximum program category targets, as outlined in Attachment 1. The CHSP program is able to meet the 50% match requirement with contributions from state and local services that provide funding for eligible participants for meals and housekeeping services, on-site medical services such as the nursing clinic, and client evaluation services provided by external vendors.

Additionally, the PHA receives payments from the Wilder Foundation on behalf of participants in Wilder's Customized Living Program at Ravoux Hi-Rise. The Wilder Foundation pays for the cost of the meals for these participants plus a small fee for CHSP staff to provide services such as meal preparation, set-up, serving, and clean-up. Currently

that fee is \$0.83 per meal for regular weekday and weekend meals, and \$1.27 per meal for meals served on holidays. This fee is billed to Wilder on a monthly basis and the proceeds become part of the “Wilder Fund” reserve. The Wilder Fund reserve receives approximately \$200 per month, or \$2,400 per year. This is an unrestricted fund that the PHA has previously used to provide supplemental income to the CHSP program when needed.

MOTION: Approve A.1 to A.6.  
 Moved: Commissioner Thomas. Seconded: Commissioner Robinette.  
 Vote (roll call): Ayes-6. Nays-0.

## **VII.B. NEW BUSINESS DISCUSSION ITEMS**

### 1. RAD-PBRA SURPLUS CASH TRANSFER TO BUSINESS ACTIVITIES FUND

Staff requested Board approval to transfer \$2,000,000 in surplus cash from the Agency’s RAD-PBRA Projects to the Business Activities Fund (BA Fund).<sup>3</sup> This transfer was included in the FY 2025 BA Fund Operating Budget approved by the Board on March 27, 2024. However, the transfer itself was held in abeyance, for later Board approval after the final accounting was completed for FY 2024 activities. (Copies of that Board report and accompanying PowerPoint presentation were attached.) The recommended transfer amount is much less than the full amount the PHA is eligible to transfer out of the Projects. As discussed at the March 27, 2024 Board meeting, this transfer from the RAD-PBRA projects to the BA Fund will do the following:

- Resolve the budgeted FY 2025 operating deficit in the Business Activities Fund;
- Fund a \$385,500 transfer from the Business Activities Fund to the Building Fund, creating a reserve for future capital needs at the Central Administrative Office (CAO); and
- Create a healthy, unrestricted reserve balance in the Business Activities Fund for future years.

HUD allows project owners to make surplus cash transfers from any Project-Based Rental Assistance (PBRA) property after year-end audited or certified financial statements demonstrate the availability of surplus cash. Staff submitted the PHA’s owner-certified Annual Financial Statements (AFS) through HUD’s online portal on May 30, 2024. The AFS calculations showed that as of the end of FY 2024, the total amount of surplus cash available across all projects for transfer in FY 2025 was \$20,661,332. (The surplus cash amounts for each project are shown in Attachment 1 (Line 1), along with the proposed surplus cash transfer (Line 7).)

HUD’s calculation of surplus cash takes cash and cash equivalents reported as of the end of the fiscal year on the AFS, and reduces them by any current obligations reported at year-end (such as accounts payable due within 30 days), to come up with an amount of surplus cash available to be transferred out of the project. Though the AFS submissions are still subject to review by HUD staff, no additional documentation or HUD approval is required for the PHA

<sup>3</sup> The Business Activities Fund covers the cost of centralized management and administration of the RAD-PBRA projects.

to complete the transfer. While the PHA would be eligible to transfer the full amount of surplus cash (\$20,661,332) out of the RAD-PBRA projects, staff are recommending transferring only the \$2,000,000 that was budgeted. That would continue the PHA's fiscally conservative approach represented in the Board-approved FY 2025 Operating Budget. That is, it recognizes the need for sufficient funding in the Business Activities Fund and Building Fund while maintaining robust operating reserves of greater than six months of routine expenses in the consolidated RAD-PBRA projects.

As shown in Attachment 1, the PHA has sufficient operating cash and cash equivalents (Line 5; \$28,040,920) to make the \$2,000,000 transfer to the Business Activities fund. After the transfer to Business Activities Fund is complete, the estimated remaining operating cash on-hand (Line 8) in the RAD-PBRA projects will be \$26,040,920, or approximately 8 months of routine operating expenses, based on the approved FY 2025 RAD-PBRA budget.<sup>4</sup> A summary of the proposed surplus cash movement is as follows:

<b>Surplus Cash Transfer From</b>	<b>Amount</b>
Project 1 – McDonough Homes	\$1,000,000
Project 8 – Dunedin, Cleveland, Montreal Hi-Rises	\$1,000,000
<b>TOTAL Surplus Cash Transfer</b>	<b>\$2,000,000</b>

After being transferred to the Business Activities fund, surplus cash transfers are not considered program or project funds, meaning they are unrestricted in nature and can be used for any purpose. The transferred funds will cover the projected shortfall in the FY 2025 Business Activities Fund and create a healthy reserve balance to be used at the Board's discretion in future years. For example, the BA Fund can make transfers to the Building Fund to pay for future capital improvements at the CAO, all while maintaining healthy operating cash balances at the RAD-PBRA projects.

Ms. Seeba said the transfer is something that the PHA contemplates when creating its budgets and historically has done once per year. She pointed out the Power Point attached to the Board report which summary all the PHA Major Operating Budgets. Next, Ms. Seeba added that this surplus transfer is the last move that the PHA is recommending for FY 2025s budgets. One of the benefits of the RAD PBRA portfolio is the creation and use of the Business Activities Fund. Once money is transferred to the Business Activities Budget, it becomes unrestricted (or defederalized) in its use and can be used for any purpose. This will add to the unrestricted reserve balance and also allow a \$385,000 transfer to another budget, the Building Fund, the budget for this building, from the business activities fund. This transfer is needed to help sustain a reserve balance for future capital needs at the Central Administrative Office. Lastly, Ms. Seeba said CFO Will Wallo is the architect of the budgets and is here to answer any questions the Board may have.

<sup>4</sup> The FY 2025 RAD-PBRA Operating Budgets were approved by the Board on March 27, 2024. The combined FY 2025 RAD-PBRA Operating Budgets included \$39,169,180 in total routine expenses for the year, for a monthly average of \$3,264,098. Taking the estimated remaining cash on-hand of \$26,040,920 and dividing by the monthly average budgeted routine expenses of \$3,264,098 yields 7.97 months of routine expenses in cash on-hand available after the \$2,000,000 transfer to the Business Activities Fund.

MOTION: Approve transferring surplus cash from the Agency's RAD-PBRA Projects to the Business Activities Fund (BA Fund).

Moved: Commissioner Thomas. Seconded: Commissioner Beckmann.  
Vote (roll call): Ayes-6. Nays-0.

Commissioner Lindsey commented that he appreciates the report, and de-federalizing is important because it gives the Agency more flexibility.

Chair Thompson commented that she really likes moments like this. The Agency was wise to convert to RAD. Then she said thanks to all the staff who contributed to this work.

## 2. HOUSING CHOICE VOUCHER (HCV)/SECTION 8; APPLYING FOR "BRING IT HOME" RENTAL ASSISTANCE

Staff requested Board approval of Resolution No. 25-01/22-01, granting authorization for staff to apply for the State of Minnesota's "Bring It Home" rental assistance program. Bring It Home is a tenant-based rental assistance program to assist low-income Minnesota residents, funded by State appropriations and a new metro area sales tax and authorized by the Minnesota Legislature in 2023.<sup>5</sup> As explained below, the PHA could be eligible to receive about \$7.2 million annually to administer 440-540 vouchers, contingent on several program details which have not been determined yet.

The State Housing Finance Agency, Minnesota Housing, is the designated agency overseeing the program. The Minnesota Housing Board of Directors approved the Bring It Home Program guide in December 2024, indicating at that time that they intend to issue a Request for Proposals (RFP) in early 2025. Eligible Program Administrators will be required to respond to the RFP in order to receive Bring It Home assistance.

**Program Eligibility.** The Bring It Home program guide has defined eligible Program Administrators and households as well as program design options. Eligible Program Administrators include housing and redevelopment authorities or other local government agencies or authorities that administer federal tenant-based or project-based assistance.<sup>6</sup> The PHA is the eligible Program Administrator for the City of Saint Paul.

To be eligible for rent assistance through Bring It Home, a household must be a current Minnesota resident(s) (family or individual) with a maximum household income of 50 percent area median income (AMI)<sup>7</sup>, paying more than 30 percent of their income towards rent, as determined at eligibility intake. Priority is given for households with children under

<sup>5</sup> Minn. Stat. 462A.2095

<sup>6</sup> Eligible program administrators also include tribal governments or tribally designated housing authorities, or, in the event that there is no HRA, local government agency or tribal agency with the capacity to administer the program, a non-governmental organization (NGO) with the capacity to administer the program would be eligible.

<sup>7</sup> For the Twin Cities Metropolitan Area, 50% of the 2024 Area Median Income for a family of four is \$62,100.

age 18 and having annual income below 30 percent AMI.<sup>8</sup> Households currently receiving federal tenant-based or project-based assistance are not eligible for Bring It Home.

The Bring It Home program guide describes three options for Program Administrators to operate their program. Below is a description of each option:

- **Existing Procedures.** Program Administrators can follow their existing program policies and procedures used for the federal Housing Choice Voucher (HCV) programs.
- **Amended Procedures.** Program Administrators may use their existing program procedures with substantial modifications that enable providers to reach the most in-need households and/or to incentivize landlord participation. Any modifications to existing procedures must be approved by Minnesota Housing.
- **Alternative Plan.** Program Administrators can submit an Alternative Plan for program operations that differs substantially from the previous two options. These plans also must be approved by Minnesota Housing.

Under all options, Program Administrators can choose to use all or a portion of grant proceeds for Project-Based Rental Assistance vouchers or Tenant-Based Rental Assistance vouchers.

**Potential Funding.** In August 2024, Minnesota Housing issued a memo to potential grantees informing them of estimated grant amounts. Minnesota Housing used the most recent data from the Census Bureau's American Community Survey (ACS) to determine the number of eligible households by service area. The number of estimated eligible households was then multiplied by the average federal Housing Assistance Payment (HAP) provided from the local HUD field office. As stated above, based on the information available to Minnesota Housing at that time, the estimated grant the PHA would be eligible to receive is about \$7.2 million annually, resulting in a range of 440-540 vouchers depending on potential administrative fees and average Housing Assistance Payment per voucher.

**Future Actions.** Should the PHA be awarded funding, staff will closely review the proposed terms of the funding to ensure that they are acceptable to the PHA.<sup>9</sup> Provided that the final program terms and guidelines are acceptable, staff will then recommend Board approval for a program operating budget, for any Admission and Occupancy Policy changes, and for any staffing updates to successfully operate the program.

#### RESOLUTION NO. 25-01/22-01

#### APPLYING FOR STATE RENTAL ASSISTANCE PROGRAM, BRING IT HOME RENTAL ASSISTANCE PROGRAM FUNDING, OFFERED BY MINNESOTA HOUSING

<sup>8</sup> For the Twin Cities Metropolitan Area, 30% of the 2024 Area Median Income for a family of four is \$37,250.

<sup>9</sup> The current program guide is unclear on the exact funding model the BIH program will use. If the program relies on a reimbursement model—where the PHA would pay all rental assistance up front and seek reimbursement from MHFA—the PHA (along with most other eligible program administrators) may not be able to accept funding through this program. MN NAHRO is currently advocating on behalf of PHAs to ensure that MHFA understands that PHAs cannot use federal funds to pay state rental assistance and subsequently seek reimbursement.

WHEREAS, the Public Housing Agency of the City of Saint Paul (PHA) has undertaken the provision of decent, safe and sanitary housing for families pursuant to Section 8 of the United States Housing Act of 1937, as amended (42 USC 1437, et seq.); and

WHEREAS, the PHA currently administers a combined Section 8 Housing Choice Voucher Program with 5,243 housing opportunities; and

WHEREAS, Minnesota Housing will be issuing a Request for Proposals inviting agencies to apply for "Bring It Home" Rental Assistance Program grant funds; and

WHEREAS, the demand for rental housing subsidies in St. Paul far exceeds the capacity of the rental assistance programs administered by the PHA and other housing authorities, leaving an unmet need that Bring It Home could help satisfy;

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 Executive Director or her designee(s) are authorized and directed to submit a proposal or program application to receive rent assistance from the Bring It Home program; and
2. The Executive Director or her designee(s) are authorized to accept grant funding awarded based on initial and future Bring It Home Rental Assistance applications, if staff determines that the amount and terms of funding, and the program rules and requirements, are sufficient to make the program successful in St. Paul.

Ms. Seeba said with the Board's approval staff will prepare and apply for the State's program "Bring It Home". However, the PHA will not enter into a contract to administer this program until more details are finalized. So, this is the first step only. Then she turned it over to HCV Programs Director Corina Serrano for more details and to answer any questions the Board may have.

Ms. Serrano said the program guide has been published, leaving some room for the Agency's creativity. Staff are working with Metro HRA and MPHA to meet with Minnesota Housing directly to bring the PHA's concerns and get clarity where it's needed before moving forward.

MOTION: Approve Resolution No. 25-01/22-01, granting authorization for staff to apply for the State of Minnesota's "Bring It Home" rental assistance program.

Moved: Commissioner Thomas. Seconded: Commissioner Lindsey.  
Vote (roll call): Ayes-6. Nays-0.

Commissioner Thomas asked how they came up with the name "Bring It Home" and application. Ms. Serrano said the name itself was proposed by Beacon Interfaith as they were leading that effort and her assumption is that they were trying to address the housing needs by providing State subsidies to Minnesota. MN Housing just developed the guide but the

actual application has not been published and they anticipate it being available in the first quarter of this year.

Commissioner Xiong asked if these vouchers would be for existing households or new households. Ms. Serrano explained that these would be for new participants. Anyone on our current waiting list would not be eligible. Priorities would be given to families with children who are paying more than 30% of their adjusted gross income for rent. Also, these would be tenant-based subsidies so these would go to private landlords. Next, Commissioner Xiong asked if this could potentially bring on hundreds of partnerships and participants. Ms. Serrano said correct but this would be strictly a State program and HCV is a federal program. These programs would run parallel to each other.

Commissioner Lindsey questioned if there are other States that are doing something similar to this program. Ms. Serrano said she thinks there are some municipalities that are doing something similar but she is not aware of other States. She said the City of Portland has a city subsidy program which used 28% of adjusted gross income [as the tenant's rent portion] and the State picks up the rest. Also, Boston may have something similar. Then Commissioner Lindsey asked if this would mean that the Agency would anticipate hiring additional staff to take on this initiative. Ms. Serrano answered yes, given the projected size of the State program, staff anticipated hiring two more additional FTEs for the HCV department and an additional FTE for the Finance department. Lastly, Commissioner Lindsey commented that he appreciates the thoroughness of how staff is approaching this and thanked staff for the presentation.

### 3. REVISING THE ADMISSION & OCCUPANCY POLICIES FOR THE HOUSING CHOICE VOUCHER (HCV)/SECTION 8 PROGRAMS; STABILITY PREFERENCE; AHAP/HAP DEADLINES; PHA PLAN AMENDMENT

Staff recommended Board approval of Resolution No. 25-01/22-02, updating the Admission and Occupancy Policies (AOP) for the Housing Choice Voucher (HCV)/Section 8 Programs as follows:

1. Adding a new "stability preference" in the HCV program that prioritizes HCV assistance for current participants in PHA programs whose housing or subsidy assistance is in jeopardy due to program changes, and permits their addition to the waiting list and admission when the waiting list is closed. (AOP Part 2); and
2. Creating a deadline for property developers/owners who have been awarded Project-Based Vouchers (PBV) to execute an Agreement to Enter into a Housing Assistance Payment contract (AHAP) or Housing Assistance Payment (HAP) contract with the PHA. (Appendix K).

These policy changes will improve program administration and respond to the growing need for affordable housing in our community. With Board approval, staff will amend the PHA Annual Plan to incorporate the changes.

**Stability Preference.** The proposed "stability preference" for Housing Choice Voucher admissions would benefit current participants and residents in PHA programs who meet the

following eligibility criteria:

- Currently assisted by one of the St. Paul PHA's programs (Low Income Public Housing, Multifamily Housing, HCV Special Programs, etc.); and
- In good standing with the PHA; and
- Would otherwise remain stably housed if not for program or funding changes/factors outside of their control.

A foreseeable beneficiary of a "stability preference" would be a current participant in the Emergency Housing Voucher (EHV) program. If the special funding for that program runs out, without HUD authorizing continued participation in the regular HCV program, the PHA could accept the participant's HCV application and move the family to the top of the waiting list and issue them a regular HCV, regardless of whether the waiting list was open to new applicants.

It is also foreseeable that "asset repositioning" in Public Housing may create the need for temporary or permanent HCV assistance for some households who would no longer be eligible for their current housing due to changing program guidelines (for example, occupancy standards).

Staff are recommending that the Board approve adoption of this preference as a proactive measure to ensure the housing stability of currently assisted, program-compliant households. Because the circumstances will vary, staff believe the determination of whether or not a current resident or participant qualifies for the stability preference and priority placement on the HCV waiting list should be in the sole discretion of PHA HCV staff.

**PBV-AHAP Deadlines.** Staff are also recommending a policy setting deadlines for property developers/owners to execute an "Agreement to Enter into a Housing Assistance Payment" (AHAP) for new construction or rehabilitated properties, and to execute a Housing Assistance Contract (HAP) for existing housing, following the award of PBVs. The AHAP marks the PHA's formal commitment of the vouchers for a new construction or rehabilitation development, and requires that owners supply an estimated construction timeline and anticipated date for the Housing Assistance Payment (HAP) contract execution. Over the last few PBV offerings and awards, many developers have delayed multiple years before executing an AHAP. Owners with existing developments do not require an AHAP and should be able to enter into a HAP contract soon after PBVs are awarded. However, some developers have prolonged this process. These delays make it difficult and time consuming for staff to track project progress (or lack thereof) and can delay and impact future PBV offerings. Awarded PBVs must be considered when evaluating utilization and offering HCVs to eligible applicants on the waiting list, particularly when the HCV program is at or near full utilization.

As mentioned in previous Board reports, the administrative burden has increased in the PBV program partially due to ongoing program compliance monitoring, but also due to increased staff time spent on PBV offering and post-award tracking. Staff believe that implementing timelines for AHAP and HAP executions will allow for greater program flexibilities for other

developers and tenant-based voucher issuances, and encourage developers to utilize their PBV commitments in a more timely way.

The proposed policy changes were attached, with insertions double-underlined and deletions.

RESOLUTION NO. 25-1/22-02

AMEND ADMISSION & OCCUPANCY POLICIES FOR THE  
SECTION 8 HOUSING CHOICE VOUCHER PROGRAM; PHA PLAN

WHEREAS, the Public Housing Agency of the City of Saint Paul (PHA) has undertaken to provide decent, safe and sanitary housing for families pursuant to Section 8 of the United States Housing Act of 1937, as amended (42 USC 1437, et seq.); and

WHEREAS, the PHA currently administers a Section 8 Housing Choice Voucher (HCV) Program, for which the guiding policies are set forth in the Admission and Occupancy Policies (AOP) for the Section 8 Housing Choice Voucher Program, dated February 23, 2000, as amended; and

WHEREAS, staff has recommended revising the AOP to improve the administration of the program, as follows:

1. Establish a new “stability preference” to allow for currently assisted households to continue assistance and maintain stability, if needed; AOP Part 2; and
2. Establish deadlines for execution of the Agreement to Enter into a Housing Assistance Payments (AHAP) for new construction and rehabilitation developments and a deadline to enter into a Housing Assistance Payment (HAP) contract for existing developments, after the PHA Board has approved assigning Project-Based Vouchers (PBVs) to a project; AOP Appendix K; and

WHEREAS, the Board finds that these policy changes are necessary and appropriate to benefit current participants/residents in the PHA’s housing subsidy programs and to improve the administration of the programs;

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

- The Admission & Occupancy Policies for the Section 8 Housing Choice Voucher Program are hereby revised as shown on the attachments, effectively immediately; and
- The PHA Plan is amended accordingly.

Ms. Seeba said staff are recommending two changes to the Admissions and Occupancy Policies for the HCV Section 8 programs. The first change was to add a “stability

preference” which would allow those who were receiving a PHA housing subsidy, but in jeopardy of losing that subsidy, the ability to be added to the HCV waiting list and be put in line for a Housing Choice Voucher. The second change would be adding a deadline for Project-Based Voucher awardees to execute an Agreement to Enter into a Housing Assistance Payment (AHAP) contract or Housing Assistance Payment (HAP). This change would allow one year for new developments and 6 months for existing owners to agree to enter into a HAP. Then she turned it over to HCV Programs Director Corina Serrano for details on why the Agency was recommending this change.

Ms. Serrano gave an example where the PHA awarded PBV vouchers to a developer in 2021 and the HAP contract was just signed in January 2025. Also, another example where the PHA awarded 40 vouchers to a developer in 2022 and they returned them in 2024 because they could not utilize them. Ms. Serrano said the Agency does not want to tie up too many vouchers that are not being utilized.

Commissioner Beckmann asked if the Agency has asked developers how they feel if the PHA were to put on a timeline. Ms. Serrano said no but the Agency plans to offer this in the next round of PBV offers. Next, Commissioner Beckmann said she understands that the Agency does not want vouchers sitting but she also knows developments die and get revived many times and PBVs are how developers pencil out financing. With that said, the PHA wouldn't want to make it harder for them. Then she asked if staff have weighed and balanced those two things out. Ms. Seeba answered that staff have looked at all the data and have built in the extension and developers could request an extension. Ms. Serrano pointed to the draft AOP and said it would be at the PHA's discretion to allow an extension if developers request it.

Commissioner Lindsey referred back to the first example and asked how many conversations the Agency has had with the developer within one year. Ms. Serrano answered that she would have to count but her predecessor and she have had multiple “one-sided” conversations with the developer seeking information. However, as of December 2024 she has had two-sided conversations with this developer. Following that, Commissioner Lindsey asked about how many developers are spurring the activity or inactivity of certain developments, that are spearheading the effort for this change. Ms. Serrano said there are probably three large developers that would be impacted.

Mr. Lindsey said he appreciates Commissioner Beckmann's comments. Thus, there should be no doubt that the Agency has done everything that it could [before canceling and award of vouchers]. Ms. Serrano noted that this developer held the Agency's vouchers for four years. With that said, the PHA has been on the other side of this too. Commissioner Lindsey thanked Ms. Serrano for her comments. Then he said the Agency should state the goal that the Agency wants to maximize the vouchers and give people the heads up and notice that the Agency is thinking about doing this. Hence, he urged staff to have more dialogue with development community so that staff wouldn't have to deal with that issue at all.

Chair Thompson commented that it would be interesting to get a sense from MN Housing about who they are having conversations with, beyond those that the PHA knows pretty well, because she doesn't know if staff has had those conversations yet. And she said when the

RFP comes out, there were a lot of names that she has not heard before but are doing a lot of great work. Ms. Serrano said staff do a lot of advanced work before the RFP goes out such as engaging with MN Housing, providing updates to PBV program guide, and attending the listening session hosted by MN Housing. The PHA also does its own PBV owner webinar to discuss the guide and application process.

Commissioner Lindsey asked if someone is not providing us with information, could this be a basis to withdraw developers from the process as the information is not forthcoming and is that tool available to the Agency? General Counsel Sean Whatley explained that one of the benefits to adding a loose timeline (with an opportunity for extensions) creates a natural avenue to filter cases that are progressing but maybe at a slower pace than the Agency would like, versus cases that weren't going to materialize at all. And before, without having a deadline like this in the policy, there wasn't a good objective basis for staff to decide when it's okay to withdraw an award that was issued. Thus, this policy clarifies it in a way that creates an objective timeline and this is really a mechanism to create a way to take back an award once issued.

Commissioner Xiong asked if the 6 months and 12 months' timelines are practical and reasonable. Then she also asked what happens if big developers do not comply, and the vouchers are withdrawn. Would that impact on the workflow? Ms. Serrano clarified that the 12 months' timeline is for new AHAP agreements and it's only for new construction projects. This process is a very early agreement between the developer and the PHA and this timeline is based on PHA's previous awards. As for the 6 months' timeline, that's for HAP and those are for existing developments. So, it's a matter of entering into a contract and scheduling inspections. PHA's inspections are scheduled out two business days. As for the second question, Ms. Serrano answered that it could impact the development if the PHA pulled back. It's not what the Agency intends to do as we want to support development and affordable housing, but at the same time the PHA does not want vouchers sitting on the shelf when we have 1,700 applicants on the waiting list.

Chair Thompson commented that by the time the Agency gets to the possibility of withdrawing vouchers that the rest of the financing layers would start to crumble and the developers would pretty much be in trouble. Ms. Serrano said that was partially what happened in one of the examples she shared earlier. The Agency saw that happening and started having conversations with the developer. The developer then made a decision to forfeit the vouchers with plans to reapply again, which they did in 2024.

MOTION: Approve Resolution No. 25-01/22-02, updating the Admission and Occupancy Policies (AOP) for Housing Choice Voucher (HCV)/ Section 8 Program.

Moved: Commissioner Beckmann. Seconded: Commissioner Robinette.  
Vote (roll call): Ayes-6. Nays-0.

## **VIII. INFORMATIONAL ITEMS**

### **A. ASSET REPOSITIONING UPDATE; SCATTERED SITE PUBLIC HOUSING**

On June 26, 2024, the Board renewed its authorization for staff to further explore “asset repositioning” options and strategies for the Agency’s 418 scattered site homes and duplexes in HUD’s Public Housing program. Since then, staff have reviewed HUD’s asset repositioning options and determined that Section 18 Demolition and Disposition (“Section 18” ) is the best asset repositioning strategy for the PHA’s public housing portfolio, as it offers the highest increase in potential revenue to preserve these homes while ensuring the least disruption to current tenants and long-term affordability for future generations.

Staff initially planned to seek Board approval to submit a Section 18 application in December 2024 or January 2025; that timeline has been extended to a likely March or April 2025 submission. This new timeline will ensure that staff have adequate time to evaluate the pros and cons of disposing of all 418 units at the same time versus staging the application, and to determine how to best address any eligibility issues that may arise related to occupancy and income.

As previously reported, the proposed transaction would involve “disposing” of the PHA’s Public Housing units by transferring ownership to Capital City Affordable Housing (CCAH), a wholly owned non-profit subsidiary of the PHA. The PHA would likely need to use three different justifications for the Section 18 transaction(s): “scattered site” (360 units), “more efficient and effective” (8 units), and “very small PHA” (50 units). With all three disposition justifications proposed, the PHA would retain its “Faircloth” authority for replacing the disposed units, leaving open the possibility of developing up to 418 additional deeply affordable housing opportunities in the future.

The PHA could either apply for Section 18 Disposition using all three justifications at the same time, knowing that the first two dispositions must succeed before the PHA would be eligible to use the “very small PHA” justification for disposition, or apply for the “scattered site” disposition first, with the remaining two transactions to follow at a later date. There are pros and cons to both submission structures. Submitting all applications together is more efficient and reduces the possibility of changes to the asset repositioning process before the PHA’s applications can be processed, while submitting the applications separately could create a unique opportunity to utilize special funding associated with asset repositioning to improve the Westside and Central Duplex properties, which would be part of the “more efficient and effective” and “very small PHA” dispositions.

Following approval of the disposition application(s), the PHA would then request Tenant Protection Vouchers (TPVs) from HUD, that would be “project-based” back into the properties. Asset repositioning via Section 18 would maintain the PHA’s ownership of the scattered site homes and provide an opportunity for much higher HUD subsidies to manage, maintain and improve the properties. HUD’s Special Applications Center (SAC) typically reviews and processes applications within 90 days of submission. Following approval, staff will recertify residents’ eligibility, after which residents will have to sign new leases and additional documentation to start Project-Based Voucher (PBV) assistance. Some residents may not qualify for PBV assistance due to having high income or occupying a unit that is too large for their family size.

Staff provided a comprehensive report to the Board in November 2024, outlining the proposed transaction structure and application components. Since then, staff have completed

consultations with City officials and public housing residents, reviewed resident household compositions and incomes to identify households that would be ineligible for PBV assistance in their current unit , and developed a draft of the application for scattered sites, which is attached to this report.

As previously reported, staff believe that the significant financial and operational advantages of repositioning—including an up to \$7 million increase in potential annual revenue—outweigh the potential risks. Repositioning the scattered sites would help to ensure their sustainability as deeply affordable housing for generations. Staff intend to continue diligently moving this work forward, in order to seek Board approval to submit a Section 18 Disposition application to SAC as soon as possible , with the intention of completing the transition to PBV assistance in the PHA’s Fiscal Year 2026.

**B. NON-COMPETITIVE PURCHASE ORDER: THE WORK NUMBER; HOUSING CHOICE VOUCHERS/SECTION 8; PURCHASE ORDER NO. 65477**

Staff are amending a non-competitive purchase order with The Work Number for providing employment and income verifications for Housing Choice Voucher/Section 8 applicants and participants, increasing the spending limit from \$14,999 to an amount not to exceed \$30,000. The revision is needed based on significant price increases for the service that became effective October 1, 2024. The Purchasing Policy requires staff to inform the Board whenever a non-competitive purchase is made in an amount exceeding \$15,000.

The Work Number is a user-paid employment verification database that allows requesters to receive immediate confirmation of an individual’s employment and salary for verification purposes. The Work Number collects week-by-week salary information which is refreshed after every payroll cycle, which can be used as direct verification of income when calculating rent portions. In contrast, HUD’s EIV (Enterprise Income Verification) system generally provides data that is at least one calendar quarter behind and cannot be used as direct verification of income. EIV does not contain information on applicants for housing assistance, only current participants. The Work Number’s database goes back several years and tracks length of employment, job titles, work locations, employment start and stop dates, and other human resources-related information. HUD specifically allows The Work Number to be used as an additional verification source for PHAs, along with the EIV system.

Staff administering the Housing Choice Voucher/Section 8 programs request approximately 700 full reports annually from The Work Number. These reports are used to verify earned income and determine initial income eligibility for applicants, and to verify earned income during annual and interim recertifications for current Housing Choice Voucher participants.

Currently The Work Number boasts the largest employer client database of the companies that provide this service, at over 3,000,000 public and private employers including small and mid-size businesses. Most PHAs use The Work Number as a sole-source provider based on their ability to provide the level of service required and handle the substantial number of requests received on a monthly and annual basis. The PHA’s Contracting Officer has approved this non-competitive purchase on that basis.

The FY 2025 Operating Budget includes sufficient funds for this amendment. Staff plan to issue a new purchase order to continue The Work Number's services in FY 2026.

C. SECOND QUARTER FINANCIAL REPORTS FOR THE PERIOD ENDING SEPTEMBER 30, 2024

The second quarter financial reports for the period ending September 30, 2024, are attached. These reports show budgeted amounts compared to actual amounts and revenues compared to expenditures, as well as projected amounts for the year ending March 31, 2025. Operating revenues for all funds are projected to come in at or above budgeted amounts.

Housing Choice Voucher (HCV) expenditures are currently projected to exceed the amount budgeted due to increased Housing Assistance Payments (HAP) made to private market landlords. The higher HAP amounts are due to Board-approved payment standard increases going into effect in calendar year 2024, along with increased voucher utilization. Projected higher revenues from HUD are expected to at least partially offset the HAP increases.

There are sufficient reserves available to cover budgeted and actual deficits in all programs.

D. REPORT OF COLLECTION LOSS WRITE-OFFS; THIRD QUARTER OF FISCAL YEAR 2025

The PHA billed residents of PHA-owned housing \$5,465,209 in dwelling rental and other charges for the period October 1, 2024, through December 31, 2024. During that period, tenants moved out while still owing the PHA \$174,534. This amount was written off as a collection loss.

Reasonable attempts have been and will continue to be made to collect past due amounts both before and after move-out, including:

1. Efforts by Resident Services staff to collect the amount before the tenant vacates (payment agreements may be an option depending on the situation).
2. Move-out Settlement letter sent by Finance staff to the former tenant's new address (or last known PHA address).
3. Monthly statement sent by Finance staff to the former tenant until the account is written off.
4. If there is no response to the above, the account is referred to the State of Minnesota Revenue Recapture Program.

These collection actions produced \$6,631 in the third quarter of the year, reducing write-offs to \$167,903 or 3.07% of the total dwelling and other charges billed to tenants.

The write-off amounts for this quarter and for the year are higher than what was typical pre-COVID; however, collection loss write-offs are still trending to be slightly lower than in fiscal years 2023 and 2024. The PHA received \$3,789,102 in pandemic-related and other emergency rental assistance payments in prior years, plus an additional \$864,078 in 2024 for

a total of \$4,653,180 in emergency rental assistance payments since 2020. The rental assistance received, coupled with diligent staff efforts to collect rent, decreased the amount of delinquent rent owed from a high of \$1,056,058 in October 2021 to a low of \$237,065 at the beginning of July 2023. Since July 2023, the delinquent rent balance has fluctuated around \$300,000. As of the beginning of January 2025 the amount of delinquent rent owed was \$410,543, an increase from when this was last reported to the Board in October 2024. Despite staff efforts and the progress made in decreasing both overdue rent balances and the number of households owing rent, these indicators both remain above pre-pandemic norms. Pre-pandemic increases in delinquent rent owed were typical in the months of December and January, and staff believe the current increase may simply be a return to that pattern. Staff will continue to diligently monitor the delinquent rent balance in the coming months to determine if this increase represents a temporary fluctuation or an ongoing trend.

Staff continue to work to identify reasons why the delinquent rent balance remains high. One significant factor is retroactive rent charges due to unreported income. These charges are included in the delinquent rent balance until the resident enters into a repayment agreement or, in the Multifamily program, until staff adds a repayment agreement adjustment onto the voucher. In addition, there seems to be ongoing increased availability of emergency rental assistance, and staff believe that the availability of emergency rental assistance might be influencing tenant behavior around rent payment.

In addition to the factors already mentioned, staff believe that RAD-related program changes may result in higher delinquent rent balances and collection loss write-offs going forward, and that both will remain higher than before the conversion. Staff will continue to monitor unpaid rents and collection losses and pursue strategies for improving the situation.

#### E. UPDATE ON OPENING THE MULTIFAMILY HOUSING WAITING LIST

As previously reported to the Board on November 27, 2024, the Multifamily Housing waiting list has been closed to new applicants for apartments in PHA hi-rises and family housing developments since November 8, 2024. At that time staff expected to reopen the waiting list on February 1, 2025. However, the current plan is to delay reopening until later in 2025, due to the large number of families still on the Multifamily waiting list. HUD regulations allow the opening and closing of waiting lists as an administrative procedure, not requiring Board approval.

While the regular waiting list is closed, the Agency continues to take applications for the special programs in Multifamily Housing, including the Congregate Housing Services Program (CHSP), the Wilder Home Care Program and Accessible Space, Inc. (ASI).

There were over 7,700 applicant households were on the Multifamily waiting list when it closed in November. As of January 13, 2025, there were 5,425 external applicants on that list. There are an additional 85 current resident households on the Multifamily transfer waiting list. The most common reason that households are on the transfer list is because their household size has changed and they require a larger or smaller unit than the one they currently occupy. Transferring residents receive preference over external applicants. With such a large number of applicants and transfer candidates, the most recent applicants for most unit sizes can expect to wait years before being considered for admission. Continuing to

keep the Multifamily Housing waiting list closed will provide applicants who have been on the waiting list for many years the opportunity to move up the list and be housed, if they are found eligible.

Because occupancy is high and the average length of stay is 7.6 years, there are few vacant units available to offer to approved applicants. HUD Multifamily guidelines encourage the closing of waiting lists when the average wait time is “excessive”, explained as “one year or more”. While closing the list to shorten wait times is only suggested and not required, PHA staff have found that long waiting lists are discouraging for applicants and difficult to manage.

F. MWDBE QUARTERLY AND FISCAL YEAR REPORTS; CONTRACTS TO MINORITY-OWNED, WOMEN-OWNED, AND DISABLED-OWNED BUSINESS ENTERPRISES

The reports show the participation of Minority-, Women-, and Disabled-Owned Business Enterprises (MWDBE) in purchase orders and contracts awarded by the PHA during the third quarter of Fiscal Year 2025 (October 1, 2024 – December 31, 2024) and the previous first three quarters of the fiscal year.

The Agency’s Board-approved goals are as follows:

- Operating purchases and contracts: 10% MBE and 5% WDBE
- Capital purchases and contracts: 20% MBE and 10% WDBE.

In FY 2025 during the first three quarters, participation by Minority-Owned Business Enterprises (MBE) in PHA purchases exceeded the Board of Commissioners’ goal for the Operating purchases and contracts (14.2%), and nearly met the goal for the Capital purchases and contracts (18.2%). Participation by Women- and Disabled-Owned Business Enterprises (WDBE) in PHA purchases exceeded the Board of Commissioners’ goal in both Operating (7.0%) and Capital (39.1%). Some examples of Operating purchases and contracts include interior painting of units, isolated flooring replacement, lawn mowing and tree removal. Some examples of capital purchases and contracts include elevator modernization, roof replacements, emergency generator replacement and replacement of heating, ventilating and air conditioning (HVAC) and energy management systems (EMS).

Staff make a concerted effort to increase MWDBE participation by highlighting the Board’s MWDBE goals at pre-bid meetings, construction meetings, and soliciting bids from such firms for informal contracting opportunities less than \$100,000. Results vary somewhat from year to year, but staff have been able to achieve or exceed goals in most categories, most years.

In FY 2024, participation by Minority-owned business enterprises (MBE) in PHA purchases exceeded the Board of Commissioners’ goals in Operating (20.0%), and the Capital (35.1%). Participation by Women and Disabled-owned enterprises (WDBE) in PHA purchases exceeded the Board of Commissioners’ goal in Operating (15.1%) and Capital (12.5%).

Adjourned 9:57 a.m.

\_\_\_\_\_  
Chairperson

\_\_\_\_\_  
Secretary

# PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL

**REPORT TO COMMISSIONERS**

**FROM LOUISE SEEBA  
EXECUTIVE DIRECTOR**

**REGARDING** General Liability Insurance

**DATE** February 26, 2025

Staff requests Board approval to extend the contract with Housing Authority Risk Retention Group (HARRG), a component unit of Housing Authority Insurance (HAI), for general liability insurance coverage for one year effective March 1, 2025. The annual premium is estimated to be \$234,314 with a \$25,000 deductible, for coverage limits of \$2 million per occurrence and a \$3 million aggregate limit. Coverage includes a lead-based paint endorsement for PHA-owned properties, an endorsement for pesticide liability, an endorsement covering liability claims related to mold and other fungus, and also includes a Third-Party discrimination endorsement. The estimated premium represents an increase of \$16,722 (7.68%) from the current premium of \$217,592.

The primary factor in this year's premium increase HAI's is the PHA's "loss ratio" of 110% for the most recent 3-year period (2021-2024). During this period the PHA experienced significant claims that resulted in HAI paying out more in claims than the premiums received. A loss ratio of 110% means for every \$1.00 paid to HAI in insurance premium, HAI is paying out an average of \$1.10 in claims for the coverage period from 2021 through 2024.

The PHA began buying its liability insurance from HARRG in 1995 after conducting the standard open bidding process. HARRG was formed for the purpose of providing liability insurance coverage to public housing authorities throughout the country. It qualifies under federal regulations as a "qualified PHA-owned insurance entity" and therefore is exempt from the competitive bidding requirement. HARRG has provided excellent claims service as well as risk management information and opportunities.

There are sufficient funds for this contract in the current Operating Budgets,<sup>1</sup> and sufficient funds will be requested in the same Operating Budgets for FY 2026 and future years.

WW/MGB

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<sup>1</sup> Operating Budgets for the RAD PBRA properties, the LIPH Scattered Site properties, the Central Office Cost Center (COCC), the Building Fund, and the Section 8/Housing Choice Voucher Program

# PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL

REPORT TO COMMISSIONERS

FROM LOUISE SEEBA  
EXECUTIVE DIRECTOR

REGARDING Language Interpretation and Translation  
Services; Contract No. 25-144

DATE February 26, 2025

Staff requests Board approval to award a one-year contract for language interpretation and translation services to University Language Center (ULC) of Minneapolis, Minnesota, to provide on-site and remote spoken language and sign language interpretation and off-site written translation services to the PHA, at the rates stated in proposal. The rates are as follows:

- \$60/hour (2-hour minimum) for spoken language interpretation conducted on-site,
- \$60/hour (1-hour minimum) by telephone, or via video conferencing;
- \$80/hour (2-hour minimum) for sign language interpretation conducted on-site or via video conferencing; and
- \$37-\$100/100 target words for written translation completed off-site. <sup>1</sup>

If approved, the contract will remain in effect for one year from April 1, 2025 to March 31, 2026 with the option to renew annual extensions for a maximum contract term of five years. Staff estimates that approximately \$50,000 annually will be expended under this contract.

The PHA's spoken language needs include but are not limited to:

• Amharic* <sup>2</sup>	• Hmong*	• Oromo*	• Swahili
• Arabic	• Karen*	• Pashto	• Thai
• Burmese	• Korean	• Russian	• Tigrinya
• Cambodian	• Laotian	• Somali*	• Vietnamese
• Cantonese	• Mandarin	• Spanish	
• French	• Nepali	• Sudanese	

<sup>1</sup> "Source words" are words contained in the original document, while "target words" are those contained in the translation of the original document. Depending upon the language, the difference can be significant.

<sup>2</sup> \*Top five requested languages by the PHA in the last five years.

Services are needed to assist with the following activities:

- Interviews with applicants prior to their admission to the programs
- Lease signing, annual and interim program re-certifications
- Meeting with individual tenant families
- Tenant-requested grievance hearings and lease termination actions
- Video conferencing (virtual meetings)
- Resident workshops and other situations as needed
- Group orientation sessions
- Written translations of notices, etc.

Staff advertised the Request for Proposals (RFP) in two newspapers and posted it publicly on the Northstar Imaging website. Additionally, staff reached out directly to five firms providing interpretation and translation services to inform them of the RFP. Six proposals were received. The proposals were independently evaluated by PHA staff on the criteria stated in the RFP that included point values for related experience, general response to the RFP, technical competence, MWDBE participation, and cost. ULC received the highest overall score, as shown on the attached Evaluation Summary.

ULC is a Woman-Owned Business Enterprise (WBE). Copies of the Employer Information Reports for ULC and the second highest rated proposer, Language Line Solutions, are attached. ULC is performing satisfactorily under the current contract for language and translation services for the PHA.

Sufficient funds will be recommended in the PHA's Operating Budget for this contract.

MM/LAF

Attachments: Summary Evaluation Sheet  
Employer Information Reports (EEO-1)



**EQUAL EMPLOYMENT OPPORTUNITY  
Employer Information Report**

Company Name: University Language Center Contact Person: Karen Houle  
 Address: 4445 W 77<sup>th</sup> Street, Suite 110 Telephone #: 952-224-5600  
 City: Minneapolis Fax #: 952-224-5601  
 State: MN Zip: 55435 Fed. Tax ID #: 41-1543992

Email Address: interpreting@ulanguage.com

**Company Owner\* Information:**

Category:

- 1  White Non-Hispanic
- 2  Black Non-Hispanic
- 3  American Indian
- 4  Hispanic
- 5  Asian/Pacific Islander
- 7  Female
- 8  Disabled

Native Origins in:

Europe, North America, or the Mid-East  
 Any Black racial group in Africa  
 North America, and maintain cultural identification through tribal affiliation or community recognition, not including Eskimos or Aleuts.  
 Mexico, Puerto Rico, Cuba, Central or South America, or other Spanish origin, culture, or descent, regardless of race.  
 Far East, Southeast Asia, the Indian Subcontinent, Pacific Islands

\* Owner is defined as: one who owns and controls at least 51% of the business, and is involved with the daily operation and management of the business.

**Company Employee Information:**

Report the number of all employees - permanent, part-time, apprentices

Occupation Category	White Non-Hispanic		Black Non-Hispanic		American Indian		Hispanic		Asian/Pacific American		Disabled		Totals		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	All
Officials & Managers		13		1				1		1				16	16
Professionals		1												1	1
Technicians															
Sales Workers															
Office & Clerical															
Craftsmen (Skilled)															
Operatives (Unskilled)															
Laborers (Unskilled)															
Service Workers															
<b>Totals</b>		14		1				1		1				17	17

On-the-Job Trainees* (White collar)																
On-the-Job Trainees* (Production)																

\* Report only employees enrolled in formal on-the-job training programs. This information shall also be included in the counts for the appropriate category above.

Karen M Houle  
 \_\_\_\_\_  
 Equal Employment Opportunity Officer (Print Name)  
 \_\_\_\_\_  
 Equal Employment Opportunity Officer (Signature)

**EQUAL EMPLOYMENT OPPORTUNITY  
Employer Information Report**

Company Name: Language Line Services, Inc. Contact Person: Bonaventura A. Cavaliere  
 Address: 1 Lower Ragsdale Dr Bld 2 Telephone #: 800-752-6096  
 City: Monterey Fax #: 831 648-7502  
 State: CA Zip: 93940 Fed. Tax ID #: 770586710  
 Email Address: CFO@languageline.com

**Company Owner\* Information:**

Category:

- 1  White Non-Hispanic
- 2  Black Non-Hispanic
- 3  American Indian
- 4  Hispanic
- 5  Asian/Pacific Islander
- 7  Female
- 8  Disabled

Native Origins in:

Europe, North America, or the Mid-East  
 Any Black racial group in Africa  
 North America, and maintain cultural identification through tribal affiliation or community recognition, not including Eskimos or Aleuts.  
 Mexico, Puerto Rico, Cuba, Central or South America, or other Spanish origin, culture, or descent, regardless of race.  
 Far East, Southeast Asia, the Indian Subcontinent, Pacific Islands

\* Owner is defined as: one who owns and controls at least 51% of the business, and is involved with the daily operation and management of the business.

**Company Employee Information:**

Report the number of all employees - permanent, part-time, apprentices

Occupation Category	White Non-Hispanic		Black Non-Hispanic		American Indian		Hispanic		Asian/Pacific American		Disabled		Totals		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	All
Officials & Managers	34	37	1	1	0	0	6	13	5	11			46	62	108
Professionals	171	505	78	257	0	2	238	981	241	685			728	2430	3158
Technicians	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sales Workers	40	9	1	2	0	0	4	8	2	4			47	23	70
Office & Clerical	77	120	6	12	0	0	43	97	16	37			142	266	408
Craftsmen (Skilled)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Operatives (Unskilled)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laborers (Unskilled)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Service Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Totals</b>	<b>322</b>	<b>671</b>	<b>86</b>	<b>160</b>	<b>0</b>	<b>2</b>	<b>291</b>	<b>1099</b>	<b>264</b>	<b>737</b>			<b>963</b>	<b>2781</b>	<b>3744</b>

On-the-Job Trainees* (White collar)															
On-the-Job Trainees* (Production)															

\* Report only employees enrolled in formal on-the-job training programs. This information shall also be included in the counts for the appropriate category above.

Bonaventura A. Cavaliere  
 Equal Employment Opportunity Officer (Print Name)  
 Signed by: Bonaventura A. Cavaliere  
 Equal Employment Opportunity Officer (Signature)

**PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL****REPORT TO COMMISSIONERS****FROM LOUISE SEEBA  
EXECUTIVE DIRECTOR****REGARDING** Public Housing Agency Annual Plan for  
PHA Fiscal Years 2025 and 2026;  
Amendment for Asset Repositioning**DATE** February 26, 2025

Staff recommends Board approval of Resolution No. 25-02/26-02 approving amendments to the PHA Annual Plan as follows:

1. Amend the Annual Plan for the current fiscal year, PHA FY 2025 (Federal Fiscal Year 2024), which began April 1, 2024; and
2. Amend the Annual Plan for PHA FY 2026 (Federal Fiscal Year 2025), which will begin April 1, 2025, and

The amendments provide more explanation of the PHA's pursuit of asset repositioning for the 418 scattered site homes. Approval of the Plan amendments includes approval of the attached "Certifications of Compliance with PHA Plans and Related Regulations".

The amended Plans for PHA FY 2025 and FY 2026 are identical to the versions approved by the Board on December 20, 2023 and November 27, 2024, with the addition of more details about the PHA's plans to pursue "asset repositioning" via Section 18 of the U.S. Housing Act. The PHA's goal is to convert the remaining 418 public housing units (scattered sites) to another HUD funding stream, for more stable funding. The FY 2026 Annual Plan referred to the repositioning plan, but without some of the specifics that are included in this amended Plan.

Staff are recommending amending both Plans because the asset repositioning application requires that the conversion be stated in the PHA's Annual Plan. To increase the likelihood that HUD staff will determine that the requirement has been satisfied when they review the application, staff is adding details to the Plans that the Board approved previously.

As submitted in past years, the PHA Annual Plan was a four-page template with checkboxes, and approximately 18 pages of attachments. Now HUD requires the Annual (and 5-Year) Plans to be submitted online in the PIH (Public and Indian Housing) Portal instead of the printed template. For the Commissioners' convenience, staff is attaching the recommended Plan documents in the same format as previously. With the Board's approval of the amendments, staff will enter the same text into the Portal, explaining the asset repositioning process.

Staff published a public notice of these proposed amendments to the Annual Plans on December 20, 2024 announcing a public hearing that was held on February 6, 2025. As explained in that notice, the amendments to the PHA Plans relate only to the PHA's proposed "asset repositioning". The PHA's goal is to secure better funding to maintain and improve the 418 scattered site homes, through HUD's Housing Choice Voucher/Project-Based Voucher rent assistance program (Section 8), instead of the Low Income Public Housing program. The PHA would continue to manage and maintain the homes and eligible residents would be able to stay in their current homes.

FAH

Attachments: Resolution No. 25-02/26-02  
FY 2025 PHA Annual Plan Version 3; Form HUD 50075-HP Revised;  
Certifications of Compliance with PHA Plans and Related Regulations;  
FY 2025 Agency Plan Version 3 Attachment E  
FY 2026 PHA Annual Plan Version 2; Form HUD 50075-HP Revised;  
Certifications of Compliance with PHA Plans and Related Regulations;  
FY 202 Agency Plan Version 2 Attachment E

**Certifications of Compliance with  
PHA Plan and Related Regulations  
(Standard, Troubled, HCV-Only, and  
High Performer PHAs)**

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
Expires 3/31/2024

**PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations  
including PHA Plan Elements that Have Changed**

**Public Housing Agency of the City of St. Paul  
Resolution No. 25-02/26-02**

*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 and/or X Annual 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 PHA fiscal year beginning 04/01/2024, in connection with the submission of the Plan and implementation thereof:*

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located (24 CFR § 91.2).
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments (AI) to Fair Housing Choice, or Assessment of Fair Housing (AFH) when applicable, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan (24 CFR §§ 91.2, 91.225, 91.325, and 91.425).
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Resident Advisory Board or Boards in developing the Plan, including any changes or revisions to the policies and programs identified in the Plan before they were implemented, and considered the recommendations of the RAB (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA provides assurance as part of this certification that:
  - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
  - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
  - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. 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.), and other applicable civil rights requirements and that it will affirmatively further fair housing in the administration of the program. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with the Fair Housing Act, title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, title II of the Americans with Disabilities Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of the program.
7. The PHA will affirmatively further fair housing, which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR § 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR § 903.7(o)(3). The PHA will fulfill the requirements at 24 CFR § 903.7(o) and 24 CFR § 903.15(d). Until such time as the PHA is required to submit an AFH, the PHA will fulfill the requirements at 24 CFR § 903.7(o) promulgated prior to August 17, 2015, which means that it examines its programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintains records reflecting these analyses and actions.
8. For PHA Plans that include a policy for site-based waiting lists:

- The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2011-65);
  - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
  - Adoption of a site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
  - The PHA shall take reasonable measures to assure that such a waiting list is consistent with affirmatively furthering fair housing; and
  - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR 903.7(o)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
  10. In accordance with 24 CFR § 5.105(a)(2), HUD's Equal Access Rule, the PHA will not make a determination of eligibility for housing based on sexual orientation, gender identify, or marital status and will make no inquiries concerning the gender identification or sexual orientation of an applicant for or occupant of HUD-assisted housing.
  11. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
  12. The PHA will comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
  13. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
  14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
  15. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
  16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
  17. The PHA will keep records in accordance with 2 CFR 200.333 and facilitate an effective audit to determine compliance with program requirements.
  18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
  19. The PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Financial Assistance, including but not limited to submitting the assurances required under 24 CFR §§ 1.5, 3.115, 8.50, and 107.25 by submitting an SF-424, including the required assurances in SF-424B or D, as applicable.
  20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
  21. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
  22. The PHA certifies that it is in compliance with applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

Public Housing Agency of the City of St. Paul  
PHA Name

MN001  
PHA Number/HA Code

Annual PHA Plan for Fiscal Year 2025 (FFY 2024) Version 3

5-Year PHA Plan for Fiscal Years 2026 - 2030

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 Executive Director		Name Board Chairman	
Signature	Date	Signature	Date

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. This information is collected to ensure compliance with PHA Plan, Civil Rights, and related laws and regulations including PHA plan elements that have changed.

Public reporting burden for this information collection is estimated to average 0.16 hours per year 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. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Certifications of Compliance with  
PHA Plan and Related Regulations  
(Standard, Troubled, HCV-Only, and  
High Performer PHAs)**

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
Expires 3/31/2024

**PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations  
including PHA Plan Elements that Have Changed**

**Public Housing Agency of the City of St. Paul  
Resolution No. 25-02/26-02**

*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 and/or X Annual 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 PHA fiscal year beginning 04/01/2025, in connection with the submission of the Plan and implementation thereof:*

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located (24 CFR § 91.2).
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments (AI) to Fair Housing Choice, or Assessment of Fair Housing (AFH) when applicable, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan (24 CFR §§ 91.2, 91.225, 91.325, and 91.425).
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Resident Advisory Board or Boards in developing the Plan, including any changes or revisions to the policies and programs identified in the Plan before they were implemented, and considered the recommendations of the RAB (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA provides assurance as part of this certification that:
  - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
  - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
  - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. 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.), and other applicable civil rights requirements and that it will affirmatively further fair housing in the administration of the program. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with the Fair Housing Act, title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, title II of the Americans with Disabilities Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of the program.
7. The PHA will affirmatively further fair housing, which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR § 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR § 903.7(o)(3). The PHA will fulfill the requirements at 24 CFR § 903.7(o) and 24 CFR § 903.15(d). Until such time as the PHA is required to submit an AFH, the PHA will fulfill the requirements at 24 CFR § 903.7(o) promulgated prior to August 17, 2015, which means that it examines its programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintains records reflecting these analyses and actions.
8. For PHA Plans that include a policy for site-based waiting lists:

- The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2011-65);
  - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
  - Adoption of a site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
  - The PHA shall take reasonable measures to assure that such a waiting list is consistent with affirmatively furthering fair housing; and
  - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR 903.7(o)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
  10. In accordance with 24 CFR § 5.105(a)(2), HUD's Equal Access Rule, the PHA will not make a determination of eligibility for housing based on sexual orientation, gender identify, or marital status and will make no inquiries concerning the gender identification or sexual orientation of an applicant for or occupant of HUD-assisted housing.
  11. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
  12. The PHA will comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
  13. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
  14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
  15. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
  16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
  17. The PHA will keep records in accordance with 2 CFR 200.333 and facilitate an effective audit to determine compliance with program requirements.
  18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
  19. The PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Financial Assistance, including but not limited to submitting the assurances required under 24 CFR §§ 1.5, 3.115, 8.50, and 107.25 by submitting an SF-424, including the required assurances in SF-424B or D, as applicable.
  20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
  21. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
  22. The PHA certifies that it is in compliance with applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

Public Housing Agency of the City of St. Paul  
PHA Name

MN001  
PHA Number/HA Code

Annual PHA Plan for Fiscal Year 2026 (FFY 2025) Version 2  
 5-Year PHA Plan for Fiscal Years 2026 - 2030

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 Executive Director		Name Board Chairman	
Signature	Date	Signature	Date

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 lead itself to confidentiality. This information is collected to ensure compliance with PHA Plan, Civil Rights, and related laws and regulations including PHA plan elements that have changed.

Public reporting burden for this information collection is estimated to average 0.16 hours per year 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. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

<b>Streamlined Annual PHA Plan</b> <i>(High Performer PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 03/31/2024
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**ANNUAL PLAN FOR PHA FY 2025 [FFY 2024], beginning April 1, 2024**

**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, including changes to these policies, 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

**Applicability.** The Form HUD-50075-HP is to be completed annually by **High Performing PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, HCV-Only PHA, Small PHA, or Qualified PHA do not need to submit this form.

**Definitions.**

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers 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.
- (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 housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.																										
A.1	<p>PHA Name: <u>PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL</u>    PHA Code: <u>MN001</u>            PHA Type:   <input type="checkbox"/> Small   <input checked="" type="checkbox"/> High Performer            PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>04/2024</u>            PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)            Number of Public Housing (PH) Units <u>418</u>    Number of Housing Choice Vouchers (HCVs) <u>5,242*</u>            Total Combined <u>5,660</u>    <b>*Incl. FUP + MSS/DV + VASH + EHV</b>            PHA Plan Submission Type:   <input type="checkbox"/> Annual Submission    <input checked="" type="checkbox"/> Revised Annual Submission</p> <p><b>Availability of Information.</b> 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. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p><i>The PHA's AGENCY PLAN is posted on the PHA's official website, <a href="http://www.stpha.org">www.stpha.org</a>. All of the PHA's Admission &amp; Occupancy Policies for the Public Housing program and Housing Choice Voucher (Section 8) are also posted there. Copies of the Plan are available upon request at the PHA's Central Administrative Office, 555 N. Wabasha Street, St. Paul MN 55102 and at PHA site offices. Questions about the PHA's Agency Plan may be directed to Mai Moua, Executive Assistant/Communications Manager (<a href="mailto:mai.moua@stpha.org">mai.moua@stpha.org</a>) 651-292-6086.</i></p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th rowspan="2" style="width: 25%;">Participating PHAs</th> <th rowspan="2" style="width: 10%;">PHA Code</th> <th rowspan="2" style="width: 25%;">Program(s) in the Consortia</th> <th rowspan="2" style="width: 15%;">Program(s) not in the Consortia</th> <th colspan="2" style="width: 25%;">No. of Units in Each Program</th> </tr> <tr> <th style="width: 12.5%;">PH</th> <th style="width: 12.5%;">HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																	
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		PH	HCV																								
Lead PHA:																											

**B. Plan Elements**

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

(a) Have the following PHA Plan elements been revised by the PHA since its last Annual **PHA Plan** submission?

Y N

- Statement of Housing Needs and Strategy for Addressing Housing Needs.
- Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. *See Attachment G.*
- Financial Resources.

- Rent Determination.
- Homeownership Programs.
- Safety and Crime Prevention.
- Pet Policy.
- Substantial Deviation.
- Significant Amendment/Modification *See Attachment P: Significant Amendment/Modification of 5-Year CFP Plan*

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

(c) The PHA must submit its Deconcentration Policy for Field Office Review. **NOT APPLICABLE: Single project, scattered sites**

**B.2 New Activities.**

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

Y N

- Hope VI or Choice Neighborhoods.
- Mixed Finance Modernization or Development. *See Attachment I. (Revised in Version 2)*
- Demolition and/or Disposition. *(See below and Attachment E)*
- Conversion of Public Housing to Tenant Based Assistance. *(See below)*
- Conversion of Public Housing to Project-Based Assistance under RAD. *See revised summary below and details in Attachment J.*
- Project Based Vouchers. *(see below)*
- Units with Approved Vacancies for Modernization. *(see below)*
- Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants). *See Attachment L.*

(b) If any of these activities are planned for the current 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.

*Mixed Finance Modernization or Development: The PHA plans to submit Mixed-Finance Development Proposals to develop seven units of Public Housing at McDonough Homes and four units of Public Housing at Dunedin Terrace that will be converted to Multifamily Project-Based Rental Assistance using HUD's "Faircloth-to-RAD" process. Staff intend to submit the proposals to HUD by June 30, 2024, and construction will be completed by December 31, 2026. See Attachment I.*

*Conversion of Public Housing to Project-Based Assistance under RAD: See above and Attachment J.*

*Conversion Completed: Public Housing to Project-Based Assistance under RAD. No further conversion activities were planned or underway when this Plan amendment was written*

*History: On October 3, 2019 the PHA closed on 8 RAD conversions, removing 3,855 units from public housing and converting 3,836 to Project-Based Rental Assistance (PBRA) under HUD's Multifamily Housing division. (19 units used for non-dwelling purposes were not included in the PBRA HAP Contracts.) The PBRA HAP contracts were effective January 1, 2020.*

*Together the eight RAD conversion applications constituted a near-portfolio-wide conversion including all of the PHA's sixteen hi-rises and four family housing developments. The PHA's 418 scattered site homes were not part of these RAD applications; they remain as public housing.*

*Pending Disposition Activities: Asset Repositioning: Section 18; See Attachment E. The PHA is considering asset repositioning strategies for the 418 single family homes and duplexes on scattered sites which remain in the Low Income Public Housing program, including a potential Section 18 Disposition*

*Project-Based Vouchers (PBV): Early in 2024 the Board approved awarding 72 Project-Based Vouchers (PBVs) to developers who applied through Minnesota Housing's (Minnesota Housing Finance Agency) 2023 Consolidated Requests for Proposals (RFP). In March 2024 the Board voted to offer up to 150 PBVs in the 2024 RFP.*

	<p><b>Emergency Housing Vouchers (EHV):</b> The PHA received and fully utilized 157 Emergency Housing Vouchers (EHV), in partnership with the Continuum of Care (Heading Home Ramsey or "HHR") to administer these vouchers. PHAs were required to issue all allocated EHVs by September 30, 2023. No EHV can be issued after that deadline, but assistance will continue to be paid on vouchers already issued.</p> <p><b>Units with Approved Vacancies for Modernization:</b> The PHA will continue to hold some scattered site homes vacant upon turnover, to allow significant repair/renovation/modernization work to be completed without relocating residents. (For example, major plumbing and electrical upgrades that require disconnecting the services, replacing kitchen or bathroom flooring and fixtures that render the rooms unusable for days at a time, etc.) Staff plan ahead for this construction work by including significant amounts in annual budgets (Capital Fund Program grants and Operating Budget), but the work is not started until the home actually becomes vacant. As that occurs, staff asks HUD approval to designate the unit "Vacant Undergoing Modernization".</p>
<b>B.3</b>	<p><b>Progress Report.</b></p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year Plan.</p> <p><i>The PHA has earned HUD's "High Performer" rating for both public housing (PHMAP and PHAS; 32 years through PHA FY 2022; the PHAS score for FY 2023 is pending) and the Section 8 Housing Choice Voucher Program (22 years; SEMAP). The PHA continues to fulfill its mission:</i></p> <p style="padding-left: 40px;">"The PHA helps families and individuals with low incomes achieve greater stability and self reliance by providing safe, affordable, quality housing, and links to community services."</p>
<b>B.4.</b>	<p><b>Capital Improvements.</b> Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.</p> <p><i>See HUD Form 50075.2; HUD approved effective 7/28/2023.</i></p>
<b>B.5</b>	<p><b>Most Recent Fiscal Year Audit.</b></p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N  <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, please describe:</p>
<b>C.</b>	<b>Other Document and/or Certification Requirements.</b>
<b>C.1</b>	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N  <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(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.</p>
<b>C.2</b>	<p><b>Certification by State or Local Officials.</b></p> <p>Form HUD-50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
<b>C.3</b>	<p><b>Civil Rights Certification/Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</b></p> <p>Form 50077-ST-HCV-HE, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i> must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
<b>C.4</b>	<p><b>Challenged Elements.</b> 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.</p>

(a) Did the public challenge any elements of the Plan?

Y N

If yes, include Challenged Elements.

**D. Affirmatively Furthering Fair Housing (AFFH).**

D.1

**Affirmatively Furthering Fair Housing.**

Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA may provide further detail on completing this item.

**Fair Housing Goal:**

*Describe fair housing strategies and actions to achieve the goal*

*Not applicable this year.*

# Instructions for Preparation of Form HUD-50075-HP Annual Plan for High Performing 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 Housing Choice Vouchers (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(4)(e))

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

## B. Plan Elements.

### 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. Once the PHA has submitted an Assessment of Fair Housing (AFH), which includes an assessment of disproportionate housing needs in accordance with 24 CFR §5.154(d)(2)(iv), information on households with individuals with disabilities and households of various races and ethnic groups residing in the jurisdiction or on the waiting lists no longer needs to be included in the Statement of Housing Needs and Strategy for Addressing Housing Needs. (24 CFR §903.7(a)).

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)).

**Safety and Crime Prevention (VAWA).** A description of: 1) Any activities, services, or programs provided or offered by an agency, either directly or in partnership with other service providers, to child or adult victims of domestic violence, dating violence, sexual assault, or stalking; 2) Any activities, services, or programs provided or offered by a PHA that helps child and adult victims of domestic violence, dating violence, sexual assault, or stalking, to obtain or maintain housing; and 3) Any activities, services, or programs provided or offered by a public housing agency to prevent domestic violence, dating violence, sexual assault, and stalking, or to enhance victim safety in assisted families. (24 CFR §903.7(m)(5))

**Pet Policy.** Describe the PHA's policies and requirements pertaining to the ownership of pets in public housing. (24 CFR §903.7(n))

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

**Significant Amendment/Modification.** PHA must provide its criteria for determining a "Significant Amendment or Modification" to its 5-Year and Annual Plan. 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 current 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.”

**HOPE VI.** 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 Hope VI is a separate process. See guidance on HUD’s website at: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/hope6](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/hope6). ([Notice PIH 2011-47](#))

**Mixed Finance Modernization or Development.** 1) A description of any housing (including name, project number (if known) and unit count) for which the PHA will apply for Mixed Finance Modernization or Development; and 2) A timetable for the submission of applications or proposals. The application and approval process for Mixed Finance Modernization or Development is a separate process. See guidance on HUD’s website at: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/hope6/mfph#4](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 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: [http://www.hud.gov/offices/pih/centers/sac/demo\\_dispo/index.cfm](http://www.hud.gov/offices/pih/centers/sac/demo_dispo/index.cfm). ([24 CFR §903.7\(h\)](#))

**Conversion of Public Housing under the Voluntary or Mandatory Conversion programs.** Describe 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: <http://www.hud.gov/offices/pih/centers/sac/conversion.cfm>. ([24 CFR §903.7\(i\)](#))

**Conversion of Public Housing under the Rental Assistance Demonstration (RAD) program.** 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 Assistance or Project-Based Vouchers under RAD. See additional guidance on HUD’s website at: [Notice PIH 2012-32.REV-3, successor RAD Implementation Notices, and other RAD notices.](#)

**Project-Based Vouchers.** Describe any plans to use HCVs for new project-based vouchers. ([24 CFR §983.57\(b\)\(1\)](#)) If using project-based vouchers, provide the projected number of project-based units and general locations and describe how project-basing would be consistent with the PHA Plan.

**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.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\(r\)\(1\)](#))

**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\(p\)](#))

## 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 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. ([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 ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed*. Form HUD-50077-ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed* must be submitted by the PHA as an electronic attachment to the PHA Plan. 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 §§ 903.7(o)(1) and 903.15(d) and: (i) examines its programs or proposed programs; (ii) identifies any fair housing issues and contributing factors within those programs, in accordance with 24 CFR 5.154; or 24 CFR 5.160(a)(3) as applicable (iii) specifies actions and strategies designed to address contributing factors, related fair housing issues, and goals in the applicable Assessment of Fair Housing consistent with 24 CFR 5.154 in

a reasonable manner in view of the resources available; (iv) works with jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; (v) operates programs in a manner consistent with any applicable consolidated plan under 24 CFR part 91, and with any order or agreement, to comply with the authorities specified in paragraph (o)(1) of this section; (vi) complies with any contribution or consultation requirement with respect to any applicable AFH, in accordance with 24 CFR 5.150 through 5.180; (vii) maintains records reflecting these analyses, actions, and the results of these actions; and (viii) takes steps acceptable to HUD to remedy known fair housing or civil rights violations. impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction. (24 CFR §903.7(o)).

**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.

#### **D. Affirmatively Furthering Fair Housing.**

##### **D.1 Affirmatively Furthering Fair Housing.**

The PHA will use the answer blocks in item D.1 to provide a statement of its strategies and actions to implement each fair housing goal outlined in its accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5) that states, in relevant part: "To implement goals and priorities in an AFH, strategies and actions shall be included in program participants' ... PHA Plans (including any plans incorporated therein) .... Strategies and actions must affirmatively further fair housing ...." Use the chart provided to specify each fair housing goal from the PHA's AFH for which the PHA is the responsible program participant – whether the AFH was prepared solely by the PHA, jointly with one or more other PHAs, or in collaboration with a state or local jurisdiction – and specify the fair housing strategies and actions to be implemented by the PHA during the period covered by this PHA Plan. If there are more than three fair housing goals, add answer blocks as necessary.

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D., nevertheless, the PHA will address its obligation to affirmatively further fair housing by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

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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 7.02 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. 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 Act 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.

# PHA Plan for PHA FY 2025 (FFY 2024)

## Attachments to Agency Plan Version 3

- Attachment A. Membership of the Resident Advisory Board
- Attachment B. Comments on Agency Plan and PHA Responses
- Attachment C. PHA Management Organizational Chart
- Attachment D. Violence Against Women Act (VAWA), Reauthorized 2022
- Attachment E. Pending Disposition Activities: Asset Repositioning
- Attachment F. *Capital Fund Program. The PHA will submit the CFP application and annual reports separately with the signed amendment to the Annual Contributions Contract (ACC) after the actual amount of the PHA's CFP grant for the new Federal Fiscal Year is announced.*
- Attachment G. Public Housing and Section 8 Policy Changes
- Attachment H. Housing Needs; Excerpts from the City of Saint Paul, Minnesota Consolidated Plan and Submission 2020-2024 (PDF)
- Attachment I. Development/Conversion Concept: Expand Public Housing Inventory Available for Eligible Families or Individuals (*Revised*)
- Attachment J. Conversion of Public Housing to Project-Based Assistance under RAD
- Attachment K. Implementing HUD's Smoke-Free Mandate
- Attachment L. Use of Operating Funds for Capital Activities
- Attachment M. Deleted
- Attachment N. Definition of a Significant Amendment to the Agency Plan
- Attachment O. Emergency Housing Vouchers (EHV)
- Attachment P. Definition of a Significant Amendment to the CFP 5-Year Action Plan

## **Pending Disposition Activities**

The PHA is proceeding with plans for “asset repositioning” of the 418 remaining public housing units. The transaction will include submitting a Section 18 Demolition/Disposition application to HUD, to transfer the properties’ ownership to Capital City Affordable Housing (CCAH), a wholly owned non-profit subsidiary of the PHA.

Following approval of the disposition application(s), the PHA intends to request Tenant Protection Vouchers (TPVs) from HUD, that would be “project-based” back into the properties. Asset repositioning via Section 18 would maintain the PHA’s ownership of the scattered site homes and provide an opportunity for much higher HUD subsidies to manage, maintain and improve the properties.

<b>Streamlined Annual PHA Plan (High Performer PHAs)</b>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 03/31/2024
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**ANNUAL PLAN FOR PHA FY 2026 [FFY 2025], beginning April 1, 2025**

**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, including changes to these policies, 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

**Applicability.** The Form HUD-50075-HP is to be completed annually by **High Performing PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, HCV-Only PHA, Small PHA, or Qualified PHA do not need to submit this form.

**Definitions.**

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers 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.
- (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 housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.																														
A.1	PHA Name: <u>PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL</u> PHA Code: <u>MN001</u> PHA Type: <input type="checkbox"/> Small <input checked="" type="checkbox"/> High Performer PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>04/2025</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units <u>418</u> Number of Housing Choice Vouchers (HCVs) <u>5,243*</u> Total Combined <u>5,661</u> *Incl. FUP + MSS/DV + VASH + EHV PHA Plan Submission Type: <input type="checkbox"/> Annual Submission <input checked="" type="checkbox"/> Revised Annual Submission																														
<p><b>Availability of Information.</b> 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. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p><i>The PHA's AGENCY PLAN is posted on the PHA's official website, <a href="http://www.stpha.org">www.stpha.org</a>. All of the PHA's Admission &amp; Occupancy Policies for the Public Housing program and Housing Choice Voucher (Section 8) are also posted there. Copies of the Plan are available upon request at the PHA's Central Administrative Office, 555 N. Wabasha Street, St. Paul MN 55102 and at PHA site offices. Questions about the PHA's Agency Plan may be directed to Mai Moua, Executive Assistant/Communications Manager (<a href="mailto:mai.moua@stpha.org">mai.moua@stpha.org</a>) 651-292-6086.</i></p>																															
<input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)																															
		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="width: 25%;">Participating PHAs</th> <th rowspan="2" style="width: 10%;">PHA Code</th> <th rowspan="2" style="width: 25%;">Program(s) in the Consortia</th> <th rowspan="2" style="width: 25%;">Program(s) not in the Consortia</th> <th colspan="2" style="width: 15%;">No. of Units in Each Program</th> </tr> <tr> <th style="width: 7.5%;">PH</th> <th style="width: 7.5%;">HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>				Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																	
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				PH	HCV																										
Lead PHA:																															

**B. Plan Elements**

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

(a) Have the following PHA Plan elements been revised by the PHA since its last Annual **PHA Plan** submission?

Y N

- Statement of Housing Needs and Strategy for Addressing Housing Needs.
- Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. *See Attachment G.*
- Financial Resources.
- Rent Determination. *See Attachment G: Flat Rents Changed.*
- Homeownership Programs.
- Safety and Crime Prevention.
- Pet Policy.
- Substantial Deviation.
- Significant Amendment/Modification *See Attachment P: Significant Amendment/Modification of 5-Year CFP Plan*

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

(c) The PHA must submit its Deconcentration Policy for Field Office Review. **NOT APPLICABLE: Single project, scattered sites**

**B.2 New Activities.**

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

Y N

- Hope VI or Choice Neighborhoods.
- Mixed Finance Modernization or Development. *See Attachment I.*
- Demolition and/or Disposition. *See below and Attachment E.*
- Conversion of Public Housing to Tenant Based Assistance.
- Conversion of Public Housing to Project-Based Assistance under RAD.
- Project Based Vouchers. *(see below)*
- Units with Approved Vacancies for Modernization. *(see below)*
- Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).  
*See Attachment L.*

(b) If any of these activities are planned for the current 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.

*Mixed Finance Modernization or Development: The PHA plans to submit Mixed-Finance Development Proposals to develop seven units of Public Housing at McDonough Homes and four units of Public Housing at Dunedin Terrace that will be converted to Multifamily Project-Based Rental Assistance using HUD's "Faircloth-to-RAD" process. Staff expect has submitted partial draft development proposals to HUD and is working with HUD staff on finalizing them. Staff expects that construction of the new units will be completed by December 31, 2026.. See Attachment I.*

*Pending Disposition Activities: The PHA is considering asset repositioning strategies for the 418 single family homes and duplexes on scattered sites which remain in the Low Income Public Housing program, including a potential Section 18 Disposition. See Attachment E.*

*Rent Determination: On October 23, 2024, the PHA Board approved staff's recommendation to increase flat rents for the public housing units (scattered sites) to the full Fair Market Rent level, effective January 1, 2025. (Attachment G)*

*Project-Based Vouchers (PBV): Early in 2024 the Board approved awarding 72 Project-Based Vouchers (PBVs) to developers who applied through Minnesota Housing's (Minnesota Housing Finance Agency) 2023 Consolidated Requests for Proposals (RFP). In March 2024 the Board voted to offer up to 150 PBVs in the 2024 RFP.*

*Emergency Housing Vouchers (EHV): The PHA received and fully utilized 157 Emergency Housing Vouchers (EHV), in partnership with the Continuum of Care (Heading Home Ramsey or "HHR") to administer these vouchers. PHAs were required to issue all allocated EHVs by September 30, 2023. No EHVs can be issued after that deadline, but assistance will continue to be paid on vouchers already issued.*

*Units with Approved Vacancies for Modernization: The PHA will continue to hold some scattered site homes vacant upon turnover, to allow significant repair/renovation/modernization work to be completed without relocating residents. (For example, major plumbing and electrical upgrades that require disconnecting the services, replacing kitchen or bathroom flooring and fixtures that render the rooms unusable for days at a time, etc.) Staff plan ahead for this construction work by including significant amounts in annual budgets (Capital Fund Program grants and*

	Operating Budget), but the work is not started until the home actually becomes vacant. As that occurs, staff asks HUD approval to designate the unit "Vacant Undergoing Modernization".
<b>B.3</b>	<p><b>Progress Report.</b></p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year Plan.</p> <p><i>The PHA's Agency Goals for PHA FY 2025-2026 are attached as Attachment M.</i></p> <p><i>The PHA has consistently achieved its mission and primary goals by repeatedly earning HUD's "High Performer" rating for both public housing (PHMAP and PHAS; 32 years through PHA FY 2022; the PHAS score for FY 2023 is pending) and the Section 8/Housing Choice Voucher Program (22 years; SEMAP).</i></p> <p><i>The PHA also earned a "Superior" rating on its first-ever Management and Occupancy Review (MOR) of its Multifamily Housing program, which now includes the bulk of the PHA-owned properties.</i></p> <p><i>The PHA continues to fulfill its mission:</i></p> <p style="padding-left: 40px;"><i>"The PHA helps families and individuals with low incomes achieve greater stability and self reliance by providing safe, affordable, quality housing, and links to community services."</i></p>
<b>B.4.</b>	<p><b>Capital Improvements.</b> Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.</p> <p><i>See HUD Form 50075.2; HUD approved effective 7/28/2023.</i></p>
<b>B.5</b>	<p><b>Most Recent Fiscal Year Audit.</b></p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N  <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, please describe:</p>
<b>C.</b>	<b>Other Document and/or Certification Requirements.</b>
<b>C.1</b>	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N  <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(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.</p>
<b>C.2</b>	<p><b>Certification by State or Local Officials.</b></p> <p><u>Form HUD-50077-SL</u>, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p> <p>The PHA Plan is consistent with the City of St. Paul's Consolidated Plan in the following ways:</p> <ul style="list-style-type: none"> <li>• As noted in the City's ConPlan, the PHA serves households with Low to Extremely Low Incomes. (p. 47)</li> <li>• The PHA also serves households of color, who have disproportionately greater housing needs. ((p. 50)</li> </ul>
<b>C.3</b>	<p><b>Civil Rights Certification/Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</b></p> <p><u>Form 50077-ST-HCV-HP</u>, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i> must be submitted by the PHA as an electronic attachment to the PHA Plan.</p> <p>The changes in PHA policies since the last Annual Plan was submitted are listed in <u>Attachment G</u> to this Plan.</p>
<b>C.4</b>	<p><b>Challenged Elements.</b> 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.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N  <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>If yes, include Challenged Elements.</p>

<b>D.</b>	<b>Affirmatively Furthering Fair Housing (AFFH).</b>
<b>D.1</b>	<p><b>Affirmatively Furthering Fair Housing.</b></p> <p>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA may provide further detail on completing this item.</p> <div data-bbox="172 401 1442 646" style="border: 1px solid black; padding: 5px;"> <p><b>Fair Housing Goal:</b></p> <p><i><u>Describe fair housing strategies and actions to achieve the goal</u></i>  <i>(Not applicable this year.)</i>  <i>The PHA will continue to follow fair housing strategies and actions to achieve the goal of fair housing.</i></p> </div>

# Instructions for Preparation of Form HUD-50075-HP Annual Plan for High Performing 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 Housing Choice Vouchers (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(4)(e))

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

## B. Plan Elements.

### 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. Once the PHA has submitted an Assessment of Fair Housing (AFH), which includes an assessment of disproportionate housing needs in accordance with 24 CFR §5.154(d)(2)(iv), information on households with individuals with disabilities and households of various races and ethnic groups residing in the jurisdiction or on the waiting lists no longer needs to be included in the Statement of Housing Needs and Strategy for Addressing Housing Needs. (24 CFR §903.7(a))

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))

**Safety and Crime Prevention (VAWA).** A description of: 1) Any activities, services, or programs provided or offered by an agency, either directly or in partnership with other service providers, to child or adult victims of domestic violence, dating violence, sexual assault, or stalking; 2) Any activities, services, or programs provided or offered by a PHA that helps child and adult victims of domestic violence, dating violence, sexual assault, or stalking, to obtain or maintain housing; and 3) Any activities, services, or programs provided or offered by a public housing agency to prevent domestic violence, dating violence, sexual assault, and stalking, or to enhance victim safety in assisted families. (24 CFR §903.7(m)(5))

**Pet Policy.** Describe the PHA's policies and requirements pertaining to the ownership of pets in public housing. (24 CFR §903.7(n))

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

**Significant Amendment/Modification.** PHA must provide its criteria for determining a "Significant Amendment or Modification" to its 5-Year and Annual Plan. 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 current 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.”

**HOPE VI.** 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 Hope VI is a separate process. See guidance on HUD’s website at: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/hope6](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/hope6). (Notice PIH 2011-47)

**Mixed Finance Modernization or Development.** 1) A description of any housing (including name, project number (if known) and unit count) for which the PHA will apply for Mixed Finance Modernization or Development; and 2) A timetable for the submission of applications or proposals. The application and approval process for Mixed Finance Modernization or Development is a separate process. See guidance on HUD’s website at: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/hope6/mfph#4](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 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: [http://www.hud.gov/offices/pih/centers/sac/demo\\_dispo/index.cfm](http://www.hud.gov/offices/pih/centers/sac/demo_dispo/index.cfm). (24 CFR §903.7(h))

**Conversion of Public Housing under the Voluntary or Mandatory Conversion programs.** Describe 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: <http://www.hud.gov/offices/pih/centers/sac/conversion.cfm>. (24 CFR §903.7(j))

**Conversion of Public Housing under the Rental Assistance Demonstration (RAD) program.** 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 Assistance or Project-Based Vouchers under RAD. See additional guidance on HUD’s website at: [Notice PIH 2012-32 REV-3, successor RAD Implementation Notices, and other RAD notices.](#)

**Project-Based Vouchers.** Describe any plans to use HCVs for new project-based vouchers. (24 CFR §983.57(b)(1)) If using project-based vouchers, provide the projected number of project-based units and general locations and describe how project-basing would be consistent with the PHA Plan.

**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.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(r)(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))

## 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 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. (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 ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed*. Form HUD-50077-ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed* must be submitted by the PHA as an electronic attachment to the PHA Plan. 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 §§ 903.7(o)(1) and 903.15(d) and: (i) examines its programs or proposed programs; (ii) identifies any fair housing issues and contributing factors within those programs, in accordance with 24 CFR 5.154; or 24 CFR 5.160(a)(3) as applicable (iii) specifies actions and strategies designed to address contributing factors, related fair housing issues, and goals in the applicable Assessment of Fair Housing consistent with 24 CFR 5.154 in

a reasonable manner in view of the resources available; (iv) works with jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; (v) operates programs in a manner consistent with any applicable consolidated plan under 24 CFR part 91, and with any order or agreement, to comply with the authorities specified in paragraph (o)(1) of this section; (vi) complies with any contribution or consultation requirement with respect to any applicable AFH, in accordance with 24 CFR 5.150 through 5.180; (vii) maintains records reflecting these analyses, actions, and the results of these actions; and (viii) takes steps acceptable to HUD to remedy known fair housing or civil rights violations. impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction. (24 CFR §903.7(o)).

**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.

#### **D. Affirmatively Furthering Fair Housing.**

##### **D.1 Affirmatively Furthering Fair Housing.**

The PHA will use the answer blocks in item D.1 to provide a statement of its strategies and actions to implement each fair housing goal outlined in its accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5) that states, in relevant part: "To implement goals and priorities in an AFH, strategies and actions shall be included in program participants' ... PHA Plans (including any plans incorporated therein) .... Strategies and actions must affirmatively further fair housing ...." Use the chart provided to specify each fair housing goal from the PHA's AFH for which the PHA is the responsible program participant – whether the AFH was prepared solely by the PHA, jointly with one or more other PHAs, or in collaboration with a state or local jurisdiction – and specify the fair housing strategies and actions to be implemented by the PHA during the period covered by this PHA Plan. If there are more than three fair housing goals, add answer blocks as necessary.

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D., nevertheless, the PHA will address its obligation to affirmatively further fair housing by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

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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 7.02 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. 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 Act 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.

# PHA Plan for PHA FY 2026 (FFY 2025)

## Attachments to Agency Plan Version 2

- Attachment A. Membership of the Resident Advisory Board
- Attachment B. Comments on Agency Plan and PHA Responses
- Attachment C. PHA Management Organizational Chart
- Attachment D. Violence Against Women Act (VAWA), Reauthorized 2022
- Attachment E. Pending Disposition Activities: Asset Repositioning
- Attachment F. *Capital Fund Program. The PHA will submit the CFP application and annual reports separately with the signed amendment to the Annual Contributions Contract (ACC) after the actual amount of the PHA's CFP grant for the new Federal Fiscal Year is announced.*
- Attachment G. Public Housing and Section 8 Policy Changes
- Attachment H. Housing Needs; Excerpts from the City of Saint Paul, Minnesota Consolidated Plan and Submission 2020-2024 (PDF)
- Attachment I. Development/Conversion Concept: Expand Public Housing Inventory Available for Eligible Families or Individuals
- Attachment J. Deleted.
- Attachment K. Implementing HUD's Smoke-Free Mandate
- Attachment L. Use of Operating Funds for Capital Activities
- Attachment M. PHA Agency Goals for PHA FY 2025 - 2026
- Attachment N. Definition of a Significant Amendment to the Agency Plan
- Attachment O. Emergency Housing Vouchers (EHV)
- Attachment P. Definition of a Significant Amendment to the CFP 5-Year Action Plan

## **Pending Disposition Activities**

The PHA is proceeding with plans for “asset repositioning” of the 418 remaining public housing units. The transaction will include submitting a Section 18 Demolition/Disposition application to HUD, to transfer the properties’ ownership to Capital City Affordable Housing (CCAH), a wholly owned non-profit subsidiary of the PHA.

Following approval of the disposition application(s), the PHA intends to request Tenant Protection Vouchers (TPVs) from HUD, that would be “project-based” back into the properties. Asset repositioning via Section 18 would maintain the PHA’s ownership of the scattered site homes and provide an opportunity for much higher HUD subsidies to manage, maintain and improve the properties.

# PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL

REPORT TO COMMISSIONERS

FROM LOUISE SEEBA  
EXECUTIVE DIRECTOR

REGARDING Public Housing Capital Investment Request

DATE February 26, 2025

Staff requests Board approval to explore a potential capital investment request to the Minnesota Legislature during the 2025-2026 session for the PHA's Low-Income Public Housing portfolio (LIPH; the 418 public housing scattered site homes and duplexes). This request would be seeking one-time funding separate from and in addition to currently available Publicly-Owned Housing Program (POHP) funding. The current unpredictability of federal funding makes it essential for the PHA to explore all possible sources of funding for the Low-Income Public Housing portfolio.

**Background.** In August 2024, PHA staff met with MPHA staff at their request to discuss their planned funding request to the Minnesota Legislature during the session set to begin on January 14, 2025. During that meeting, MPHA Executive Director Abdi Warsame, and Drew Halunen, Assistant Director of Administration, Communication and Strategic Partnerships, explained that MPHA has gone to the Legislature annually since 2023 to educate members on the unmet capital needs in MPHA's scattered site portfolio and request additional funding from the legislature to meet these needs. Their requests have ranged from \$35 million to \$45 million and resulted in a \$5 million award during the 2023 legislative session.

MPHA staff explained that legislators were receptive to their prior requests, but they (the legislators) wanted to know if St. Paul PHA had similar needs and would be likely to make a similar request in the future. This prompted MPHA to bring this question to the PHA and ask

whether the PHA would be interested in making a similar request during the upcoming legislative session.

**Analysis.** Staff spent the past several months evaluating whether it would be suitable for the PHA to make such a request and how it would dovetail with the PHA’s asset repositioning initiatives currently underway in the public housing portfolio. Staff found that the PHA’s scattered site portfolio is very similarly situated to MPHA’s in two important respects: both portfolios have significant, demonstrable unmet capital needs, and both requests require evaluation of the interplay between a Section 18 disposition and requesting additional funding.

The capital needs backlogs in both agencies’ scattered site portfolios were caused primarily by historic and ongoing underfunding from Congress and HUD. The St. Paul PHA hired a consultant in 2021 to conduct a capital needs assessment (CNA) for the entire Low-Income Public Housing portfolio (418 units). That consultant estimated the capital needs over the next twenty years to be \$46.2 million. Staff estimate that when factoring in work done since 2021, the current capital needs backlog in public housing is about \$42 million. Although, MPHA uses a different method to calculate capital needs, they have a similarly large backlog. MPHA estimates the unmet capital needs in their scattered site family housing portfolio to be about \$37 million for their nearly 800 scattered site homes.<sup>1</sup>

In addition to the impacts of historic underfunding, the PHA is monitoring the ongoing funding uncertainty at the federal level. Congress is currently funding the PHA’s programs through a Continuing Resolution that extends funding at 2024 levels and is set to expire on March 14,

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<sup>1</sup> MPHA did not conduct a 20-year capital needs assessment, opting instead to use other tools to establish current unmet needs. They estimate that without a significant investment to stabilize these properties, the unmet capital needs will grow to nearly \$70 million by 2034.

2025. Furthermore, recent actions by the U.S. Office of Management and Budget (OMB) have suggested a willingness by the current administration to withhold funds that have been appropriated by Congress (impoundment).<sup>2</sup> It remains to be seen whether further action will be taken by the OMB to restrict or cut off access to certain program funding, but the Low-Income Public Housing program is thought to be more vulnerable to potential funding cuts than the PHA's other major programs. For this reason, it is essential that the PHA diligently pursue all possible funding sources for the LIPH portfolio.

Additionally, as previously noted, PHA staff evaluated how a capital investment request would dovetail with the asset repositioning process that is currently underway in the PHA's public housing portfolio, as both strategies would have similar goals of financially stabilizing those homes. Interestingly, MPHA completed a Section 18 disposition (the same asset repositioning strategy the PHA intends to use) for their scattered site homes in 2019. The additional revenue MPHA obtained through asset repositioning enabled them to frame their capital investment request to the Legislature as a "one-time ask". The higher ongoing funding as a Project-Based Voucher program achieved via Section 18 disposition ensures that repositioned housing programs can invest enough in the properties to be financially viable long term, but cannot erase the backlog created by historic underfunding. Similarly, staff believe that state funding to help the PHA overcome the deferred maintenance capital backlog would help ensure the financial viability of the scattered sites and duplexes for the foreseeable future.

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<sup>2</sup> Impoundment is the act of not spending money that has been authorized Congress by the Executive Branch of the federal government. The Congressional Budget and Impoundment Control Act of 1974 removed the power of the Executive Branch to place restrictions on payments of funding that Congress had authorized unless approved by the House of Representatives and the Senate.

**Next Steps.** With Board approval, staff will begin educating state legislators on the unmet capital needs backlog in the PHA’s public housing scattered site homes and duplexes. Staff would also assess whether the current Legislature seems amenable to a significant capital investment request from the PHA this session. Staff are seeking Board support to make a capital investment request of up to \$20 million if deemed appropriate based on this assessment. With the Board’s approval to pursue this funding, staff will update the Board as appropriate throughout this process.

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# PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL

**REPORT TO COMMISSIONERS**

**FROM LOUISE SEEBA  
EXECUTIVE DIRECTOR**

**REGARDING** PHA Operating Budgets for FY 2026;  
Fiscal Year Ending March 31, 2026

**DATE** February 26, 2025

Staff recommends Board approval of the following proposed Fiscal Year 2026 Operating

Budgets:

- Rental Assistance Demonstration Project-Based Rental Assistance (RAD-PBRA)
- Housing Choice Voucher and Mainstream Voucher Program (HCV)
- Low Income Public Housing Program (LIPH)
- Central Office Cost Center (COCC)
- Business Activities
- Building Fund

Staff is also recommending adoption of Resolution No. 25-02/26-01, approving the LIPH

Operating Budget. HUD requires a resolution for the LIPH Operating Budget only.

These six operating budgets cover a major portion of the Agency's financial activity for the fiscal year. Excluded are budgets tied to calendar year grants such as the Capital Fund Program (CFP), the Congregate Housing Services Program (CHSP), and the Family Self-Sufficiency (FSS) program budgets, which are approved by the Board separately. This report is intended to do the following:

1. Provide an overview of the Agency's consolidated budget and factors impacting the estimates;
2. Outline significant budget requests and how they align with the Board-adopted Agency goals;
3. Detail proposed staff changes (Full-Time Equivalents; FTEs);
4. Define key terms; and
5. Provide an in-depth review of each of the six operating budgets.

## **Budget Themes and Major Initiatives**

### **Uncertainty**

Congress is currently funding the PHA's programs through a Continuing Resolution that is set to expire on March 14, 2025. This short-term appropriation extends funding at 2024 levels, leaving the funding amounts for the remainder of the federal fiscal year ending September 30, 2025 unknown at this time. Therefore, staff had to rely on estimates of funding levels from HUD and third-parties to develop the PHA's proposed FY 2026 Budgets. Revenue forecasts for the PHA's major programs, including LIPH and HCV, are subject to proration<sup>1</sup>, depending on the appropriations ultimately approved by Congress and signed by the President.

In addition to the uncertainty regarding the level of funding that will be provided by Congress for the PHA's FY 2026, there is continued uncertainty regarding the current administration's perspective on the issue of impoundment, or the withholding funds that have already been appropriated.<sup>2</sup> On January 27, 2025, the U.S. Office of Management and Budget (OMB) issued a memo that halted disbursement of all federal awards and blocked access to the websites used to access funding (including HUD's Electronic Line of Credit Control System, or eLOCCS). On January 29, 2025, after a court order blocked that action, OMB issued a second memo rescinding the action of the first memo. At the time this budget was being developed, courts had issued

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<sup>1</sup> "Proration" refers to across-the-board percentage reductions in formula-driven funding levels, due to insufficient appropriations. In HUD's annual "Get Ready" letter to PHAs, the proration established for HCV HAP (Housing Assistance Payments; rent subsidies) was 99.5% for January, and 91% for administrative fees. The Mainstream Voucher HAP was projected to be 100% (no proration) but administrative fees were prorated to 91%.

Current projections from HUD based on the Senate's proposed federal fiscal year (FFY) 2025 funding bill show a proration of 97.5% for HAP, and a 93.3% proration for administrative fees. An analysis of the House bill indicates 88.59% proration for HAP and 100% proration for administrative fees.

<sup>2</sup> Impoundment is the act of not spending money that has been authorized Congress by the Executive Branch of the federal government. The Congressional Budget and Impoundment Control Act of 1974 removed the power of the Executive Branch to place restrictions on payments of funding that Congress had authorized unless approved by the House of Representatives and the Senate.

temporary blocks on the OMB’s ability to impound funds, and the PHA had access to all its sources of ongoing funding. However, it remains to be seen whether further action will be taken by the OMB to restrict or cut off access to certain program funding.

Finally, the costs of maintaining the PHA’s existing infrastructure and the cost of planned capital improvements and unit construction may rise due to provisions in the “Build America Buy America Act” (BABA)<sup>3</sup>, new 25% tariffs on steel and aluminum imports announced by the Administration<sup>4</sup>, and potential future tariffs on a broad range of imports from major U.S. trading partners.<sup>5</sup> Staff will closely monitor these developments throughout FY 2026 to ensure that the Agency stays within the Board-approved budget.

### **Growth and Change**

In alignment with the FY 2025 – FY 2026 Agency Goals approved by the Board on January 24, 2024, the FY 2026 budget plans for anticipated growth and changes to the Agency’s programs. First, this budget plans for potential costs associated with repositioning the LIPH program through Section 18 disposition, by incorporating requests for consultants and future FTEs that will be necessary for the Agency to handle the transition to a new program. This includes two positions in the Housing Choice Voucher Department, which are outlined in the section on FTE changes below. Second, this budget prepares for the onboarding of the State of Minnesota’s new

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<sup>3</sup> The Build America Buy America Act was enacted as part of the Infrastructure Investment and Jobs Act on November 21, 2024. It established a domestic procurement preference for all federal financial assistance obligated for infrastructure projects after May 14, 2022. The domestic procurement preference requires that all iron, steel, manufactured products, and construction materials used in infrastructure projects be produced in the United States. As of August 23, 2024, HUD’s phased implementation of the waiver for BABA ended and the requirements went into effect.

<sup>4</sup> On February 11, 2025, a full 25% tariff on steel imports and aluminum imports was announced.

<sup>5</sup> Additional tariffs on major trading partners Canada and Mexico were put on pause until March 4, 2025. Imports from Canada and Mexico include major construction inputs, such as lumber and concrete.

statewide voucher program, Bring It Home, during Fiscal Year 2026. Projections from Minnesota Housing indicate that the PHA will be one of the largest recipients of new vouchers from this program, providing a significant new source of affordable housing for the residents of St. Paul. However, this new program will come with its own challenges and complexities, which will require additional staffing to manage. Finally, the PHA is continuing to work through its Faircloth-to-RAD Mixed Finance Development Proposal with HUD, in order to construct 11 new units of affordable housing at McDonough Homes and Dunedin Terrace. These units are being funded through grants and loans from Ramsey County that were awarded in 2022. This budget plans for the construction of these 11 units during FY 2026, fulfilling the Agency's goal on preservation and development.

### **Safety and Security**

One of the core Agency goals is to work with staff and external partners to maintain and promote safety and security at all PHA-owned housing, while also providing a healthy and safe work environment for staff. The FY 2026 budget continues to invest in efforts such as Officers-in-Residence (OIRs) and A Community Outreach Program (ACOP) with the St. Paul Police Department, and the use of contracted security guard services. Additionally, after feedback from PHA staff and residents, the FY 2026 budget goes further by adding funding for security services at several hi-rises, upgrading select security camera systems, and piloting a 24/7 security camera monitoring service. These are investments that will continue to promote non-violence, non-discrimination and respect in all aspects of the PHA's work.

### **Budget Overview**

Overall, the FY 2026 Operating Budget is a conservative budget that considers the uncertainty in the current funding landscape, while simultaneously addressing the Agency's goals and

preparing for growth. At the organization-wide level, this budget projects a small surplus, with five out of the six funds generating small but positive net income and net operating cash flow to bolster the PHA's reserves. This will allow the PHA to maintain a margin of safety in the event of funding interruptions that could occur during the year.

At the organization-wide level, revenues are budgeted at \$126 million, a \$6.4 million (5.3%) increase from FY 2025. The primary sources of income are as follows:

- Housing Assistance Payments (HAP), which is a pass-through of funds received by the PHA from HUD, used to pay rent subsidies to property owners (landlords) who lease units to tenants participating the Housing Choice Voucher (HCV) program;
- Other HUD subsidies for the HCV program, which include administrative fees earned for vouchers under lease;
- RAD-PBRA contract rent subsidies received from HUD; and
- Dwelling rent received from residents of RAD-PBRA (Multifamily housing) units;
- Rents paid to the PHA by residents of the Public Housing units; and
- Public Housing Operating Fund subsidy received from HUD.

Additionally, the FY 2026 budget proposes \$15.6 million in other financing sources to support the cost of capital improvement projects, an increase of \$3.4 million (31.1%) from FY 2025.

Other financing sources include forgivable, deferred, zero interest loans from the Minnesota Housing Finance Agency (MHFA), grants and forgivable loans from Ramsey County, federal grants earmarked for specific projects, insurance claim proceeds, and in-kind contributions from outside partners such as HeadStart. This budget also proposes using \$6.3 million in withdrawals from the Agency's replacement reserve accounts, which are required by HUD to be used on capital improvements. A full breakdown of income and other financing sources in the FY 2026 budget is presented below:

<b>Agency-Wide</b>				
<b>Income (\$)</b>	<b>FY 2025 Budget</b>	<b>FY 2026 Budget</b>	<b>Change (\$)</b>	<b>Change (%)</b>
Dwelling Rent	19,966,588	21,733,359	1,766,771	8.8%
Office Space Rent	899,400	967,543	68,143	7.6%
Parking Space Rent	96,410	98,892	2,482	2.6%
Fraud Recovery - PHA Portion	248,262	215,000	(33,262)	-13.4%
HUD Subsidies	33,490,105	31,269,980	(2,220,125)	-6.6%
HAP	52,140,160	56,308,027	4,167,867	8.0%
Special Claims Revenue	-	182,275	182,275	100.0%
Property Management Fees	4,146,572	4,500,302	353,730	8.5%
Bookkeeping Fees	497,940	497,940	-	0.0%
Asset Management Fees	50,160	50,160	-	0.0%
Recertification Fees	138,096	138,096	-	0.0%
Investment Interest (un.)	930,537	1,047,642	117,105	12.6%
Investment Interest (rest.)	-	369,475	369,475	100.0%
Other Income	1,421,368	1,344,042	(77,326)	-5.4%
Laundry Income	-	112,010	112,010	100.0%
Cell Site Lease Revenue	952,263	961,789	9,526	1.0%
Portability HAP	4,171,900	5,717,043	1,545,143	37.0%
Portability Admin Fees	454,240	487,615	33,375	7.3%
<b>Total Income</b>	<b>119,604,001</b>	<b>126,001,190</b>	<b>6,397,189</b>	<b>5.3%</b>

<b>Agency-Wide</b>				
<b>Other Financing Sources (Uses) (\$)</b>	<b>FY 2025 Budget</b>	<b>FY 2026 Budget</b>	<b>Change (\$)</b>	<b>Change (%)</b>
Loans, Grants, and Other Outside Funding Proceeds	8,770,780	9,276,650	505,870	5.8%
Reserve Replacement Contributions	3,094,885	6,280,000	3,185,115	102.9%
Net Transfers to Other Funds	-	-	-	0.0%
<b>Total Other Financing Sources (Uses)</b>	<b>11,865,665</b>	<b>15,556,650</b>	<b>3,690,985</b>	<b>31.1%</b>

Overall, the FY 2026 budget plans to expend \$138.7 million, an increase of \$10.6 million (8.3%) from FY 2025. Routine operating expenses (which consists of administrative, tenant services, utilities, ordinary maintenance, protective services, and general costs) are budgeted at \$58.6 million, an increase of \$788,754 (1.4%) from FY 2025. Included in routine operating expenses are personnel costs (salary costs for administrative, tenant services, engineer labor, and ordinary maintenance, as well as benefits costs), which are budgeted at \$28.3 million. Personnel costs make up 48.3% of planned routine operating expenses in the FY 2026 budget.

The most significant use of funds is housing assistance payments (HAP) to landlords and utility reimbursement payments (URP) to voucher participants. HAP and URP payments are budgeted at \$62 million in the FY 2026 budget. This is an increase of \$5,713,010 (10.1%) from FY 2025, which reflects a combination of an increase in estimated voucher utilization from the prior year and the effect of increased payment standards on both new and existing HAP contracts. Overall, HAP payments make up 44.7% of the Agency’s total expenditure budget.

Non-routine and capital expenses are budgeted at \$18.1 million in FY 2026, an increase of \$4,164,280 (30.0%) from the prior year. This increase in capital spending is due to several large projects, including the first phase of the plumbing and heating modernization project at Mt. Airy Hi-Rise, boiler replacement at Edgerton Hi-Rise, elevator modernization at Iowa Hi-Rise, townhome roof replacements at McDonough Homes, and the construction of 11 new units at McDonough Homes (McDonough II) and Dunedin Terrace (Dunedin II).

A full breakdown of expenditures in the FY 2026 budget is presented below.

<b>Agency-Wide</b>				
<b>Expenses (\$)</b>	<b>FY 2025 Budget</b>	<b>FY 2026 Budget</b>	<b>Change (\$)</b>	<b>Change (%)</b>
Administrative	21,967,332	22,891,305	923,973	4.2%
Tenant Services	1,243,741	1,238,256	(5,485)	-0.4%
Utilities	6,374,430	6,416,628	42,198	0.7%
Ordinary Maintenance	15,653,310	14,927,426	(725,884)	-4.6%
Protective Services	897,422	1,121,168	223,746	24.9%
General	11,715,621	12,045,827	330,206	2.8%
Housing Assistance Payments	56,312,060	62,025,070	5,713,010	10.1%
Non-Routine and Capital	13,901,890	18,066,170	4,164,280	30.0%
<b>Total Expenses</b>	<b>128,065,806</b>	<b>138,731,850</b>	<b>10,666,044</b>	<b>8.3%</b>

**FTE Changes**

The FY 2026 budget proposes increasing the Agency’s authorized FTE count by 2.95 FTEs, by adding 4.75 FTEs and eliminating 1.80 FTEs, for a new total of 259.38 FTEs. Below are the positions that are being requested and the positions that are being eliminated in this budget:

**FTE Additions**

- **Assistant Housing Manager – Hi-Rise (1.0 FTE):** An additional Assistant Housing Manager (C42) is being requested for the Resident Services Department. This position will be assigned to one of the PHA’s hi-rises. Assistant Housing Managers are responsible for all property management and operations at PHA residential properties, including but not limited to lease enforcement, resident conflict resolution, HUD regulation enforcement, lease signing, assistance with rent collection, lease terminations and evictions, and coordination with community service providers. With potential changes to RAD lease requirements in the future, the Agency needs an additional Assistant Housing Manager in the hi-rises to balance the anticipated workload.
- **Housing Choice Voucher Specialist (1.0 FTE):** An additional Housing Choice Voucher Specialist (B24) is being requested for the Housing Choice Voucher Department. HCV Specialists are responsible for determining eligibility or continuing eligibility for Section 8 program assistance, interviewing applicants and participants, sending out third-party verification forms, and calculating rent amounts and tenant payments, among other duties. With the PHA’s application for asset repositioning through Section 18 and the State of Minnesota’s Bring It Home (BIH) statewide voucher program, the PHA could potentially add between 864 and 1,020 new vouchers to the HCV caseload in the next 2 to 3 years.<sup>6</sup> The PHA’s ratio of voucher caseload to staff is currently higher than metro area peers such as the Minneapolis Public Housing Authority (MPHA), Dakota County Housing and Redevelopment Authority, and the Metropolitan Council.
- **Lead Housing Choice Voucher Specialist (1.0 FTE):** An additional Lead Housing Choice Voucher Specialist (B32) is being requested for the Housing Choice Voucher Department. While a non-supervisory role, Lead HCV Specialists are responsible for more problem-solving and detailed work, including verifying the calculations and eligibility determinations of all HCV Specialists, overseeing special voucher programs, and serving as subject matter experts for HCV Specialists, in addition to responsibilities similar to those of the HCV Specialist position. This position is requested in anticipation

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<sup>6</sup> The initial estimates from the Minnesota Housing Finance Agency estimate that the PHA would receive a voucher allocation of between 446 and 602. Additionally, fully repositioning the LIPH portfolio will result in a 418 tenant protection vouchers (TPVs) being added to the PHA’s voucher count.

of the program growth as outlined above. The HCV Specialist and the Lead HCV Specialist positions will not be recruited until there is more information regarding the timing of the State's Request for Proposal (RFP) for the Bring it Home Voucher program, or the PHA's application for asset repositioning has been approved by HUD.

- **Portability and Project-Based Voucher (PBV) Accounts Coordinator (1.0 FTE):** An additional HCV Accounts Coordinator (C42) to oversee the Agency's portability and PBV portfolios is being requested for the Housing Choice Voucher Department. This would be a new position. In the past several years, the PHA has experienced significant growth in the number of vouchers in its portfolio that either port-in or port-out of the City of St. Paul. As of January 2025, the PHA had over 530 vouchers porting-in from outside housing agencies, and over 1,100 active outgoing portability voucher holders residing in outside jurisdictions. Combined, this is nearly one-third of the entire voucher portfolio. The growth in these areas has led to increased complexity in billing arrangements between metro area agencies and requires a dedicated staff member who can act as the primary point-of-contact for the PHA for reconciling incoming and outgoing portability billings. Additionally, this position would be the primary manager of the PBV contracts (now totaling 747 PBVs) and the main point-of-contact with the Agency's PBV property owners (landlords).
- **Housing Policy Analyst (0.5 FTE):** An additional 0.5 FTE Housing Policy Analyst (C42) to assist the Housing Policy Directors with Board reports, research, policy analysis, and intergovernmental initiatives is being requested for the Housing Policy Department. This would be a new position. The Policy Analyst responsibilities will include drafting and editing Agency policies, tracking legislative and regulatory changes, and drafting and reviewing official PHA correspondence, among other duties. Adding this position will ensure timely completion of ongoing policy and communications initiatives, while assisting the Agency in meeting regulatory compliance deadlines and requirements.
- **Resident Initiatives Program Coordinator (0.25 FTE):** An additional 0.25 FTE Program Coordinator is requested to be added to the Resident Initiatives Department to supplement an existing 0.75 FTE position. The incumbent in this position is responsible for acting as the PHA's liaison with the Citywide Resident Council and working on

programs such as Youth Connections and Section 3 initiatives. If expanded, this position would take on additional initiatives that directly benefit PHA residents.

**FTE Reductions**

- **Congregate Housing and Services Program (CHSP) Program Assistants (1.80 FTE):**  
 This budget proposes removing from the Congregate Housing Services Program (CHSP) budget two Program Assistant positions that have been vacant for over a year, a total of 1.80 FTEs. The nature of these positions has made it challenging to recruit and retain staff in these roles. At the same time, the CHSP census has dropped in the past several years, and the program no longer requires these positions. There would still be 3.75 authorized CHSP Program Assistant positions, and a total of 8.05 authorized FTEs for the CHSP program overall.

If the proposed position changes are adopted by the Board, the Agency’s authorized FTE count will be as follows:

<b>FTE Summary</b>	<b>FY 2025 Budget</b>	<b>FY 2026 Budget</b>	<b>Change</b>
<b>Department</b>			
Executive	3.00	3.00	-
Finance	8.00	8.00	-
Housing Policy & IT	7.50	8.00	0.5
Human Resources	4.50	4.50	-
Maintenance	100.00	100.00	-
Resident Initiatives	3.25	3.50	0.25
Resident Services	98.18	97.38	(0.80)
Section 8	32.00	35.00	3.00
<b>Total</b>	<b>256.43</b>	<b>259.38</b>	<b>2.95</b>

**Rental Assistance Demonstration - Project-Based Rental Assistance (RAD-PBRA).**

The RAD-PBRA budget is the operating budget for the PHA-owned units that were converted from the Public Housing program to Rental Assistance Demonstration Project-Based Rental Assistance (RAD-PBRA) effective January 1, 2020. This is the PHA’s largest single operating budget, as it covers a total of 3,836 subsidized units in 16 hi-rises and four family developments

across eight project groupings. Each of the eight projects has a stand-alone operating budget, which is provided as an attachment to this report.

### **RAD-PBRA Income**

The primary sources of income for the RAD-PBRA projects are monthly Housing Assistance Payments (HAP) from HUD and tenant rents which are based on RAD contract rents. Initial contract rents were established at the time of RAD conversion, based on tenant rent, operating subsidy, and per-unit Capital Fund Program (CFP) funding that the units received under the Public Housing program. Each project has a contract rent schedule, broken down by bedroom size and modified each year by the Operating Cost Adjustment Factor (OCAF) which is published by HUD. Contract rents are the baseline for determining the project's gross potential rent, which is equal to the total amount of tenant rent and HUD subsidy at 100% occupancy. The proposed FY 2026 budget does not assume 100% occupancy but instead uses the prior 12-month average occupancy rate by project to determine the estimated occupancy for the project in FY 2026.<sup>7</sup> Collection losses, which are tenant accounts receivable (TAR) that are written off once they have been determined to be uncollectible, are classified as an expense by HUD, and are not a part of the projected income calculation.

Total projected income for the RAD-PBRA projects is \$46,327,154 in FY 2026, an increase of \$1,731,177 (3.9%) from FY 2025. The details of the FY 2026 RAD-PBRA budgeted income are as follows:

1. **Dwelling rent:** Tenant rents for FY 2026 are projected at \$18,675,308 in FY 2026, an increase of \$1,648,928 (9.7%) from FY 2025. This is due to two factors: (1) occupancy has increased during FY 2025, and assuming that occupancy rates continue to remain in

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<sup>7</sup> The period used for determining the prior 12-month occupancy rate was December 2023 through November 2024. Average occupancy varied by project, ranging from 97.05% on the low end (Exchange-Wabasha) to 99.41% on the high end (McDonough Homes).

the 98 to 99% range, the PHA will earn higher rental income; and (2) when determining the budget, staff evaluate the breakdown of contract rent paid between tenant rent and HUD subsidy. In FY 2025, the proportion of contract rents paid by tenants was higher than in prior years, and this trend is projected to continue in FY 2026.

2. **HUD subsidies:** HUD subsidies for FY 2026 are budgeted at \$24,249,671, a decrease of \$623,069 (-2.5%) from the prior year. While HUD subsidies are projected to increase for most of the projects, the FY 2026 budget plans for Mt. Airy Hi-Rise to be fully vacated for part of the year to begin the first phase of the Mt. Airy heating and plumbing modernization project. Holding units vacant to complete this project is expected to result in a loss of subsidy of approximately \$1.1 million compared to the prior year.
3. **Special claims:** Per the RAD contract, HUD reimburses the PHA for items such as unpaid rent, tenant damages, or vacancy loss beyond normal operating subsidies. This budget includes \$182,275 in special claims revenue in FY 2026. The PHA began submitting special claims towards the end of FY 2024 and therefore has not previously budgeted for this income source in prior fiscal years.
4. **Investment interest (unrestricted):** The PHA earns interest on unrestricted reserve balances held in bank deposits and in interest-bearing fixed income securities. The FY 2026 budget projects \$595,579 in investment interest income, a \$56,478 (10.5%) increase from FY 2025, based on continued higher levels of interest rates.
5. **Investment interest (restricted):** Similarly, the PHA earns interest on the cash held in its replacement reserve accounts and makes longer-term investments in fixed income securities until the replacement reserves are required to reimburse capital improvement expenses. The FY 2026 budget plans for \$369,475 in restricted investment interest income, which will go directly into replacement reserves. The PHA did not begin investing replacement reserve funds until the end of FY 2024 and therefore has not previously budgeted for this income source in prior fiscal years.
6. **Other income:** Other income is projected at \$1,181,047 in FY 2026, a decrease of \$24,446 (-2.0%) from the prior year. Other income includes miscellaneous revenues not categorized under specific accounts, such as sales and service charges to tenants, one-time payments such as insurance claims, and other miscellaneous revenues.

7. **Laundry income:** Laundry income from coin- and card-operating laundry machines in PHA properties is budgeted at \$112,010 in FY 2026. This was included in the other income budget in prior years.
8. **Cell site leases:** Income from leasing PHA hi-rise rooftop space to telecommunications companies such as T-Mobile, AT&T, and Dish Wireless is projected at \$961,789 in FY 2026, an increase of \$9,526 (1.0%) from the prior year.

### **RAB-PBRA Expenses**

The RAD-PBRA expense budget plans for the routine operations, administration, and maintenance of the eight projects. The expense budget for the RAD-PBRA projects in FY 2026 is \$40,676,571, an increase of \$1,480,391 (3.8%) from FY 2025. The details of that budget are as follows:

1. **Administrative:** Administrative costs include items such as the costs of personnel, daily administration and operation of the projects, professional services contracts related to project administration, and fees paid by the projects to the Business Activities Fund for management services, financial record-keeping, and strategic oversight. The FY 2026 administrative budget for RAD-PBRA is \$12,068,339, an increase of \$556,362 (4.8%) from the prior year.
2. **Tenant services:** Tenant services costs include expenses related to providing resident support programs, education, recreation, and other social services to tenants in PHA-owned housing. The FY 2026 budget for RAD-PBRA tenant services is \$980,377, a decrease of \$26,336 (2.6%) from the prior year.
3. **Utilities:** The FY 2026 budget for utilities, including water and sewer, electricity, gas, and District Heating, is \$5,632,179, a decrease of \$17,671 (-0.3%) from FY 2025. This is primarily driven by a reduction in the budget for gas costs, which reflects actual usage and costs in the past several fiscal years.
4. **Ordinary maintenance:** Ordinary maintenance expenses include the routine upkeep and repair of the RAD-PBRA properties to ensure their continued safe and effective operation. The PHA classifies ordinary maintenance in two separate categories –

materials, for supplies procured for ordinary repairs and maintenance (e.g., paint, tools, HVAC filters, chemicals); and contracts, for maintenance services outsourced to third parties (e.g., landscape services, pest control, elevator maintenance, and HVAC servicing). This does not include the cost of capital improvements or renovations, which are described in the Non-Routine and Capital section. The FY 2026 budget plans for \$13,066,579 in ordinary maintenance costs, an increase of \$315,422 (2.5%) from FY 2025.

5. **Protective services:** This category of expenses includes items such as contracts for on-site security guards, the PHA's ACOP agreement with the St. Paul Police Department, and a proposed pilot program for contracted off-site security camera monitoring. The FY 2026 budget proposes \$1,031,168 in spending on protective services, an increase of \$233,746 (29.3%) from the prior year.
6. **General:** This category includes costs that are core administrative and overhead functions of the PHA that are attributable to the RAD-PBRA projects, but do not fall under more specific expense categories. These costs include the Agency's insurance policies, the payment in lieu of taxes (PILOT) agreement with the City of St. Paul, write-offs for unpaid tenant rents (collection loss), and benefits paid to PHA employees whose labor costs are allocated to the RAD-PBRA projects. The FY 2026 RAD-PBRA budget incorporates \$7,897,929 in general expenses, an increase of \$418,867 (5.6%) from FY 2025.

### **RAB-PBRA Non-Routine and Capital**

Non-routine expenses and capital improvements are large-scale projects or one-time expenses that do not occur on a regular or routine basis. Examples of non-routine expenses include casualty losses due to fire damage, flooding or natural disasters, or extraordinary maintenance to fix electrical equipment failures. Capital improvements are the costs associated with the acquisition, construction, rehabilitation, or significant improvements of long-term PHA-owned assets; examples include the purchase of new land, the construction of new units, major infrastructure upgrades, or repairs and renovations that substantially extend an asset's useful life.

Capital improvements are a significant component of the FY 2026 RAD-PBRA budget, comprising nearly 25% of total RAD-PBRA expenses in FY 2026. Capital improvements are funded in three ways: (1) current year operating funding, (2) withdrawals from replacement reserve funds, and (3) other outside funding sources.

- Capital expenditures from current year funding are proposed by Maintenance staff based on their internal evaluation of property improvement needs as well as recommendations from independent consultants and contractors who have been procured to evaluate and maintain major structural and mechanical systems. These projects are necessary to allow the PHA to maintain the buildings and grounds to the high standards the residents and public have come to expect; but the timing is usually somewhat discretionary, which allows staff to continually evaluate conditions at the properties and re-align priorities as needs arise.
- Capital expenditures from the Replacement Reserve are based on the RAD-PBRA 20-Year Capital Needs Assessment (CNA) performed by independent contractor EMG in 2018 as part of the RAD conversion process. HUD monitors the PHA's Replacement Reserve activity to ensure that sufficient funding is transferred to the PHA's replacement reserve account to cover the future costs of capital expenditures.
- Lastly, capital expenditures that are funded from other outside funding sources are primarily for larger rehabilitation projects on major mechanical or structural systems or new unit construction, where the PHA has secured external funding to assist with the cost. These funding sources are described in further detail in the Other Financing Sources (Uses) section below.

The FY 2026 budget for RAD-PBRA non-routine and capital expenses is \$13,940,357, an increase of \$4,474,129 (47.3%) from the FY 2025 budget. The FY 2026 budget proposes the following items:

1. **Casualty Losses:** The FY 2026 casualty loss budget is \$238,137 in FY 2026, an increase of \$155,189 (187.1%) from FY 2025. This estimate is primarily based on ongoing property insurance claims which are not yet resolved as of the time of budget preparation.

2. **Replacement of Equipment:** The FY 2026 equipment replacement budget is \$353,700, an increase of \$267,700 (311.3%) from the prior year. The PHA's vehicle fleet is aging, and this budget plans for the replacement of seven vehicles.
3. **Betterments and Additions – Dwelling Work:** This is the budget item for staff salaries and benefits costs that are attributable to work on the PHA's capital projects. The FY 2026 budget is \$430,870, an increase of \$16,255 (3.9%) from the prior year.
4. **Property Betterments and Additions:** The PHA's capital improvement plan budget for FY 2026 is \$12,917,650, an increase of \$4,034,985 (45.4%) from FY 2025. The full list of capital improvement projects and their locations is provided as an attachment to this report.

#### **RAB-PBRA Annual Deposits to Replacement Reserves**

As required by RAD program rules, the PHA maintains a replacement reserve account for each RAD-PBRA project. Initially funded by deposits made during the RAD conversion, this reserve is funded by an Annual Deposit to Replacement Reserve (ADRR), which is the amount determined by HUD to fully fund the assessed project needs for the duration of the 20-year HAP contract as determined by the initial Capital Needs Assessment (CNA). The ADRR is a per-unit, per-year contribution amount that is subject to Annual Adjustment Factor (AAF) increases as determined by HUD to ensure that the PHA's annual contributions are sufficient over time to address the capital needs of the RAD-PBRA portfolio. The FY 2026 ADRR is budgeted at \$2,657,619, an increase of \$74,388 (2.9%) from the prior year, based on the figures provided by HUD staff.

#### **RAB-PBRA Other Financing Sources (Uses)**

Capital projects are primarily funded by either outside funding in the forms of loans and grants, or through drawing down replacement reserve accounts which are specifically restricted by HUD to be used for capital improvements. Additionally, the PHA takes advantage of the flexibility of

HUD Multifamily program rules to transfer surplus cash out of the RAD-PBRA projects to the Business Activities Fund on an annual basis. This process effectively de-federalizes the funds, so there are fewer restrictions on the use of the funds. The FY 2026 budget proposes the following other financing sources:

1. **Loans and Grants:** The FY 2026 budget projects \$5,326,650 in forgivable loans and grant funding for capital projects from the following sources:
  - a. **Ramsey County:** Grants from Ramsey County will fund \$436,000 safety improvements required by HUD-REAC inspectors<sup>8</sup> at Hamline Hi-Rise, Seal Hi-Rise, Edgerton Hi-Rise, Iowa Hi-Rise, and Dunedin Hi-Rise.
  - b. **Minnesota Housing Finance Agency (MHFA) Publicly-Owned Housing Program (POHP):** Deferred, forgivable, zero interest loans in the amount of \$2,000,000 will fund boiler replacement and community room air conditioning condenser replacement at Edgerton Hi-Rise.
  - c. **Congressionally Directed Spending:** \$700,000 in grants received by the PHA specifically earmarked in the federal budget will continue to fund electrical system replacement and REAC safety improvements at Neill Hi-Rise.<sup>9</sup>
  - d. **Insurance Claim Proceeds:** Townhome roof replacements at McDonough Homes will be funded by \$2,040,650 in insurance claims proceeds stemming from the May 2022 hailstorm that caused roof damage at a number of the PHA's family development properties.
  - e. **HeadStart In-Kind Contribution:** HeadStart, in partnership with the State of Minnesota's Department of Children, Youth, and Families, is allocating \$150,000

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<sup>8</sup> REAC is HUD's Real Estate Assessment Center, which manages the contracts for the physical inspections of properties in the public housing and RAD-PBA programs. In the past year, inspectors have required smoke detectors and GFCIs (ground-fault circuit interrupter) additional locations.

<sup>9</sup> The PHA has an earmark request currently with the Senate Budget Committee for \$2,000,000 for boiler replacement at Seal Hi-Rise. The FY 2026 budget anticipates spending \$100,000 for engineering related to the boiler replacement should the earmark be included in appropriations for the next federal budget. This project will be on-hold pending the outcome of the federal budget process.

of grant funding that they have received to the construction of a new playground at the Roosevelt Homes Community Center. The PHA will be funding the difference between the total cost of construction and HeadStart’s contribution.

2. **Replacement Reserve Draws:** Overall, the FY 2026 budget proposes drawing \$6,280,000 from replacement reserves, an increase of \$3,185,115 (102.9%) from FY 2025. These draws will help fund 18 construction/modernization projects, including large-scale projects such as the cost of the PHA’s deductible for townhome roof replacements at McDonough Homes, elevator modernization at Iowa Hi-Rise, and plumbing and boiler modernization at Mt. Airy Hi-Rise. The entire list of projects that are funded in whole or in part by replacement reserve draws can be found in the FY 2026 – FY 2030 Capital Improvement Plan attached to this report.
  
3. **Net Transfers to/from Other Funds:** The FY 2026 budget plans to transfer \$650,000 from McDonough Homes operating reserves to the Business Activities Fund. In turn, the Business Activities Fund will transfer \$100,000 to the Exchange-Wabasha project, to offset an anticipated operating deficit in that project.

**RAD-PBRA Summary**

After factoring in other financing sources, the FY 2026 budget for the RAD-PBRA properties is anticipated to provide excess cash flow of \$109,257. The resulting ending reserve balance is projected to be \$17,657,879, or 5.24 months of routine operating expenses in reserves.

<b>RAD-PBRA</b>	
<b>Income</b>	
Dwelling Rent	18,675,308
HUD Subsidy	24,249,671
Special Claims	182,275
Investment Interest - Unrestricted	595,579
Investment Interest - Restricted	369,475
Other Income	1,181,047
Laundry Income	112,010
Cell Site Leases	961,789
<b>Total Income</b>	<b>46,327,154</b>
<b>Expenses</b>	
Administrative	12,068,339
Tenant Services	980,377
Utilities	5,632,179

REPORT TO COMMISSIONERS – FEBRUARY 26, 2025  
 FY 2026 PHA OPERATING BUDGETS  
 PAGE 19 of 39

Ordinary Maintenance	13,066,579
Protective Services	1,031,168
General	7,897,929
Non-Routine and Capital	13,940,357
<b>Total</b>	<b>54,616,928</b>
Annual Deposit to Replacement Reserves (ADRR)	2,657,619
<b>Net Operating Income (Loss)</b>	<b>(10,947,393)</b>
Loans, Grants, and Other Outside Funding Proceeds	5,326,650
Reserve Replacement Contributions	6,280,000
Net Transfers to Other Funds	(550,000)
<b>Net Operating Cash Flow</b>	<b>109,257</b>

Project Name	Proposed Income	Proposed Operating Expenses (Including ADRR)	Proposed Current Year Capital Expenses	Proposed Current Year Other Financing Sources (Uses)	Net Operating Cash Flow
Project 1 McDonough Homes	8,126,858	6,566,132	3,340,012	2,205,650	426,365
Project 2 Hamline Front Seal	5,477,086	5,121,479	1,046,138	538,000	(152,531)
Project 3 Edgerton Iowa Wilson	6,549,483	6,240,926	4,672,991	4,528,000	163,566
Project 4 Roosevelt Homes	4,003,094	3,574,058	865,480	775,000	338,556
Project 5 Mt Airy Valley	6,977,072	7,365,049	2,127,922	1,700,000	(815,899)
Project 6 Exchange Wabasha	3,154,905	3,368,969	321,592	310,000	(225,656)
Project 7 Ravoux Central Neill	4,925,991	4,965,639	995,734	800,000	(235,382)
Project 8 Dunedin Montreal Cleveland	7,112,665	6,131,939	570,488	200,000	610,238
<b>TOTAL</b>	<b>46,327,154</b>	<b>43,334,191</b>	<b>13,940,357</b>	<b>11,056,650</b>	<b>109,257</b>

**Section 8 – Housing Choice Voucher and Mainstream Voucher Programs (HCV)**

The Housing Choice Voucher and Mainstream Voucher program budget includes the 5,210 vouchers that are administered by the PHA under the Annual Contributions Contract (ACC) with

HUD. This portfolio of vouchers includes 318 Mainstream vouchers, 276 Veterans Affairs Supporting Housing (VASH) vouchers, 175 Family Unification Program (FUP) vouchers, 124 Emergency Housing Vouchers (EHV), and 4,317 authorized HCVs.

**HCV Income**

HUD provides renewal funding for the voucher programs' rent subsidies paid to private property owners, based on actual Housing Assistance Payment (HAP) expenses that the PHA reported in the prior year in the online Voucher Management System (VMS). The combined HCV and Mainstream expenses for HAP to property owners are anticipated to be fully covered by HUD subsidies, though there remains uncertainty as federal funding remains under a continuing resolution ending March 14, 2025. If actual HAP expenses exceed the actual HAP subsidies from HUD during the year, the PHA's on-hand reserves and HUD-Held HAP reserves are sources that would cover the overage. The PHA currently has \$1.3 million in HUD-Held HAP reserves, and projects to have approximately \$5.8 million in PHA-held reserves at the end of FY 2025.

The PHA earns administrative fees for operating the HCV and Mainstream programs. Administrative fees are calculated by a HUD-provided formula that is intended to reflect the actual costs for a PHA to administer the HCV programs. Administrative fees are paid based on the number of units under lease each month, not on the total number of HCVs authorized. (No fee is paid for unit-months leased that exceed the PHA's authorized limit.) Therefore, administrative fee income is dependent on the voucher utilization rate. Before proration, administrative fees for CY 2024 were \$109.06 per month for the first 7,200 unit-months leased in a year, and \$101.79 per unit month for all remaining unit-months leased. This proposed

budget estimates that the proration of administrative fees will be approximately 93.3%<sup>10</sup> and the utilization of vouchers will be 94% in FY 2026.<sup>11</sup>

The proposed FY 2026 budget projects HCV operating income, including HAP payments, of \$68,589,793, an increase of \$5,849,648 (9.3%) from FY 2025. Budgeted income consists of the following items:

1. **Fraud recovery – PHA portion:** This is a HUD term for the portion of housing assistance overpayment that is paid back by a tenant for underreported income retained by the PHA. The PHA retains half of the amount collected and it is treated as a part of unrestricted net position. The other half of the amount collected is reported by HUD and used to offset HAP payments to the PHA. The proposed budget includes \$215,000 in FY 2026, a \$33,262 (-13.4%) decrease from FY 2025.
2. **HUD subsidies:** Administrative fees earned by the PHA are estimated to be \$5,717,582 in the proposed FY 2026 budget, an increase of \$102,222 (1.8%) from FY 2025.
3. **Housing Assistance Payments:** HAP payments received from HUD are projected at \$56,308,027, an increase of \$4,167,867 (8.0%) from the prior year due to increased utilization and higher payment standards.
4. **Investment interest:** The PHA invests the HCV unrestricted reserves in fixed income securities and earns a market rate of interest. Investment interest on reserves is budgeted at \$144,526 in FY 2026, an increase of \$34,303 (31.1%) due to the forecast of interest rates remaining elevated.
5. **Portability Housing Assistance Payments:** The PHA receives payments from outside housing agencies for the vouchers that have moved into the PHA's jurisdiction. The number of vouchers that are porting in has significantly increased, and the FY 2026 budget projects \$5,717,043 in portability HAP payments, an increase of \$1,545,143 (37.0%) from the prior year.

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<sup>10</sup> HUD estimates that administrative fees will be prorated at 93.3% under the Senate's proposed FFY 2025 budget.

<sup>11</sup> Based on average utilization in the prior 12 months as reported in VMS.

6. **Portability administrative fees:** The PHA also receives 80% of the administrative fees received from agencies whose voucher participants have moved into St. Paul, while the porting agency retains 20%. The administrative fee is received is based on the administrative fee rate earned by the jurisdiction where the voucher participant is porting from, which can lead to lower administrative fee rates in this portfolio. Portability administrative fees are budgeted at \$487,615 in FY 2026, an increase of \$33,375 (7.3%) from FY 2025.

### HCV Expenses

Costs associated with administering the HCV and Mainstream programs, including overhead and general management from PHA operations that are allocated to the HCV program, are included in the HCV budget. Additionally, the HCV expense budget factors in the HAP payments made by the PHA to landlords for voucher participants. The proposed FY 2026 budget contains operating expenses of \$69,388,647, an increase of \$322,730 (0.5%) from the prior year. The operating budget for HCV is as follows:

1. **Administrative:** Administrative expenses are budgeted at \$5,131,300, a \$236,972 (4.8%) increase from FY 2025. This includes costs such as administrative salaries, contractual services, office supplies and equipment, travel and training, and IT costs such as the Agency's phone services and expendable equipment (e.g., laptops). This budget includes the addition of 3.0 FTEs, with two of the positions contingent on advancement of the PHA's asset repositioning application, and the state's Bring It Home voucher program.
2. **General:** General expenses are budgeted at \$2,232,277 in FY 2026, a \$95,758 increase (4.5%) from the FY 2025 budget. This includes items such as a portion of the cost of the Agency's insurance policies as well as benefits costs attributable to administrative employees whose labor is allocated to the HCV program. Additionally, this includes the cost of administrative fees that the PHA must remit to outside housing agencies who have taken in a voucher participant that moved out of St. Paul.
3. **Housing Assistance Payments:** HAP payments are proposed to be \$62,025,070 in FY 2026, an increase of \$5,713,010 (10.1%) from FY 2025, which reflects a combination of

an increase in estimated voucher utilization from the prior year, as well as the effect of increased payment standards on both new and existing HAP contracts.

**HCV Summary**

Overall, the FY 2026 budget for the Housing Choice Voucher and Mainstream Program plans for a deficit of \$798,854. The proposed budget for HAP payments to property owners is balanced, with anticipated HUD subsidies received by the PHA equal to projected HAP expenses that the PHA will incur, while the proposed budget for administrative and general expenses anticipates drawing \$798,854 from administrative fee reserves (unrestricted net position). The resulting ending administrative fee reserve balance is projected to be \$5,010,589, or 8.17 months of routine operating expenses in reserves.

<b>Housing Choice Voucher and Mainstream Voucher Programs</b>	
<b>Income</b>	
Fraud Recovery - PHA Portion	215,000
HUD Subsidies	5,717,582
Housing Assistance Payments	56,308,027
Investment Interest	144,526
Portability Housing Assistance Payments	5,717,043
Portability Administrative Fees	487,615
<b>Total Income</b>	<b>68,589,793</b>
<b>Expenses</b>	
Administrative	5,131,300
General	2,232,277
Housing Assistance Payments	62,025,070
<b>Total</b>	<b>69,388,647</b>
<b>Net Operating Income (Loss)</b>	<b>(798,854)</b>
<b>Other Financing Sources (Uses)</b>	<b>-</b>
<b>Net Operating Cash Flow</b>	<b>(798,854)</b>

**Low Income Public Housing (LIPH)**

The Low Income Public Housing (LIPH) program contains the 418 units that remain under the PHA’s Public Housing Annual Contributions Contract (ACC) after RAD conversion. This portfolio includes 360 single-family homes and stand-alone duplexes, plus 58 units in two duplex

developments known as the West Side Duplexes<sup>12</sup> and the Central Duplexes<sup>13</sup>. These units were merged into a single public housing development referred to as Asset Management Project 9 (AMP 9) in HUD's PIH Information Center (PIC) system. This portfolio is interchangeably referred to as LIPH, Scattered Sites, and AMP 9.

### **LIPH Income**

The primary sources of income for the LIPH program are dwelling rents that the PHA receives from tenants at its scattered site units and Public Housing operating subsidy. Tenants are responsible for paying 30% of their adjusted gross income in rent, while HUD provides operating subsidy on a calendar year basis annually through its calculation of Operating Fund subsidy eligibility. The basic calculation for Operating Subsidy is as follows:

$$\text{Operating Subsidy} = (\text{Eligible Expenses} - \text{Formula Income}) \times \text{Proration Factor}$$

In this formula, eligible expenses include utility costs, maintenance, security, tenant services, and general administration, which are pulled from the PHA's annual Financial Data Submission (FDS) to HUD. Formula income is based on rental revenues reported to HUD through the FDS, typically using a three-year rolling average of tenant rents. Operating subsidy is subject to congressional appropriations. When there are not sufficient appropriations to satisfy the aggregate operating subsidy that all housing agencies nationwide are eligible for, PHAs receive a prorated portion of the calculated subsidy. The proration percentage varies annually. While the federal government operates under continuing resolution, funding remains at its CY 2024 levels.

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<sup>12</sup> 16 units at the intersection of Curtice and Livingston Street on St. Paul's West Side.

<sup>13</sup> 42 units in clusters in the Summit-University neighborhood.

Additionally, HUD rules allow for funds to be transferred from the PHA’s Capital Fund Program (CFP) grant to the LIPH operating budget. The FY 2026 budget includes a transfer from the 2024 CFP grant to support program operations.

The proposed FY 2026 budget projects LIPH operating revenues of \$4,449,098, a decrease of \$1,593,115 (-26.4%) from the prior year. Budgeted income consists of the following items:

1. **Dwelling rent:** Anticipated dwelling rents are based on a three-year average of tenant rents collected at scattered site units and adjusted for rolling 12-month occupancy rates. The FY 2026 budget includes \$3,058,051 of dwelling rental income, an increase of \$117,843 (4.0%) from FY 2025.
2. **HUD subsidies:** HUD subsidy is projected to be \$1,302,727, a decrease of \$1,699,278 (-56.6%) from FY 2025. This is due to a lower level of operating subsidy anticipated in CY 2025 compared to CY 2024, along with an anticipated proration of 90%. Additionally, this reflects the fact that the PHA has fully drawn down the shortfall funding<sup>14</sup> that was awarded by HUD in 2021 – the prior year budget included nearly \$2 million of shortfall funding subsidy.
3. **Investment interest:** The PHA invests the LIPH reserves in fixed income securities that earn a market rate of interest. The FY 2026 budget projects \$25,680 in interest income, a decrease of \$24,320 (-48.6%) from the prior year.
4. **Other income:** The LIPH program earns miscellaneous income through sales and service charges to tenants. Based on a three-year average of other income, the FY 2026 budget projects for \$62,640 of other income in FY 2026, an increase of \$12,640 (25.3%).

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<sup>14</sup> The 2021 Consolidated Appropriations Act provided \$25 million in set-aside funds to assist PHAs “that experience, or are at risk of, financial shortfalls” (HUD Notice 2021-12). HUD calculated the PHA’s based on the full pre-RAD LIPH portfolio of 4,273 units, which resulted in HUD determining that the PHA was eligible for \$3,457,763 in shortfall funding, which was approved. These funds were only eligible to be spent on the 418 LIPH units. This funding is anticipated to be fully expended by March 31, 2025.

**LIPH Expenses**

HUD allows reasonable and necessary expenses that support the operation, administration, maintenance, and capital improvements of public housing properties to be charged directly to the AMP. The proposed FY 2026 budget has operating expenses of \$4,136,057, a decrease of \$958,505 (-18.7%) from FY 2025. The operating budget for LIPH is as follows:

1. **Administrative expenses:** Administrative expenses are budgeted at \$1,353,892, a \$27,084 (2.1%) increase from FY 2025. This includes costs such as administrative salaries, contractual services, office supplies and equipment, travel and training, and IT costs such as the Agency's phone services and expendable equipment (e.g., laptops). This budget includes potential costs related to the PHA's anticipated asset repositioning, assuming that the applications are approved during FY 2026.
2. **Tenant services:** Tenant services expenses are related to providing resident support programs, education, recreation, and other social services to tenants in PHA-owned housing. This budget includes the salary costs for staff that directly provide services to tenants in the scattered sites. The proposed FY 2026 budget is \$97,079, an increase of \$1,126 (1.2%) from the prior year.
3. **Utilities:** Utilities costs are budgeted at \$461,859 in FY 2026, an increase of \$33,319 (7.8%). This is primarily due to an increase in water and sewer costs at the scattered sites, which the PHA pays. LIPH tenants are responsible for paying for all utilities other than sewer and water. The PHA is typically only responsible for other utilities costs when the unit is vacant.
4. **Ordinary maintenance:** Ordinary maintenance costs are budgeted at \$1,361,876 in FY 2026, a \$1,079,617 (-44.2%) decrease from FY 2025. This reflects the end of shortfall funding availability and vacant unit renovation and rehabilitation work from the LIPH operating budget back to the CFP budget.
5. **General expenses:** General expenses are budgeted at \$861,351 in FY 2026, a \$42,042 increase (5.1%) from the FY 2025 budget. This includes items such as a portion of the cost of the Agency's insurance policies and PILOT agreement with the City of St. Paul,

as well as benefits costs attributable to administrative employees whose labor is allocated to the LIPH program.

**LIPH Non-Routine and Capital**

The FY 2026 LIPH budget includes \$4,125,813 of non-routine and capital costs, an increase of \$16,821 (0.04%) from the prior year:

1. **Casualty loss:** Anticipated casualty loss expenses resulting from damage to scattered site homes due to unexpected weather events are budgeted at \$25,813 in FY 2026, an increase of \$16,821 (187.1%) from FY 2025.
2. **Property betterments and additions:** The PHA is budgeting \$4,100,000 to construct 11 new units of low-income housing – 7 units at McDonough Homes (McDonough II) and 4 units at Dunedin Terrace (Dunedin II). While under construction, these units are considered public housing; however, upon the completion of construction, the intent is to convert these units to the RAD-PBRA program. The construction of these units is primarily funded through grants and loans from Ramsey County, with some additional funding coming from the CFP and a transfer from Business Activities. The construction of the units has been delayed due to a delay in the approval of the Agency’s Mixed Finance Development Proposal, which has been undergoing HUD review since May 2024. Staff anticipate that the proposal will be approved by the end of March 2025, which will enable the units to be constructed during FY 2026.

**LIPH Other Financing Sources (Uses)**

The construction of the McDonough II and Dunedin II units is primarily funded through grants and loans from Ramsey County. McDonough II received a grant of \$708,314 and a forgivable, deferred, zero interest loan of \$1,891,686, while Dunedin II received a forgivable, deferred, zero interest loan of \$1,350,000. Additionally, the FY 2026 budget plans for a transfer of \$150,000 to pay for the cost of site amenities at McDonough II from the Business Activities Fund.

**LIPH Summary**

The proposed LIPH FY 2026 budget is a surplus budget with net income of \$287,228. The projected ending reserve balance for the LIPH fund at the end of FY 2026 is \$1,778,426, which represents 5.16 months routine operating expenses in reserves.

<b>Low Income Public Housing</b>	
<b>Income</b>	
Dwelling Rent	3,058,051
HUD Subsidy	1,302,727
Investment Interest	25,680
Other Income	62,640
<b>Total Income</b>	<b>4,449,098</b>
<b>Expenses</b>	
Administrative	1,353,892
Tenant Services	97,079
Utilities	461,859
Ordinary Maintenance	1,361,876
General	861,351
Non-Routine and Capital	4,125,813
<b>Total</b>	<b>8,261,870</b>
<b>Net Operating Income (Loss)</b>	<b>(3,812,772)</b>
<b>Other Financing Sources (Uses)</b>	<b>4,100,000</b>
<b>Net Operating Cash Flow</b>	<b>287,228</b>

**Central Office Cost Center (COCC)**

The Central Office Cost Center (COCC) is an accounting concept that was introduced when HUD required housing agencies to adopt an asset management model for administering the Low Income Public Housing (LIPH) program.<sup>15</sup> The COCC Operating Budget includes the overhead costs associated with property management for the scattered sites and primarily includes

<sup>15</sup> Prior to FY 2009, the PHA adopted a single annual operating budget for the entire Public Housing portfolio, including the hi-rises, family developments, and scattered sites. That unified operating budget included all the expenses of administering the program, paid out of the collective revenues of all the Public Housing properties. HUD’s asset management model required PHAs to track the revenues and expenses separately for individual developments (projects) or groups of developments (Asset Management Projects, or “AMPs”). The management costs were reimbursed by the projects to the COCC.

expenses for administrative functions in the Executive, Housing Policy, Information Technology, Human Resources, and Finance departments. Administrative and oversight costs are allocated across all programs utilizing a unit-based allocation, where costs are budgeted based on the total number of units or vouchers in each management office category (HCV, PBRA, and LIPH).

### **COCC Income**

Under the asset management model, the COCC earns income through a fee-for-service model, where the COCC charges the LIPH Asset Management Project (AMP) fees for administering the project. These fees are limited by HUD regulations. HUD requires that the COCC must be self-sustaining and cannot directly receive HUD subsidy or operating funds but can generate non-federal revenues in addition to fees. HUD regulations also allow for the transfer of up to 10% of each yearly Capital Fund Program (CFP) grant to an operating budget to pay for the costs of administering the CFP grant. Once fees or other revenues have been earned, those funds are no longer considered federal funds – they are considered de-federalized and subject only to local government restrictions.

The proposed FY 2026 budget projects operating income of \$655,256, an increase of \$33,933 (5.5%) from the FY 2025 budget. The budgeted income consists of the following items:

1. **Property management fees:** Property management fees are the fees charged by the COCC to the LIPH program to compensate for administrative and operational services provided to the property by the COCC, including services such as oversight, compliance, and general administration. The property management fee charged to LIPH is established by HUD and is estimated to be \$81.90 per unit month (PUM) in FY 2026. Property management fees are budgeted at \$410,810, a \$31,550 (6.3%) increase from the prior year.
2. **CFP transfer:** As noted above, HUD regulations allow for the transfer of up to 10% of the annual CFP grant to the COCC to pay for the costs of administering the CFP

program. The FY 2026 budget proposes a transfer of \$120,000 from the 2024 CFP, which is the same as the amount that was adopted in the FY 2025 budget.

3. **Bookkeeping fees:** Bookkeeping fees are fees charged specifically for providing financial record-keeping and accounting services to the LIPH program. HUD sets the bookkeeping fee rate – as of the most recent HUD guidance, the reasonable bookkeeping fee rate was set at \$7.50 PUM. Bookkeeping fees are budgeted at \$37,620, which is the same amount that was adopted in the FY 2025 budget.
4. **Asset management fees:** Asset management fees are fees charged by the COCC to cover costs related to oversight and strategic management of the LIPH program. These fees are intended to compensate the COCC for activities such as long-term financial planning, portfolio management, regulatory compliance, and HUD reporting. HUD sets the asset management fee rate, which is currently \$10 PUM. Asset management fees are budgeted at \$50,160, which is the same amount that was adopted in the FY 2025 budget.
5. **Investment Interest:** The PHA invests the COCC’s unrestricted reserves in fixed income investments that align with the Agency’s investment policies. This budget anticipates that interest rates will continue to remain elevated in the near-term, and projects FY 2026 interest income of \$31,166, a \$1,883 (6.4%) increase from FY 2025.
6. **Other Income:** Other income is comprised primarily of minor miscellaneous income from items such as discounts from vendors, credits, and other rebates. Due to the inherent uncertainty of these types of revenues, the anticipated income from this category is based on a rounded average of the miscellaneous income received in the past five fiscal years. The FY 2026 budget projects \$5,500, a \$500 (10%) increase from FY 2025.

### **COCC Expenses**

As mentioned above, the costs attributable to the COCC under the asset management model include expenses related to administration, oversight and strategic management of the LIPH program. The FY 2026 budget proposes total operating expenses of \$532,514, an increase of \$40,895 (8.3%) from the FY 2025 budget. Proposed changes are highlighted below:

1. **Administrative expenses:** Administrative expenses are budgeted at \$450,073, a \$63,117 (16.3%) increase from FY 2025. This includes costs such as administrative salaries,

contractual services, office supplies and equipment, travel and training, and IT costs such as the Agency’s phone services and expendable equipment (e.g., laptops).

2. **General expenses:** General expenses are budgeted at \$82,441 in FY 2026, a \$22,222 decrease (-21.2%) from the FY 2025 budget. This includes items such as a portion of the cost of the Agency’s insurance policies, as well as benefits costs attributable to administrative employees whose labor is allocated to the COCC.

**COCC Summary**

The proposed FY 2026 COCC budget is a surplus budget, with income exceeding expenses by \$122,742. This surplus will flow into COCC reserves, which are projected to be \$1,813,458 at the end of FY 2026, which equates to 40.87 months of routine operating expenses in reserves for the COCC fund.

<b>Central Office Cost Center</b>	
<b>Income</b>	
Property Management Fees	530,810
Bookkeeping Fees	37,620
Asset Management Fees	50,160
Investment Interest	31,166
Other Income	5,500
<b>Total Income</b>	<b>655,256</b>
<b>Expenses</b>	
Administrative	450,073
General	82,441
<b>Total</b>	<b>532,514</b>
<b>Net Operating Income (Loss)</b>	<b>122,742</b>
<b>Other Financing Sources (Uses)</b>	-
<b>Net Operating Cash Flow</b>	<b>122,742</b>

**Business Activities**

The Business Activities fund budget fulfills a similar function for the Agency’s RAD-PBRA properties as the COCC does for the LIPH program. After the PHA converted 3,836 units to the RAD-PBRA program effective January 1, 2020, the PHA created the Business Activities fund to account for central management office functions related to managing and administering the

RAD-PBRA projects and primarily includes expenses for administrative functions in the Executive, Housing Policy, Information Technology, Human Resources, and Finance departments. Similar to the COCC, administrative and oversight costs are allocated across all programs utilizing a unit-based allocation, where costs are budgeted based on the total number of units or vouchers in each management office category (HCV, PBRA, and LIPH).

**Business Activities Income**

Like the COCC, the Business Activities Fund does not earn federal subsidies, but earns revenues on a fee-for-service basis, charging property management fees, bookkeeping fees, and recertification fees to the RAD-PBRA properties. These fees are regulated by HUD and are restricted to amounts either provided directly by HUD, or by percentage of gross potential rents agreed to in the PHA's HAP contract with HUD. As with the COCC, once fees or other revenues have been earned, those funds are no longer considered federal funds – they are considered de-federalized and subject only to local government restrictions. This allows PHAs flexibility to manage operations, invest in new housing developments, or support strategic initiatives beyond HUD programs.

The proposed FY 2026 budget projects operating income of \$4,787,979 an increase of \$284,446 (6.3%) from the FY 2025 budget. The budgeted income consists of the following items:

1. **Property Management Fees:** As referenced above, property management fees earned by the Business Activities Fund are determined by the percentage of gross potential rents that can be charged to each of the eight RAD-PBRA projects as determined by each project's HAP contract with HUD. Management fees earned are then adjusted by the vacancy rate. While the percentage remains the same for each project from year-to-year, the contract rents increase on an annual basis due to the Operating Cost Adjustment Factor (OCAF), which thereby increase the property management fees that can be earned. Property management fees are budgeted at \$3,969,492, an increase of \$322,180 (8.8%)

from FY 2025, which reflects both an OCAF increase and continued high occupancy rates.

2. **Bookkeeping Fees:** Bookkeeping fees are fees charged specifically for providing financial record-keeping and accounting services to the RAD-PBRA program. HUD sets the bookkeeping fee rate – as of the most recent HUD guidance, the reasonable bookkeeping fee rate was set at \$7.50 PUM. Bookkeeping fees are budgeted at \$460,320, which is the same amount that was adopted in the FY 2025 budget.
3. **Recertification Fees:** Recertification fees are fees assessed for conducting annual and interim income recertifications in the RAD-PBRA program. These fees compensate for the administrative cost of verifying tenant eligibility, income, and household composition to determine the appropriate rent calculations and ensure continued program compliance. Recertification fees are currently set by HUD at a flat \$36 per unit per year rate. The FY 2026 budget includes \$138,096, which is the same amount that was adopted in the FY 2025 budget.
4. **Investment Interest:** The Business Activities Fund reserves are invested in fixed income securities earned a market rate of interest. The FY 2026 budget projects \$125,216 in investment interest income, an increase of \$28,286 (29.2%) from the prior year.
5. **Other Income:** Other income is comprised primarily of minor miscellaneous income from items such as discounts from vendors, credits, and other rebates. Due to the inherent uncertainty of these types of revenues, the anticipated income from this category is based on a rounded average of the miscellaneous income received in the past five fiscal years. The FY 2026 budget projects \$94,855, a \$66,020 (-41.0%) decrease from FY 2025.

### **Business Activities Expenses**

As mentioned above, the costs attributable to Business Activities post-RAD conversion include expenses related to administration, oversight and strategic management of the RAD-PBRA program. The FY 2026 budget proposes total operating expenses of \$4,773,863, a decrease of \$154,543 (-3.1%) from the FY 2025 budget. Proposed changes are highlighted below:

1. **Administrative expenses:** Administrative expenses are budgeted at \$3,740,424, a \$44,771 (1.2%) increase from FY 2025. This includes costs such as administrative salaries, contractual services, office supplies and equipment, travel and training, and IT costs such as the Agency’s phone services and expendable equipment (e.g., laptops).
2. **Tenant Services:** As described above, tenant services expenses are related to providing resident support programs, education, recreation, and other social services to tenants in PHA-owned housing. These costs include the fees that the PHA allocates directly to Resident Councils, the Presidents Council, and the Citywide Resident Council. The proposed FY 2026 budget is \$160,800, an increase of \$19,725 (14.0%) from the prior year.
3. **General expenses:** General expenses are budgeted at \$872,639 in FY 2026, a \$219,039 decrease (-20.1%) from the FY 2025 budget. This includes items such as a portion of the cost of the Agency’s insurance policies, as well as benefits costs attributable to administrative employees whose labor is allocated to the Business Activities Fund.

**Business Activities Other Financing Sources (Uses)**

One of the primary reasons for creating the Business Activities Fund was to enable the Agency to exercise the full flexibility provided by HUD’s Multifamily Housing programs to maintain funds in an unrestricted environment. The PHA has taken advantage of the ability to transfer surplus cash from the RAD-PBRA projects to the Business Activities Fund, and has also transferred money from the Business Activities Fund reserves to support other programs. The FY 2026 budget plans for the following transfers between funds:

- A \$650,000 transfer in from RAD-PBRA (McDonough);
- A \$100,000 transfer out to RAD-PBRA (Exchange-Wabasha);
- A \$385,500 transfer out to the Building Fund;
- A \$150,000 transfer out to the McDonough II Faircloth-to-RAD project.

These transfers net to a total of \$14,500 transferred into the Business Activities Fund in FY 2026, a decrease of \$1,450,000 (-99.0%) from FY 2025. These funds will move into reserves and be invested to earn the Business Activities Fund additional income.

**Business Activities Summary**

Overall, the Business Activities budget projects net income of \$14,116 in FY 2026. After factoring in the transfer activity, the overall unrestricted reserve levels are projected at \$4,469,772 at the end of FY 2026, or 11.24 months of routine operating expenses in reserves.

<b>Business Activities</b>	
<b>Income</b>	
Property Management Fees	3,969,492
Bookkeeping Fees	460,320
Recertification Fees	138,096
Investment Interest	125,216
Other Income	94,855
<b>Total Income</b>	<b>4,787,979</b>
<b>Expenses</b>	
Administrative	3,740,424
Tenant Services	160,800
General	872,639
<b>Total</b>	<b>4,773,863</b>
<b>Net Operating Income (Loss)</b>	<b>14,116</b>
<b>Other Financing Sources (Uses)</b>	<b>14,500</b>
<b>Net Operating Cash Flow</b>	<b>28,616</b>

**Building Fund**

The Building Fund budget covers the costs of managing, operating, and maintaining the PHA’s Central Administrative Office (CAO), also known as the W. Andrew Boss Building, at 555 Wabasha Street North. Construction of the CAO began in 2003, and the PHA began occupying the building on March 23, 2004. The CAO leases space to the PHA, along with several

commercial tenants. As of February 26, 2025, the building is 98% occupied; current tenants include the Minnesota Credit Union Network (MNCUN), the Minnesota chapter of the National Association of Housing and Redevelopment Officials (MN NAHRO), Minnesota Association for Justice (MAJ), and Poul Haas Government Relations.

### **Building Fund Income**

The Building Fund primarily earns income through leasing office and parking space to tenants, including the PHA. All leases are long-term, with lease lengths varying between 5- and 10-year terms. Lease terms are consistent with market conditions in the broader St. Paul commercial real estate market. As revenues in this fund are not derived from federal subsidy, the income and reserves of the Building Fund are unrestricted and subject only to local government restrictions.

The proposed FY 2026 budget projects income of \$1,191,910, an increase of \$91,100 (8.3%) from the prior year. Budgeted income consists of the following items:

1. **Office Space Rent:** Office space rent is charged by the PHA to the tenants of the CAO, including the PHA programs that operate out of the CAO. FY 2026 income from office space rents is projected to be \$967,543, an increase of \$68,143 (7.6%) from the prior year. This is primarily due to the rental of Suite 250, which had been vacant since December 31, 2022, to the Minnesota Association for Justice.
2. **Parking Space Rent:** Parking space rent is charged by the PHA to all tenants of the CAO whose contracts include on-site parking, including staff working for the PHA programs that operate out of the CAO. Parking space rental income is projected to be \$98,892 in FY 2026, an increase of \$2,482 (2.6%).
3. **Investment Interest:** The PHA invests the reserves of the Building Fund in fixed income securities that earn a market rate of interest. The FY 2026 budget projects \$125,475 in investment interest earned on the Building Fund's reserves, an increase of \$20,475 (19.5%) from FY 2025.

**Building Fund Expenses**

To operate, manage, and maintain the CAO, the FY 2026 anticipates spending \$1,158,027 in routine operating costs. The breakdown of the FY 2026 Building Fund expense budget is as follows:

1. **Administrative expenses:** Administrative expenses are budgeted at \$147,277, a \$5,053 (-3.3%) decrease from FY 2025. After upgrading the security cameras in FY 2025, the CAO has fewer expendable equipment needs in the current year.
2. **Utilities expenses:** Utilities expenses are budgeted at \$322,590, an increase of \$26,550 (9.0%) from FY 2025. This is primarily due to anticipated increases in the costs of District Energy, both due to increases in rates and increased energy usage with an additional tenant in the building.
3. **Ordinary maintenance:** Ordinary maintenance materials costs are budgeted at \$51,170, an increase of \$27,510 (116.3%) from the prior year, while ordinary maintenance contracts are budgeted at \$447,800, a \$10,800 (2.5%) increase from FY 2025. This is primarily due to an increase in the maintenance salary costs attributable to the CAO, which factors in increases to the Local 363 agreement and a higher proportion of work order requests at the CAO, leading to additional costs being attributed to the fund. Additionally, this budget plans for improvements to the parking ramp and parking garage, as well as HVAC repairs, plumbing and electrical improvements, and LED lighting retrofits in the stairwells to enhance energy efficiency.
4. **Protective Services:** The contract cost for protective services at the CAO has decreased to \$90,000 in the FY 2026 budget, a decrease of \$10,000 (-10.0%) from the prior year.
5. **General:** General expenses are budgeted at \$99,190, an increase of \$14,800 (17.5%) from FY 2025. This includes items such as a portion of the cost of the Agency's insurance policies, as well as benefits costs attributable to administrative employees whose labor is allocated to the Building Fund.

**Building Fund Other Finance Sources (Uses)**

The FY 2026 Building Fund Budget includes a transfer from the Business Activities Fund of \$385,500. This transfer was started in the FY 2024 budget, and is put into Building Fund reserves in order to fund future capital improvements at the CAO.

**Building Fund Summary**

Overall, the Building Fund budget projects a surplus of \$33,883 in FY 2026. After factoring in the transfer from Business Activities, the overall unrestricted reserve levels are projected at \$4,372,616 at the end of FY 2026, or 45.31 months of routine operating expenses in reserves.

<b>Building Fund</b>	
<b>Income</b>	
Office Space Rent	967,543
Parking Space Rent	98,892
Investment Interest	125,475
<b>Total Income</b>	<b>1,191,910</b>
<b>Expenses</b>	
Administrative	147,277
Utilities	322,590
Ordinary Maintenance	498,970
Protective Services	90,000
General	99,190
<b>Total</b>	<b>1,158,027</b>
<b>Net Operating Income (Loss)</b>	<b>33,883</b>
<b>Other Financing Sources (Uses)</b>	<b>385,500</b>
<b>Net Operating Cash Flow</b>	<b>419,383</b>

Staff believe these proposed Operating Budgets will further the Agency’s mission by providing needed housing and services to residents, preserving the physical assets and maintaining the financial stability of the PHA.

**Attachments:**

1. Fiscal Year 2026 Agency Budget Overview Presentation
2. FY 2025-2026 Agency Goals
3. Income and Expense Account Definitions
4. FY 2026 Agency-Wide Income Summary
5. FY 2026 Agency-Wide Expense Summary
6. FY 2026 Agency Organizational Structure
7. FY 2026 FTE Listing
8. Agency FTE History
9. FY 2026 RAD-PBRA Consolidated Operating Budget
10. FY 2026 RAD-PBRA Operating Budget by Project
11. FY 2026-2030 RAD-PBRA Capital Improvement Plan
12. FY 2026 Section 8 Consolidated Operating Budget
13. FY 2026 Housing Choice Voucher Program Operating Budget
14. FY 2026 Mainstream Voucher Program Operating Budget
15. FY 2026 Low Income Public Housing Operating Budget
16. FY 2026 McDonough II Faircloth-to-RAD Operating Budget
17. FY 2026 Dunedin II Faircloth-to-RAD Operating Budget
18. FY 2026-2030 Faircloth-to-RAD Capital Improvement Plan
19. FY 2026 Central Office Cost Center Operating Budget
20. FY 2026 Business Activities Fund Operating Budget
21. FY 2026 Building Fund Operating Budget
22. HUD Form 52574 – Signed Resolution

# Fiscal Year 2026 Agency Budget Overview



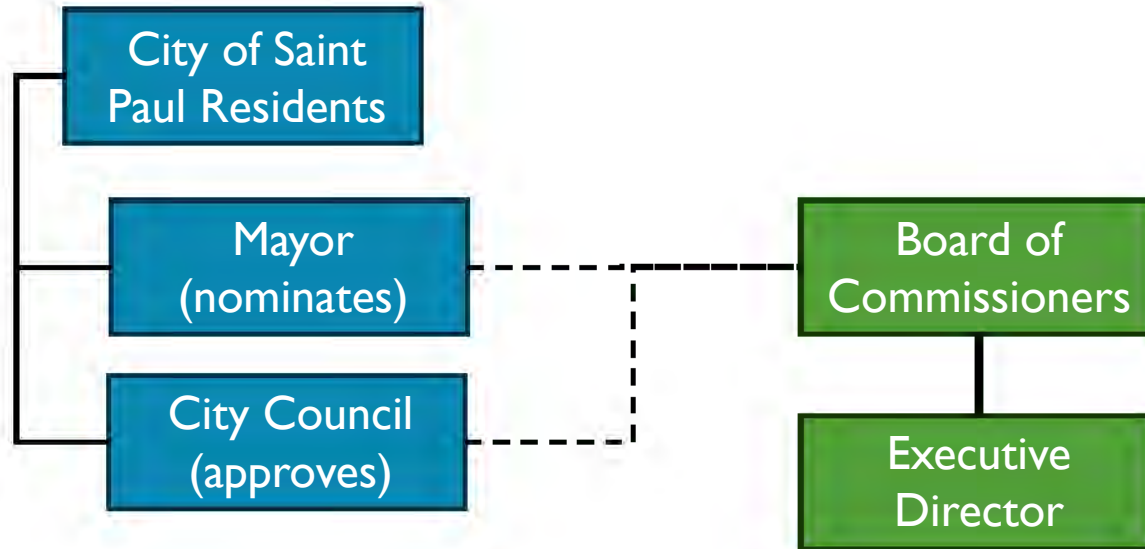
# Agenda

- Agency Background and Key Definitions
- Organizational Structure
- Agency Goals
- Fund Structure and Overview
- Budget Themes and Major Initiatives
- Income Sources and Projections
- Other Financing Sources
- Expenditures by Category
- Fund Summary
- Reserves
- Full-Time Equivalent (FTE) Positions by Department
  - New FTE Requests
- Major Fund Budget Presentations
  - Q&A after each presentation

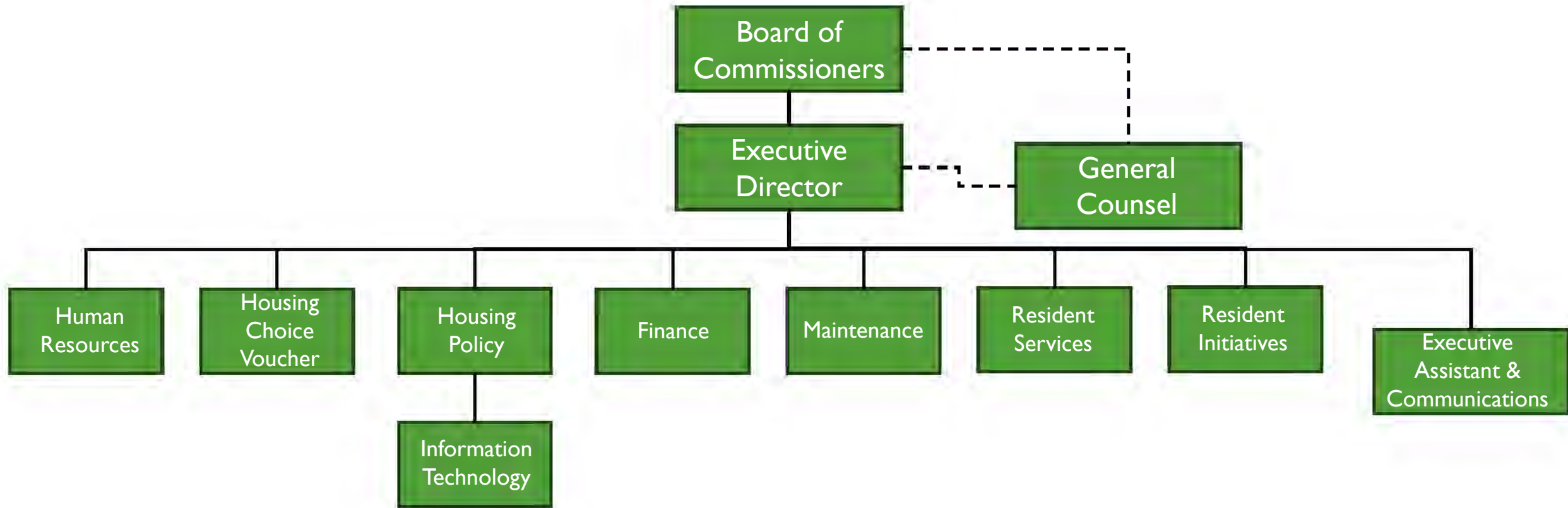
# Agency Background

- Separate and independent agency
  - Chartered as a political subdivision of the State of Minnesota (Laws of Minnesota, 1977, Chapter 228, Section 1)
  - Previously part of the Housing and Redevelopment Authority of the City of Saint Paul
- Special-purpose government
  - Engaged in business-type activities
  - Enterprise fund structure – similar to private sector
  - Accrual basis of accounting

# Organizational Structure



# Organizational Structure (cont.)



# 2025-2026 Agency Goals

Housing Choice Vouchers

Preservation and  
Development

PHA-Owned Housing

“One PHA” Organizational  
Development

Safety and Security

Finance

Fair Housing

Local, State, and National  
Leadership Responsibilities

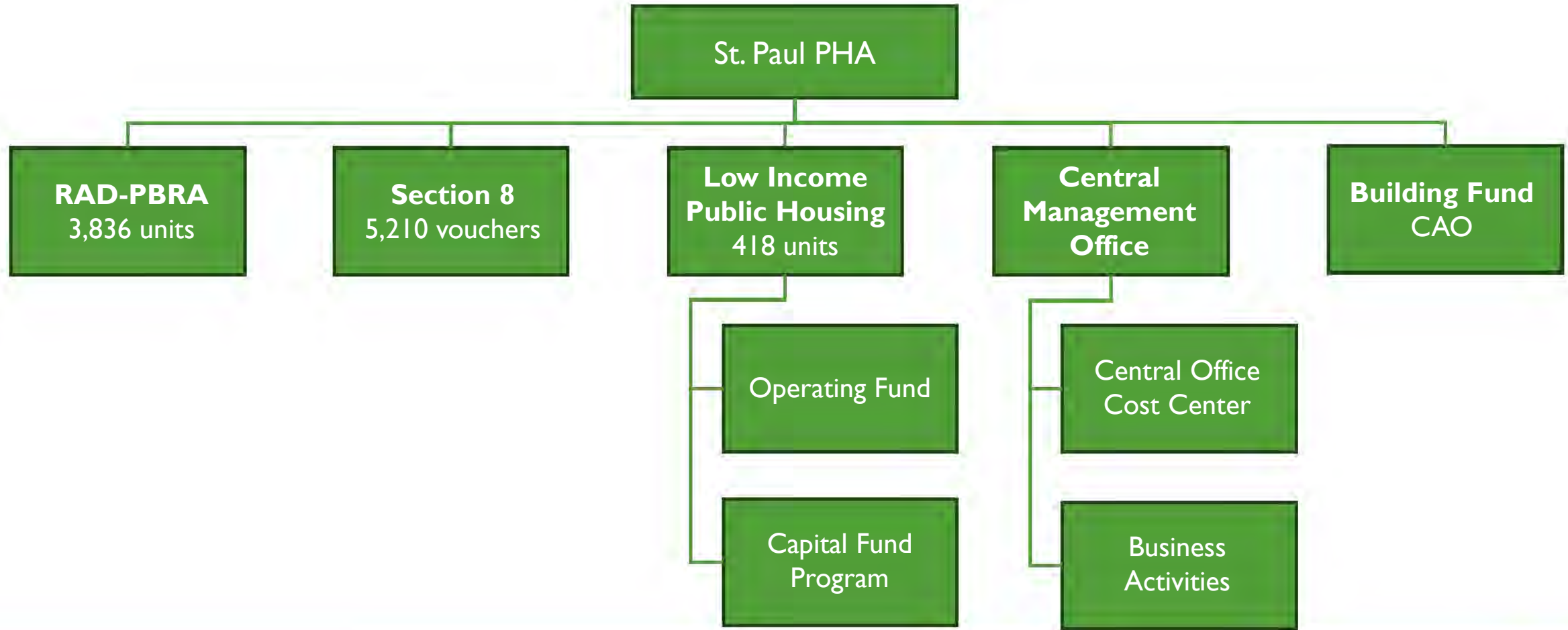
Legal

Links to Community Services

# Key Acronyms and Definitions

- HUD – Department of Housing and Urban Development
- OMB – Office of Management and Budget
- RAD – Rental Assistance Demonstration
- PBRA – Project-Based Rental Assistance
- HCV – Housing Choice Voucher
- HAP – Housing Assistance Payment
- LIPH – Low Income Public Housing
- COCC – Central Office Cost Center
- UNP – Unrestricted Net Position
  - The reserve balance of the fund that is unrestricted
- RNP – Restricted Net Position
  - The reserve balance of the fund that is restricted
- Months Routine Expenses
  - The number of months that the Agency can cover routine operating expenses with current or projected reserve balances
- Admin Fees
  - Subsidies received from HUD that are designated for Section 8 administrative expenses

# Major Fund Structure and Overview

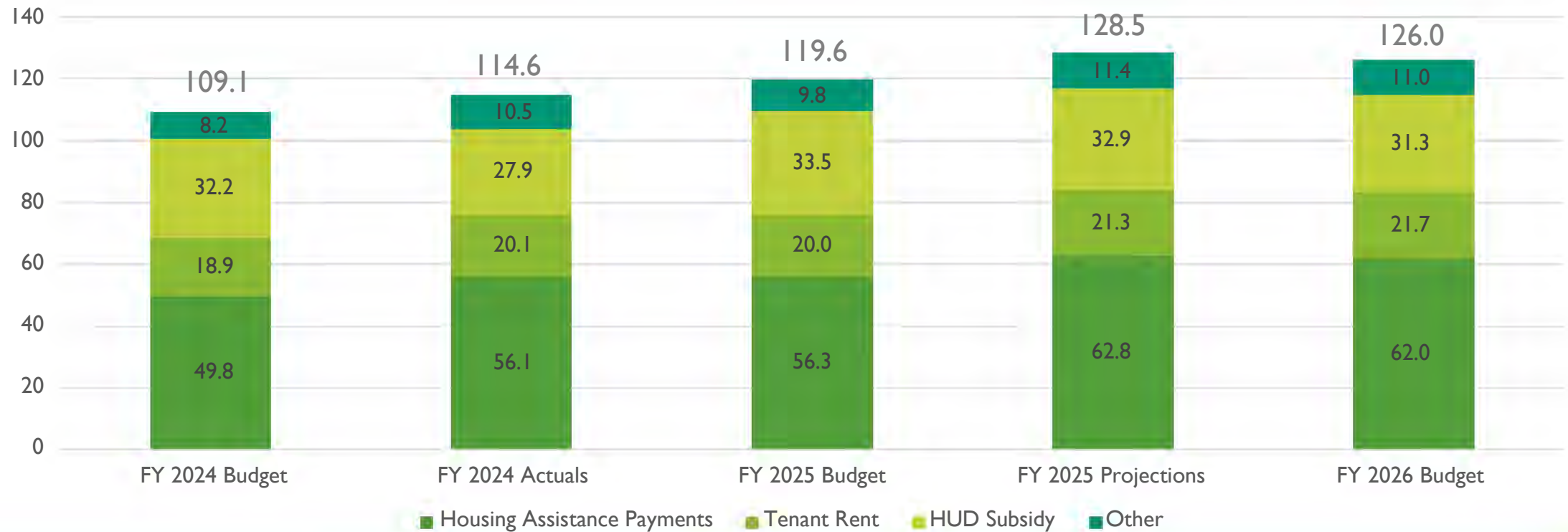


# Budget Themes and Major Initiatives

- Uncertainty
  - Federal government
- Growth and Change
  - Asset Repositioning
  - Bring It Home – State Voucher Program
  - Faircloth-to-RAD
- Safety and Security
  - Capital improvements for building safety
  - Pilot programs for resident security

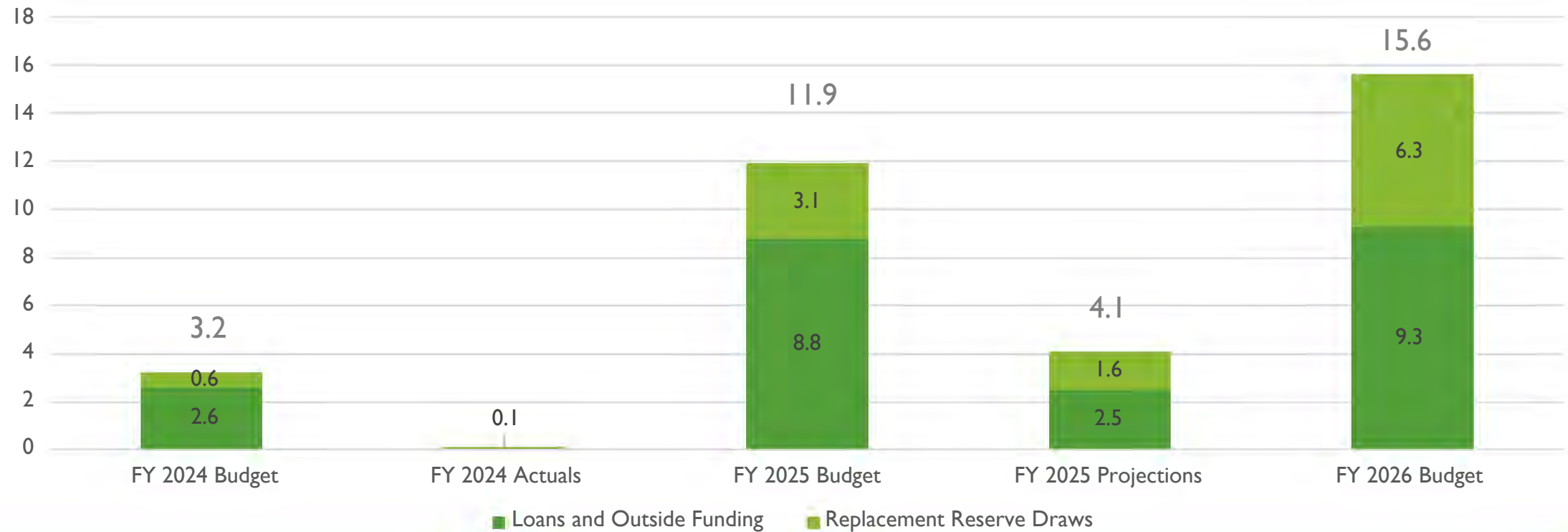
# Income Sources and Projections

Income Sources by Fiscal Year  
(millions, \$)



# Other Financing Sources and Projections

Other Financing Sources by Fiscal Year  
(millions, \$)



# Expenditure Categories

## Routine Operating

Administrative  
Tenant Services  
Utilities  
Ordinary Maintenance  
Protective Services  
General

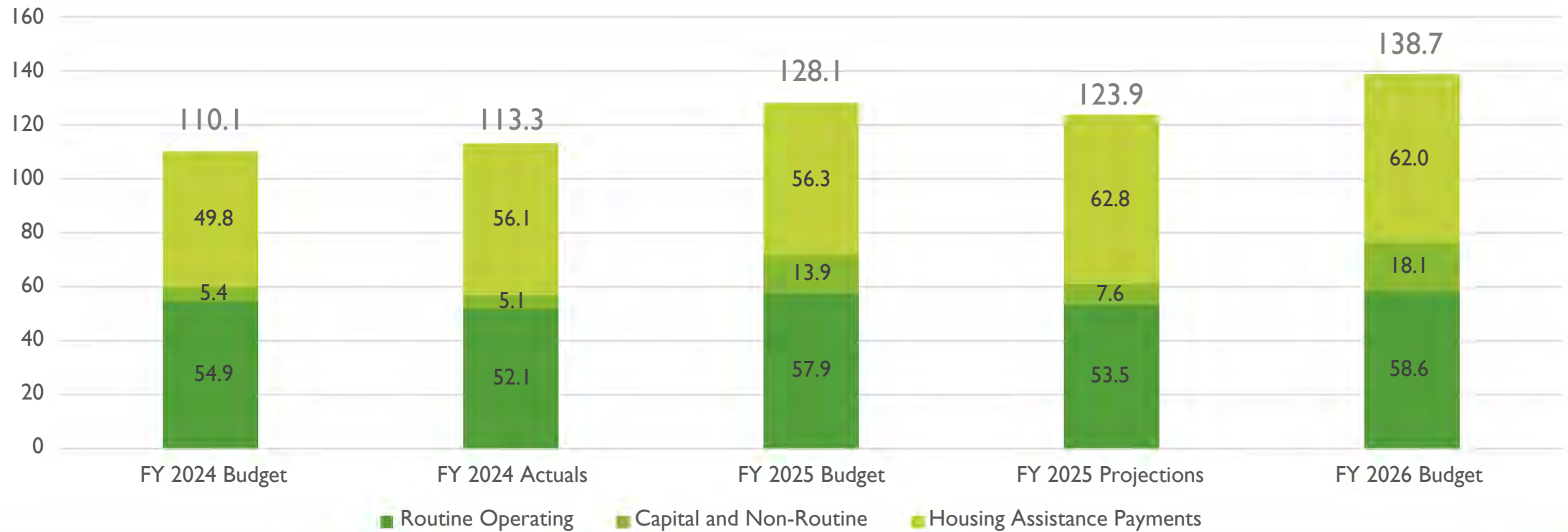
## Capital and Non-Routine

Casualty Losses  
Replacement of Equipment  
Property Betterments and Additions  
Capital Salaries and Benefits

## Housing Assistance Payments

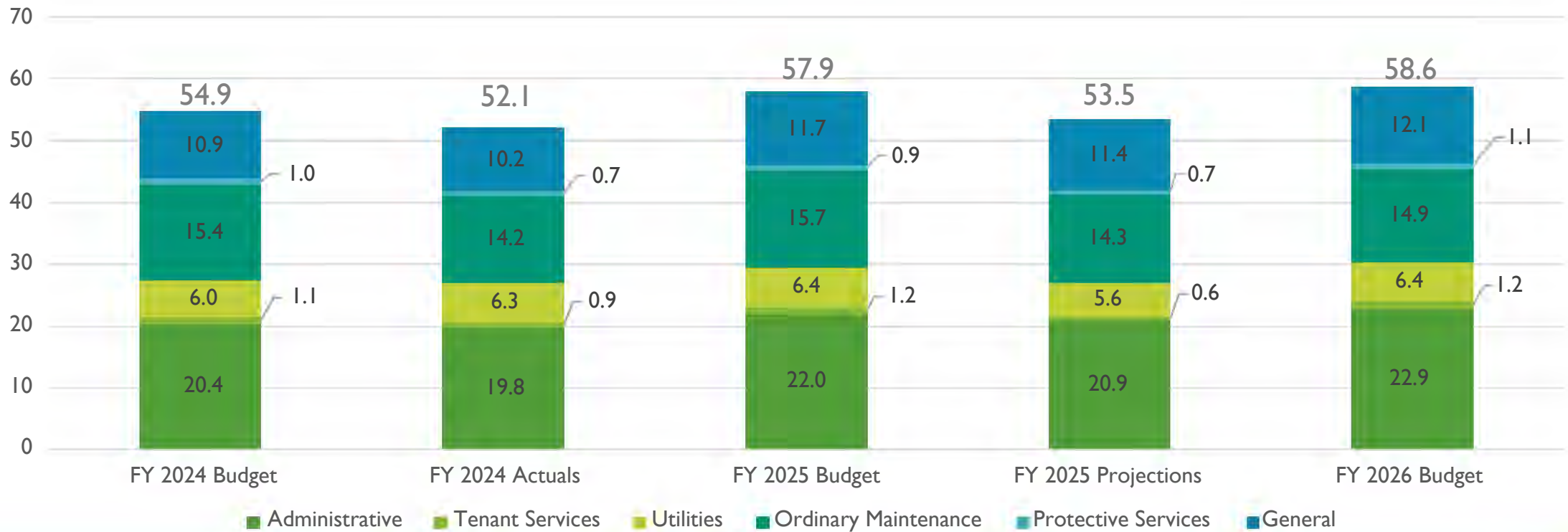
# Expenditure Categories and Projections

Expenditure Categories by Fiscal Year  
(millions, \$)



# Routine Expenditures

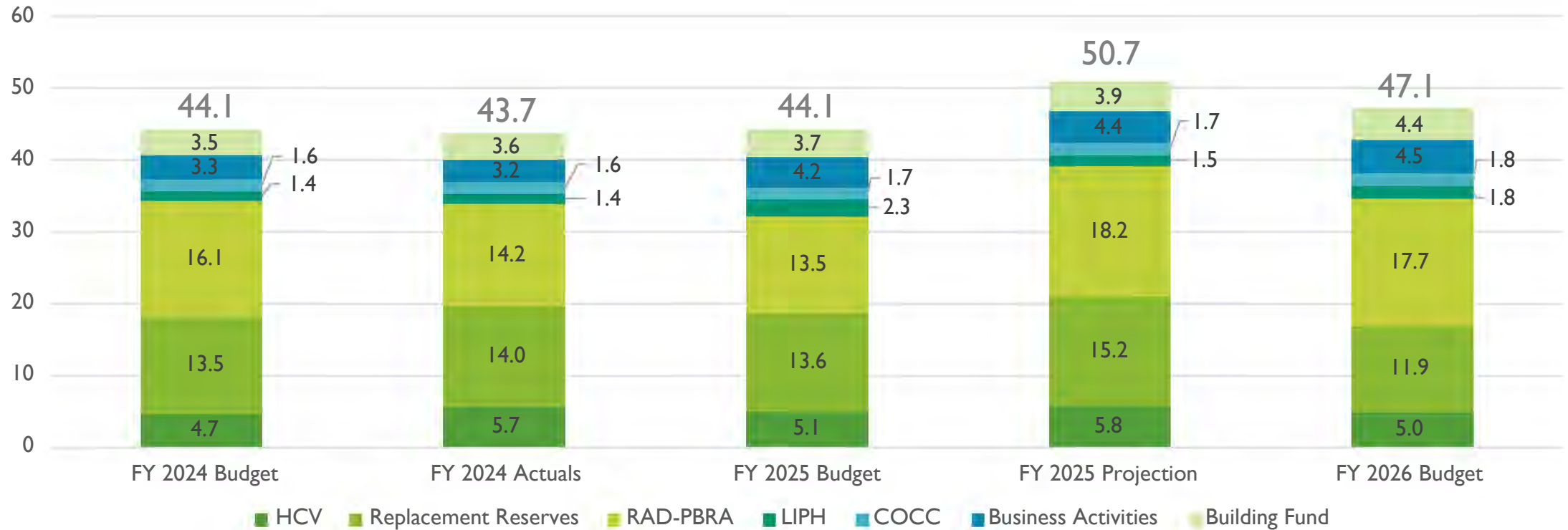
Routine Expenditures by Fiscal Year  
(millions, \$)



	<b>RAD-PBRA</b>	<b>HCV</b>	<b>LIPH</b>	<b>Business Activities</b>	<b>COCC</b>	<b>Building Fund</b>	<b>Total</b>
Income	\$46,327,154	\$68,589,793	\$4,449,098	\$4,787,979	\$655,256	\$1,191,910	\$126,001,190
Other Financing Sources (Uses)	\$11,056,650		\$4,100,000	\$14,500	\$ -	\$385,500	\$15,556,650
<b>Total</b>	<b>\$57,383,804</b>	<b>\$68,589,793</b>	<b>\$8,549,098</b>	<b>\$4,802,479</b>	<b>\$655,256</b>	<b>\$1,577,410</b>	<b>\$141,557,840</b>
Routine Operating Expenses	\$40,676,571	\$7,363,577	\$4,136,057	\$4,773,863	\$532,514	\$1,158,027	\$58,640,610
Housing Assistance Payments	\$ -	\$62,025,070	\$ -	\$ -	\$ -	\$ -	\$62,025,070
Capital and Non-Routine Expense	\$13,940,357	\$ -	\$4,125,813	\$ -	\$ -	\$ -	\$18,066,170
<b>Total</b>	<b>\$54,616,928</b>	<b>\$69,388,647</b>	<b>\$8,261,870</b>	<b>\$4,773,863</b>	<b>\$532,514</b>	<b>\$1,158,027</b>	<b>\$138,731,850</b>
<b>Net Income (Loss)</b>	<b>\$2,766,876</b>	<b>(\$798,854)</b>	<b>\$287,228</b>	<b>\$28,616</b>	<b>\$122,742</b>	<b>\$419,383</b>	<b>\$2,825,990</b>
Replacement Reserve Contributions	(\$2,657,619)	\$ -	\$ -	\$ -	\$ -	\$ -	(\$2,657,619)
<b>Net Operating Cash Flow</b>	<b>\$109,257</b>	<b>(\$798,854)</b>	<b>\$287,228</b>	<b>\$28,616</b>	<b>\$122,742</b>	<b>\$419,383</b>	<b>\$168,371</b>

# Reserves

Restricted and Unrestricted Reserves  
(millions, \$)



# Months Routine Operating Expenses

	RAD-PBRA	HCV	LIPH	COCC	Business Activities	Building Fund	Total
Routine Operating Expenses	\$40,676,572	\$7,363,577	\$4,136,057	\$532,514	\$4,773,863	\$1,158,027	\$58,640,610
Operating Reserves	\$17,756,878	\$5,010,589	\$1,778,426	\$1,813,284	\$4,469,772	\$4,372,616	\$35,201,565
Months Routine Expenses in Reserves	5.24	8.17	5.16	40.87	11.24	45.31	7.20

# Full-Time Equivalent (FTEs) by Department

Department	FY 2025 FTE	FY 2026 FTE	Change
Executive	3.00	3.00	0.00
Human Resources	4.50	4.50	0.00
Housing Choice Voucher	32.00	35.00	3.00
Housing Policy & IT	7.50	8.00	0.50
Finance	8.00	8.00	0.00
Maintenance	100.00	100.00	0.00
Resident Services	98.18	97.38	(0.80)
Resident Initiatives	3.25	3.50	0.25
<b>Total</b>	<b>256.43</b>	<b>259.38</b>	<b>2.95</b>

# FTE Additions

## Housing Choice Voucher (3.0)

Portability & PBV  
Accounts Coordinator  
(1.0)

HCV Specialist – Bring it  
Home (1.0)

Lead HCV Specialist –  
Asset Repositioning (1.0)

## Resident Services (1.0)

Assistant Housing  
Manager (1.0)

## Housing Policy (0.5)

Policy Analyst (0.5)

## Resident Initiatives (0.25)

Program Coordinator  
(0.25)

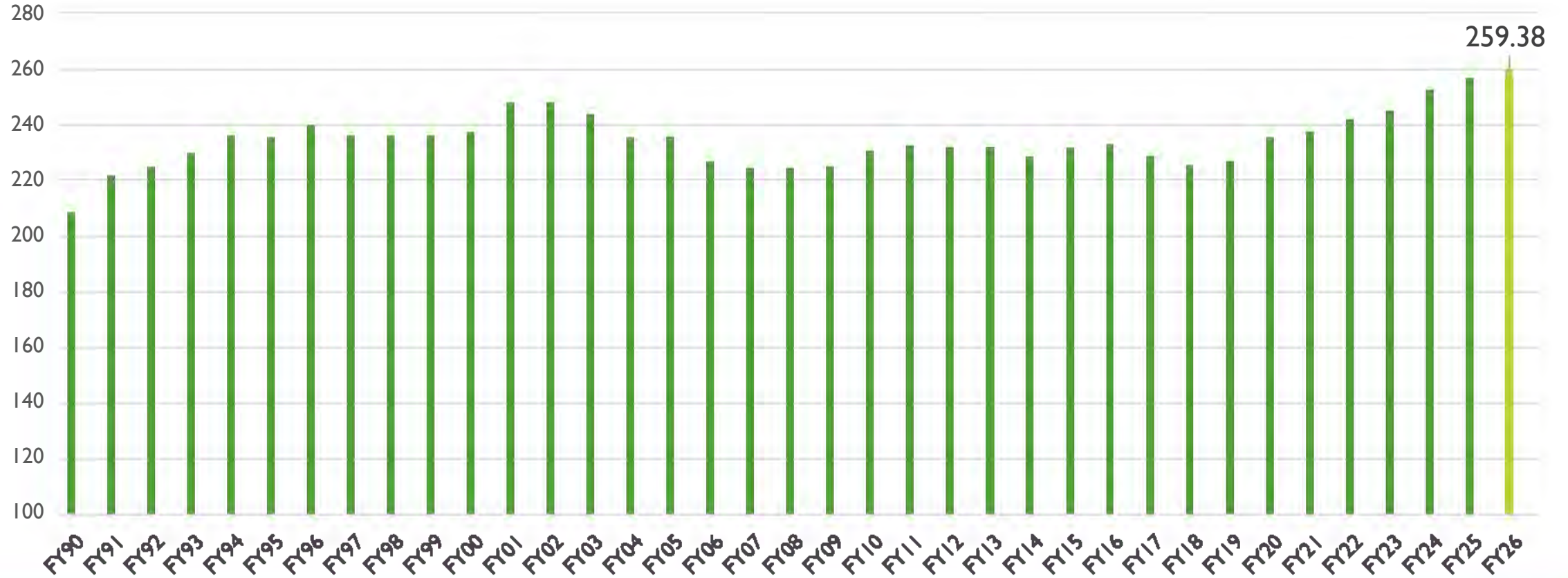
# FTE Reductions

**Resident Services  
(1.80)**

CHSP Program Assistants  
(1.80)

# FTE History

Budgeted Full-Time Equivalent (FTE) Positions

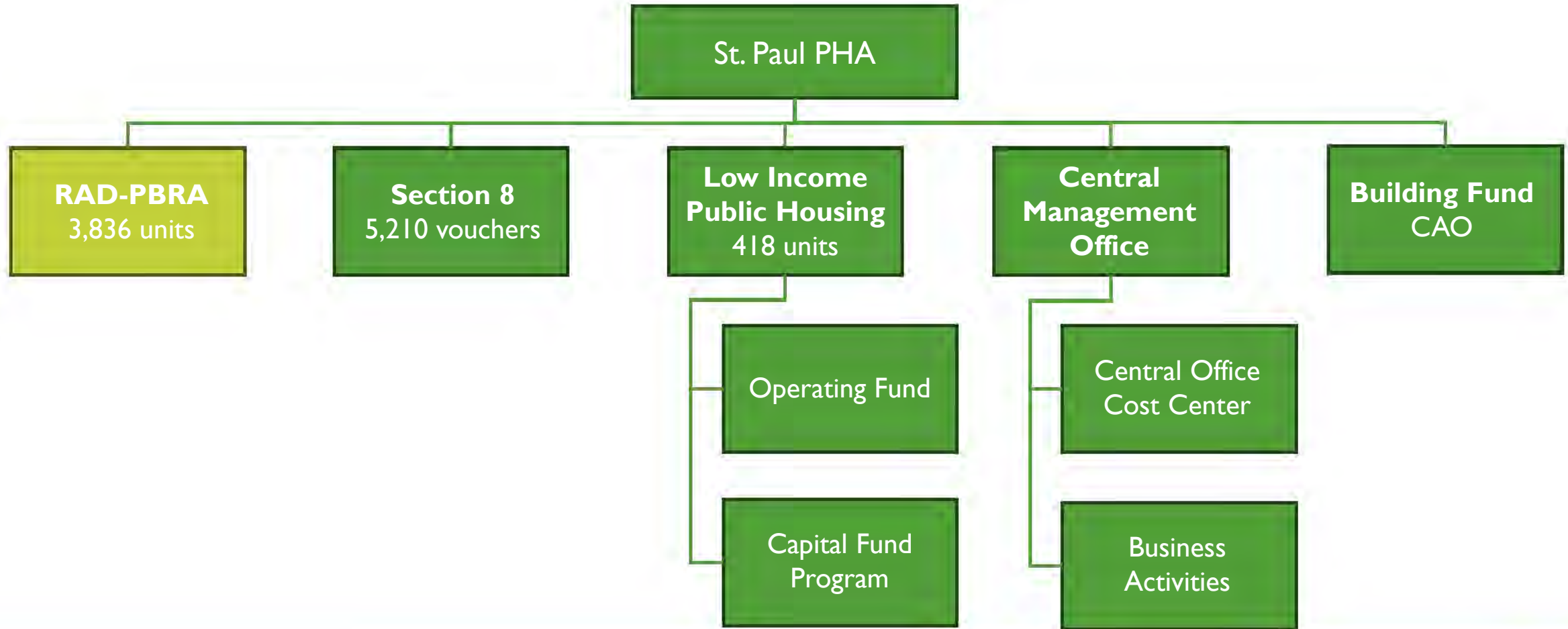


# Break – Q&A

# Fiscal Year 2026 RAD-PBRA Operating and Capital Budgets



# Major Fund Structure and Overview



# RAD-PBRA Overview

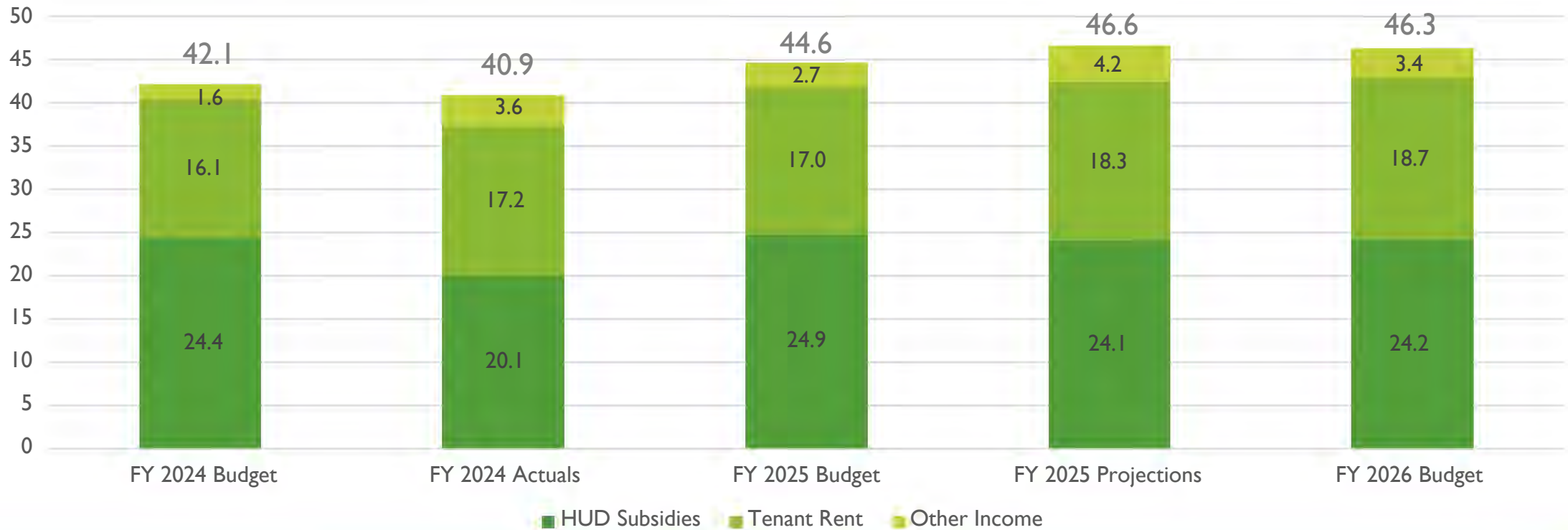
- PHA-owned units that were converted from Public Housing to RAD-PBRA in October 2019
- 8 project groupings consisting of the following:
  - 16 hi-rises
  - 4 family developments
  - A total of 3,836 subsidized units
- Funded through eight Housing Assistance Payment (HAP) contracts with HUD
  - Contract rents adjusted annually on a calendar year basis
- Tenants pay 30% of adjusted household income, and HUD subsidizes the rest

# RAD-PBRA Project Breakdown

Fund Number	Location(s)	Subsidized Units
601	McDonough Homes	592
602	Hamline Hi-Rise, Front Hi-Rise, Seal Hi-Rise	476
603	Edgerton Hi-Rise, Iowa Hi-Rise, Wilson Hi-Rise	553
604	Roosevelt Homes	320
605	Mt. Airy Homes, Mt. Airy Hi-Rise, Valley Hi-Rise	610
606	Exchange Hi-Rise, Wabasha Hi-Rise	263
607	Ravoux Hi-Rise, Neill Hi-Rise, Central Hi-Rise	465
608	Dunedin Terrace, Dunedin Hi-Rise, Cleveland Hi-Rise, Montreal Hi-Rise	557

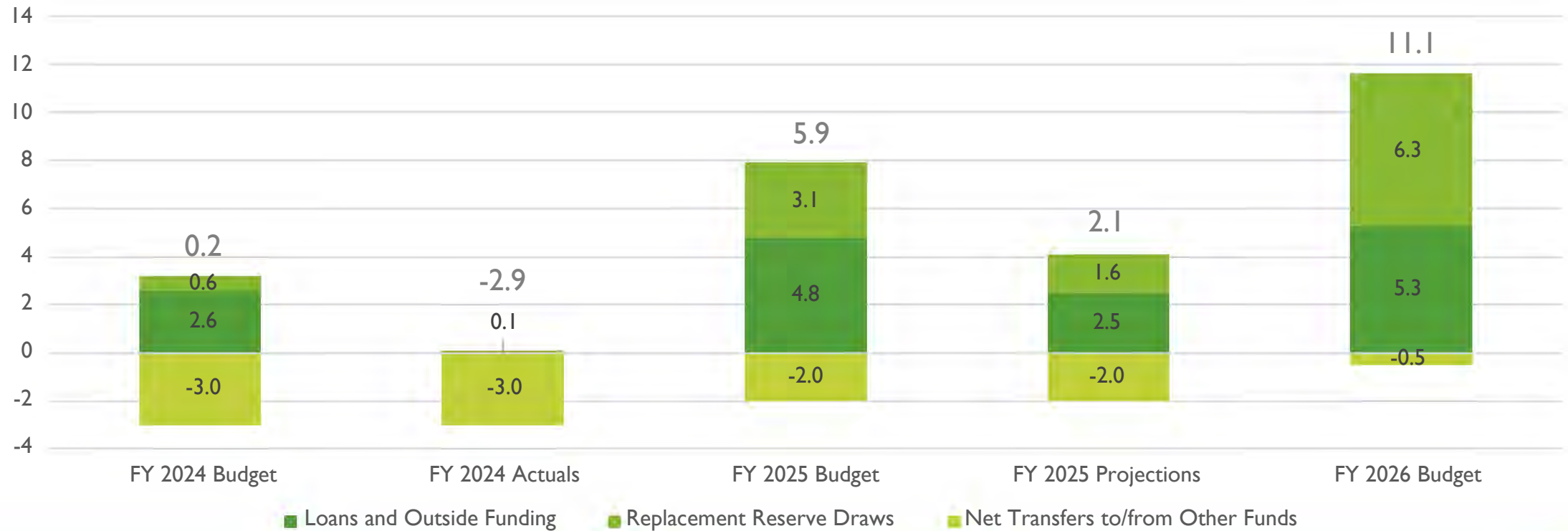
# RAD-PBRA Income Sources

Income Sources by Fiscal Year  
(millions, \$)



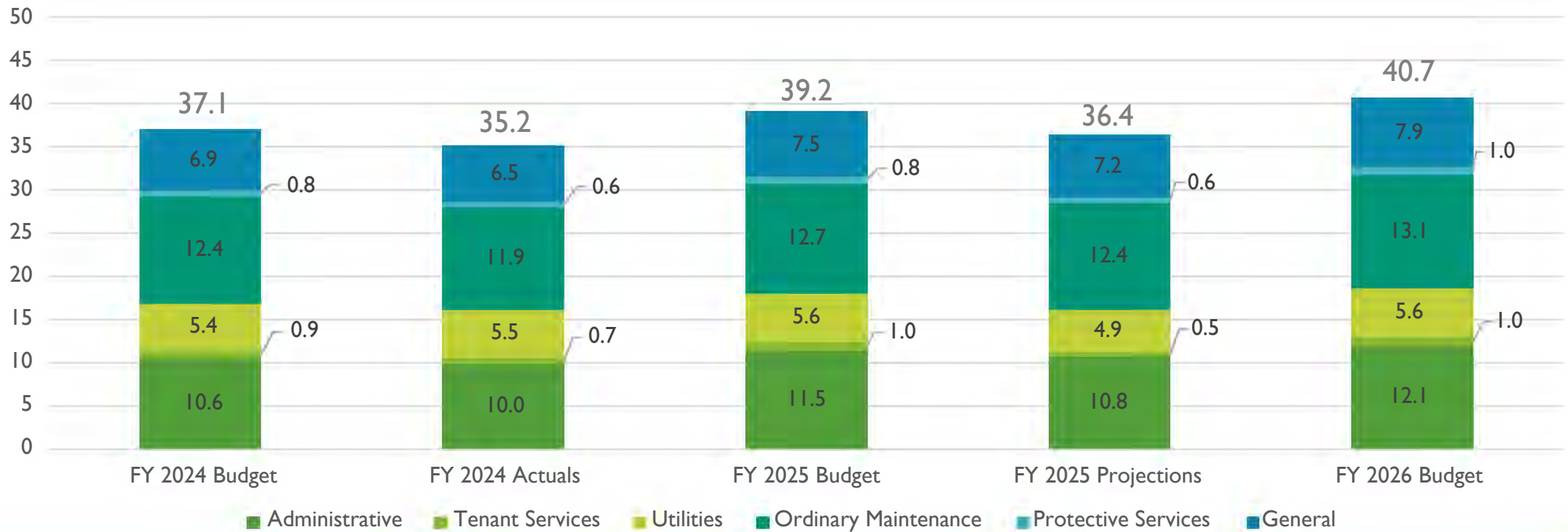
# RAD-PBRA Other Financing Sources (Uses)

Other Financing Sources by Fiscal Year  
(millions, \$)



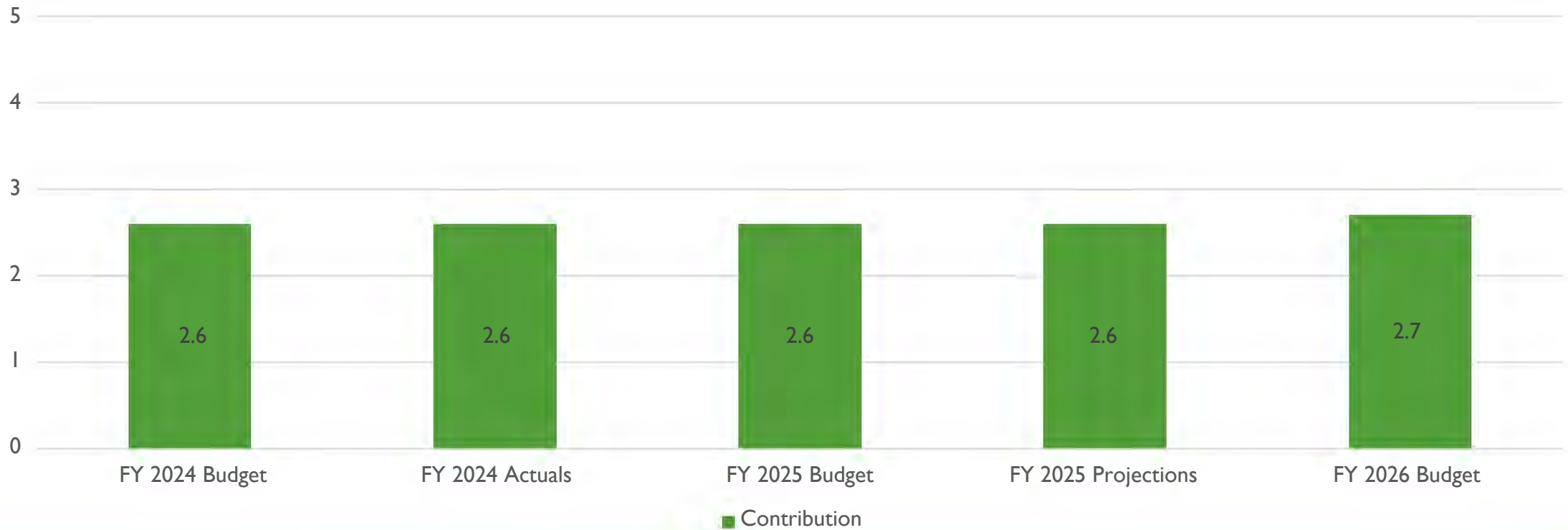
# RAD-PBRA Routine Expenditures

Routine Expenditures by Fiscal Year  
(millions, \$)



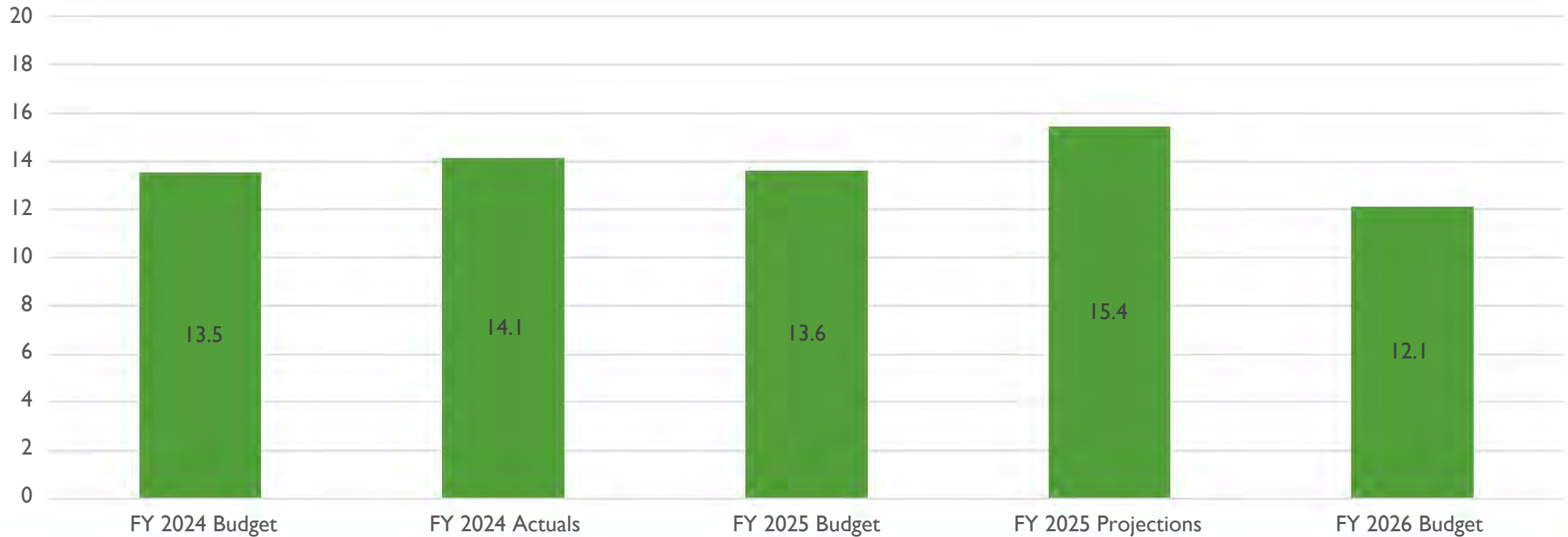
# RAD-PBRA Replacement Reserve

Replacement Reserve Contributions  
(millions, \$)



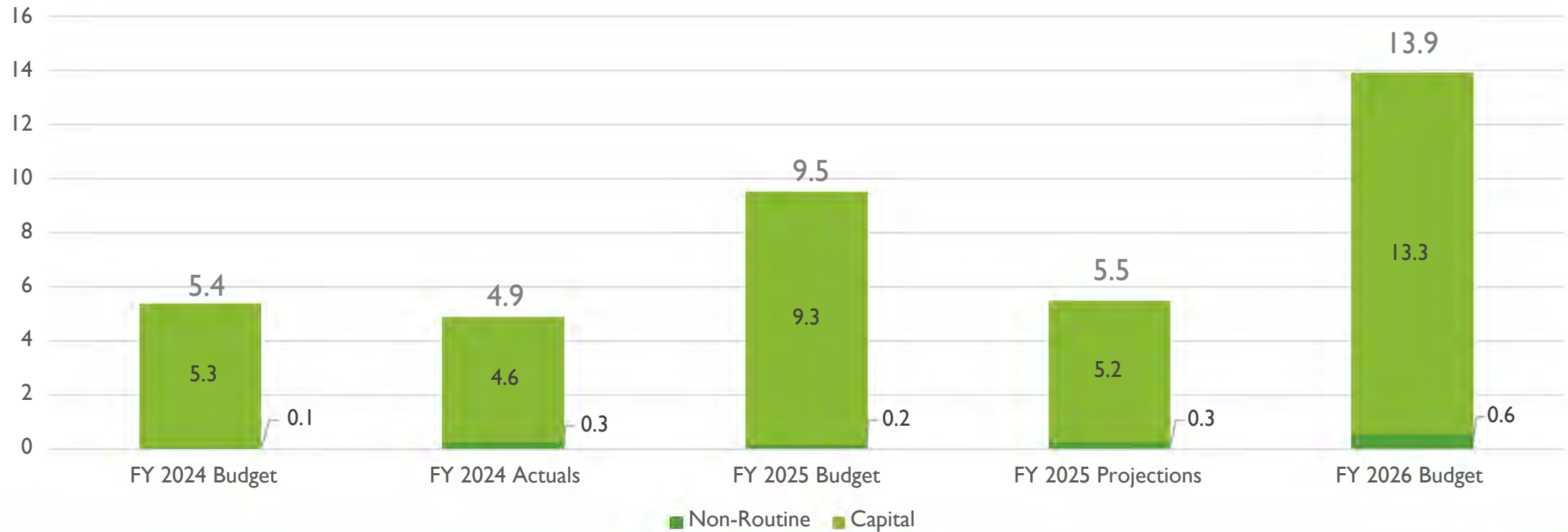
# RAD-PBRA Replacement Reserve

Replacement Reserve Balance (Restricted Net Position)  
(millions, \$)



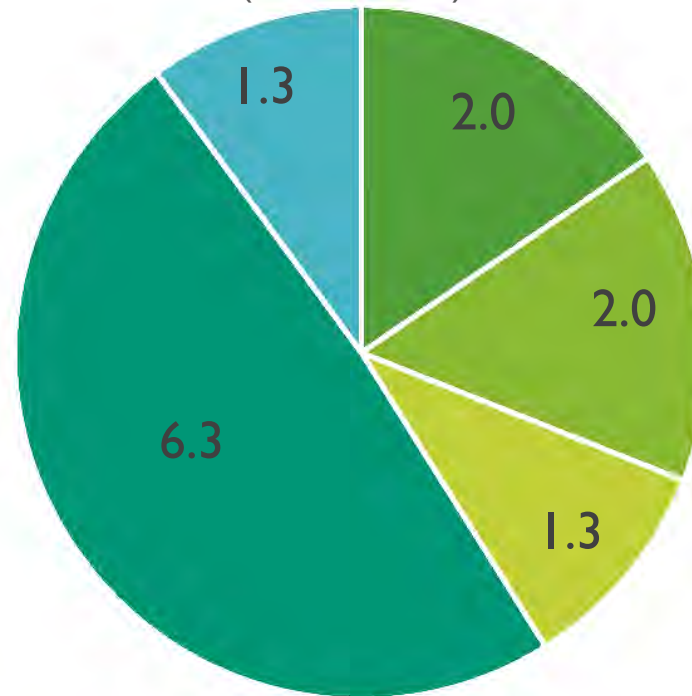
# RAD-PBRA Non-Routine and Capital

Non-Routine and Capital Spending  
(millions, \$)

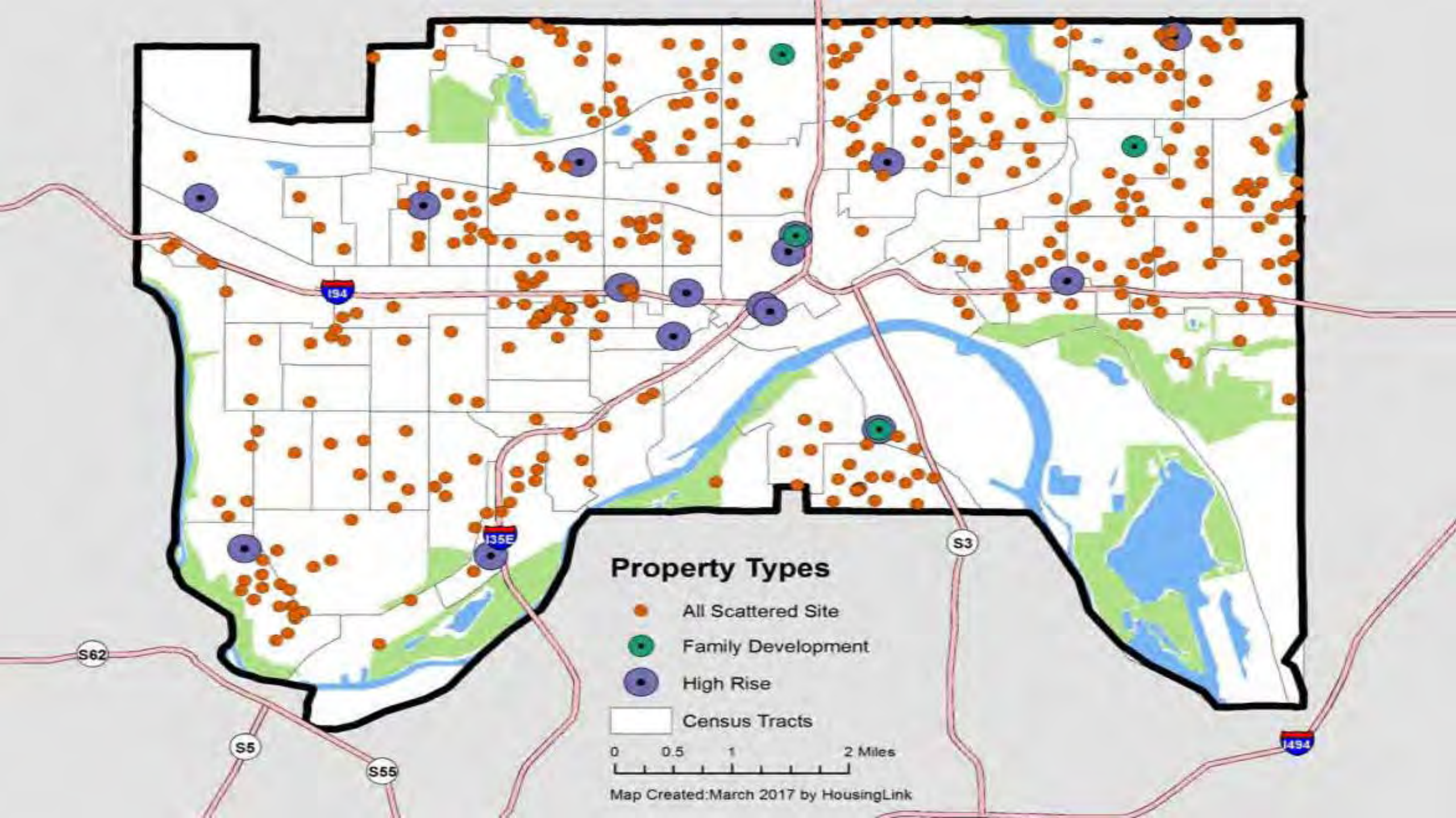


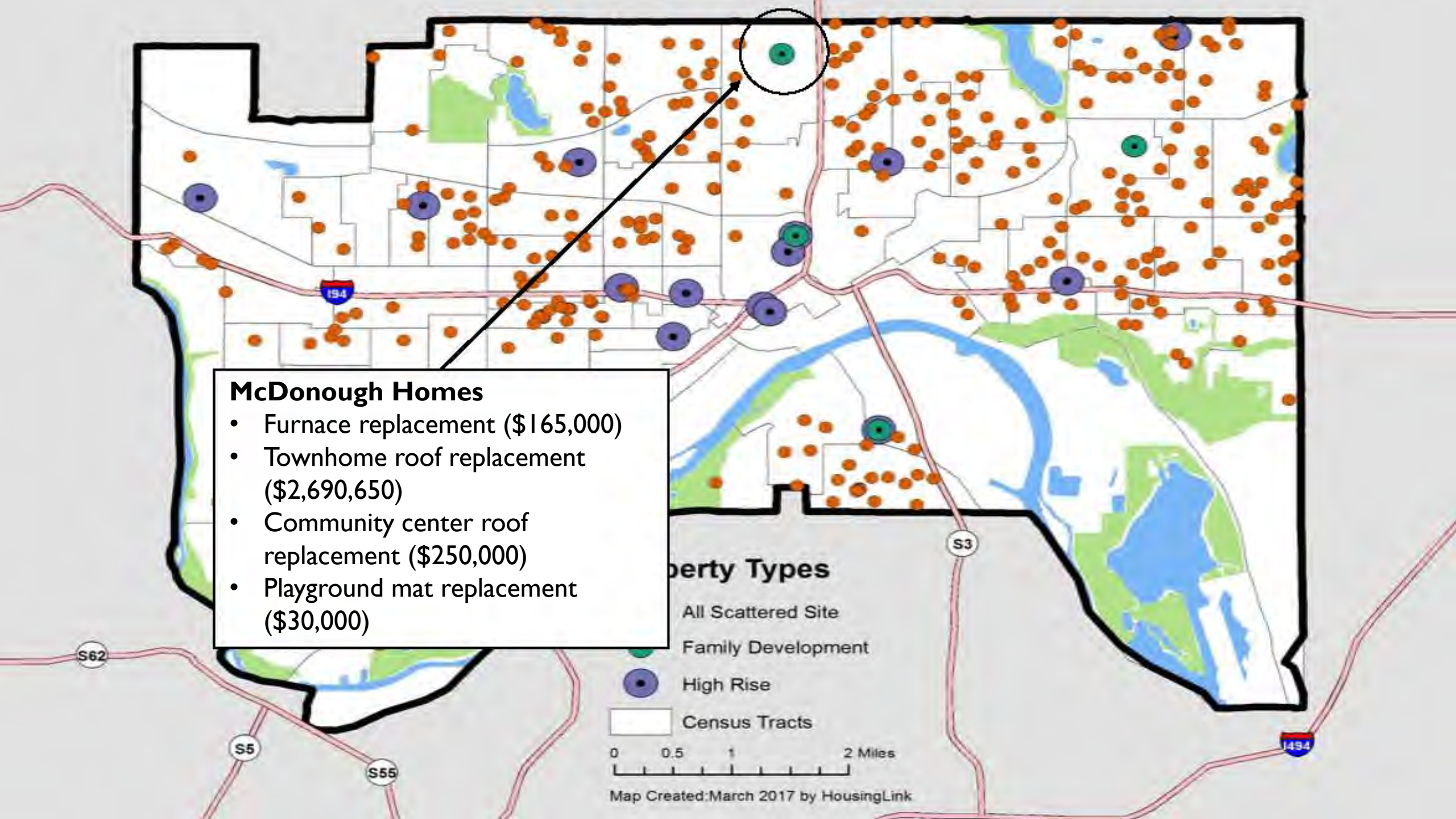
# RAD-PBRA Capital Project Funding Sources

Capital Project Funding Sources  
(millions, \$)



■ MHFA Loans ■ Insurance Claims ■ Grant Funding ■ Replacement Reserve Draws ■ Current Year Operating Revenue





**McDonough Homes**

- Furnace replacement (\$165,000)
- Townhome roof replacement (\$2,690,650)
- Community center roof replacement (\$250,000)
- Playground mat replacement (\$30,000)

**Property Types**

- All Scattered Site
  - Family Development
  - High Rise
  - Census Tracts
- 0 0.5 1 2 Miles

**Seal Hi-Rise**

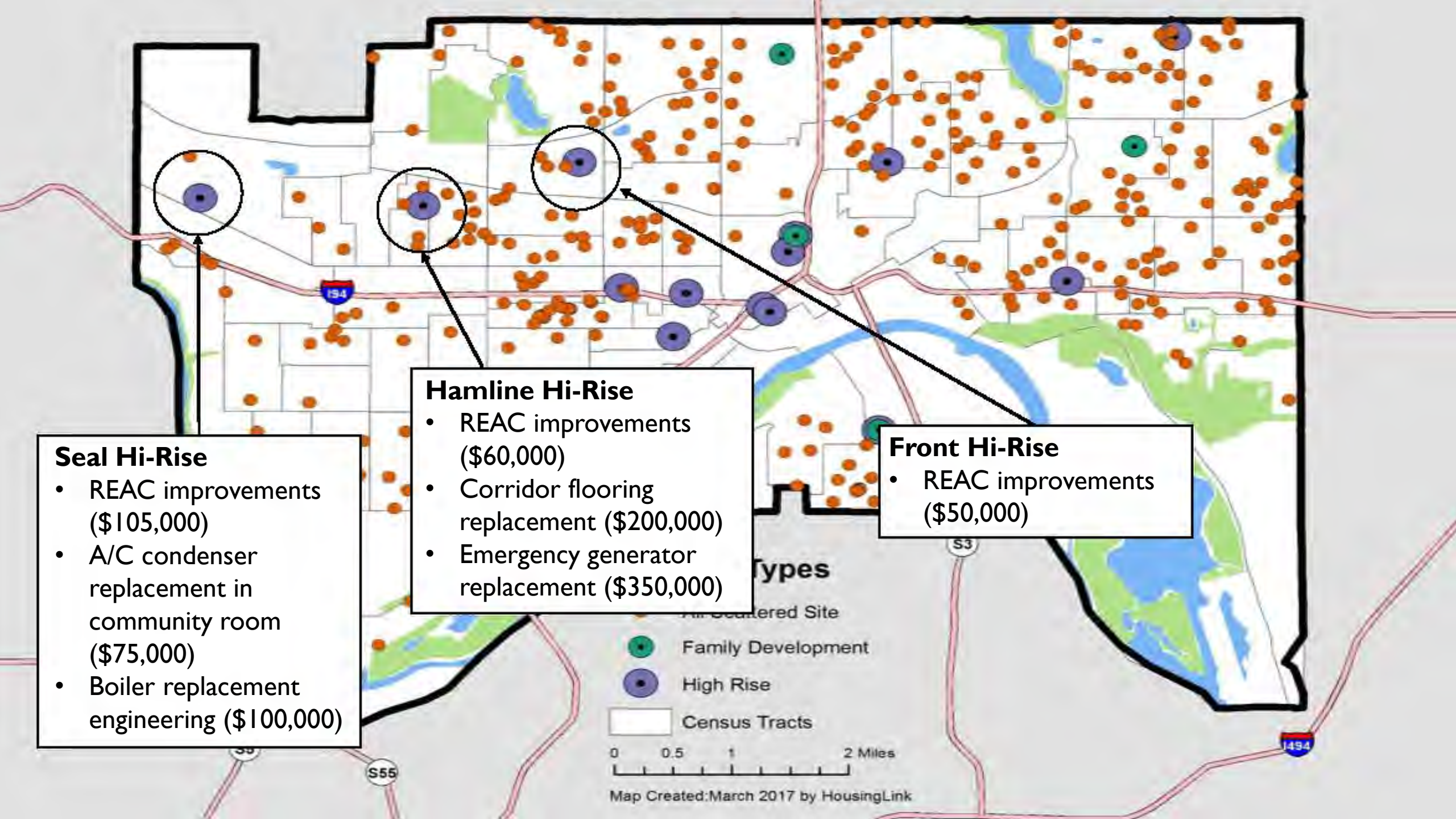
- REAC improvements (\$105,000)
- A/C condenser replacement in community room (\$75,000)
- Boiler replacement engineering (\$100,000)

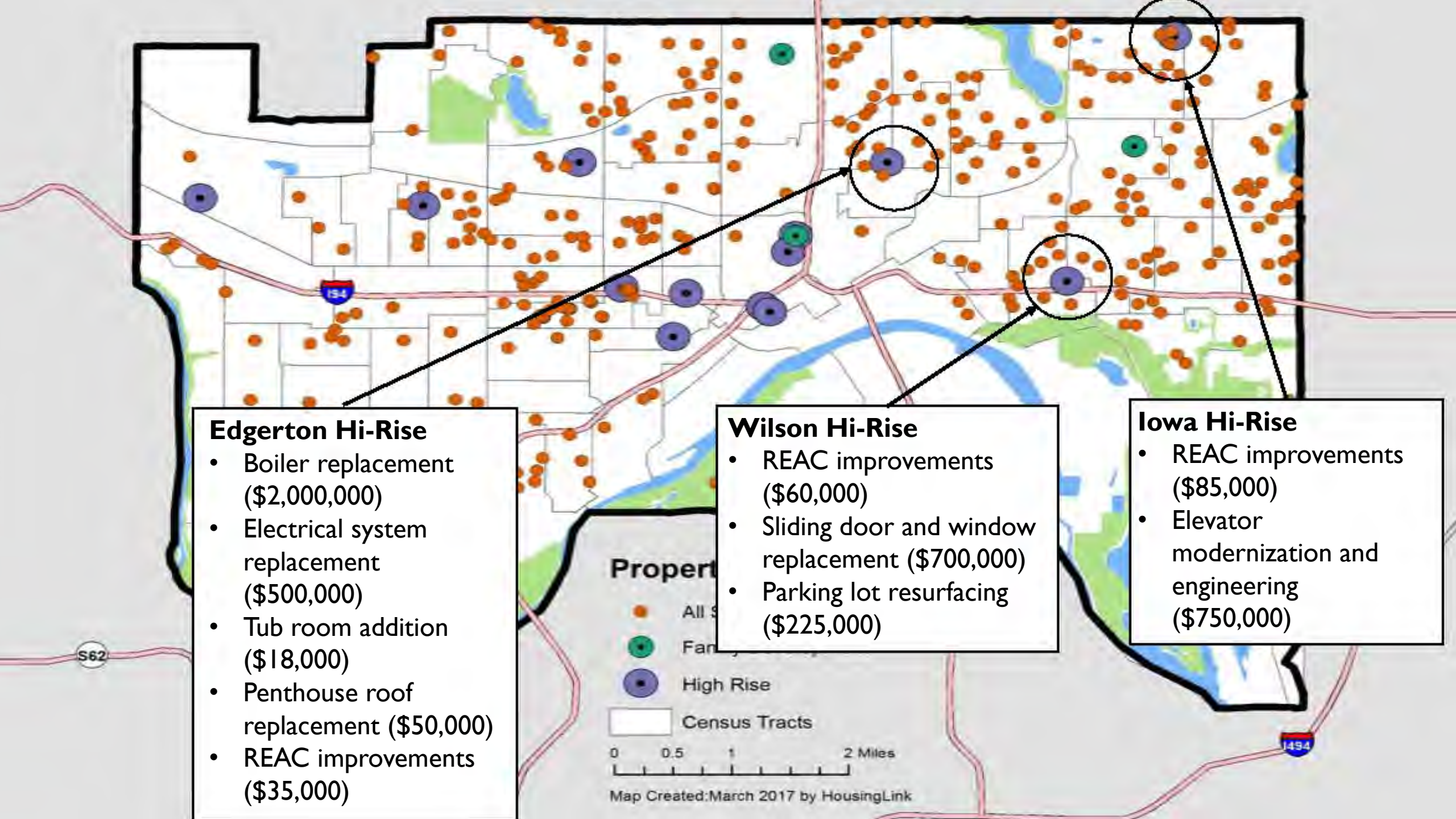
**Hamline Hi-Rise**

- REAC improvements (\$60,000)
- Corridor flooring replacement (\$200,000)
- Emergency generator replacement (\$350,000)

**Front Hi-Rise**

- REAC improvements (\$50,000)





**Edgerton Hi-Rise**

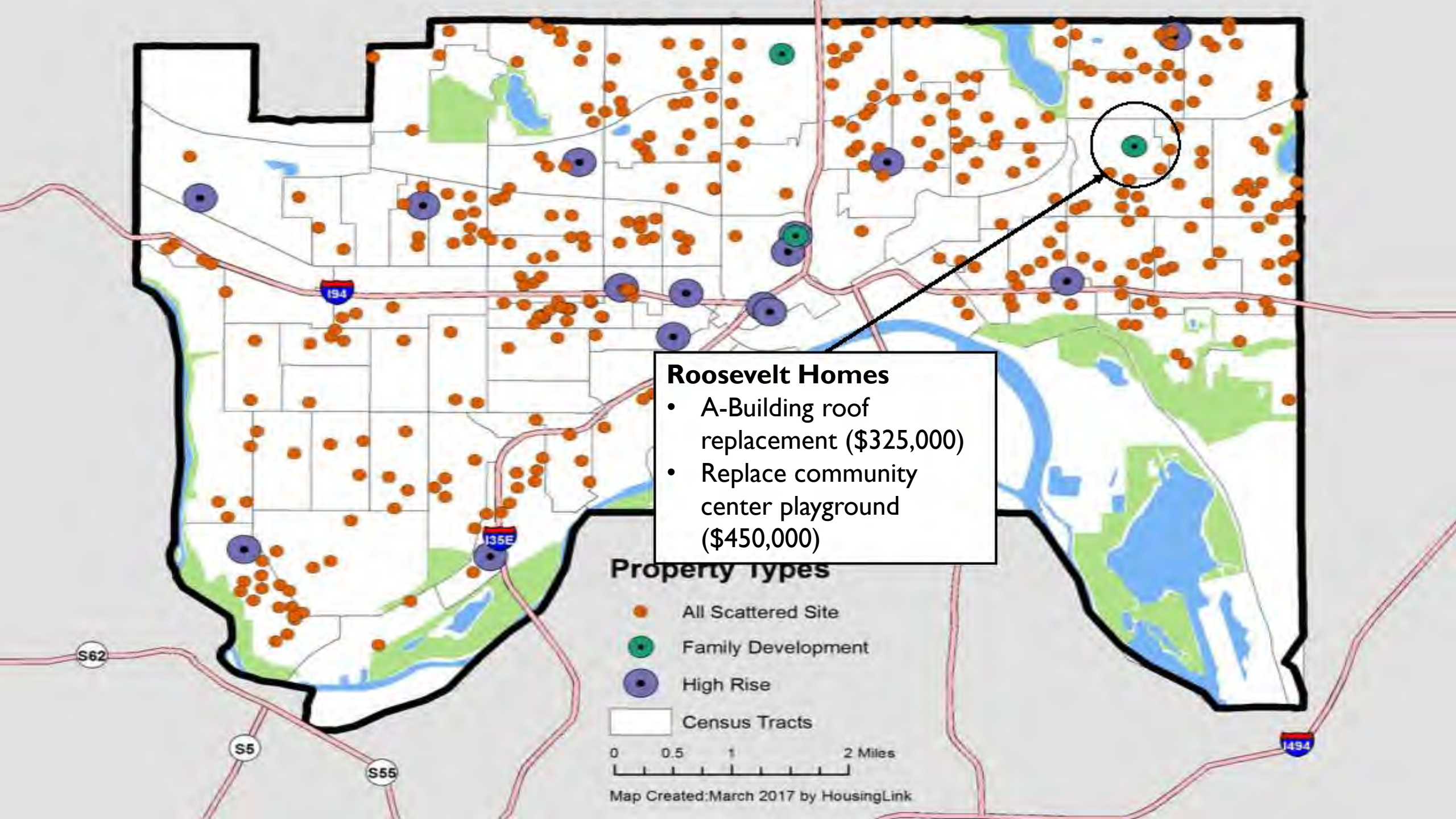
- Boiler replacement (\$2,000,000)
- Electrical system replacement (\$500,000)
- Tub room addition (\$18,000)
- Penthouse roof replacement (\$50,000)
- REAC improvements (\$35,000)

**Wilson Hi-Rise**

- REAC improvements (\$60,000)
- Sliding door and window replacement (\$700,000)
- Parking lot resurfacing (\$225,000)

**Iowa Hi-Rise**

- REAC improvements (\$85,000)
- Elevator modernization and engineering (\$750,000)

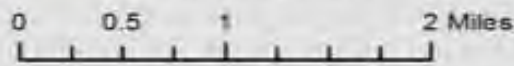


**Roosevelt Homes**

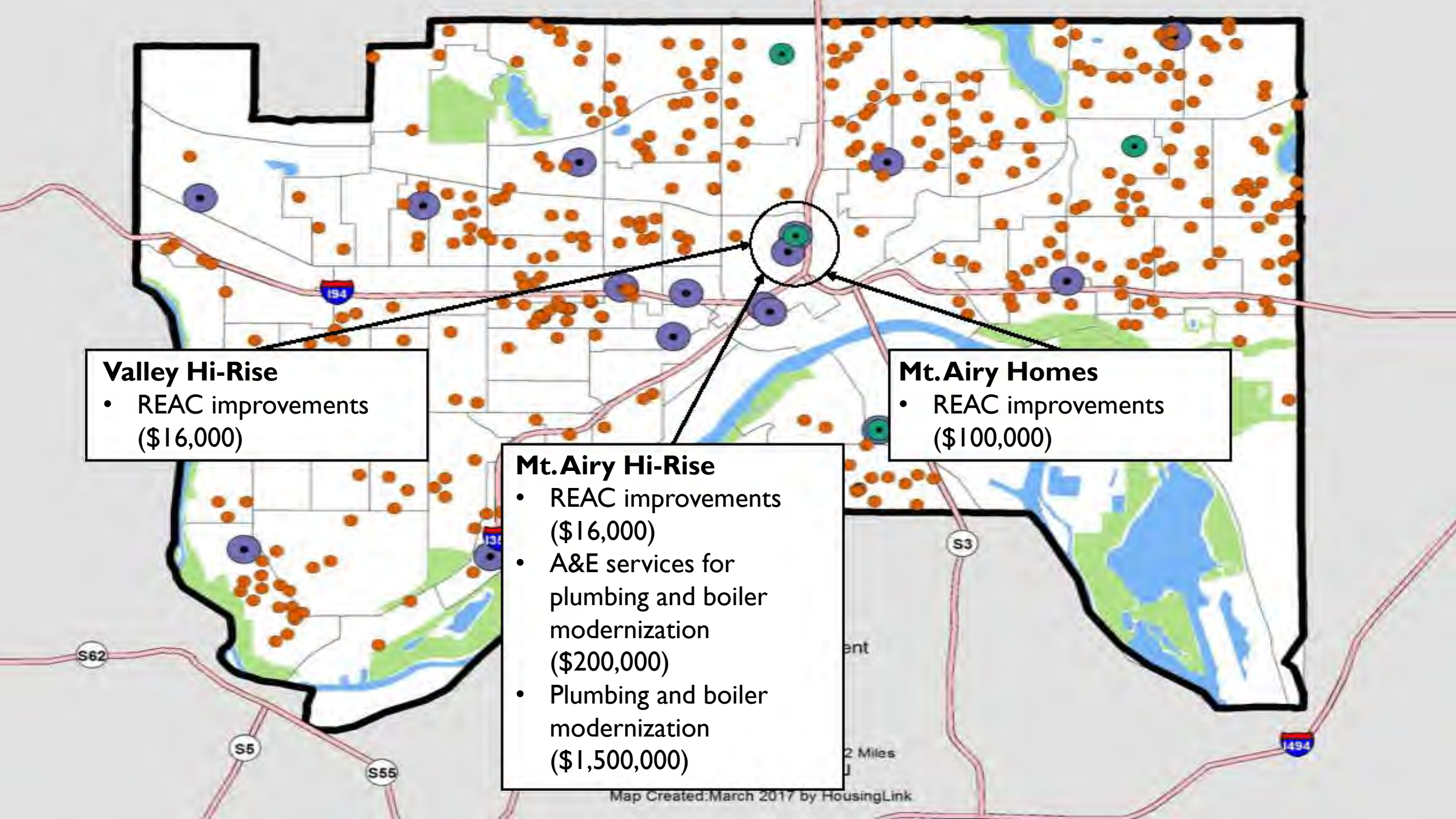
- A-Building roof replacement (\$325,000)
- Replace community center playground (\$450,000)

**Property Types**

- All Scattered Site
- Family Development
- High Rise
- Census Tracts



Map Created: March 2017 by HousingLink



**Valley Hi-Rise**

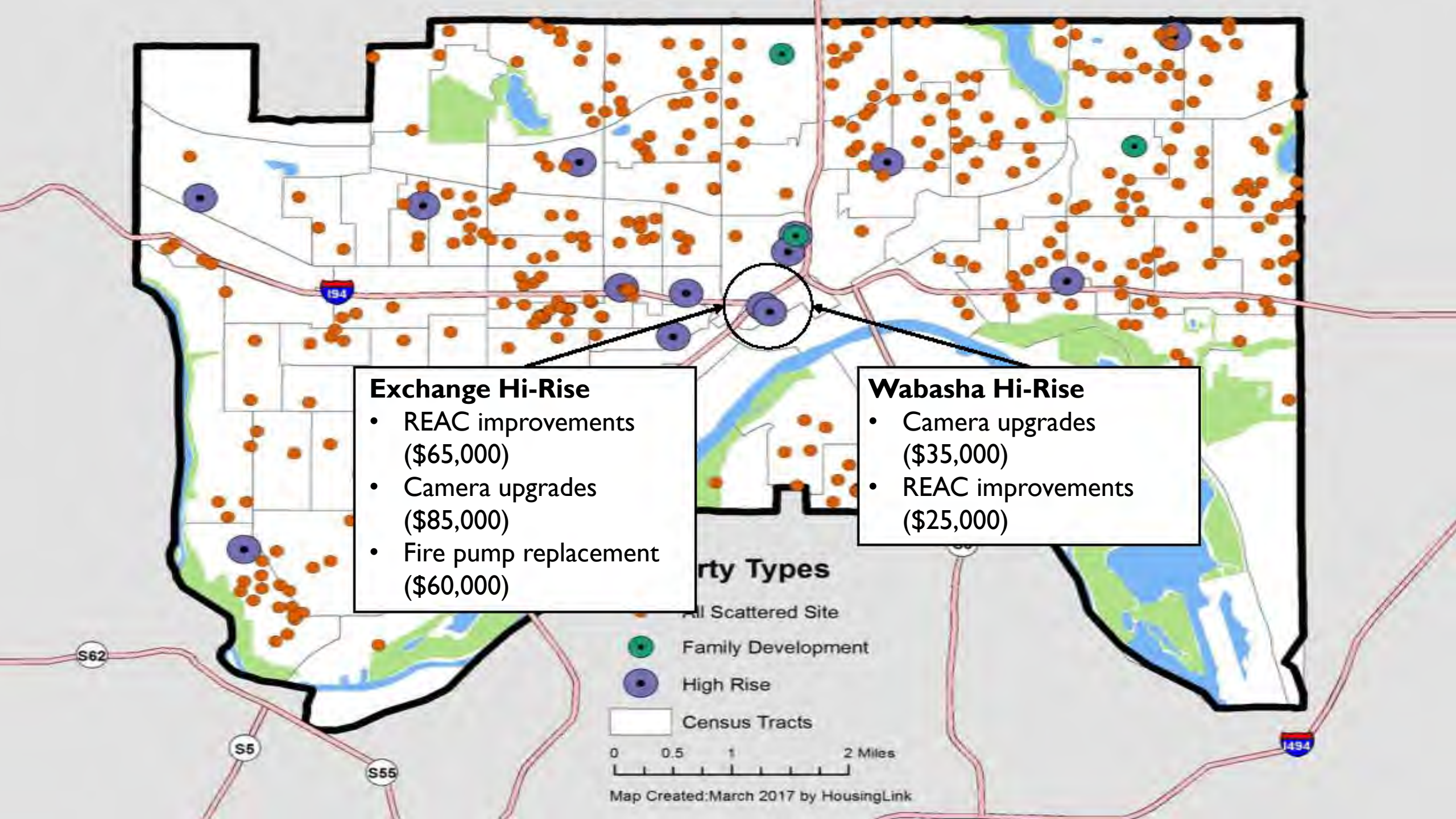
- REAC improvements (\$16,000)

**Mt. Airy Homes**

- REAC improvements (\$100,000)

**Mt. Airy Hi-Rise**

- REAC improvements (\$16,000)
- A&E services for plumbing and boiler modernization (\$200,000)
- Plumbing and boiler modernization (\$1,500,000)



**Exchange Hi-Rise**

- REAC improvements (\$65,000)
- Camera upgrades (\$85,000)
- Fire pump replacement (\$60,000)

**Wabasha Hi-Rise**

- Camera upgrades (\$35,000)
- REAC improvements (\$25,000)

**Site Types**

- All Scattered Site
- Family Development
- High Rise
- Census Tracts

0 0.5 1 2 Miles

Map Created: March 2017 by HousingLink

### Central Hi-Rise

- REAC improvements (\$50,000)

### Ravoux Hi-Rise

- Repair and replace deteriorated joint sealant (\$200,000)
- REAC improvements (\$65,000)

### Neill Hi-Rise

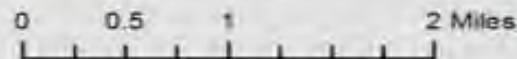
- Electrical system replacement (\$570,000)
- REAC improvements (\$30,000)

Prop



High Rise

Census Tracts



Map Created: March 2017 by HousingLink

### Cleveland Hi-Rise

- Penthouse roof replacement and roof drain repairs (\$50,000)
- REAC improvements (\$45,000)

### Montreal Hi-Rise

- Parking lot resurfacing (\$100,000)
- REAC improvements (\$60,000)

### Dunedin Hi-Rise

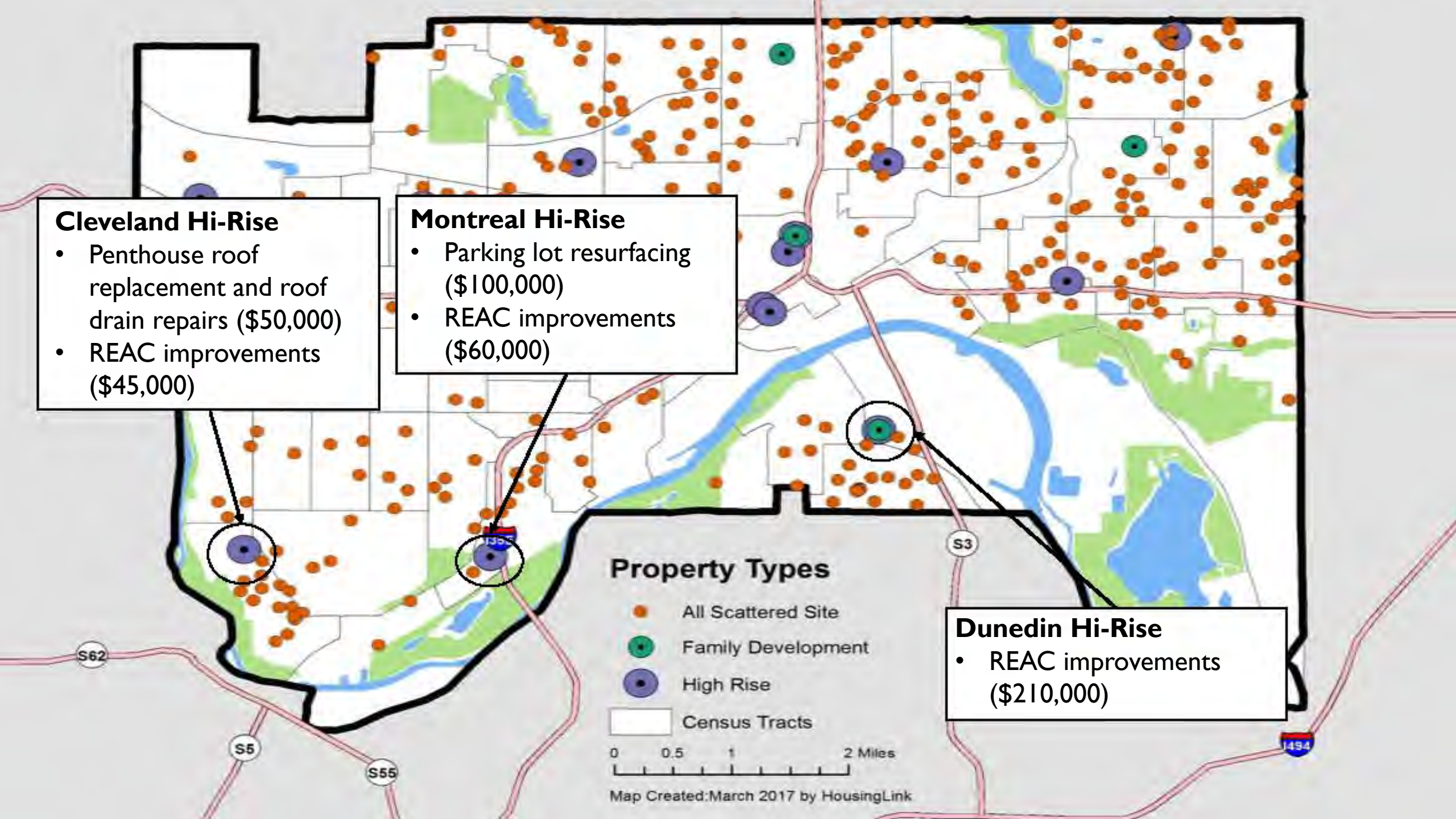
- REAC improvements (\$210,000)

### Property Types

- All Scattered Site
- Family Development
- High Rise
- Census Tracts

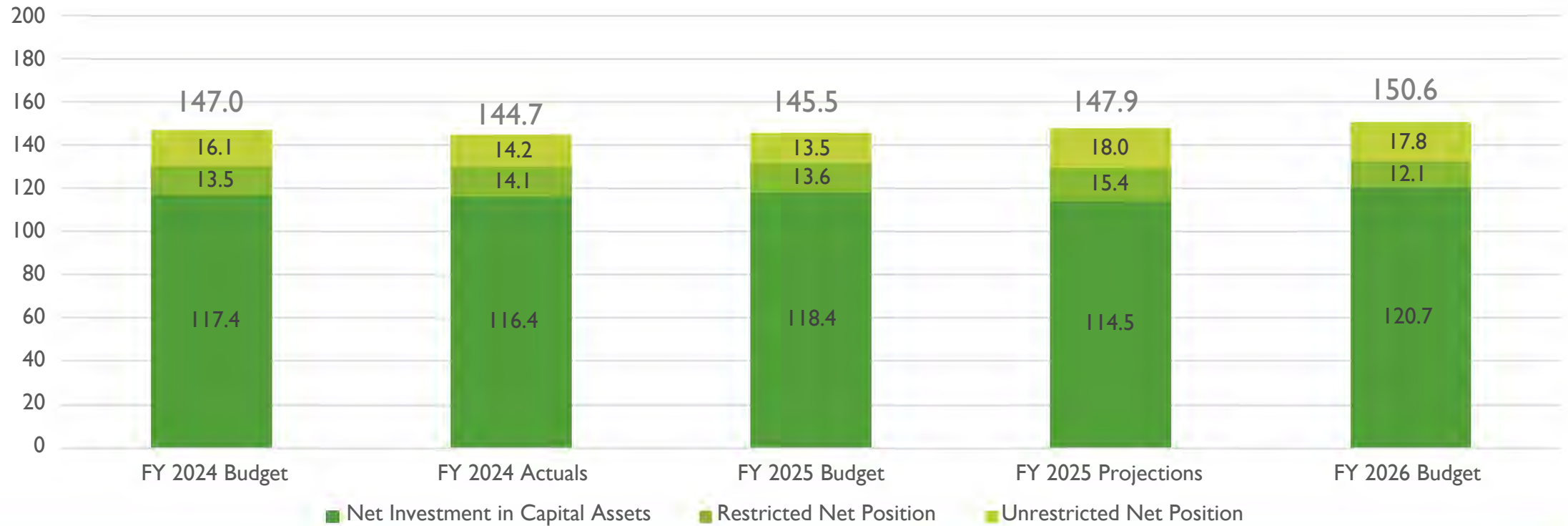
0 0.5 1 2 Miles

Map Created: March 2017 by HousingLink



# RAD-PBRA Ending Total Net Position

RAD-PBRA Total Net Position  
(millions, \$)



# Months Routine Operating Expenses

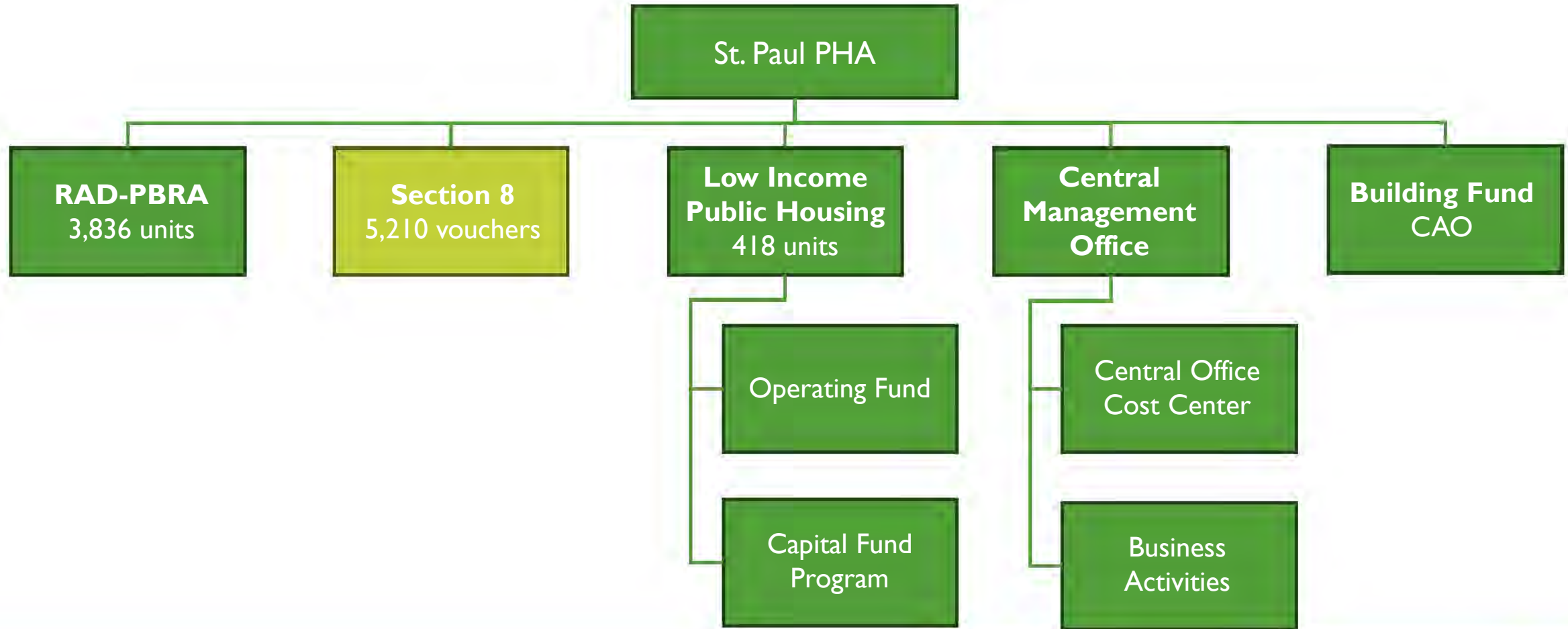
	McDonough Homes	Hamline, Front, Seal	Edgerton, Iowa, Wilson	Roosevelt Homes	Mt. Airy – Valley	Exchange – Wabasha	Ravoux, Central, Neill	Dunedin, Montreal, Cleveland	Total
Routine Operating Expenses	\$6,147,713	\$4,831,838	\$5,622,062	\$3,329,039	\$6,969,838	\$3,198,563	\$4,773,636	\$5,803,883	\$40,676,571
Operating Reserves	\$4,992,928	\$2,144,386	\$2,414,392	\$561,883	\$786,417	\$78,185	\$682,469	\$6,096,218	\$17,756,879
Months Routine Expenses in Reserves	9.75	5.33	5.15	2.03	1.35	0.29	1.72	12.60	5.24

# Break – Q&A

# Fiscal Year 2026 Housing Choice Voucher Operating Budgets



# Major Fund Structure and Overview



# Housing Choice Voucher Overview

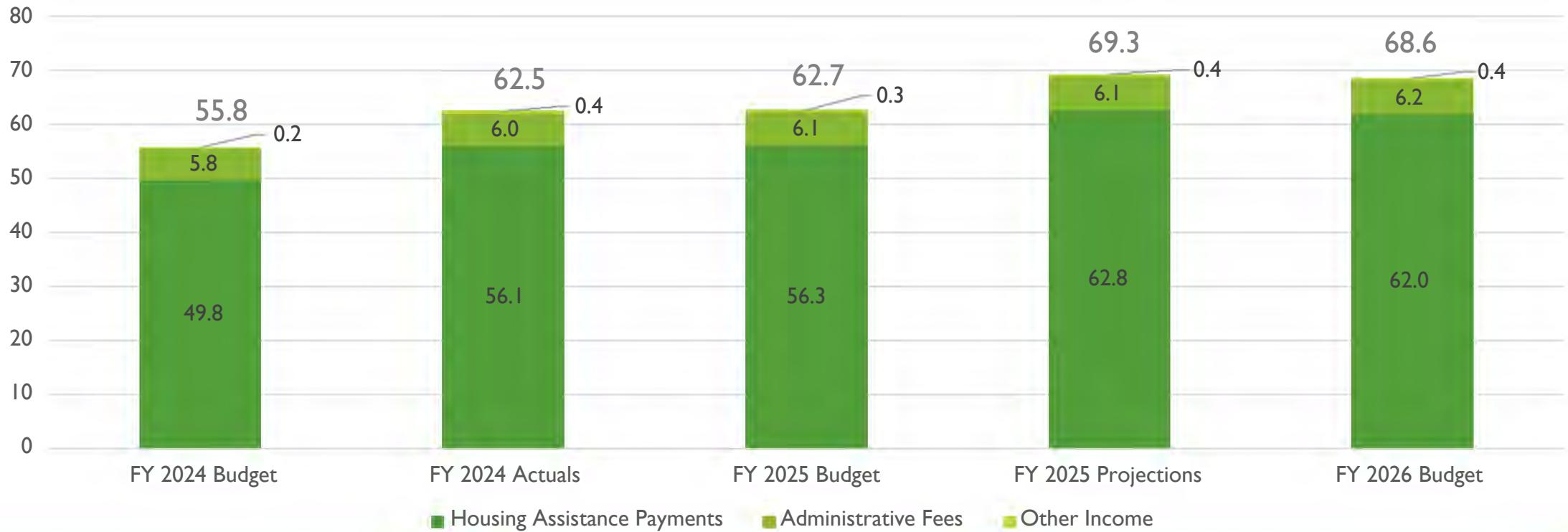
- Consolidated budget for the entire Section 8 program
  - 5,210 vouchers across multiple voucher programs
- Provides housing assistance payments to private, not-for-profit, and public landlords to subsidize rent payments for low-income households
- Administration and management of the program is funded through administrative fees earned for utilized vouchers
  - Fees are set by HUD by for each PHA annually and pro-rated each year by the availability of funding

# Voucher Allocation

Voucher Type	Description	Authorized Vouchers
Mainstream	Enables households with a person with disabilities to lease affordable private housing of their choice	318
Emergency Housing Vouchers (EHV)	Provides rental assistance to individuals and families that are currently homeless, at risk of becoming homeless, or at a high risk of housing instability	124
Veteran Affairs Supportive Housing (VASH)	Partnership with Department of Veterans Affairs to provide homeless veterans with rental assistance	276
Family Unification Program (FUP)	Administered in partnership with Ramsey County Health and Human Services to initially reunify families with affordable housing	175
Housing Choice Vouchers	Tenant-based vouchers used to subsidize rent in the private market	4,317

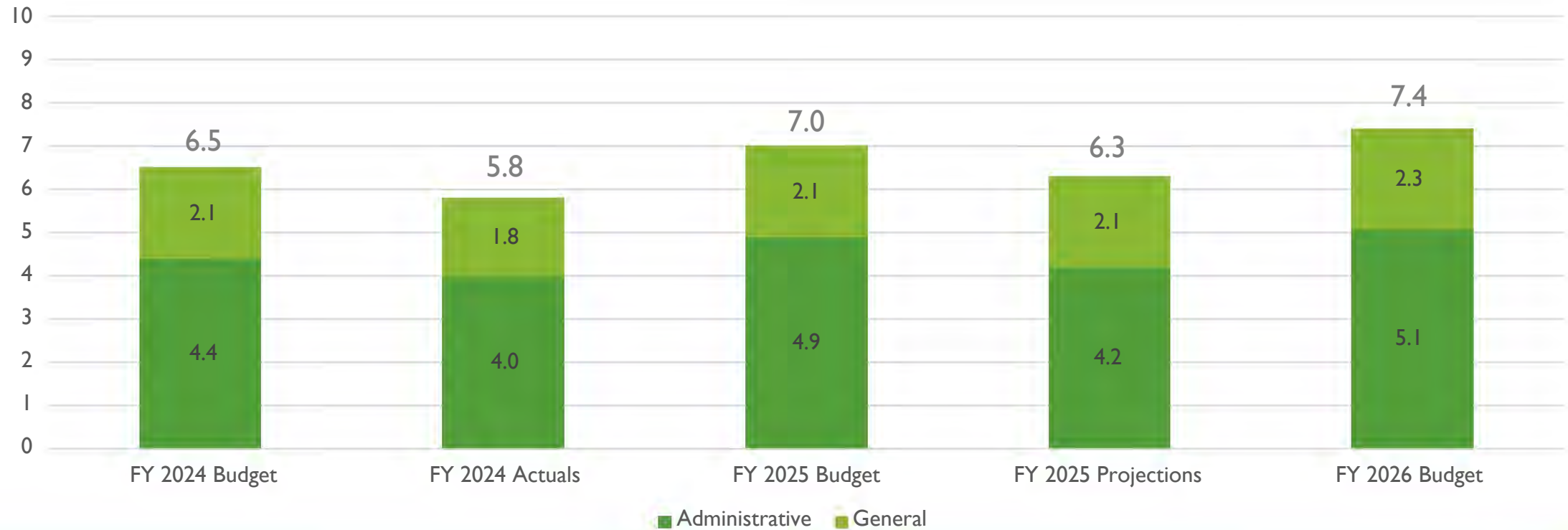
# HCV Income Sources

Income Sources by Fiscal Year  
(millions, \$)



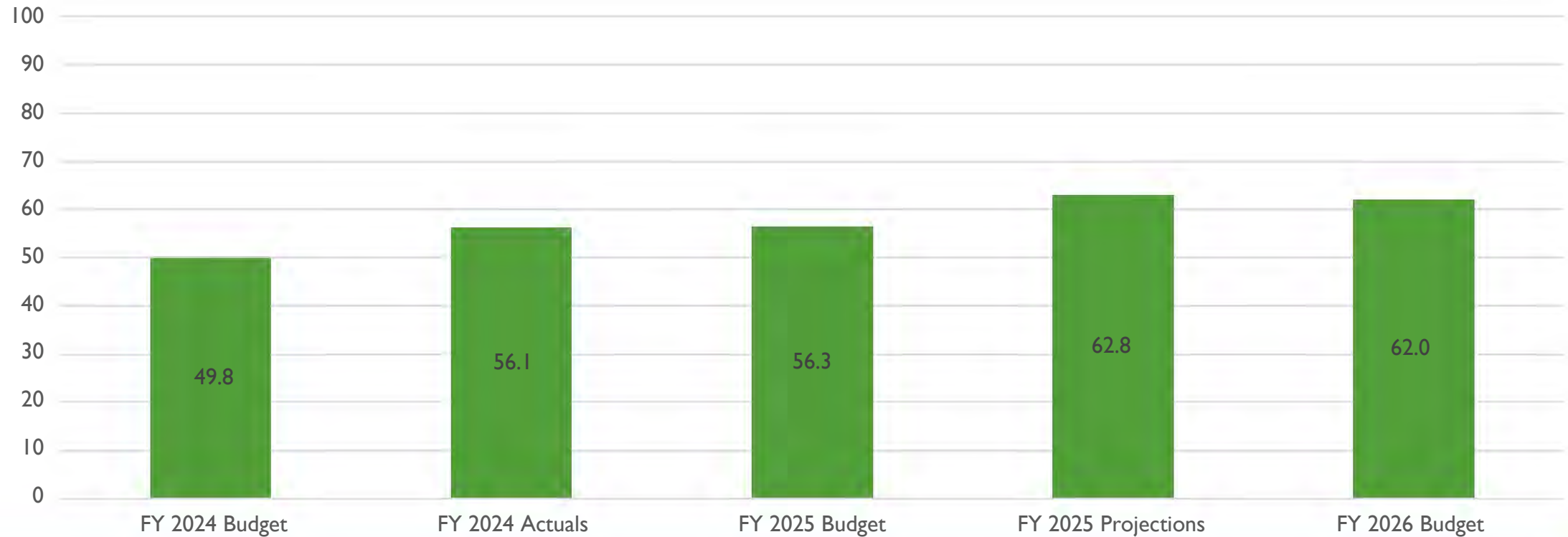
# HCV Routine Expenditures

Routine Expenditures by Fiscal Year  
(millions, \$)



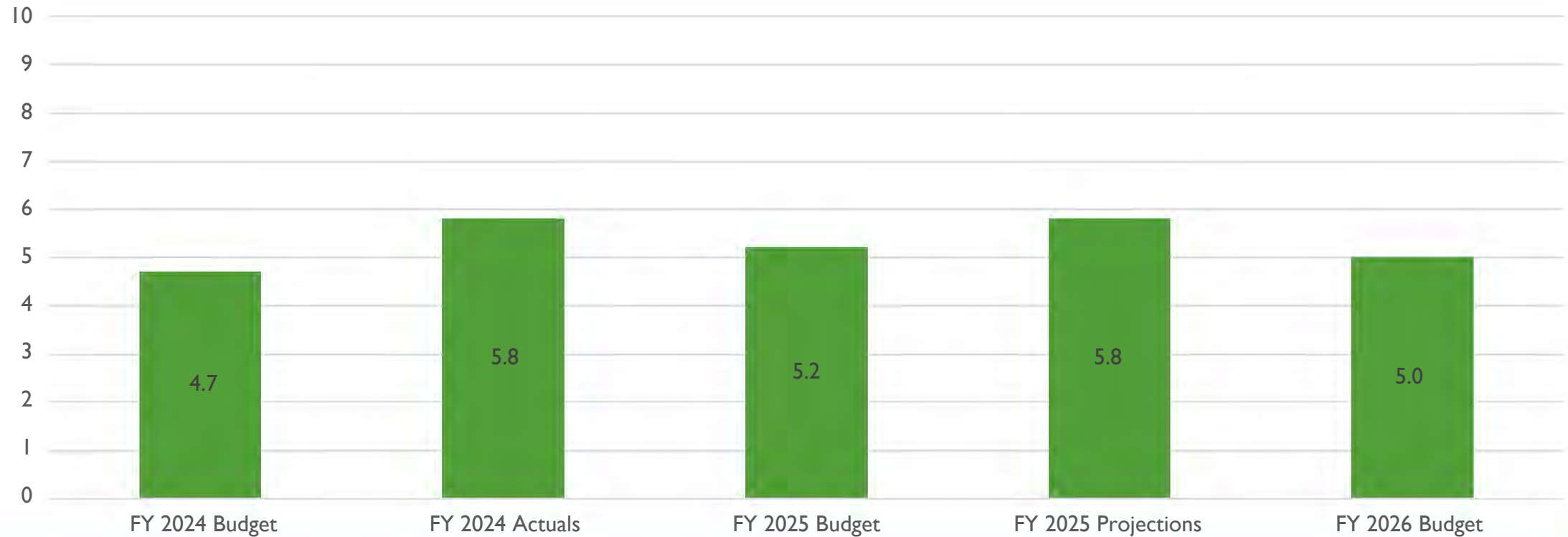
# HCV HAP Expenditures

HAP Expenditures by Fiscal Year  
(millions, \$)



# HCV Administrative Fee Reserve

Administrative Fee Reserve  
(millions, \$)



# Months Routine Operating Expenses

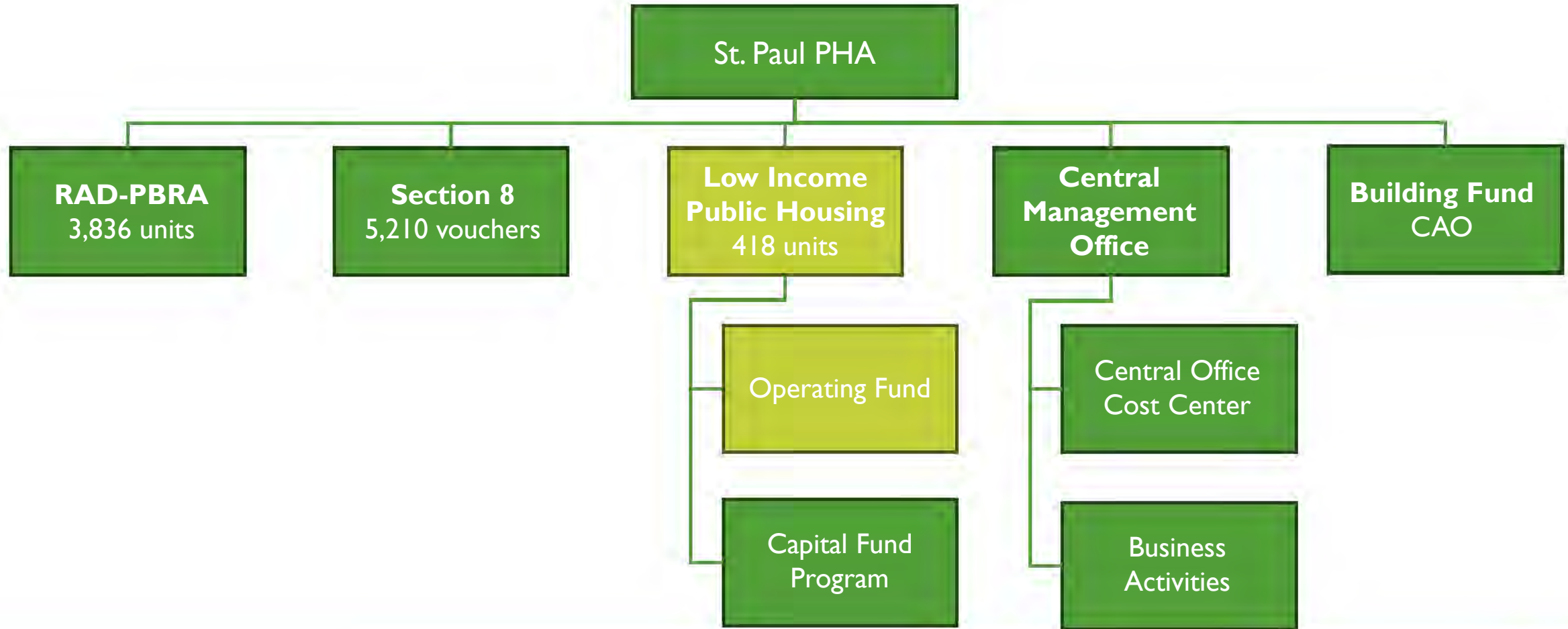
	Housing Choice Voucher	Mainstream	Total
Routine Operating Expenses	\$6,913,843	\$449,734	\$7,363,577
Operating Reserves	\$4,700,987	\$311,383	\$5,012,369
Months Routine Expenses in Reserves	8.16	8.31	8.17

# Break – Q&A

# Fiscal Year 2026 Low Income Public Housing Operating Budget



# Major Fund Structure and Overview

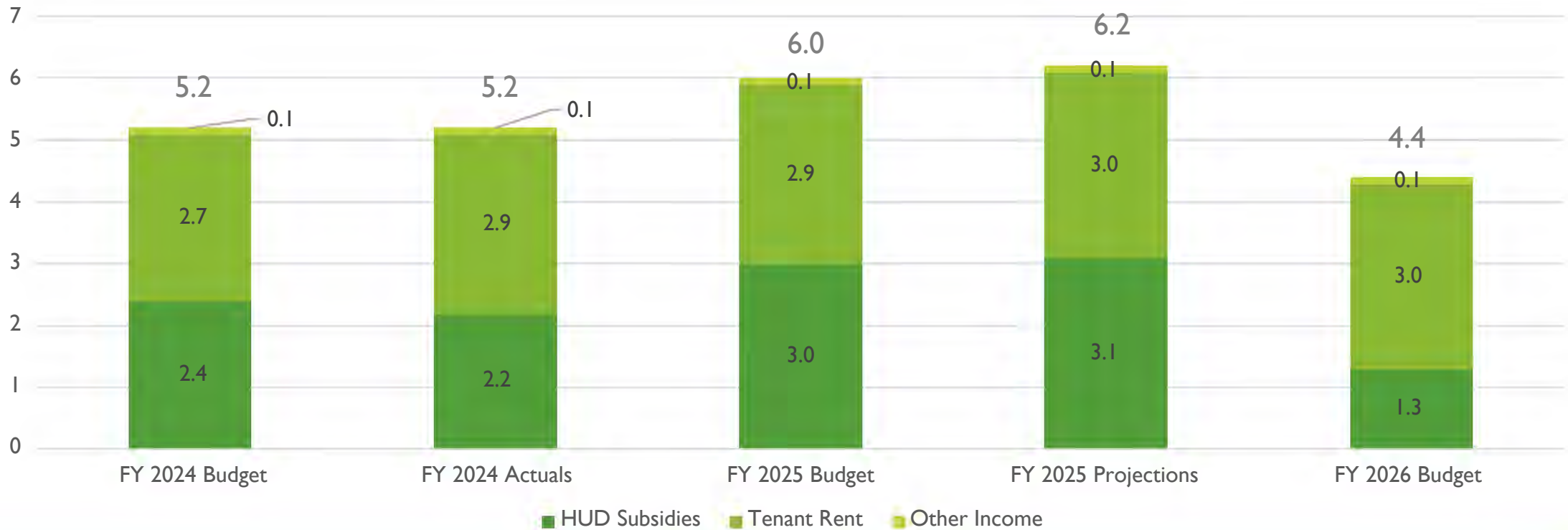


# Low Income Public Housing Overview

- Supports the operations of the scattered-site single family homes and duplexes through the City of Saint Paul
  - 418 units
    - 360 single-family homes and stand-alone duplex units
    - 58 duplex units in two duplex developments
      - 16 units – Westside Duplexes
      - 42 units – Central Duplexes
- Primarily funded through tenant rents and HUD operating subsidy
- Tenants pay 30% of adjusted household income
- HUD annually calculates operating subsidy, which is pro-rated based on the availability of funding

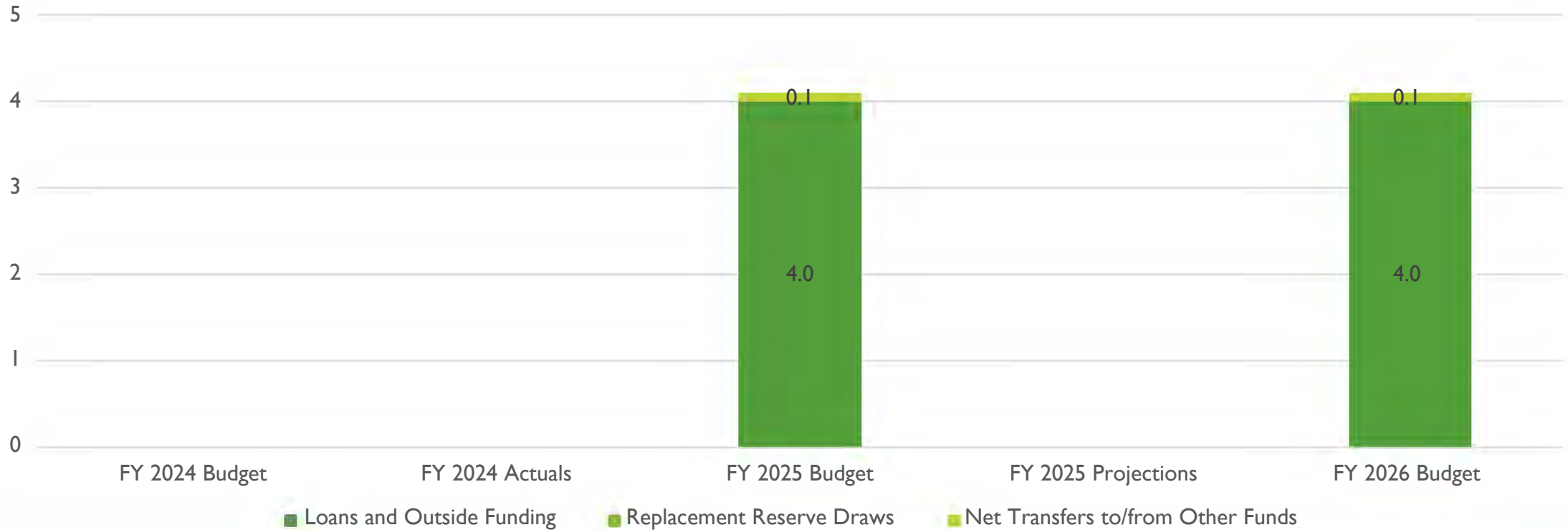
# LIPH Income Sources

Income Sources by Fiscal Year  
(millions, \$)



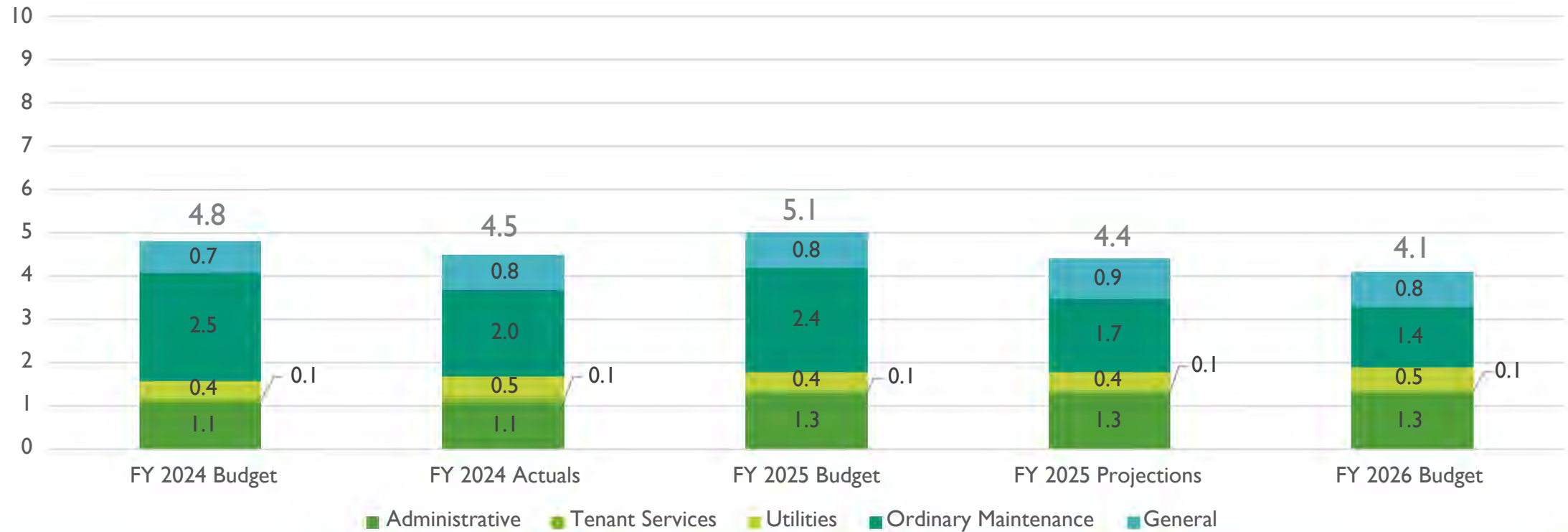
# LIPH Other Financing Sources (Uses)

Other Financing Sources by Fiscal Year  
(millions, \$)



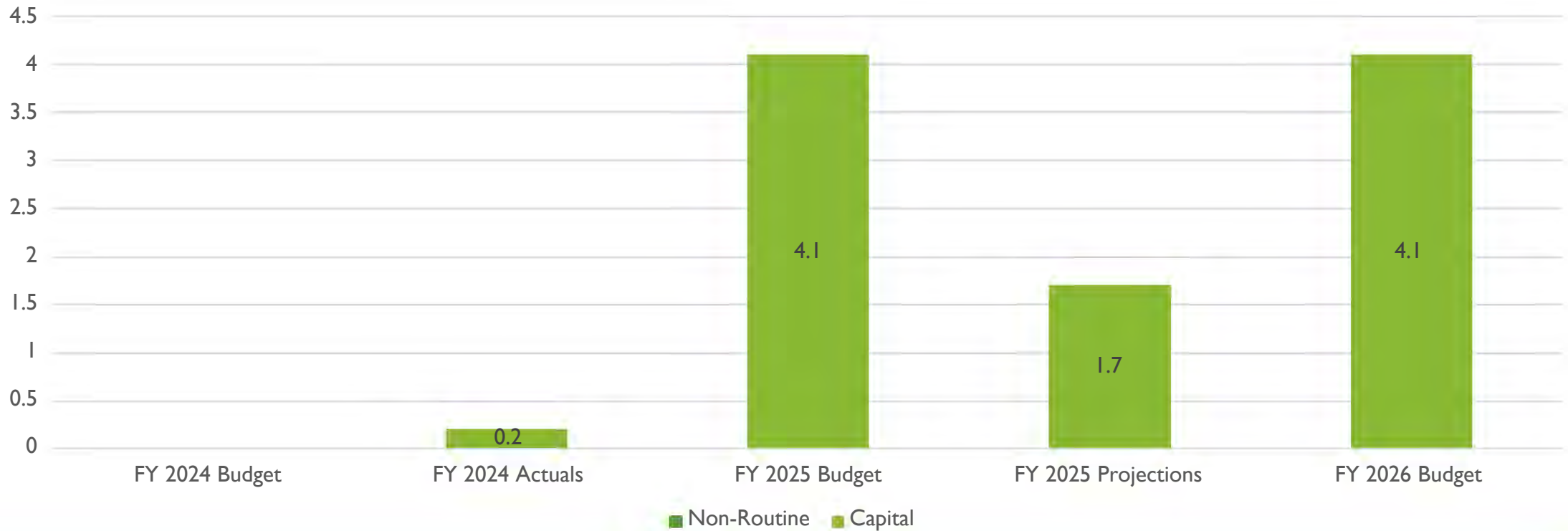
# LIPH Routine Expenditures

Routine Expenditures by Fiscal Year  
(millions, \$)



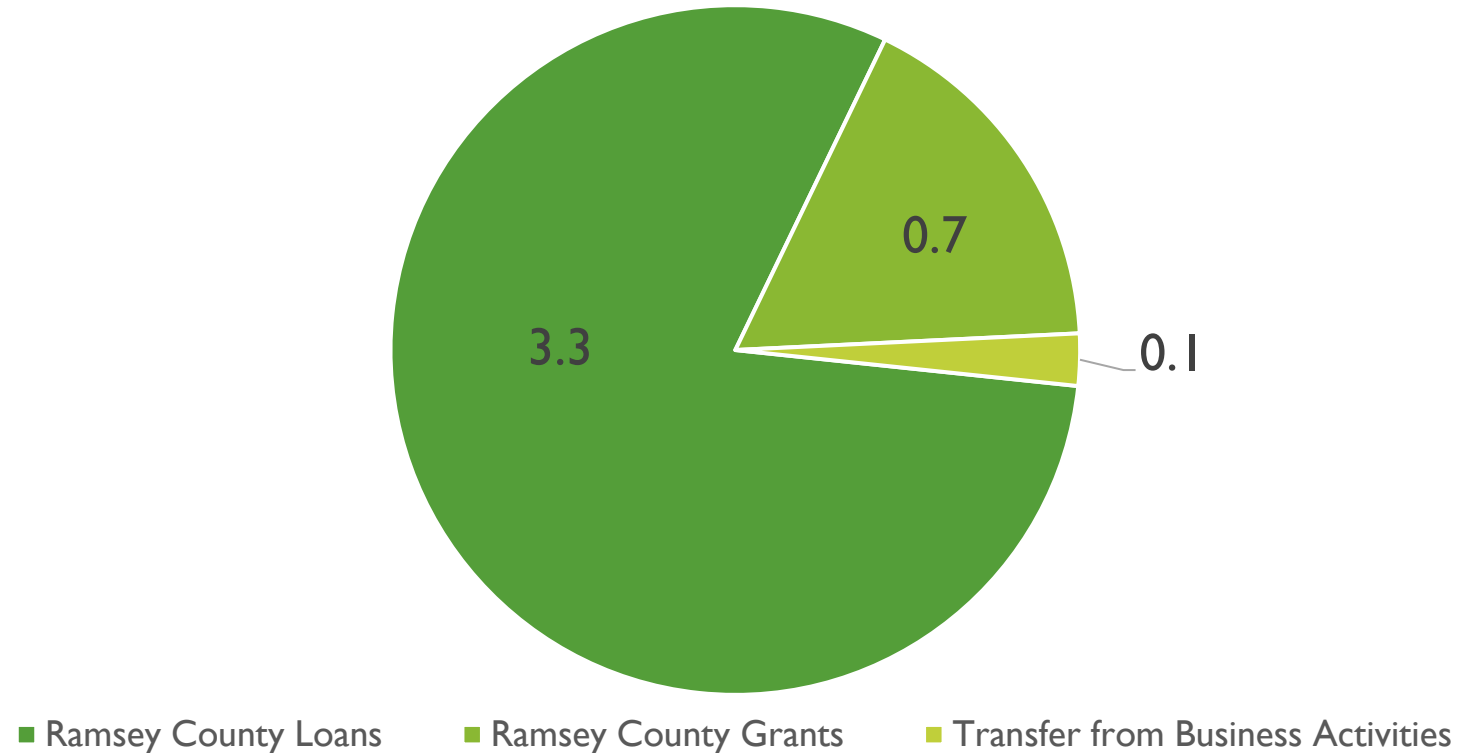
# LIPH Non-Routine and Capital

Non-Routine and Capital Spending  
(millions, \$)



# LIPH Capital Project Funding Sources

Capital Project Funding Sources  
(millions, \$)



**McDonough II  
(\$2,750,000)**

- 7 units of newly constructed townhomes
- Will be converted to RAD upon completion of construction

**Dunedin II  
(\$1,350,000)**

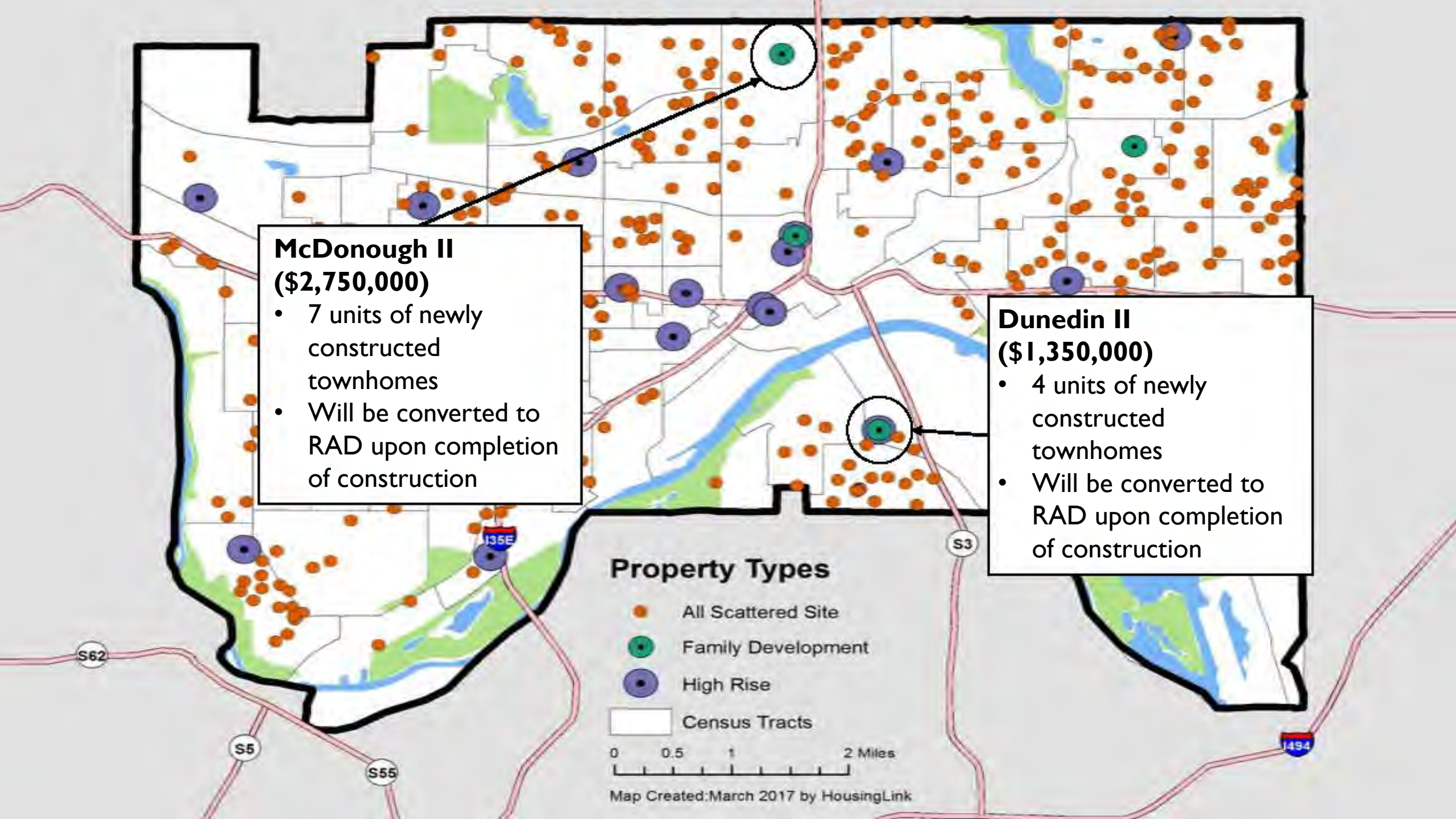
- 4 units of newly constructed townhomes
- Will be converted to RAD upon completion of construction

**Property Types**

- All Scattered Site
- Family Development
- High Rise
- Census Tracts



Map Created: March 2017 by HousingLink



# Months Routine Operating Expenses

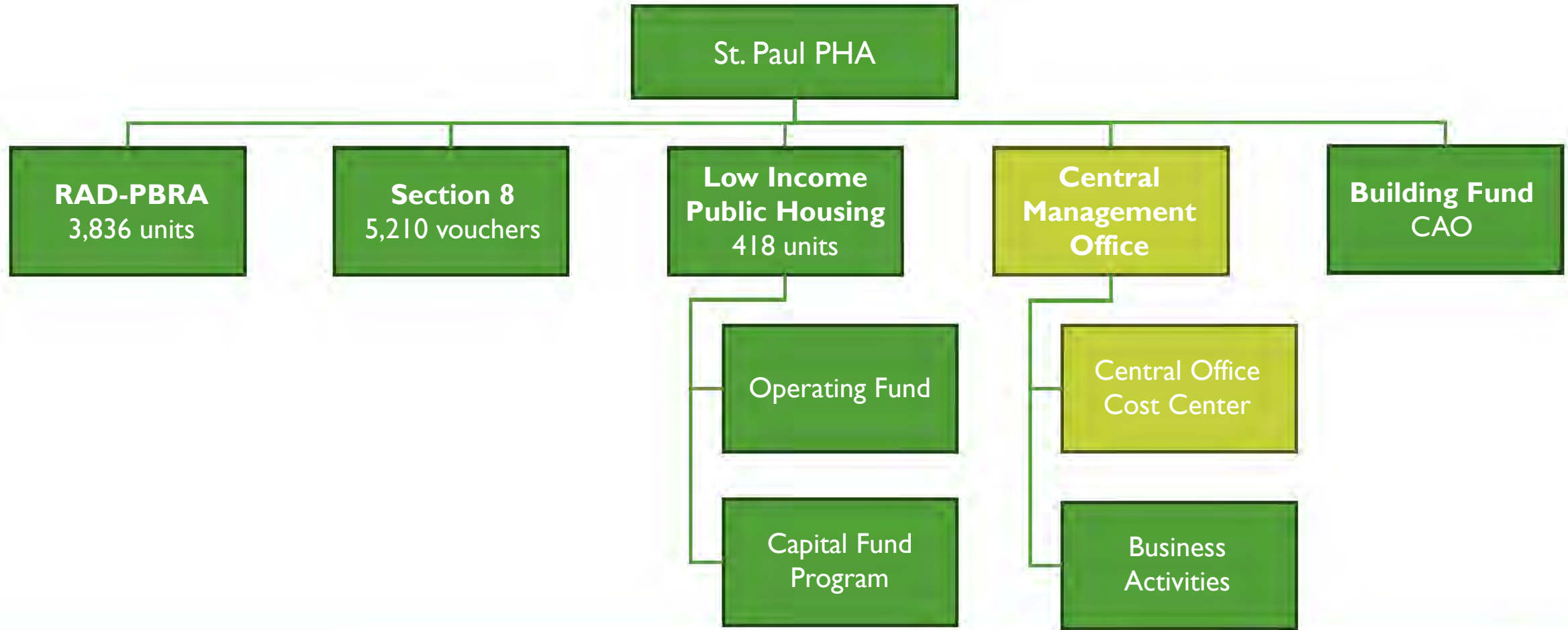
	LIPH
Routine Operating Expenses	\$4,136,057
Operating Reserves	\$1,778,426
Months Routine Expenses in Reserves	5.16

# Break – Q&A

# Fiscal Year 2026 Central Office Cost Center Operating Budget



# Major Fund Structure and Overview

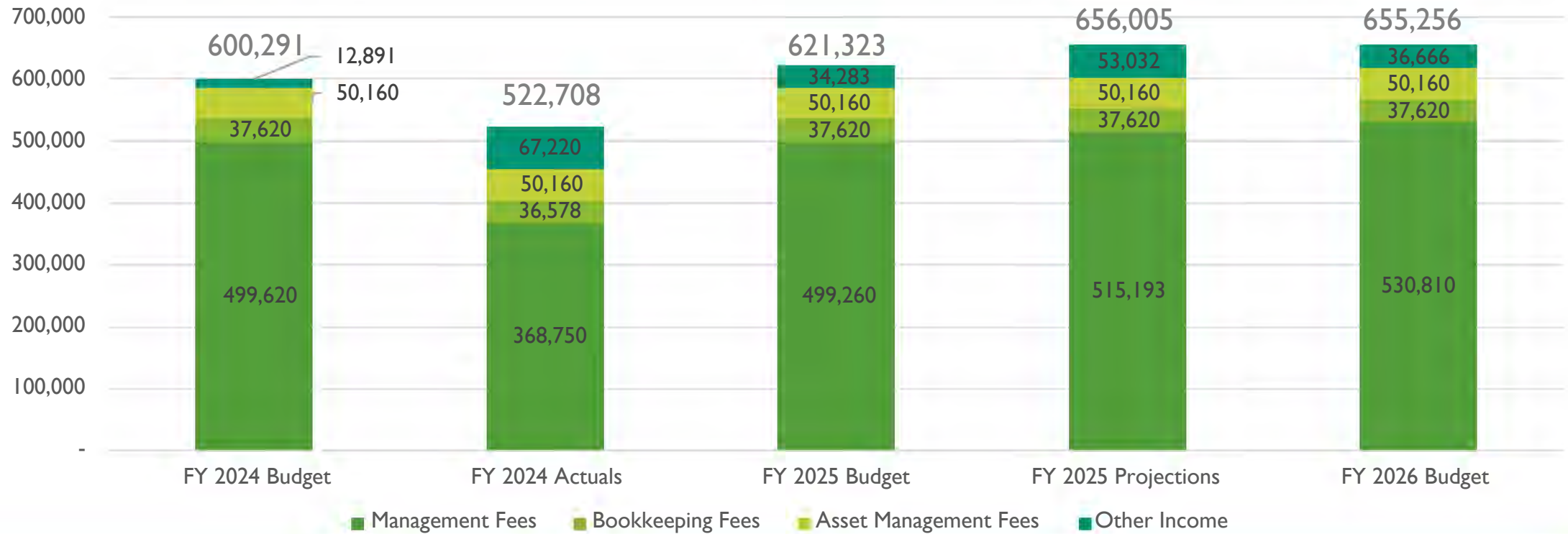


# Central Office Cost Center Overview

- The business unit within the PHA responsible for management, bookkeeping and other administrative overhead functions of the LIPH program
- Required to be a self-sustaining entity
- Primary revenue source is fees charged to LIPH for central administrative services
  - Fees that the COCC can charge are established by HUD

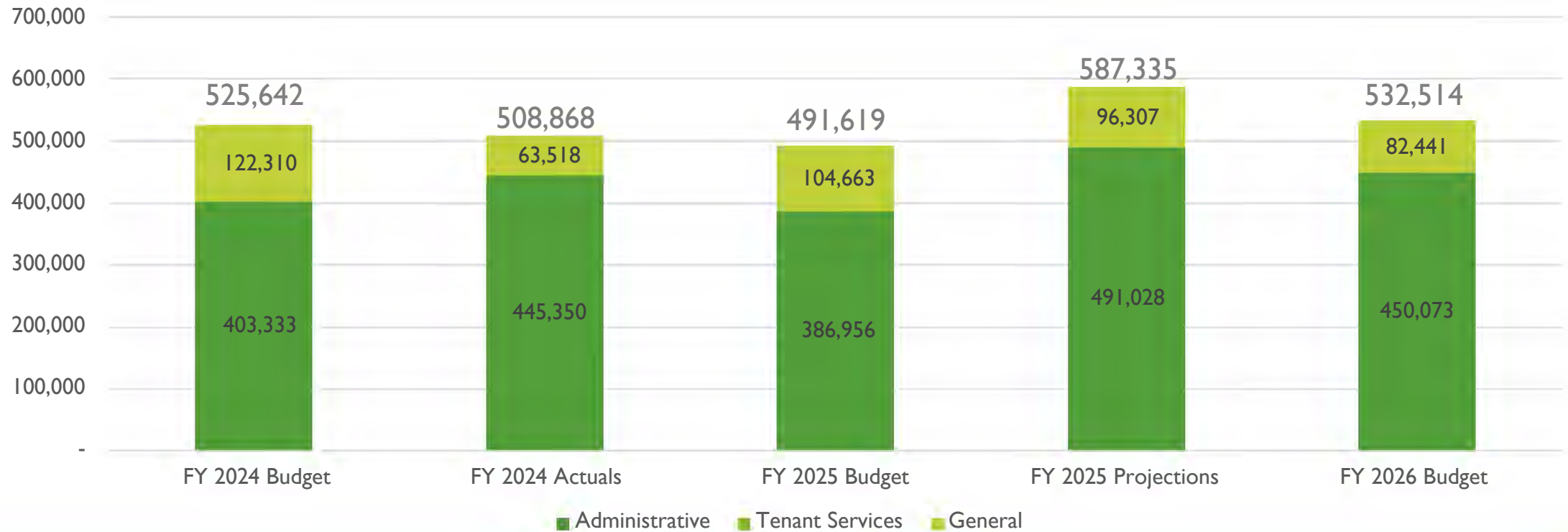
# COCC Income Sources

Income Sources by Fiscal Year  
(\$)



# COCC Routine Expenditures

Routine Expenditures by Fiscal Year  
(\$)



# Months Routine Operating Expenses

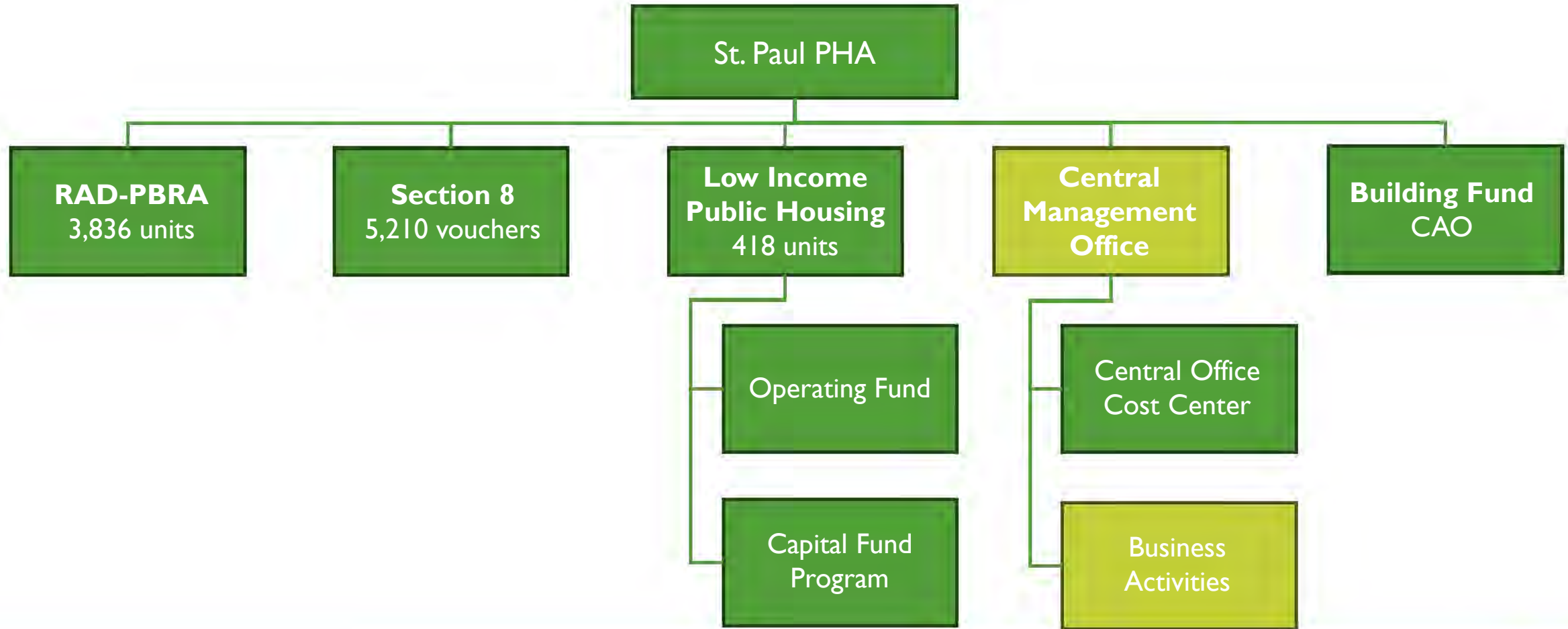
	COCC
Routine Operating Expenses	\$532,514
Operating Reserves	\$1,813,458
Months Routine Expenses in Reserves	40.87

# Break – Q&A

# Fiscal Year 2026 Business Activities Operating Budget



# Major Fund Structure and Overview

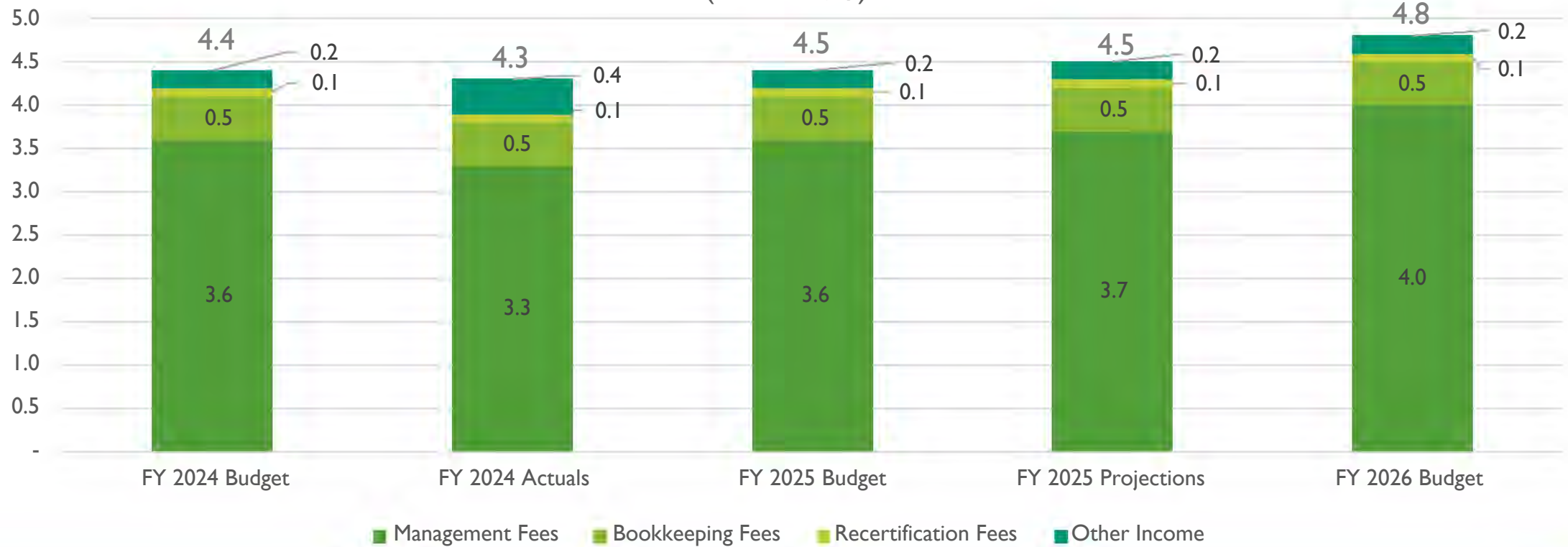


# Business Activities Overview

- The business unit within the PHA responsible for management, bookkeeping and other administrative overhead functions of the RAD-PBRA program
- Primary revenue source is management fees charged to the RAD-PBRA projects for central administrative services
  - Fees that the Business Activities Fund can charge are a percentage of the gross potential rents for the project
  - Fee percentage for each project was established during the RAD closing in 2019

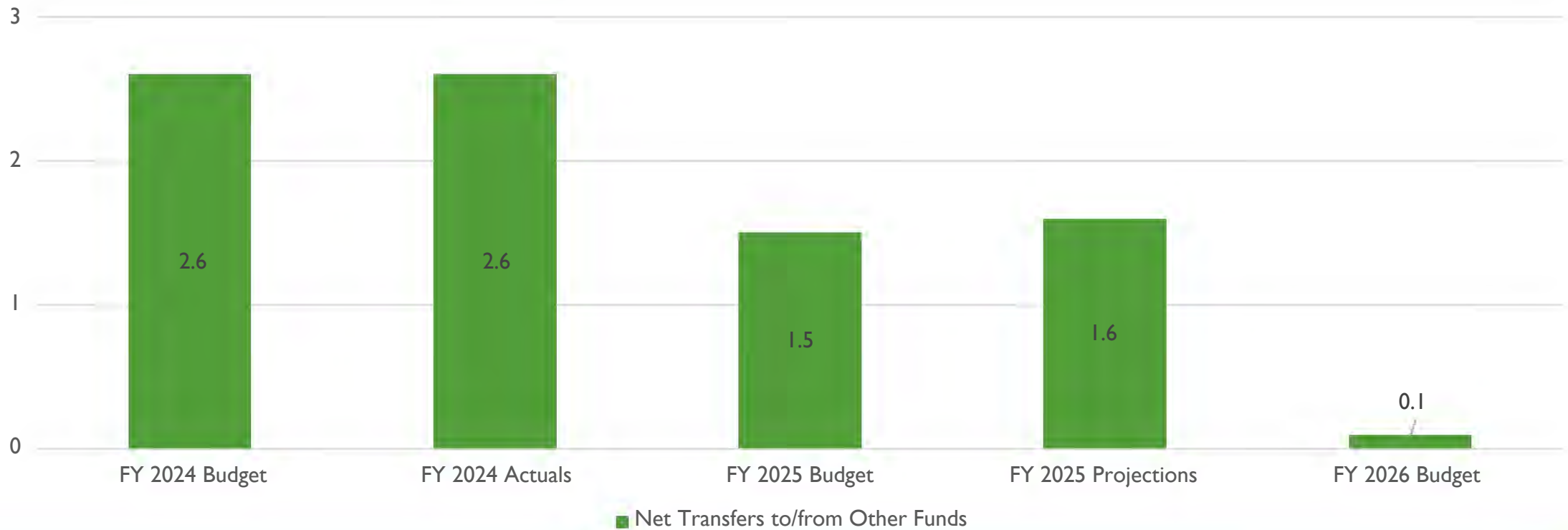
# Business Activities Income Sources

Income Sources by Fiscal Year  
(millions, \$)



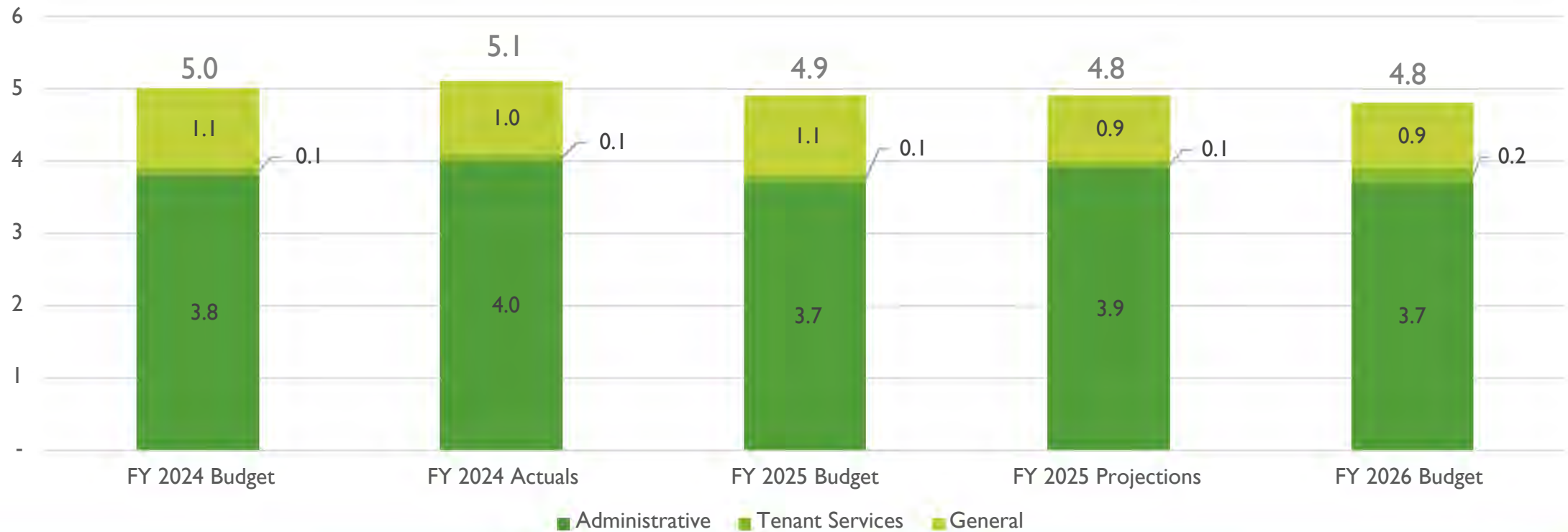
# Business Activities Other Financing Sources

Other Financing Sources by Fiscal Year  
(millions, \$)



# Business Activities Routine Expenditures

Routine Expenditures by Fiscal Year  
(millions, \$)



# Months Routine Operating Expenses

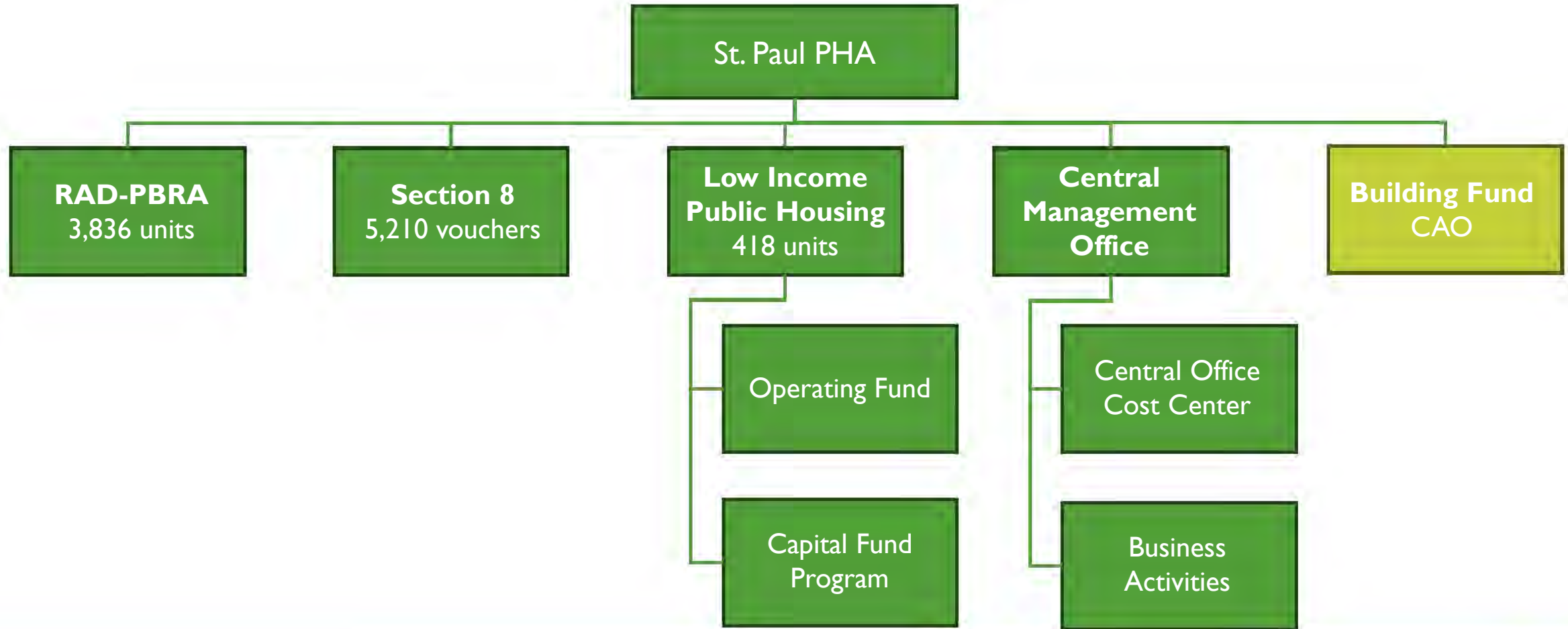
	Business Activities
Routine Operating Expenses	\$4,773,863
Operating Reserves	\$4,469,772
Months Routine Expenses in Reserves	11.24

# Break – Q&A

# Fiscal Year 2026 Building Fund Operating Budget



# Major Fund Structure and Overview

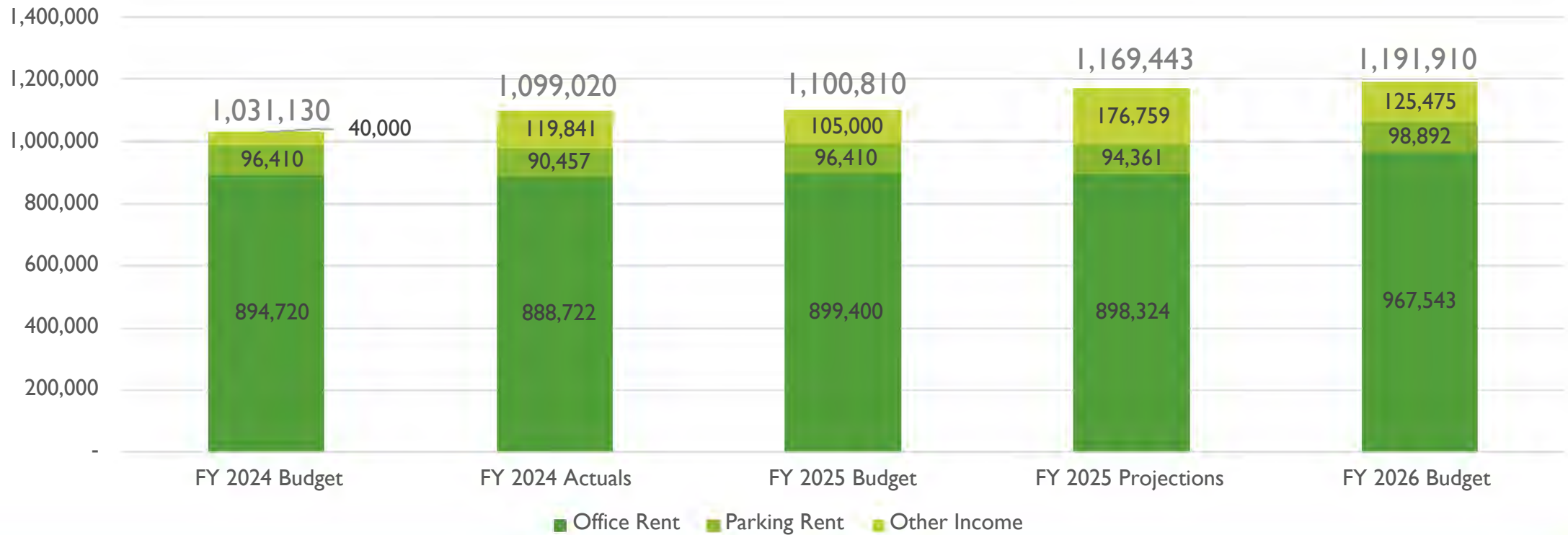


# Building Fund Overview

- Responsible for the ongoing management and operations of the W. Andrew Boss Building, or Central Administrative Office (CAO) at 555 Wabasha Street N
- Primary revenue source is building rents charged to tenants
  - Minnesota Credit Union Network
  - Minnesota NAHRO
  - Poul Haas Government Relations
  - Minnesota Association for Justice
  - PHA
- Currently at 98% occupancy

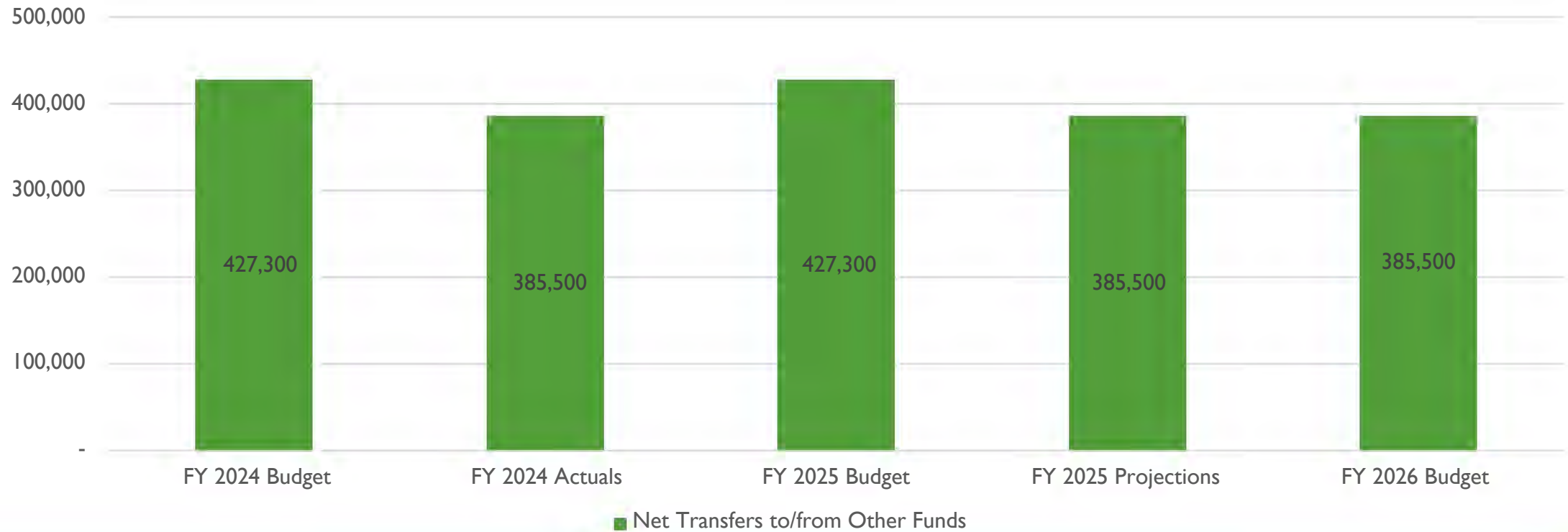
# Building Fund Income Sources

Income Sources by Fiscal Year  
(\$)



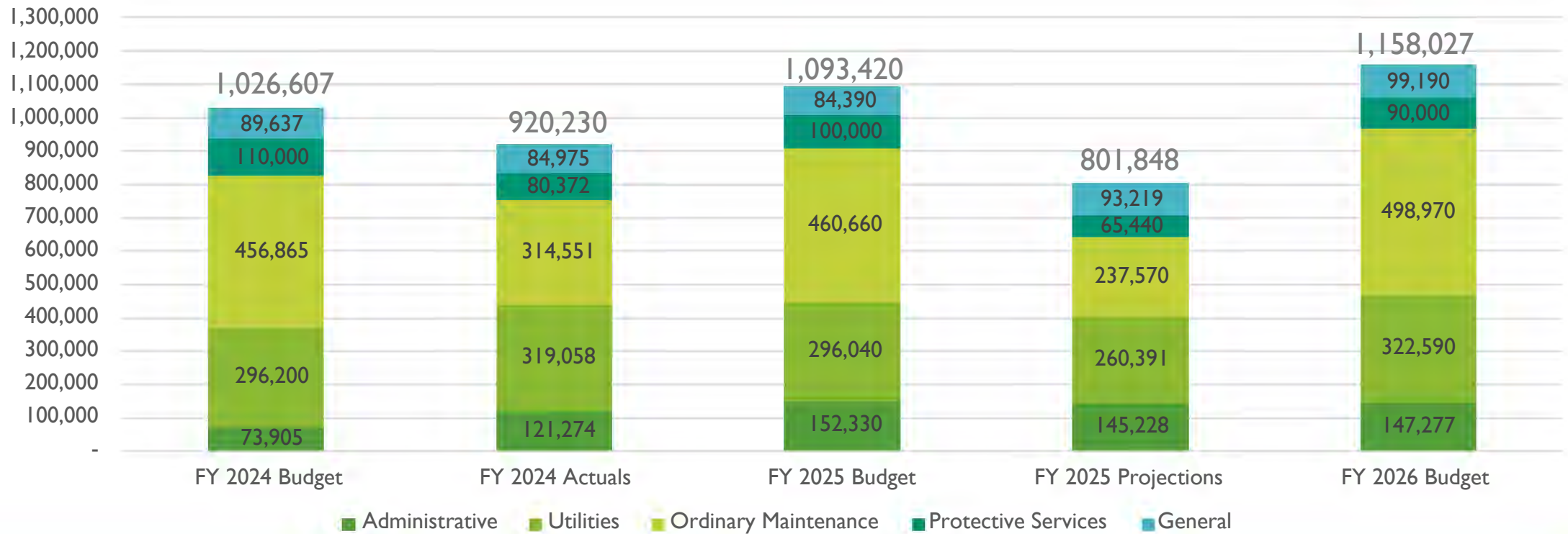
# Building Fund Other Financing Sources

Other Financing Sources by Fiscal Year  
(\$)



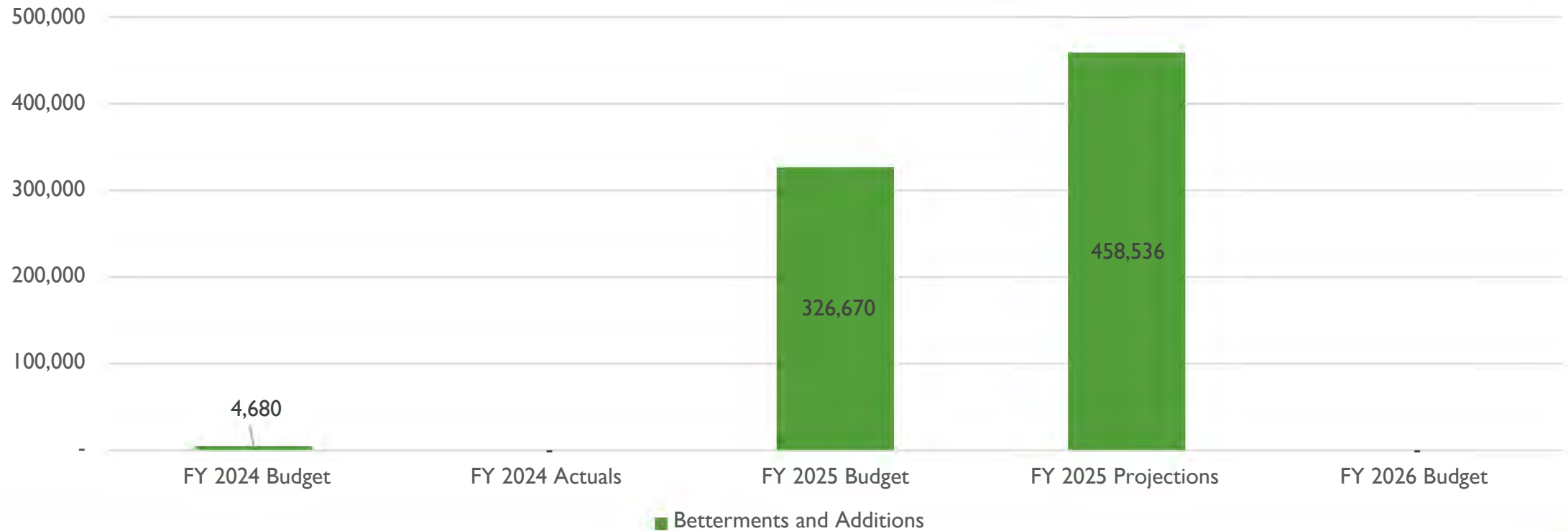
# Building Fund Routine Expenditures

Routine Expenditures by Fiscal Year  
(\$)



# Building Fund Non-Routine and Capital

Non-Routine and Capital Expenditures by Fiscal Year  
(\$)



# Months Routine Operating Expenses

	Business Activities
Routine Operating Expenses	\$1,158,027
Operating Reserves	\$4,372,616
Months Routine Expenses in Reserves	45.31

# Break – Q&A



# AGENCY GOALS

Fiscal Year 2025 - 2026



## Mission Statement

“The PHA helps families and individuals with low incomes achieve greater stability and self-reliance by providing safe, affordable, quality housing, and links to community services.”



# 1. HOUSING CHOICE VOUCHERS (HCV)

## 5,243 vouchers as of 12/1/2023

- Maintain High Performer status under HUD's Section 8 Management Assessment Program (SEMAP), including maintaining 98.5% SEMAP budget/unit utilization.
- Offer additional PBV opportunities through Minnesota Housing's Consolidated Request for Proposals (Super RFP) according to PHA policy; focus on increasing PBV voucher utilization.
- Successfully implement Minnesota Housing's anticipated statewide voucher program to expand housing opportunities in St. Paul.
- Continue advancing the PHA's mission through leadership positions and collaborations with Heading Home Ramsey, the City of St. Paul, and other external stakeholders.
- Maximize housing choice and housing opportunities for voucher participants by continuing to recruit and retain property owners and managers as partners, including utilizing landlord incentives, and by promoting search assistance and mobility counseling.
- Continue to advocate for program efficiencies and for increased voucher funding.
- Provide robust staff training on HOTMA and HCV regulations to advance efficiencies and opportunities.
- Work towards paperless processes; streamline billing and reporting.

# 2. PHA-OWNED HOUSING

## 3,836 Multifamily/Project-Based Rental Assistance (PBRA) units and 418 Low Income Public Housing (LIPH) units

- Promote interdepartmental efforts and stakeholder engagement to maximize unit occupancy rates and rent collection, including prompt and thorough applicant screening and the ongoing promotion of successful tenancies.
- Ensure that PHA-owned properties continue to be managed to the highest standards, including thorough and uniform applicant eligibility determinations, fair lease enforcement, regular preventative maintenance, prompt responses to maintenance work orders, timely turnover of vacant units, and timely and accurate reporting of financial data.
- Responsibly manage project reserves and cash flow to ensure sufficient funds are in place for needed capital improvements.
- Continue to actively involve residents, staff and community partners in planning capital improvements.
- Continue to advocate for program reform and for increased PBRA and LIPH funding.
- Maximize the use of PBRA special claims processes to recoup funding lost due to vacancies and unpaid rent/damages at move-out.
- Utilize PBRA program flexibility to deregulate funds to support capital improvements in PBRA properties, explore leasing incentives and more; the "RAD dividend".
- Support a robust Congregate Housing Services Program (CHSP) to benefit residents in need of support services. Utilize maximum CHSP grant awarded.
- Ensure that all PBRA daily operations comply with HUD regulations; maintain a "Superior" rating on HUD's Management and Occupancy Review (MOR).
- Continue timely and accurate PBRA certifications and voucher submissions to maximize HUD subsidy payments.
- Maintain high scores under HUD's Public Housing Assessment System (PHAS) in the Scattered Site/LIPH properties.
- Continue operating the 418 Scattered Site units as LIPH, given their healthy financial position.

# 3. FINANCE

Provide the Board maximum opportunities for governance of PHA finances and assets. Responsibly invest PHA funds. Continue fiscally conservative budgeting, planning and evaluation of all programs and services. Find opportunities for flexibility in budgeting for capital improvements. Strive for zero audit findings. Maintain fiscal discipline and meet fiduciary obligations in regular operations (i.e., managing cash flow, making prudent capital expenditures, realizing full PBRA contract rental income by making prompt and accurate voucher submissions, etc.). Develop long term strategic sustainable financial planning to maximize the RAD dividend. Manage financial challenges including delinquent rent, the special funding challenges facing CHSP, and others. Leverage technology to streamline accounting and budgeting processes.

## 4. LEGAL

Provide timely legal advice and support to all PHA Departments in matters that have legal implications. Continue to advise the Executive Director and all Department Directors regarding any issue, including but not limited to; contracts, human resources, employment law, real estate, litigation, data requests, fair housing and human rights, and PHA specific programs (RAD, LIPH, HCV). Represent the PHA in informal conferences, hearings, housing court, all state and federal courts. Advise the Board of Commissioners as requested to support the PHA mission.

## 5. PRESERVATION AND DEVELOPMENT

- Seek federal (HUD), state (Minnesota Housing), local (City of St. Paul and Ramsey County) and other entity (Federal Home Loan Bank of Des Moines; FHLBDM) funding to preserve the PHA's \$908 million capital asset comprised of 3,836 PBRA units, 418 LIPH units, 19 special purpose units, four community centers, and the W.A. Boss Central Administrative Office.
- Develop 11 Faircloth family dwelling units on PHA-owned land with special funding received from Ramsey County. Utilize the appropriate HUD regulatory framework to own and manage these units once produced (e.g., "Faircloth to RAD" or "LIPH", depending on what is most advantageous to the Agency).
- Explore cost-effective, green, and modern materials in all development and modernization, referring to HUD's Climate Action Plan when feasible.
- Pursue additional opportunities to lease unused PHA community center and office space.



## 6. "ONE PHA" ORGANIZATIONAL DEVELOPMENT

- Promote and enforce Equal Employment Opportunity and Affirmative action. Continue and enhance the PHA's strong commitment to diversity, equity, inclusion, and justice (DEIJ). Amplify diverse voices in the organization, including tenants, participants, employees and partners.
- Continue meeting the employment challenges of the times, including but not limited to recruiting, retaining, rewarding, and investing in qualified staff.
- Promote education, growth, and advancement of staff through on-boarding, training, career advancement opportunities, and career development resources.
- Focus on improving applicant, resident, and participant experiences by offering visit-less appointments when suitable and beneficial to the program; HCV, PBRA or LIPH.
- Continue advocating for software improvements that increase access, efficiency and customer service for applicants, residents, participants and staff, especially those that deliver on paperless operational objectives. Continue seeking other ways to utilize the Agency's computer business systems to maximize efficiency, compliance, and customer service/resident-participant satisfaction.
- Plan and prepare for conversion to anticipated new and improved software platforms as they become available.



## 7. FAIR HOUSING

Ensure Fair Housing and Equal Opportunity in program admissions and administration that follows all applicable laws and regulations. Work cooperatively with other units of government, community representatives, and HUD to ensure non-discrimination in PHA programs.

## 8. LINKS TO COMMUNITY SERVICES

Primarily through the work of staff in the Resident Services and Resident Initiatives Departments, solidify community-based partnerships and resources that provide an array of support services to residents of PHA-owned properties. Work closely with Presidents Council and Residents Councils and community agencies to maintain and develop programs that help residents set goals to enrich their lives, promote wellness, and increase economic self-sufficiency and community involvement. Stabilize and promote the Congregate Housing and Services Program (CHSP). Maximize the use of the CHSP grant by achieving and maintaining the highest possible CHSP program census. Seek opportunities for increased CHSP program efficiency and complete timely reporting to HUD. Pursue partnerships and resources to assist HCV applicants in finding quality housing and placing vouchers.

## 9. SAFETY AND SECURITY

Work with staff and external partners to maintain and promote safety and security at all PHA-owned housing. Provide a healthy and safe work environment for staff. Continue safety efforts such as ACOP, Officer-in-Residence (OIR) and use of contracted security guard services. Promote non-discrimination, non-violence and respect in all aspects of the PHA's work. Improve and maintain consistent communication between the PHA and residents so that residents receive timely information about anything that may affect their living environment such as emergencies, upgrades and maintenance. Identify and implement technology-based solutions for communications between the PHA and residents.

## 10. LOCAL, STATE AND NATIONAL LEADERSHIP RESPONSIBILITIES

Continue active participation and leadership in national and state affordable housing organizations advocating for program reform and increased funding. Continue to lead by example with mission-focused, results-driven performance. Tell the PHA's story and engage stakeholders and partners by continuing to create and distribute e-blasts, issue briefs and fact sheets. Research the potential benefits and costs of establishing and maintaining an official PHA presence on social media platforms such as LinkedIn, to spread awareness of Agency's work.



St. Paul Public Housing Agency  
555 N. Wabasha St, Ste 400  
Saint Paul, MN 55102  
[www.stpha.org](http://www.stpha.org)

## **Income and Expense Account Definitions**

The PHA's chart of accounts follows the accounting definitions established by HUD for financial reporting. The following is a list of definitions of the major income account types and expense categories included in the FY 2026 budget:

### *Income*

- **Dwelling rent** – rental income collected from tenants occupying PHA-owned units.
- **Non-dwelling rent** – revenue from leasing PHA-owned non-residential spaces, such as community centers or commercial spaces.
- **Office space rent** – income from leasing office space at the Central Administrative Office to building tenants.
- **Parking space rent** – income from leasing parking spaces at the Central Administrative Office to building tenants.
- **Fraud recovery (PHA portion)** – the portion of housing assistance overpayment retained by the PHA.
- **HUD subsidies** – operating subsidy received from HUD for various programs (e.g., administrative fees for the HCV Program; contract rent subsidies for the RAD-PBRA program; Operating Fund subsidy for the LIPH program).
- **Housing Assistance Payments** – payments made from HUD to the PHA for payments made from the PHAs to private landlords on behalf of tenants in the HCV program.
- **Special claims revenue** – HUD reimbursement to the PHA for items such as unpaid rent, tenant damages, or vacancy loss beyond normal operating subsidies.
- **Miscellaneous grants** – funding from non-HUD sources, including state, local, or private grants that support PHA activities.

- **Fraud recovery (HUD portion)** – the share of housing assistance overpayment that must be returned to HUD. HUD offsets this amount retained from Housing Assistance Payments made.
- **Property Management Fees** – fees charged by the COCC and Business Activities Fund to the LIPH and RAD-PBRA funds for day-to-day property management services.
- **Bookkeeping fees** – fees charged by the COCC and Business Activities Fund to the LIPH and RAD-PBRA funds for accounting and financial record-keeping services.
- **Asset management fees** – fees paid to the COCC from LIPH for oversight and strategic management of public housing assets.
- **Recertification fees** – fees charged to the RAD-PBRA projects from the Business Activities fund for processing tenant income recertifications in compliance with HUD Multifamily regulations.
- **Investment interest (restricted and unrestricted)** – interest earned on restricted and unrestricted reserve balances. Includes interest earned on bank deposits as well as investments made in interest-bearing fixed income securities.
- **Other income** – miscellaneous revenue not categorized under other specific accounts, including one-time payments (e.g., insurance claims).
- **Laundry income** – income from coin- and card-operated laundry machines and contracted laundry services in PHA properties.
- **Cell site lease revenue** – income from leasing PHA hi-rise rooftop space to telecommunication companies to use as cell towers.
- **Rebates** – refunds and incentives received from vendors and supplies for purchases or services.

- **Discounts taken** – savings realized from early payment discounts and negotiated price reductions on vendor invoices.
- **Repayment agreements (PHA retention)** – funds recovered from tenants under repayment agreements that the PHA is allowed to retain.
- **Portability Housing Assistance Payments** – HAP paid to the PHA from third party housing agencies for voucher holders who move into the PHA’s jurisdiction under the HCV program.
- **Portability Administrative Fees** – administrative fees received by the PHA from other housing agencies for administering vouchers that have ported-in to the PHA’s jurisdiction.
- **Pre-RAD Conversion Collections** – refers to tenant accounts receivable and other outstanding balances that were owed to the PHA prior to the conversion to RAD but were collected subsequent to the RAD conversion.

### Expense

- **Administrative** – represent the costs associated with managing and administering public housing programs. Typically include personnel costs, office operations, and professional services necessary for running a PHA.
- **Tenant services** – expenses related to providing resident support programs, education, recreation, and other social services to tenants in public housing. These costs do not include the routine property management or maintenance but instead focus on enhancing tenant well-being and fostering community development.

- **Utilities** – refers to the expenses related to providing essential utility services (e.g., water, electricity, engineering labor, gas, sewer, heating, and waste disposal) for public housing units, common areas, and any PHA-owned buildings. The PHA does not record any costs for utilities that tenants pay directly.
- **Ordinary maintenance** – refers to the expenses incurred for the routine upkeep and repair of public housing properties to ensure their continued safe and effective operation. The PHA’s chart of accounts breaks these into two separate categories: materials, for supplies procured for ordinary repairs and maintenance, such as paint, tools, HVAC filters, and plumbing parts; and contracts, for outsourced maintenance services, such as third-party landscaping, pest control, and HVAC servicing. This cost category does not include capital improvements or major renovations.
- **Protective services** – expenses related to security, crime prevention, and emergency response services for public housing properties. These include costs such as on-site security guards, the PHA’s A Community Outreach Program (ACOP), security camera monitoring, and any other outsourced security functions.
- **General** – this category of costs are administrative and other overhead expenses that are necessary for the overall operation of a Public Housing Agency, but do not fall under more specific categories like maintenance, tenant services, or protective services. This includes items such as insurance (e.g., property, liability, workers compensation, etc.), payments in lieu of taxes (PILOT), write-offs for unpaid tenant rents (collection loss), and agency-wide benefits costs.
- **Housing Assistance Payments** – refers to subsidy payments made by the PHA to landlords or property owners on behalf of eligible participants in the Housing Choice

Voucher (HCV) program. This also includes Utility Reimbursement Payments (URP) paid to eligible voucher participants who pay utilities directly.

- **Non-Routine** – represents major repairs, replacements, and non-capitalized expenses that are necessary to maintain the long-term functionality of public housing properties, but do not occur on a regular basis. This includes items such as casualty losses due to fire damage, flooding, or natural disasters, as well as large-scale repairs (extraordinary maintenance) that do not qualify as a capital improvement.
- **Capital improvements** – this refers to costs associated with the acquisition, construction, rehabilitation, or significant improvement of a long-term asset in public housing. Examples include the acquisition of new land for public housing development, the construction of new units, major infrastructure upgrades, or repairs and renovations that extend an asset's useful life.

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Total Operating Income Budget**  
*excludes CFP and CHSP*

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Income</b>								
Dwelling Rent	18,936,056	20,097,324	19,966,588	15,991,397	21,321,862	21,733,359	1,766,771	8.8%
Non-Dwelling Rent	-	88,903	-	55,584	74,112	-	-	0.0%
Office Space Rent	894,720	888,722	899,400	673,743	898,324	967,543	68,143	7.6%
Parking Space Rent	96,410	90,457	96,410	70,771	94,361	98,892	2,482	2.6%
Fraud Recovery - PHA Portion	190,000	320,629	248,262	157,141	209,521	215,000	(33,262)	-13.4%
HUD Subsidies	32,206,777	27,918,860	33,490,105	21,279,145	32,949,709	31,269,980	(2,220,125)	-6.6%
Housing Assistance Payments	46,124,889	50,048,253	52,140,160	41,549,944	56,210,147	56,308,027	4,167,867	8.0%
Special Claims Revenue	-	206,429	-	194,924	259,899	182,275	182,275	0.0%
Miscellaneous Grants	-	-	-	-	-	-	-	0.0%
Fraud Recovery - HUD Portion	-	320,050	-	155,882	207,843	-	-	0.0%
Property Management Fees	4,095,007	3,700,205	4,146,572	2,727,819	4,220,527	4,500,302	353,730	8.5%
Bookkeeping Fees	497,940	496,898	497,940	331,668	497,940	497,940	-	0.0%
Asset Management Fees	50,160	50,160	50,160	33,440	50,160	50,160	-	0.0%
Recertification Fees	138,096	138,096	138,096	92,064	138,096	138,096	-	0.0%
Interest on Investments (Unrestricted)	320,781	906,211	930,537	777,560	1,166,340	1,047,642	117,105	12.6%
Interest on Replacement Reserves (Restricted)	-	145,328	-	258,690	388,034	369,475	369,475	0.0%
Other Income	810,890	1,831,618	1,421,368	1,632,309	1,805,319	1,344,042	(77,326)	-5.4%
Laundry Income	-	127,875	-	82,532	110,043	112,010	112,010	100.0%
Cell Site Lease Revenue	783,036	932,351	952,263	-	920,167	961,789	9,526	1.0%
Rebates	-	134,618	-	56,880	75,840	-	-	0.0%
Discounts Taken	-	1,109	-	206	274	-	-	0.0%
Repayment Agreements - PHA Retention	-	60,525	-	34,599	46,132	-	-	0.0%
Portability Housing Assistance Payments	3,662,803	5,702,157	4,171,900	4,080,336	6,399,395	5,717,043	1,545,143	37.0%
Portability Administrative Fees	336,960	376,044	454,240	301,591	402,121	487,615	33,375	7.3%
Pre-RAD Conversion Collections	-	13,494	-	6,964	9,286	-	-	0.0%
<b>Total Income</b>	<b>109,144,525</b>	<b>114,596,314</b>	<b>119,604,001</b>	<b>90,545,189</b>	<b>128,455,454</b>	<b>126,001,190</b>	<b>6,397,189</b>	<b>5.3%</b>
<b>Other Financing Sources (Uses)</b>								
Loan Proceeds and Outside Funding	2,568,000	-	8,770,780	1,842,058	2,456,078	9,276,650	505,870	5.8%
Replacement Reserve Draws	621,000	179,000	3,094,885	-	1,650,371	6,280,000	3,185,115	102.9%
Net Transfers to/from Other Funds	-	-	-	-	-	-	-	0.0%
<b>Total Other Financing Sources (Uses)</b>	<b>3,189,000</b>	<b>179,000</b>	<b>11,865,665</b>	<b>1,842,058</b>	<b>4,106,449</b>	<b>15,556,650</b>	<b>3,690,985</b>	<b>31.1%</b>
<b>Total Income and Financing Sources</b>	<b>112,333,525</b>	<b>114,775,314</b>	<b>131,469,666</b>	<b>92,387,247</b>	<b>132,561,902</b>	<b>141,557,840</b>		

**Public Housing Agency of the City of Saint Paul  
MN001**

**FY 2026 Total Operating Budget**

*excludes CFP and CHSP*

Expenses	as of 12/31/2024					Proposed	\$ Change	% Change
	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	Fiscal Year 2025 Actuals	Fiscal Year 2025 Projected	Fiscal Year 2026 Budget		
<b>Administrative</b>								
Salaries	11,478,235	11,178,082	13,148,235	8,802,978	12,796,522	13,168,925	20,690	0.2%
Legal	895,000	878,891	916,266	665,753	887,671	880,032	(36,234)	-4.0%
Training	160,297	148,950	146,326	68,076	90,768	224,661	78,335	53.5%
Travel/Conferences/Seminars	62,700	11,718	74,200	2,116	2,822	66,002	(8,198)	-11.0%
Mileage/Parking	97,763	110,509	73,291	83,277	111,036	107,245	33,954	46.3%
Property Management Fee	3,974,647	3,700,205	4,026,571	2,727,819	3,680,025	4,316,913	290,342	7.2%
Bookkeeping Fee	497,940	496,898	497,940	331,668	442,223	497,940	-	0.0%
Asset Management Fee	50,160	50,160	50,160	33,440	44,587	50,160	-	0.0%
Recertification Fee	138,096	138,096	138,096	92,064	122,752	138,096	-	0.0%
Audit Fees	82,090	70,805	88,750	92,153	122,871	96,165	7,415	8.4%
Rent	811,660	776,650	811,660	582,487	776,650	776,650	(35,010)	-4.3%
Contractual Services	902,216	1,043,301	910,116	676,062	901,416	1,339,324	429,208	47.2%
Phones & Pagers	406,302	307,896	383,000	217,858	290,478	300,000	(83,000)	-21.7%
Office Supplies	61,140	73,921	65,591	58,465	77,954	120,500	54,910	83.7%
Office Equipment Rental & Repairs	19,228	49,748	106,925	27,824	37,098	87,109	(19,816)	-18.5%
Recognition Program	7,895	5,110	7,880	2,547	3,397	7,370	(510)	-6.5%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	173,630	177,109	89,550	148,599	198,132	191,020	101,470	113.3%
Advertising	10,700	7,823	6,900	15,884	21,178	13,600	6,700	97.1%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	31,600	41,614	62,992	23,679	31,572	57,721	(5,271)	-8.4%
Publications	4,314	6,004	3,349	1,381	1,841	3,620	272	8.1%
Membership Dues & Fees	55,076	41,796	56,385	36,148	48,198	60,125	3,740	6.6%
Miscellaneous	83,198	126,848	106,700	93,725	124,967	94,226	(12,474)	-11.7%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	13,992	-	(4,526)	(6,035)	10,000	10,000	100.0%
Expendable Equipment	418,050	270,783	165,750	67,962	90,616	244,801	79,051	47.7%
Meeting Expense	2,700	10,152	9,950	5,573	7,431	11,700	1,750	17.6%
Communications	-	8,380	2,350	3,409	4,545	7,600	5,250	223.4%
Per Diem	7,500	5,625	6,900	3,750	5,000	6,300	(600)	-8.7%
Employee Recognition Event	10,000	24,183	11,500	11,223	14,964	13,500	2,000	17.4%
<b>Total Administrative</b>	<b>20,442,137</b>	<b>19,775,249</b>	<b>21,967,332</b>	<b>14,871,395</b>	<b>20,930,678</b>	<b>22,891,305</b>	<b>923,973</b>	<b>4.2%</b>
<b>Tenant Services</b>								
Salaries	794,640	717,057	955,180	333,930	500,895	762,031	(193,149)	-20.2%
Human Service Coordinator Program	100	-	-	-	-	-	-	0.0%
Recycling Program - Hi-Rises	-	3,755	13,075	2,810	3,746	10,000	(3,075)	-23.5%
Resident Council Contracts	81,200	75,910	80,400	(7,380)	(9,840)	80,400	-	0.0%
Resident Participation Fee (PHA)	42,250	60,594	34,980	39,254	52,338	40,822	5,842	16.7%
Resident Participation Fee (Family)	25,373	-	25,251	-	-	25,503	252	1.0%
Resident Participation Fee (Hi-Rise)	38,015	-	38,015	-	-	38,015	-	0.0%
Special Events & Requests	2,000	-	7,040	-	-	20,900	13,860	196.9%
Contract Costs - Recycling-Res. Monitors/Other	26,850	25,850	25,100	17,768	23,691	17,500	(7,600)	-30.3%
Contract Costs - Orientation & Resident Hearings	-	3,720	2,400	2,640	3,520	8,000	5,600	233.3%
Contract Costs - Education & Housekeeping	-	-	-	-	-	-	-	0.0%
Section 3 Contracts	1,400	1,551	22,600	5,071	6,761	24,000	1,400	6.2%
Student Verifications	1,450	653	1,450	468	624	-	(1,450)	-100.0%
Work Verification	29,000	5,738	20,000	-	-	200,000	180,000	900.0%
Criminal History Check	15,750	19,284	16,250	(2,016)	(2,688)	8,360	(7,890)	-48.6%
Contract Costs - Ramsey Cty Criminal History Supp.	-	-	-	-	-	-	-	0.0%
HSC Mileage	1,700	2,546	2,000	1,177	1,569	2,725	725	36.3%
<b>Total Tenant Services</b>	<b>1,059,728</b>	<b>916,656</b>	<b>1,243,741</b>	<b>393,721</b>	<b>580,616</b>	<b>1,238,256</b>	<b>(5,485)</b>	<b>-0.4%</b>

**Public Housing Agency of the City of Saint Paul**  
**MN001**  
**FY 2026 Total Operating Budget**  
*excludes CFP and CHSP*

Expenses	as of 12/31/2024					Proposed	\$ Change	% Change
	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	Fiscal Year 2025 Actuals	Fiscal Year 2025 Projected	Fiscal Year 2026 Budget		
<b>Utilities</b>								
Water & Sewer	2,355,990	2,856,770	2,654,050	1,914,612	2,552,816	2,861,300	207,250	7.8%
Electricity	1,697,800	1,870,041	1,904,140	1,433,793	1,911,724	2,040,740	136,600	7.2%
Gas	923,750	621,909	903,400	213,059	284,078	533,408	(369,992)	-41.0%
Fuel Oil	104,000	1,950	25,030	54,783	73,044	24,680	(350)	-1.4%
Engineers Labor	176,940	105,632	109,870	77,609	115,767	118,520	8,650	7.9%
District Heat	746,860	786,364	756,940	452,295	603,059	827,980	71,040	9.4%
Other Utilities	27,500	7,725	21,000	1,964	2,618	10,000	(11,000)	-52.4%
Vacant Units - Electricity	-	32,887	-	11,851	15,801	-	-	0.0%
Vacant Units - Connection Charges	-	-	-	-	-	-	-	0.0%
Vacant Units - Gas	-	45,513	-	15,480	20,640	-	-	0.0%
Vacant Units - District Heat	-	-	-	-	-	-	-	0.0%
<b>Total Utilities</b>	<b>6,032,840</b>	<b>6,328,791</b>	<b>6,374,430</b>	<b>4,175,445</b>	<b>5,579,548</b>	<b>6,416,628</b>	<b>42,198</b>	<b>0.7%</b>
<b>Ordinary Maintenance - Materials</b>								
Salaries	5,989,910	5,473,355	6,231,760	4,498,318	6,744,949	6,743,006	511,246	8.2%
Structural	567,770	320,997	377,000	230,105	306,807	306,500	(70,500)	-18.7%
HVAC	145,307	146,079	133,000	95,134	126,845	119,000	(14,001)	-10.5%
Alarm/Communication/Fire	155,500	195,573	100,500	29,474	39,299	83,000	(17,500)	-17.4%
Mechanical Systems	277,500	323,591	302,000	193,733	258,311	337,000	35,000	11.6%
Janitorial	142,675	158,041	140,200	86,601	115,468	150,700	10,500	7.5%
Automotive	30,000	26,772	23,000	9,190	12,253	18,000	(5,000)	-21.7%
Miscellaneous	5,600	4,038	3,100	1,517	2,022	23,200	20,100	648.4%
Landscape, Play/Grounds	22,100	29,159	20,100	15,937	21,249	16,200	(3,900)	-19.4%
Equipment Repair	20,000	19,781	20,000	22,126	29,501	22,500	2,500	12.5%
Handtools (under \$5,000)	15,000	23,777	16,000	18,876	25,168	22,000	6,000	37.5%
Uniforms	69,270	50,085	70,000	14,810	19,747	70,000	-	0.0%
Automotive Fuel	70,000	58,140	64,000	26,815	35,753	64,000	-	0.0%
Appliance Parts	52,730	72,399	60,000	30,885	41,180	45,000	(15,000)	-25.0%
Appliance Replacements	180,000	180,309	180,000	144,004	192,005	220,000	40,000	22.2%
Maint Tools and Equip under \$5000	45,000	26,696	46,000	24,434	32,578	50,000	4,000	8.7%
<b>Total Ordinary Maintenance - Materials</b>	<b>7,788,362</b>	<b>7,108,792</b>	<b>7,786,660</b>	<b>5,441,957</b>	<b>8,003,135</b>	<b>8,290,106</b>	<b>503,446</b>	<b>6.5%</b>
<b>Ordinary Maintenance - Contracts</b>								
Structural	1,712,616	1,763,346	1,263,500	827,726	1,103,635	674,250	(589,250)	-46.6%
HVAC	1,435,000	1,148,373	1,432,000	515,977	687,969	1,276,000	(156,001)	-10.9%
Alarm/Communication/Fire	601,000	509,548	534,000	280,212	373,616	484,000	(50,000)	-9.4%
Mechanical Systems	1,060,145	1,054,719	886,500	538,515	718,020	666,000	(220,500)	-24.9%
Janitorial	276,000	250,361	278,850	178,769	238,358	258,500	(20,350)	-7.3%
Automotive	20,000	28,383	20,000	30,891	41,188	40,000	20,000	100.0%
Miscellaneous	21,500	28,958	8,500	1,033	1,378	6,500	(2,000)	-23.5%
Landscape, Play/Grounds	691,961	457,875	1,400,500	916,076	1,221,435	694,000	(706,500)	-50.4%
Equipment Repair	15,000	2,754	20,000	9,354	12,472	15,000	(5,000)	-25.0%
Mileage	10,500	6,283	10,500	3,491	4,654	4,800	(5,700)	-54.3%
Trash Removal	871,500	899,326	892,000	699,184	932,246	1,067,520	175,520	19.7%
Pest Control	316,200	500,150	482,500	473,131	630,841	713,000	230,500	47.8%
Elevator Maintenance	335,000	281,999	308,000	114,821	153,095	436,000	128,000	41.6%
Lawn Fertilization	20,000	18,685	20,000	12,297	16,397	22,250	2,250	11.3%
Commercial Appliance Repair	5,000	4,788	4,800	504	672	4,500	(300)	-6.3%
Salt/Sand	115,000	32,928	105,000	22,838	30,450	105,000	-	0.0%
Vacant Unit Painting	140,000	138,539	200,000	79,498	105,998	170,000	(30,000)	-15.0%
<b>Total Ordinary Maintenance - Contracts</b>	<b>7,646,422</b>	<b>7,127,013</b>	<b>7,866,650</b>	<b>4,704,317</b>	<b>6,272,423</b>	<b>6,637,320</b>	<b>(1,229,330)</b>	<b>-15.6%</b>
Protective Services	969,652	694,514	897,422	503,646	671,528	1,121,168	223,746	24.9%

**Public Housing Agency of the City of Saint Paul  
MN001**

**FY 2026 Total Operating Budget**

*excludes CFP and CHSP*

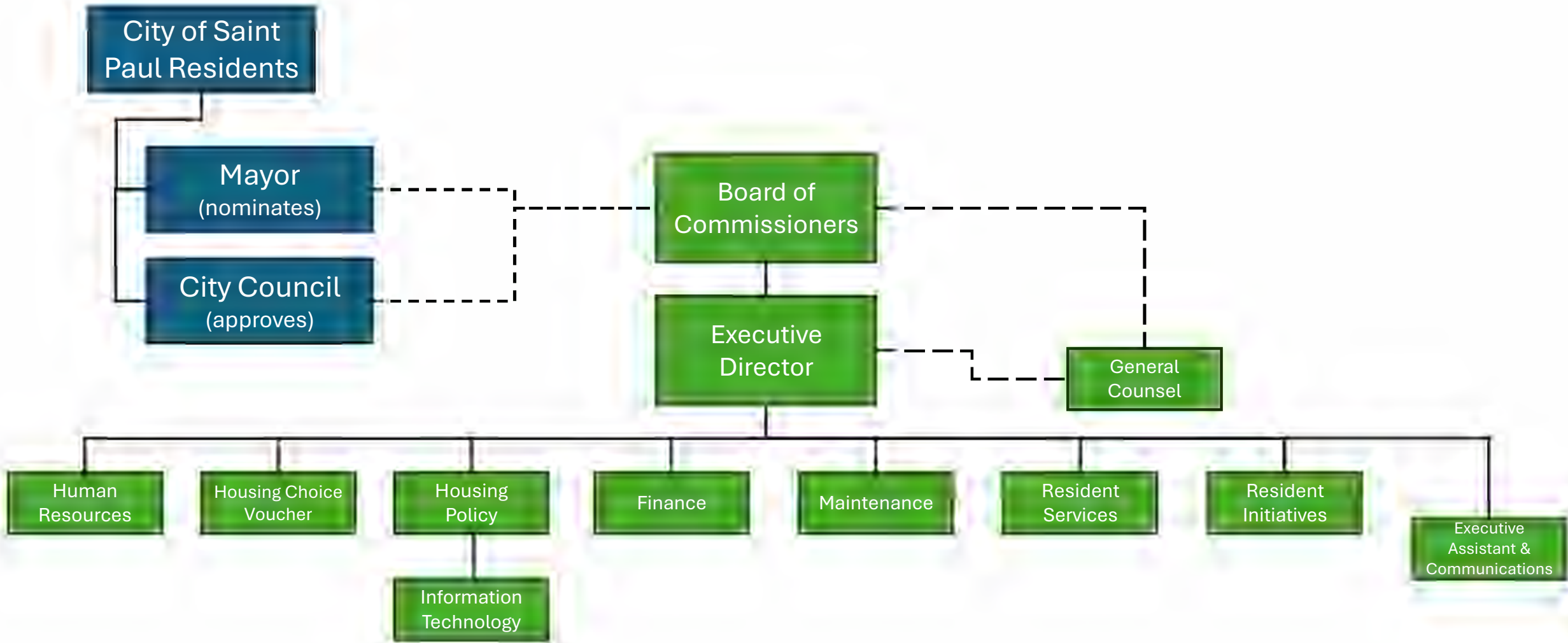
Expenses	as of 12/31/2024					Proposed	\$ Change	% Change
	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	Fiscal Year 2025 Actuals	Fiscal Year 2025 Projected	Fiscal Year 2026 Budget		
<b>General</b>								
Insurance	1,753,419	1,750,677	1,840,311	1,633,108	2,177,478	2,083,184	242,873	13.2%
PILOT	980,000	1,077,493	1,008,840	1,062,958	1,417,277	1,117,958	109,118	10.8%
Terminal Leave Payments	230,824	134,372	304,150	57,632	76,843	-	(304,150)	-100.0%
Other Post Employment Benefits	118,731	(84,445)	85,279	-	-	-	(85,279)	-100.0%
Parental Leave	210	43,017	-	14,158	18,877	-	-	0.0%
Employee Benefits	7,015,230	6,069,188	7,271,748	4,739,241	6,416,842	7,526,603	254,855	3.5%
Collection Losses	191,740	438,151	454,073	312,405	416,540	398,754	(55,319)	-12.2%
Other General Expenses	-	3,757	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	693,240	786,277	751,220	681,923	909,230	919,328	168,108	22.4%
<b>Total General</b>	<b>10,983,394</b>	<b>10,218,487</b>	<b>11,715,621</b>	<b>8,501,425</b>	<b>11,433,087</b>	<b>12,045,827</b>	<b>330,206</b>	<b>2.8%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	46,124,889	48,818,411	52,140,160	40,890,777	54,521,036	56,308,027	4,167,867	8.0%
Portability Housing Assistance Payments	3,662,803	5,702,157	4,171,900	4,799,546	6,399,395	5,717,043	1,545,143	37.0%
VASH Housing Assistance Payments	-	1,586,713	-	1,422,716	1,896,955	-	-	0.0%
<b>Total Housing Assistance Payments</b>	<b>49,787,692</b>	<b>56,107,281</b>	<b>56,312,060</b>	<b>47,113,039</b>	<b>62,817,385</b>	<b>62,025,070</b>	<b>5,713,010</b>	<b>10.1%</b>
<b>Non-Routine</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	85,000	203,666	91,940	113,607	151,476	263,950	172,010	187.1%
Replacement of Equipment	50,000	92,732	86,000	102,866	137,155	353,700	267,700	311.3%
BA - Arch & Engineering	-	144,095	-	230,408	307,210	-	-	0.0%
BA - Advertising	-	1,975	-	3,150	4,200	-	-	0.0%
B/A - Dwelling Work	425,193	2,050,231	414,615	3,106,777	3,792,378	430,870	16,255	3.9%
BA - Non-Dwelling Work	-	1,713,743	-	1,976,162	2,634,883	-	-	0.0%
Land Improvements	-	-	-	163,192	217,589	-	-	0.0%
BA - Security Equipment	4,680	-	6,670	-	-	-	(6,670)	-100.0%
Office/Ramp Construction Costs	-	-	-	212,794	429,958	-	-	0.0%
Property Betterments & Additions	4,847,500	874,540	13,302,665	-	-	17,017,650	3,714,985	27.9%
<b>Total Non-Routine</b>	<b>5,412,373</b>	<b>5,080,981</b>	<b>13,901,890</b>	<b>5,908,956</b>	<b>7,674,850</b>	<b>18,066,170</b>	<b>4,164,280</b>	<b>30.0%</b>
<b>Total Expenses</b>	<b>110,122,600</b>	<b>113,357,763</b>	<b>128,065,806</b>	<b>91,613,900</b>	<b>123,963,250</b>	<b>138,731,849</b>	<b>10,666,043</b>	<b>8.3%</b>

# Fiscal Year 2026 Organizational Chart

effective April 1, 2025, pending Board approval



# Agency Organizational Structure



# Executive

3.0 FTE

Executive Director  
1.0 FTE

Executive Assistant &  
Communications Manager  
1.0 FTE

Administrative Support  
Technician  
1.0 FTE



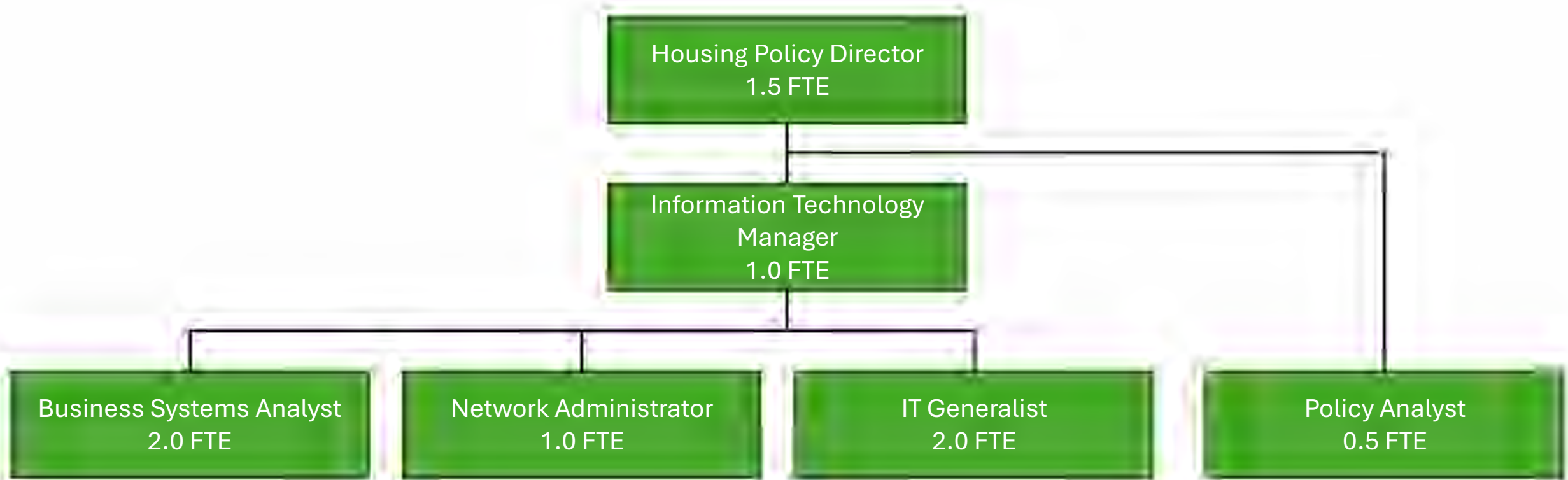
# Human Resources

4.50 FTE



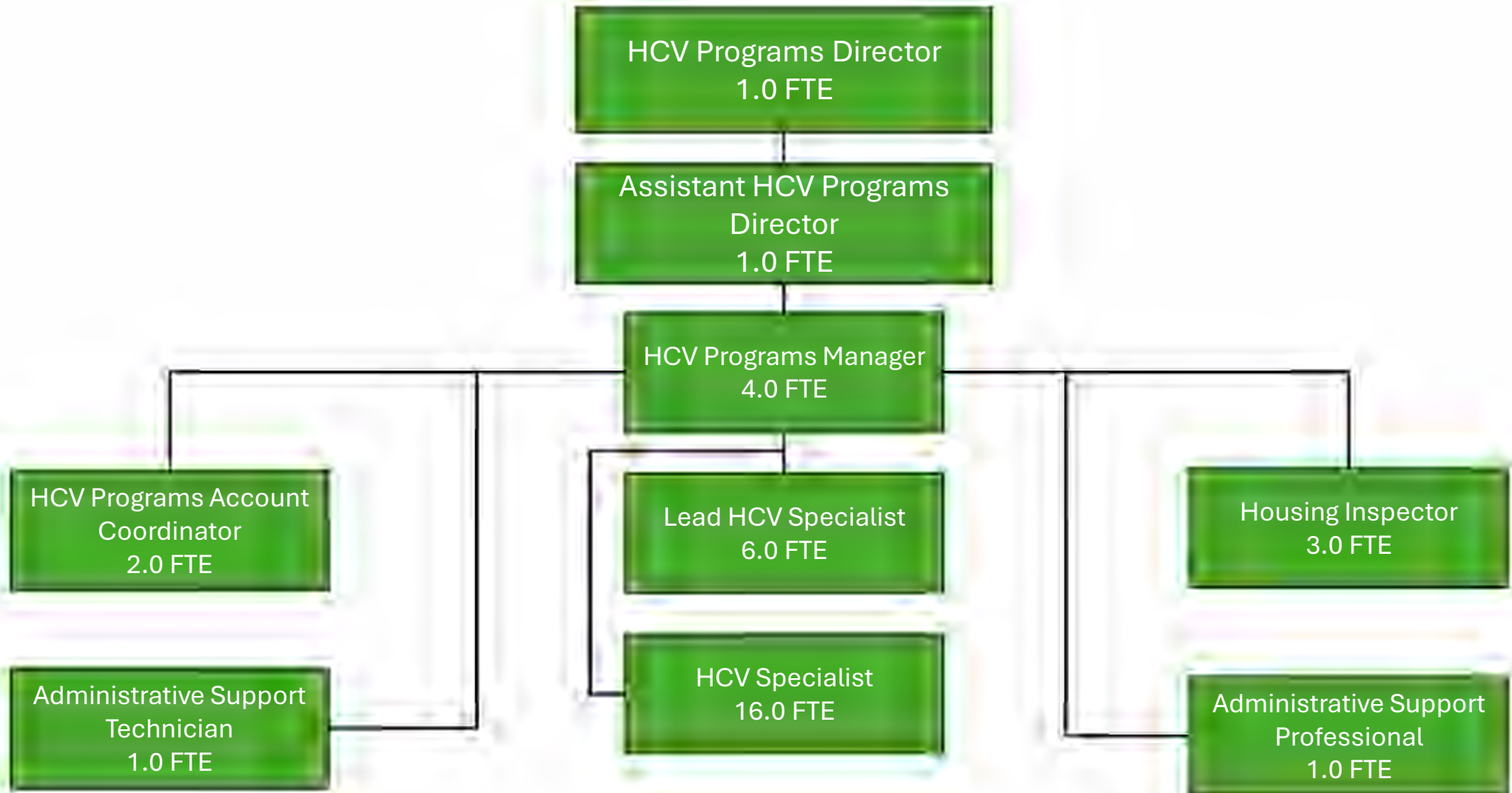
# Housing Policy & Information Technology

8.00 FTE



# Section 8

35.00 FTE



# Finance

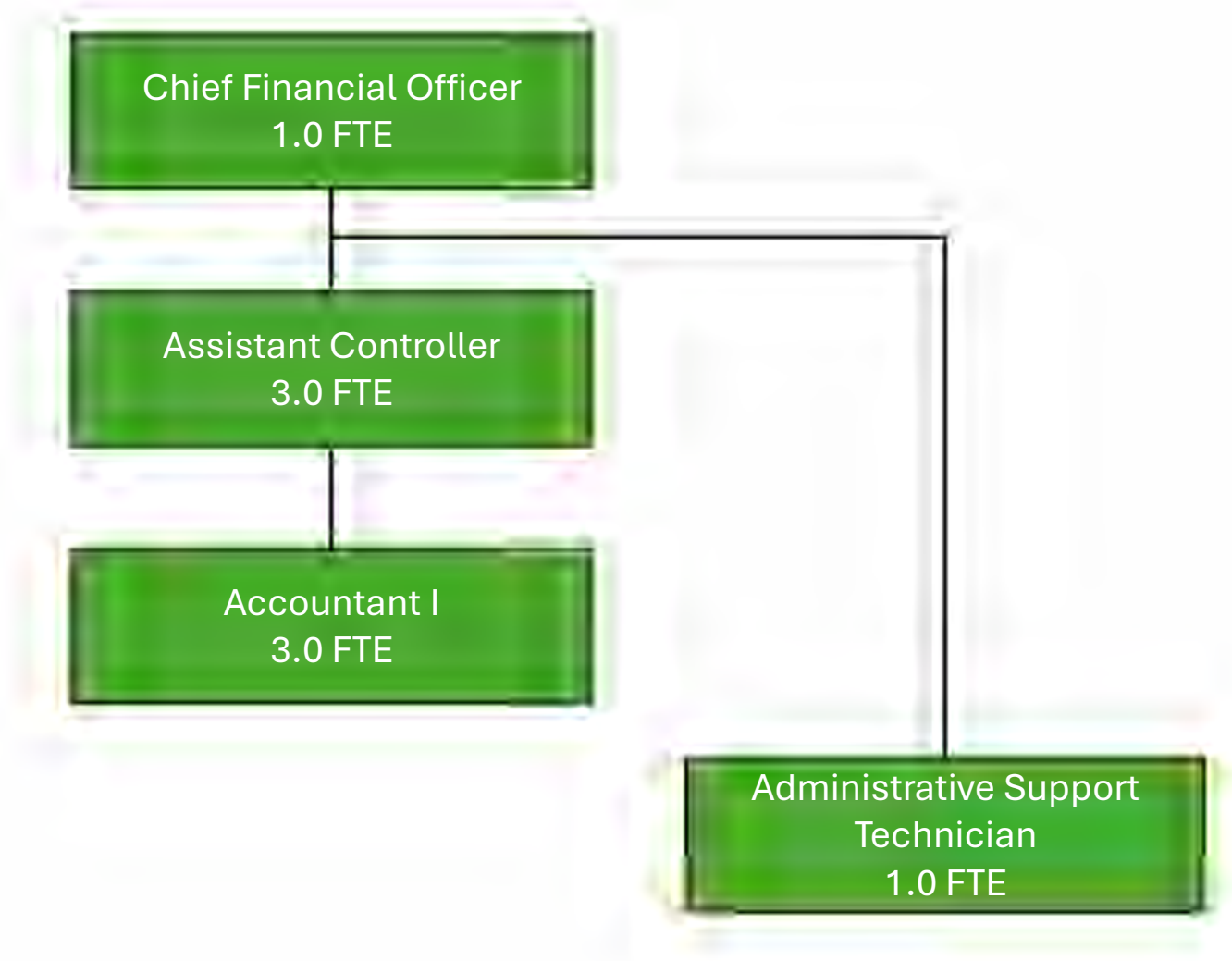
8.00 FTE

Chief Financial Officer  
1.0 FTE

Assistant Controller  
3.0 FTE

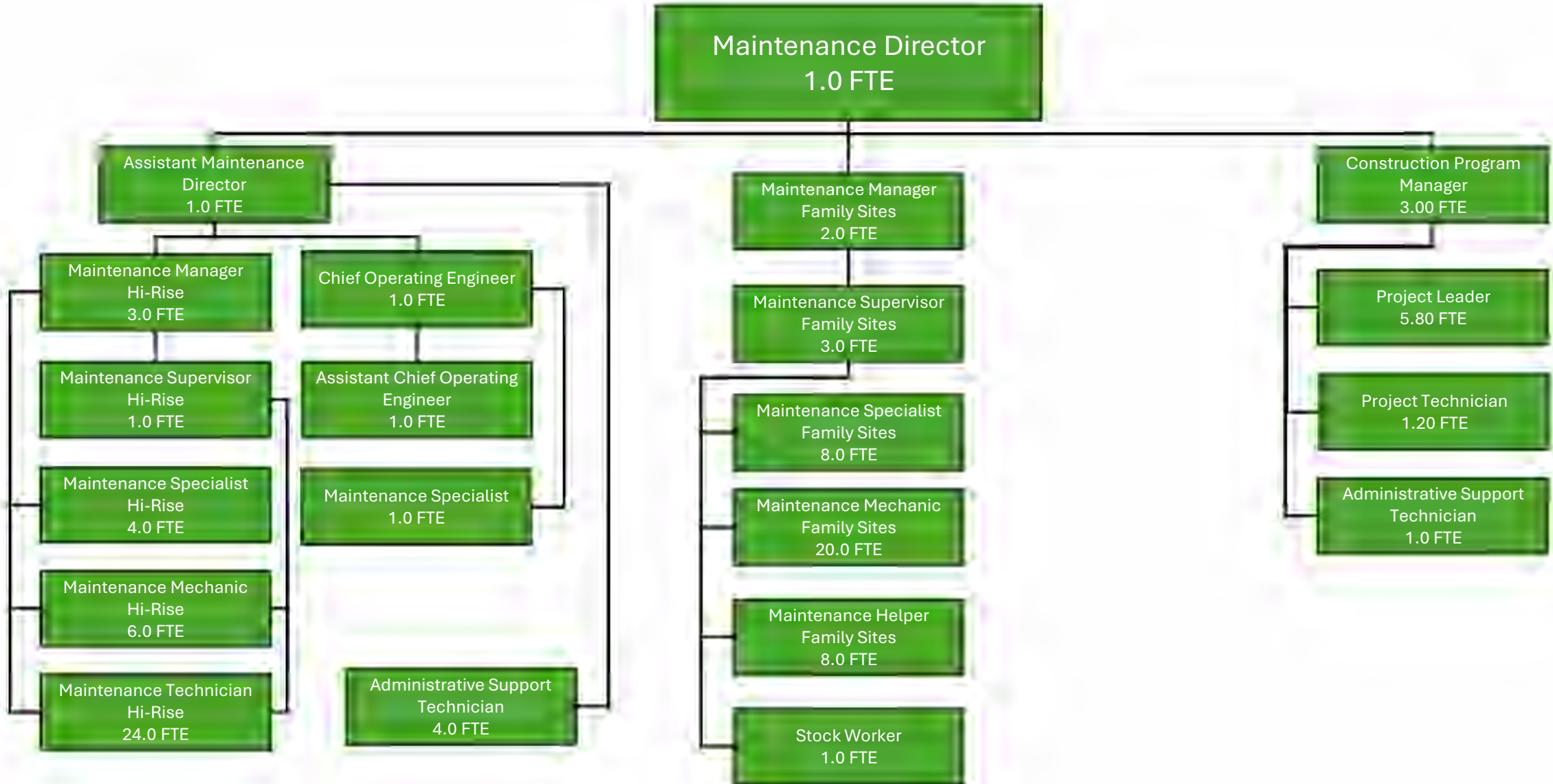
Accountant I  
3.0 FTE

Administrative Support  
Technician  
1.0 FTE



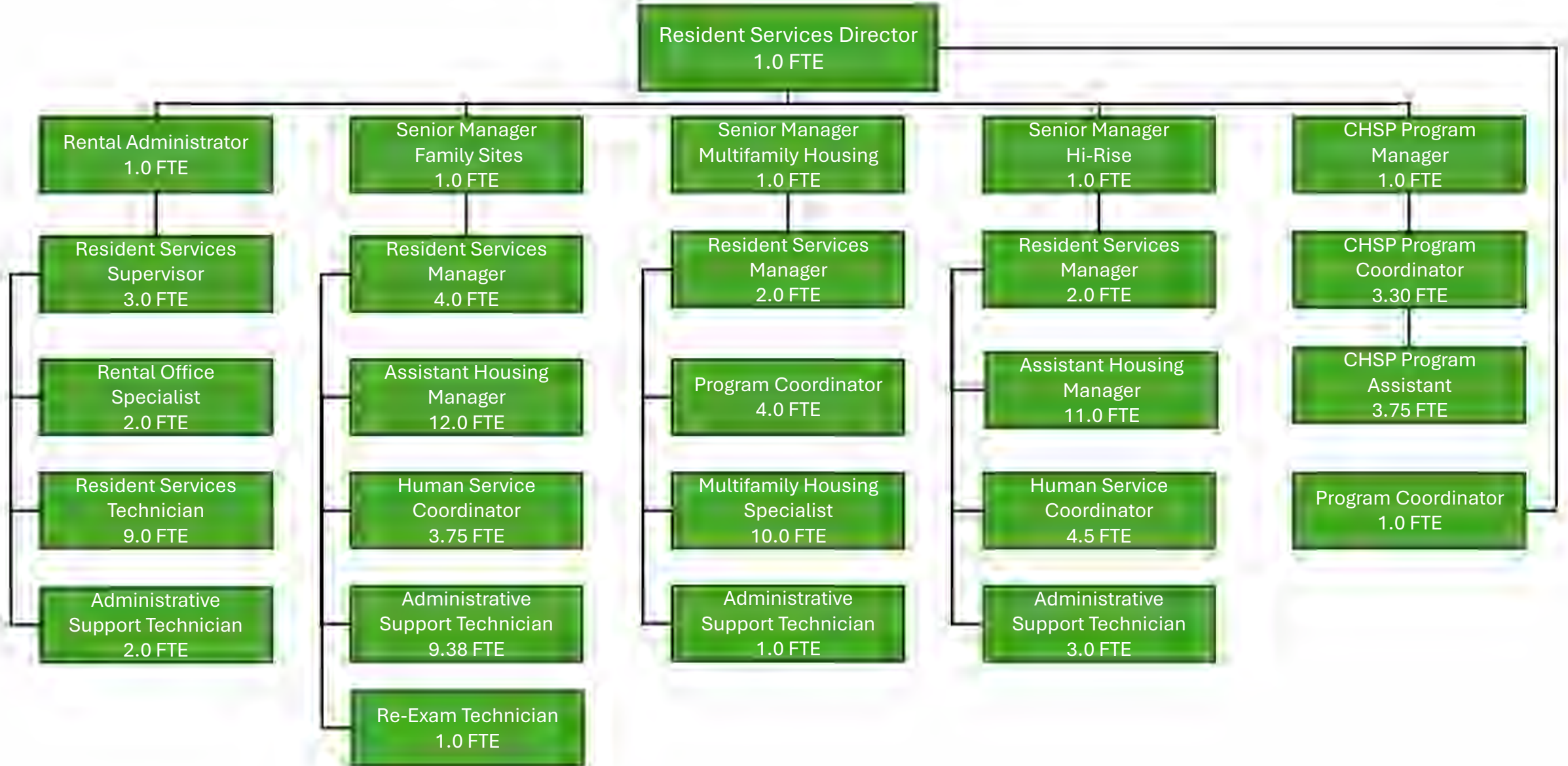
# Maintenance

100.00 FTE



# Resident Services

97.38 FTE

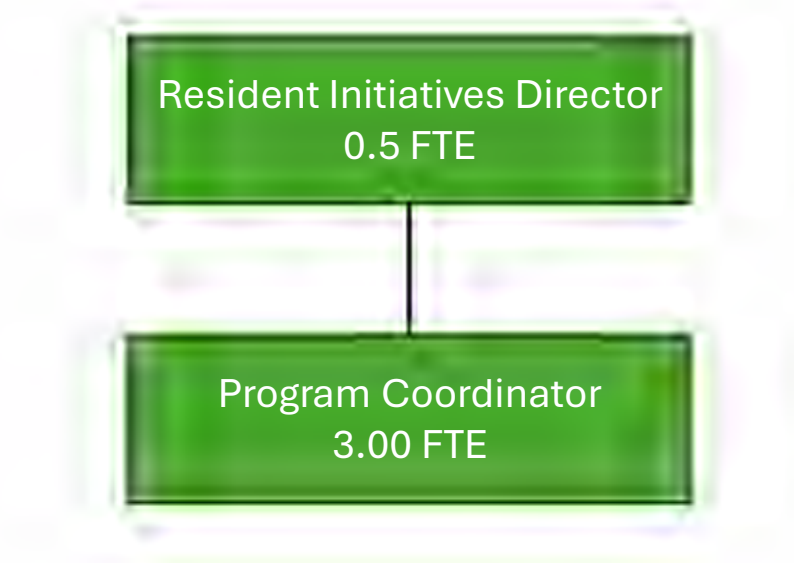


# Resident Initiatives

3.50 FTE

Resident Initiatives Director  
0.5 FTE

Program Coordinator  
3.00 FTE



<b>Position Title</b>	<b>Department</b>	<b>FTE</b>	<b>Bargaining Unit</b>	<b>Pay Grade</b>
Executive Director	Executive	1.00	Contract	Contract
Executive Assistant	Executive	0.15	S&C	B32
Communications Manager	Executive	0.85	S&C	D61
Administrative Support Technician	Executive	1.00	AFSCME	A13
Chief Financial Officer	Finance	1.00	S&C	D71
Assistant Controller	Finance	1.00	S&C	C51
Assistant Controller	Finance	1.00	S&C	C51
Assistant Controller	Finance	1.00	S&C	C51
Accountant I	Finance	1.00	AFSCME	C42
Accountant I	Finance	1.00	AFSCME	C42
Accountant I	Finance	1.00	AFSCME	C42
Administrative Support Technician	Finance	1.00	AFSCME	A13
Housing Policy Director	Housing Policy & IT	1.00	S&C	D71
Housing Policy Director	Housing Policy & IT	0.50	S&C	D71
Information Technology Manager	Housing Policy & IT	1.00	S&C	D62
Business Systems Analyst	Housing Policy & IT	1.00	S&C	C42
Business Systems Analyst	Housing Policy & IT	1.00	S&C	C42
Network Administrator	Housing Policy & IT	1.00	S&C	C42
IT Generalist	Housing Policy & IT	1.00	S&C	B23
IT Generalist	Housing Policy & IT	1.00	S&C	B23
Policy Analyst	Housing Policy & IT	0.50	AFSCME	C42
Human Resources Director	Human Resources	0.50	S&C	D71
Human Resources Generalist	Human Resources	1.00	S&C	C42
Human Resources Generalist	Human Resources	1.00	S&C	C42
Administrative Support Professional	Human Resources	1.00	S&C	B22
Administrative Support Professional	Human Resources	1.00	S&C	B22
Maintenance Director	Maintenance	1.00	S&C	D71
Assistant Maintenance Director	Maintenance	1.00	S&C	D61
Construction Program Manager	Maintenance	1.00	S&C	D61
Construction Program Manager	Maintenance	1.00	S&C	D61
Construction Program Manager	Maintenance	1.00	S&C	D61
Maintenance Manager	Maintenance	1.00	S&C	C51
Maintenance Manager	Maintenance	1.00	S&C	C51
Maintenance Manager	Maintenance	1.00	S&C	C51
Maintenance Manager	Maintenance	1.00	S&C	C51
Maintenance Manager	Maintenance	1.00	S&C	C51
Maintenance Manager	Maintenance	1.00	S&C	C51
Project Leader	Maintenance	1.00	AFSCME	C43
Project Leader	Maintenance	1.00	AFSCME	C43
Project Leader	Maintenance	1.00	AFSCME	C43
Project Leader	Maintenance	1.00	AFSCME	C43
Project Leader	Maintenance	1.00	AFSCME	C43
Project Leader	Maintenance	0.80	AFSCME	C43
Maintenance Supervisor	Maintenance	1.00	S&C	C41
Maintenance Supervisor	Maintenance	1.00	S&C	C41
Maintenance Supervisor	Maintenance	1.00	S&C	C41
Maintenance Supervisor	Maintenance	1.00	S&C	C41
Maintenance Supervisor	Maintenance	1.00	S&C	C41
Maintenance Specialist	Maintenance	1.00	LOCAL 363	B31
Maintenance Specialist	Maintenance	1.00	LOCAL 363	B31



**FY 2026 FTE Listing**

<b>Position Title</b>	<b>Department</b>	<b>FTE</b>	<b>Bargaining Unit</b>	<b>Pay Grade</b>
Maintenance Technician	Maintenance	1.00	LOCAL 363	B22
Maintenance Technician	Maintenance	1.00	LOCAL 363	B22
Maintenance Technician	Maintenance	1.00	LOCAL 363	B22
Maintenance Technician	Maintenance	1.00	LOCAL 363	B22
Maintenance Technician	Maintenance	1.00	LOCAL 363	B22
Maintenance Technician	Maintenance	1.00	LOCAL 363	B22
Maintenance Technician	Maintenance	1.00	LOCAL 363	B22
Maintenance Technician	Maintenance	1.00	LOCAL 363	B22
Maintenance Technician	Maintenance	1.00	LOCAL 363	B22
Maintenance Technician	Maintenance	1.00	LOCAL 363	B22
Maintenance Technician	Maintenance	1.00	LOCAL 363	B22
Maintenance Technician	Maintenance	1.00	LOCAL 363	B22
Maintenance Technician	Maintenance	1.00	LOCAL 363	B22
Administrative Support Technician	Maintenance	1.00	AFSCME	A13
Administrative Support Technician	Maintenance	1.00	AFSCME	A13
Administrative Support Technician	Maintenance	1.00	AFSCME	A13
Administrative Support Technician	Maintenance	1.00	AFSCME	A13
Administrative Support Technician	Maintenance	1.00	AFSCME	A13
Maintenance Helper	Maintenance	1.00	LOCAL 363	A13
Maintenance Helper	Maintenance	1.00	LOCAL 363	A13
Maintenance Helper	Maintenance	1.00	LOCAL 363	A13
Maintenance Helper	Maintenance	1.00	LOCAL 363	A13
Maintenance Helper	Maintenance	1.00	LOCAL 363	A13
Maintenance Helper	Maintenance	1.00	LOCAL 363	A13
Maintenance Helper	Maintenance	1.00	LOCAL 363	A13
Maintenance Helper	Maintenance	1.00	LOCAL 363	A13
Stock Worker	Maintenance	1.00	LOCAL 363	A13
Resident Initiatives Director	Resident Initiatives	0.50	S&C	D71
Program Coordinator	Resident Initiatives	1.00	AFSCME	C42
Program Coordinator	Resident Initiatives	1.00	AFSCME	C42
Program Coordinator	Resident Initiatives	1.00	AFSCME	C42
Resident Services Director	Resident Services	1.00	S&C	D71
Resident Services Senior Manager	Resident Services	1.00	S&C	D61
Resident Services Senior Manager	Resident Services	1.00	S&C	D61
Resident Services Senior Manager	Resident Services	1.00	S&C	D61
Resident Services Senior Manager	Resident Services	1.00	S&C	D61
Resident Services Manager	Resident Services	1.00	S&C	C51
Resident Services Manager	Resident Services	1.00	S&C	C51
Resident Services Manager	Resident Services	1.00	S&C	C51
Resident Services Manager	Resident Services	1.00	S&C	C51
Resident Services Manager	Resident Services	1.00	S&C	C51
Resident Services Manager	Resident Services	1.00	S&C	C51
Resident Services Manager	Resident Services	1.00	S&C	C51
Resident Services Manager	Resident Services	1.00	S&C	C51
Resident Services Manager	Resident Services	1.00	S&C	C51
Resident Services Manager	Resident Services	1.00	S&C	C51
Program Manager - CHSP	Resident Services	1.00	S&C	C51
Resident Services Supervisor	Resident Services	1.00	S&C	C42
Resident Services Supervisor	Resident Services	1.00	S&C	C42
Resident Services Supervisor	Resident Services	1.00	S&C	C42
Program Coordinator	Resident Services	1.00	AFSCME	C42
Program Coordinator	Resident Services	1.00	AFSCME	C42



**FY 2026 FTE Listing**

<b>Position Title</b>	<b>Department</b>	<b>FTE</b>	<b>Bargaining Unit</b>	<b>Pay Grade</b>
Rental Office Specialist	Resident Services	1.00	AFSCME	B24
Resident Services Technician	Resident Services	1.00	AFSCME	B23
Resident Services Technician	Resident Services	1.00	AFSCME	B23
Resident Services Technician	Resident Services	1.00	AFSCME	B23
Resident Services Technician	Resident Services	1.00	AFSCME	B23
Resident Services Technician	Resident Services	1.00	AFSCME	B23
Resident Services Technician	Resident Services	1.00	AFSCME	B23
Resident Services Technician	Resident Services	1.00	AFSCME	B23
Resident Services Technician	Resident Services	1.00	AFSCME	B23
Resident Services Technician	Resident Services	1.00	AFSCME	B23
Re-Exam Technician	Resident Services	1.00	AFSCME	B23
Administrative Support Technician	Resident Services	0.75	AFSCME	A13
Administrative Support Technician	Resident Services	1.00	AFSCME	A13
Administrative Support Technician	Resident Services	1.00	AFSCME	A13
Administrative Support Technician	Resident Services	0.88	AFSCME	A13
Administrative Support Technician	Resident Services	1.00	AFSCME	A13
Administrative Support Technician	Resident Services	1.00	AFSCME	A13
Administrative Support Technician	Resident Services	1.00	AFSCME	A13
Administrative Support Technician	Resident Services	1.00	AFSCME	A13
Administrative Support Technician	Resident Services	1.00	AFSCME	A13
Administrative Support Technician	Resident Services	1.00	AFSCME	A13
Administrative Support Technician	Resident Services	1.00	AFSCME	A13
Administrative Support Technician	Resident Services	0.75	AFSCME	A13
Administrative Support Technician	Resident Services	1.00	AFSCME	A13
Administrative Support Technician	Resident Services	1.00	AFSCME	A13
Administrative Support Technician	Resident Services	1.00	AFSCME	A13
Administrative Support Technician	Resident Services	1.00	AFSCME	A13
Administrative Support Technician	Resident Services	1.00	AFSCME	A13
Administrative Support Technician	Resident Services	1.00	AFSCME	A13
Program Assistant	Resident Services	0.75	AFSCME	A13
Program Assistant	Resident Services	0.85	AFSCME	A13
Program Assistant	Resident Services	0.85	AFSCME	A13
Program Assistant	Resident Services	1.00	AFSCME	A13
Housing Choice Voucher Programs Director	Section 8	1.00	S&C	D71
Assistant HCV Director	Section 8	1.00	S&C	D61
HCV Programs Manager	Section 8	1.00	S&C	C51
HCV Programs Manager	Section 8	1.00	S&C	C51
HCV Programs Manager	Section 8	1.00	S&C	C51
HCV Programs Manager	Section 8	1.00	S&C	C51
HCV Programs Account Coordinator	Section 8	1.00	AFSCME	C42
HCV Programs Account Coordinator	Section 8	1.00	AFSCME	C42
Lead Housing Choice Voucher Specialist	Section 8	1.00	AFSCME	B32
Lead Housing Choice Voucher Specialist	Section 8	1.00	AFSCME	B32
Lead Housing Choice Voucher Specialist	Section 8	1.00	AFSCME	B32
Lead Housing Choice Voucher Specialist	Section 8	1.00	AFSCME	B32
Lead Housing Choice Voucher Specialist	Section 8	1.00	AFSCME	B32
Lead Housing Choice Voucher Specialist	Section 8	1.00	AFSCME	B32
HCV Specialist	Section 8	1.00	AFSCME	B24
HCV Specialist	Section 8	1.00	AFSCME	B24
HCV Specialist	Section 8	1.00	AFSCME	B24
HCV Specialist	Section 8	1.00	AFSCME	B24
HCV Specialist	Section 8	1.00	AFSCME	B24

**FY 2026 FTE Listing**

<b>Position Title</b>	<b>Department</b>	<b>FTE</b>	<b>Bargaining Unit</b>	<b>Pay Grade</b>
HCV Specialist	Section 8	1.00	AFSCME	B24
HCV Specialist	Section 8	1.00	AFSCME	B24
HCV Specialist	Section 8	1.00	AFSCME	B24
HCV Specialist	Section 8	1.00	AFSCME	B24
HCV Specialist	Section 8	1.00	AFSCME	B24
HCV Specialist	Section 8	1.00	AFSCME	B24
HCV Specialist	Section 8	1.00	AFSCME	B24
HCV Specialist	Section 8	1.00	AFSCME	B24
HCV Specialist	Section 8	1.00	AFSCME	B24
HCV Specialist	Section 8	1.00	AFSCME	B24
HCV Specialist	Section 8	1.00	AFSCME	B24
Housing Inspector	Section 8	1.00	AFSCME	B24
Housing Inspector	Section 8	1.00	AFSCME	B24
Housing Inspector	Section 8	1.00	AFSCME	B24
Administrative Support Professional	Section 8	1.00	AFSCME	B22
Administrative Support Technician	Section 8	1.00	AFSCME	A13

**FTE Summary**

<b>Department</b>	<b>FTE Count</b>
Executive	3.00
Finance	8.00
Housing Policy & IT	8.00
Human Resources	4.50
Maintenance	100.00
Resident Initiatives	3.50
Resident Services	97.38
Section 8	35.00
<b>Total</b>	<b>259.38</b>

### FTE HISTORY

Department	FY 2015	Rev 2 FY 2015	FY 2016	Rev 2 FY 2016	FY 2017	FY 2018	FY 2019	Rev 1 FY 2019	FY 2020	FY 2021	FY22	FY23	FY24	FY25	Proposed FY 2026
Executive	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	4.00	4.00	4.00	3.00	3.00	3.00	3.00
HR	4.00	4.00	4.25	4.25	3.50	3.50	3.00	3.00	3.00	3.50	3.50	4.50	4.50	4.50	4.50
Section 8	22.00	22.00	22.00	22.00	22.00	22.00	22.00	21.00	23.00	24.00	26.00	27.00	30.40	32.00	35.00
HP	1.00	1.00	1.00	1.00	1.00	1.00	0.80	5.10	5.95	0.50	0.50	1.50	1.50	7.50	8.00
EOD	0.75	1.00	1.00	1.00	1.00	-	-	-	-	-	-	-	-	-	-
Finance	16.00	16.00	16.00	16.00	13.75	14.00	13.00	13.00	13.00	13.00	12.00	13.00	13.75	8.00	8.00
Budget	-	-	-	-	-	-	-	-	-	-	1.00	1.00	-	-	-
Tech Svcs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	99.00	99.00	99.00	99.00	98.00	98.00	99.00	99.00	101.00	100.00	100.00	100.00	100.00	100.00	100.00
Res Svcs	83.48	84.23	84.23	84.98	84.61	81.88	82.18	80.88	82.63	89.63	91.63	91.83	96.18	98.18	97.38
Res Init	1.50	1.50	1.50	1.50	2.00	2.00	2.00	2.00	2.75	3.00	3.25	3.25	3.25	3.25	3.50
<b>TOTAL</b>	<b>230.73</b>	<b>231.73</b>	<b>231.98</b>	<b>232.73</b>	<b>228.86</b>	<b>225.38</b>	<b>224.98</b>	<b>226.98</b>	<b>235.33</b>	<b>237.63</b>	<b>241.88</b>	<b>245.08</b>	<b>252.58</b>	<b>256.43</b>	<b>259.38</b>

Department	Rev 1 FY 2004	Rev 1 FY 2005	FY 2006	Rev 1 FY 2007	FY 2008	FY 2009	FY 2010	Rev 1 FY 2010	FY 2011	Rev 1 FY 2011	FY 2012	Rev 1 FY 2012	FY 2013	FY 2014	Rev 1 FY 2014
Executive	4.00	3.00	3.00	3.50	3.00	3.25	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.00
HR	2.50	2.50	2.50	2.00	2.50	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Section 8	24.00	24.00	23.00	23.00	23.00	26.00	26.00	26.00	27.00	27.00	27.00	26.00	23.00	22.00	22.00
HP	3.50	3.00	3.00	1.50	1.50	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
EOD	3.00	2.50	2.50	1.80	1.80	0.50	0.50	0.50	0.75	0.75	0.75	0.75	0.75	0.75	0.75
Finance	14.50	15.50	14.50	14.50	14.50	14.50	15.50	15.50	15.50	15.50	16.50	16.50	16.50	15.50	16.00
Tech Svcs	13.00	12.00	6.00	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	87.00	88.00	91.00	98.00	98.00	99.00	100.00	100.00	100.00	100.00	100.00	99.00	99.00	97.80	97.80
Res Svcs	83.85	85.00	81.00	80.19	80.14	77.49	80.24	81.04	81.29	81.86	81.86	82.11	85.11	83.48	83.48
Res Init														1.25	1.50
<b>TOTAL</b>	<b>235.35</b>	<b>235.50</b>	<b>226.50</b>	<b>224.49</b>	<b>224.44</b>	<b>224.99</b>	<b>229.74</b>	<b>230.54</b>	<b>232.04</b>	<b>232.61</b>	<b>233.61</b>	<b>231.86</b>	<b>231.86</b>	<b>228.28</b>	<b>228.53</b>

Department	FY 1990	FY 1991	FY 1992	FY 1993	FY 1994	FY 1995	FY 1996	FY 1997	FY 1998	FY 1999	FY 2000	FY 2001	FY 2002	FY 2003	Rev 1 FY 2003
Executive	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	4.00	4.00	6.00	6.00	6.00	6.00	6.00
HR											3.50	3.50	3.50	4.00	4.00
Section 8											20.00	23.00	23.00	24.00	24.00
HP															
EOD															
Finance	25.00	27.00	27.33	27.30	27.30	21.33	23.33	17.33	18.33	18.33	14.33	14.33	14.33	15.50	14.50
Tech Svcs	14.50	14.50	16.50	16.50	18.50	25.00	21.50	18.00	16.00	17.00	17.00	17.00	15.00	15.00	14.00
Maintenance	92.00	95.00	95.00	95.00	96.00	95.00	92.00	89.00	89.00	89.00	89.00	93.00	95.00	93.00	92.00
Res Svcs	74.00	82.00	83.00	88.00	91.00	91.00	100.00	108.50	108.50	107.70	87.35	91.08	91.08	89.90	89.16
<b>TOTAL</b>	<b>208.50</b>	<b>221.50</b>	<b>224.83</b>	<b>229.80</b>	<b>235.80</b>	<b>235.33</b>	<b>239.83</b>	<b>235.83</b>	<b>235.83</b>	<b>236.03</b>	<b>237.18</b>	<b>247.91</b>	<b>247.91</b>	<b>247.40</b>	<b>243.66</b>

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 RAD Consolidated Budget  
Funds 601-608**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2,026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Income</b>								
Dwelling Rent	16,151,060	17,215,241	17,026,380	13,697,134	18,262,845	18,675,308	1,648,928	9.7%
Non-Dwelling Rent	-	88,903	-	55,584	74,112	-	-	0.0%
Office Space Rent	-	-	-	-	-	-	-	0.0%
Parking Space Rent	-	-	-	-	-	-	-	0.0%
Fraud Recovery - PHA Portion	-	-	-	-	-	-	-	0.0%
HUD Subsidies	24,354,316	20,124,632	24,872,740	14,364,968	24,146,772	24,249,671	(623,069)	-2.5%
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Special Claims Revenue	-	206,429	-	194,924	259,899	182,275	182,275	100.0%
Fraud Recovery - HUD Portion	-	-	-	-	-	-	-	0.0%
Property Management Fees	-	-	-	-	-	-	-	0.0%
Bookkeeping Fees	-	-	-	-	-	-	-	0.0%
Asset Management Fees	-	-	-	-	-	-	-	0.0%
Recertification Fees	-	-	-	-	-	-	-	0.0%
Interest on Investments (Unrestricted)	208,140	473,897	539,101	409,042	613,562	595,579	56,478	10.5%
Interest on Replacement Reserves (Restricted)	-	145,328	-	258,690	388,034	369,475	369,475	100.0%
Other Income	605,890	1,515,443	1,205,493	1,544,815	1,688,661	1,181,247	(24,446)	-2.0%
Laundry Income	-	127,875	-	82,532	110,043	112,010	112,010	100.0%
Cell Site Lease Revenue	783,036	932,351	952,263	-	920,167	961,789	9,526	1.0%
Rebates	-	95,182	-	56,880	75,840	-	-	0.0%
Discounts Taken	-	-	-	-	-	-	-	0.0%
Repayment Agreements - PHA Retention	-	60,525	-	34,599	46,132	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Administrative Fees	-	-	-	-	-	-	-	0.0%
Pre-RAD Conversion Collections	-	-	-	-	-	-	-	0.0%
<b>Total Income</b>	<b>42,102,442</b>	<b>40,985,806</b>	<b>44,595,977</b>	<b>30,699,167</b>	<b>46,586,068</b>	<b>46,327,154</b>	<b>1,731,177</b>	<b>3.9%</b>
<b>Expenses</b>								
<b>Administrative</b>								
Salaries	5,136,240	4,907,724	6,013,675	3,923,189	5,884,783	6,426,588	412,913	6.9%
Legal	357,000	350,570	365,920	265,598	354,131	298,704	(67,216)	-18.4%
Training	66,664	57,284	85,192	7,793	10,390	111,247	26,055	30.6%
Travel/Conferences/Seminars	-	238	-	2	3	-	-	0.0%
Mileage/Parking	19,180	23,344	7,000	17,926	23,902	22,500	15,500	221.4%
Property Management Fee	3,595,387	3,331,455	3,647,312	2,470,223	3,293,630	3,906,103	258,791	7.1%
Bookkeeping Fee	460,320	460,320	460,320	306,880	409,173	460,320	-	0.0%
Asset Management Fee	-	-	-	-	-	-	-	0.0%
Recertification Fee	138,096	138,096	138,096	92,064	122,752	138,096	-	0.0%
Audit Fees	45,979	40,180	49,732	51,928	69,238	54,189	4,457	9.0%
Rent	92,240	-	92,240	-	-	-	(92,240)	-100.0%
Contractual Services	95,733	164,672	154,978	105,086	140,115	140,345	(14,633)	-9.4%
Phones & Pagers	292,520	247,604	275,743	166,749	222,332	216,000	(59,743)	-21.7%
Office Supplies	40,966	43,216	39,266	33,494	44,659	68,120	28,854	73.5%
Office Equipment Rental & Repairs	6,067	15,393	68,115	10,824	14,432	51,752	(16,363)	-24.0%
Recognition Program	-	-	-	-	-	-	-	0.0%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	105,992	97,193	30,457	83,405	111,206	115,085	84,628	277.9%
Advertising	8,120	5,154	4,511	9,576	12,768	9,022	4,511	100.0%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	21,023	22,681	52,619	16,258	21,678	36,295	(16,324)	-31.0%
Publications	271	2,155	451	-	-	451	0	0.1%
Membership Dues & Fees	90	-	225	900	1,200	451	226	100.6%
Miscellaneous	10,711	26,428	10,109	6,301	8,402	3,657	(6,452)	-63.8%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	-	-	-	-	-	-	0.0%
Expendable Equipment	103,863	81,441	16,016	26,195	34,927	9,413	(6,603)	-41.2%
Meeting Expense	-	-	-	-	-	-	-	0.0%
Communications	-	-	-	-	-	-	-	0.0%
Per Diem	-	-	-	-	-	-	-	0.0%
Employee Recognition Event	-	-	-	-	-	-	-	0.0%
<b>Total Administrative</b>	<b>10,596,461</b>	<b>10,015,148</b>	<b>11,511,976</b>	<b>7,594,392</b>	<b>10,779,721</b>	<b>12,068,339</b>	<b>556,362</b>	<b>4.8%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 RAD Consolidated Budget  
 Funds 601-608

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2,026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Tenant Services</b>								
Salaries	730,310	653,325	870,570	303,963	455,944	695,496	(175,074)	-20.1%
Human Service Coordinator Program	100	-	-	-	-	-	-	0.0%
Recycling Program - Hi-Rises	-	3,755	-	2,810	3,746	-	-	0.0%
Resident Council Contracts	-	74,391	-	(6,286)	(8,381)	-	-	0.0%
Resident Participation Fee (PHA)	38,116	(33,999)	31,558	19,008	25,343	36,829	5,271	16.7%
Resident Participation Fee (Family)	19,533	-	19,530	-	-	19,530	-	0.0%
Resident Participation Fee (Hi-Rise)	38,015	-	38,015	-	-	38,015	-	0.0%
Special Events & Requests	1,800	-	7,040	-	-	-	(7,040)	-100.0%
Contract Costs - Recycling-Res. Monitors/Other	1,850	17,481	-	13,738	18,317	-	-	0.0%
Contract Costs - Orientation & Resident Hearings	-	3,720	2,400	2,640	3,520	-	(2,400)	-100.0%
Contract Costs - Education & Housekeeping	-	-	-	-	-	-	-	0.0%
Section 3 Contracts	-	-	-	-	-	-	-	0.0%
Student Verifications	1,350	603	1,350	429	572	-	(1,350)	-100.0%
Work Verification	27,000	5,281	19,000	-	-	180,440	161,440	849.7%
Criminal History Check	13,750	17,750	15,250	(1,885)	(2,514)	7,542	(7,708)	-50.5%
Contract Costs - Ramsey Cty Criminal History Supp.	-	-	-	-	-	-	-	0.0%
HSC Mileage	1,700	2,546	2,000	1,177	1,569	2,525	525	26.3%
<b>Total Tenant Services</b>	<b>873,524</b>	<b>744,854</b>	<b>1,006,713</b>	<b>335,592</b>	<b>498,116</b>	<b>980,377</b>	<b>(26,336)</b>	<b>-2.6%</b>
<b>Utilities</b>								
Water & Sewer	2,006,990	2,382,404	2,230,040	1,625,894	2,167,859	2,403,370	173,330	7.8%
Electricity	1,613,500	1,786,791	1,818,850	1,388,947	1,851,930	1,955,450	136,600	7.5%
Gas	916,350	620,470	902,400	212,802	283,737	532,278	(370,122)	-41.0%
Fuel Oil	104,000	1,950	25,030	54,783	73,044	24,680	(350)	-1.4%
Engineers Labor	154,090	91,902	95,590	67,521	101,281	103,421	7,831	8.2%
District Heat	546,860	561,701	556,940	310,502	414,003	602,980	46,040	8.3%
Other Utilities	27,500	7,591	21,000	1,961	2,615	10,000	(11,000)	-52.4%
Vacant Units - Electricity	-	25,718	-	6,562	8,749	-	-	0.0%
Vacant Units - Connection Charges	-	-	-	-	-	-	-	0.0%
Vacant Units - Gas	-	32,735	-	8,579	11,439	-	-	0.0%
Vacant Units - District Heat	-	-	-	-	-	-	-	0.0%
<b>Total Utilities</b>	<b>5,369,290</b>	<b>5,511,262</b>	<b>5,649,850</b>	<b>3,677,551</b>	<b>4,914,655</b>	<b>5,632,179</b>	<b>(17,671)</b>	<b>-0.3%</b>
<b>Ordinary Maintenance - Materials</b>								
Salaries	5,495,570	4,972,999	5,622,560	4,033,182	6,049,773	5,983,762	361,202	6.4%
Structural	315,770	270,418	275,000	204,596	272,795	275,000	-	0.0%
HVAC	125,807	128,843	114,500	83,111	110,814	100,000	(14,501)	-12.7%
Alarm/Communication/Fire	126,773	169,584	92,610	28,563	38,084	77,066	(15,544)	-16.8%
Mechanical Systems	267,000	314,053	290,000	191,026	254,701	320,000	30,000	10.3%
Janitorial	142,000	158,003	139,500	86,516	115,354	150,000	10,500	7.5%
Automotive	27,066	25,689	20,751	8,884	11,845	16,240	(4,511)	-21.7%
Miscellaneous	4,962	2,984	2,707	624	832	22,707	20,000	738.8%
Landscape, Play/Grounds	21,500	29,058	19,500	15,883	21,178	14,500	(5,000)	-25.6%
Equipment Repair	19,500	19,723	19,500	22,126	29,501	22,000	2,500	12.8%
Handtools (under \$5,000)	14,200	23,176	14,435	18,576	24,768	19,848	5,413	37.5%
Uniforms	62,424	45,723	63,154	13,440	17,921	63,154	-	0.0%
Automotive Fuel	60,280	45,878	52,000	20,684	27,578	52,000	-	0.0%
Appliance Parts	47,275	71,189	55,000	30,771	41,028	41,000	(14,000)	-25.5%
Appliance Replacements	161,907	180,309	162,396	144,004	192,005	198,484	36,088	22.2%
Maint Tools and Equip under \$5000	43,616	26,457	44,582	24,312	32,416	48,925	4,343	9.7%
<b>Total Ordinary Maintenance - Materials</b>	<b>6,935,650</b>	<b>6,484,085</b>	<b>6,988,195</b>	<b>4,926,296</b>	<b>7,240,592</b>	<b>7,404,685</b>	<b>416,490</b>	<b>6.0%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 RAD Consolidated Budget  
 Funds 601-608

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2,026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Ordinary Maintenance - Contracts</b>								
Structural	939,838	984,273	580,000	487,250	649,667	540,000	(40,000)	-6.9%
HVAC	1,295,000	1,085,070	1,290,000	486,059	648,079	1,192,000	(98,001)	-7.6%
Alarm/Communication/Fire	505,000	417,182	500,000	263,039	350,719	464,838	(35,163)	-7.0%
Mechanical Systems	536,145	729,582	578,500	448,801	598,401	536,000	(42,500)	-7.3%
Janitorial	174,088	154,489	166,872	119,264	159,018	148,533	(18,339)	-11.0%
Automotive	18,044	24,411	18,044	23,946	31,928	36,088	18,044	100.0%
Miscellaneous	13,533	24,734	4,511	407	543	4,511	-	0.0%
Landscape, Play/Grounds	593,961	361,142	917,500	822,542	1,096,722	553,000	(364,500)	-39.7%
Equipment Repair	13,533	2,754	18,044	9,354	12,472	13,533	(4,511)	-25.0%
Mileage	5,413	2,827	5,413	705	939	1,804	(3,609)	-66.7%
Trash Removal	567,500	663,135	652,000	502,750	670,333	803,000	151,000	23.2%
Pest Control	289,110	467,868	447,000	454,430	605,906	673,088	226,088	50.6%
Elevator Maintenance	320,000	269,493	294,000	100,560	134,080	411,000	117,000	39.8%
Lawn Fertilization	19,500	18,330	19,500	12,297	16,397	21,000	1,500	7.7%
Commercial Appliance Repair	5,000	4,788	4,800	504	672	4,500	(300)	-6.3%
Salt/Sand	89,000	32,478	89,000	22,838	30,450	89,000	-	0.0%
Vacant Unit Painting	124,445	138,239	177,778	79,498	105,998	170,000	(7,778)	-4.4%
<b>Total Ordinary Maintenance - Contracts</b>	<b>5,509,110</b>	<b>5,380,794</b>	<b>5,762,962</b>	<b>3,834,243</b>	<b>5,112,323</b>	<b>5,661,894</b>	<b>(101,068)</b>	<b>-1.8%</b>
Protective Services	859,652	608,414	797,422	454,566	606,088	1,031,168	233,746	29.3%
<b>General</b>								
Insurance	1,380,585	1,407,841	1,454,290	1,259,490	1,679,320	1,576,482	122,192	8.4%
PILOT	848,070	820,519	874,087	835,600	1,114,134	970,297	96,210	11.0%
Terminal Leave Payments	138,704	84,913	42,785	35,920	47,893	-	(42,785)	-100.0%
Other Post Employment Benefits	54,027	(51,470)	48,825	-	-	-	(48,825)	-100.0%
Parental Leave	-	36,517	-	13,306	17,742	-	-	0.0%
Employee Benefits	4,333,089	3,805,610	4,649,410	3,012,563	4,016,751	4,991,393	341,983	7.4%
Collection Losses	162,400	434,019	409,665	260,827	347,769	359,757	(49,908)	-12.2%
Other General Expenses	-	-	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	-	-	-	-	-	-	-	0.0%
<b>Total General</b>	<b>6,916,875</b>	<b>6,537,949</b>	<b>7,479,062</b>	<b>5,417,706</b>	<b>7,223,608</b>	<b>7,897,929</b>	<b>418,867</b>	<b>5.6%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
VASH Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
<b>Total Housing Assistance Payments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Non-Routine and Capital</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	76,690	188,923	82,948	96,207	128,276	238,137	155,189	187.1%
Replacement of Equipment	50,000	92,732	86,000	102,866	137,155	353,700	267,700	311.3%
BA - Arch & Engineering	-	144,095	-	141,718	188,957	-	-	0.0%
BA - Advertising	-	1,975	-	3,132	4,176	-	-	0.0%
B/A - Dwelling Work	425,193	1,844,842	414,615	1,663,065	2,217,420	430,870	16,255	3.9%
BA - Non-Dwelling Work	-	1,713,743	-	1,976,162	2,634,883	-	-	0.0%
Land Improvements	-	-	-	163,192	217,589	-	-	0.0%
BA - Security Equipment	-	-	-	-	-	-	-	0.0%
Office/Ramp Construction Costs	-	-	-	-	-	-	-	0.0%
Property Betterments & Additions	4,847,500	874,540	8,882,665	-	-	12,917,650	4,034,985	45.4%
<b>Total Non-Routine and Capital</b>	<b>5,399,383</b>	<b>4,860,849</b>	<b>9,466,228</b>	<b>4,146,341</b>	<b>5,528,455</b>	<b>13,940,357</b>	<b>4,474,129</b>	<b>47.3%</b>
<b>Total Expenses</b>	<b>42,459,944</b>	<b>40,143,355</b>	<b>48,662,408</b>	<b>30,386,688</b>	<b>41,903,559</b>	<b>54,616,928</b>	<b>5,954,519</b>	<b>12.2%</b>
<b>Annual Contribution to Replacement Reserves</b>	<b>2,570,628</b>	<b>2,587,495</b>	<b>2,583,231</b>	<b>1,909,116</b>	<b>2,566,617</b>	<b>2,657,619</b>	<b>74,388</b>	<b>2.9%</b>
<b>Net Income (Loss) from Operations</b>	<b>(2,928,130)</b>	<b>(1,745,044)</b>	<b>(6,649,662)</b>	<b>(1,596,636)</b>	<b>2,115,892</b>	<b>(10,947,393)</b>	<b>(4,297,730)</b>	<b>-64.6%</b>
<b>Other Financing Sources (Uses)</b>								
Loan and Grant Proceeds	2,568,000	-	4,820,780	1,842,058	2,456,078	5,326,650	505,870	10.5%
Replacement Reserve Draws	621,000	179,000	3,094,885	-	1,650,371	6,280,000	3,185,115	102.9%
Net Transfers to/from Other Funds	(3,000,000)	(3,000,000)	(2,000,000)	-	(2,000,000)	(550,000)	1,450,000	-72.5%
<b>Total Other Financing Sources (Uses)</b>	<b>189,000</b>	<b>(2,821,000)</b>	<b>5,915,665</b>	<b>1,842,058</b>	<b>2,106,449</b>	<b>11,056,650</b>	<b>5,140,985</b>	<b>86.9%</b>
<b>Net Operating Cash Flow</b>	<b>(2,739,130)</b>	<b>(4,566,044)</b>	<b>(733,997)</b>	<b>245,422</b>	<b>4,222,341</b>	<b>109,257</b>	<b>843,255</b>	<b>114.9%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 RAD Consolidated Budget  
 Funds 601-608

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2,026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Net Position Activity</b>								
<b>Beginning</b>								
Net Investment In Capital Assets	119,551,733	119,551,733	116,397,110	116,397,110	116,397,110	114,521,063	(1,876,047)	-1.6%
Restricted Net Position	11,529,341	11,529,341	14,083,164	14,083,164	14,083,164	15,387,444	1,304,280	9.3%
Unrestricted Net Position	18,894,162	18,894,162	14,182,790	14,182,790	14,182,790	18,017,097	3,834,307	27.0%
<b>Beginning Total Net Position</b>	<b>149,975,236</b>	<b>149,975,236</b>	<b>144,663,064</b>	<b>144,663,064</b>	<b>144,663,064</b>	<b>147,925,603</b>	<b>3,262,539</b>	<b>2.3%</b>
<b>Ending</b>								
Depreciation	7,490,888	7,826,550	7,339,915	5,457,170	7,276,227	7,551,389	211,474	2.9%
Net Investment In Capital Assets (less Depreciation)	117,383,538	116,397,110	118,440,475	114,990,074	114,521,063	120,671,893	2,231,418	1.9%
Restricted Net Position	13,478,969	14,083,164	13,571,510	16,250,969	15,387,444	12,134,538	(1,436,972)	-10.6%
Unrestricted Net Position	16,155,032	14,182,790	13,448,793	14,169,523	18,017,097	17,756,879	4,308,086	32.0%
<b>Ending Total Net Position</b>	<b>147,017,538</b>	<b>144,663,064</b>	<b>145,460,777</b>	<b>145,410,566</b>	<b>147,925,603</b>	<b>150,563,310</b>	<b>5,102,533</b>	<b>3.5%</b>
<b>Routine Operating Expenses</b>	<b>37,060,562</b>	<b>35,282,506</b>	<b>39,196,180</b>	<b>26,240,346</b>	<b>36,375,104</b>	<b>40,676,571</b>		
<b>Months Routine Operating Expenses</b>	<b>5.23</b>	<b>4.82</b>	<b>4.12</b>	<b>6.48</b>	<b>5.94</b>	<b>5.24</b>		

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 McDonough Homes Operating Budget  
601**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2,026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Income</b>								
Dwelling Rent	3,228,920	3,937,612	3,775,474	2,924,902	3,899,869	4,033,569	258,095	6.8%
Non-Dwelling Rent	-	29,228	-	20,774	27,698	-	-	0.0%
Office Space Rent	-	-	-	-	-	-	-	0.0%
Parking Space Rent	-	-	-	-	-	-	-	0.0%
Fraud Recovery - PHA Portion	-	-	-	-	-	-	-	0.0%
HUD Subsidies	3,729,229	2,991,156	3,473,940	1,493,975	3,690,193	3,724,786	250,846	7.2%
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Special Claims Revenue	-	29,587	-	12,420	16,560	21,003	21,003	100.0%
Fraud Recovery - HUD Portion	-	-	-	-	-	-	-	0.0%
Property Management Fees	-	-	-	-	-	-	-	0.0%
Bookkeeping Fees	-	-	-	-	-	-	-	0.0%
Asset Management Fees	-	-	-	-	-	-	-	0.0%
Recertification Fees	-	-	-	-	-	-	-	0.0%
Interest on Investments (Unrestricted)	49,290	106,515	93,000	103,942	155,913	155,931	62,931	67.7%
Interest on Replacement Reserves (Restricted)	-	16,312	-	30,683	46,025	46,756	46,756	100.0%
Other Income	85,410	51,716	75,000	1,113,276	1,113,276	144,813	69,813	93.1%
Laundry Income	-	-	-	-	-	-	-	0.0%
Cell Site Lease Revenue	-	-	-	-	-	-	-	0.0%
Rebates	-	3,338	-	-	-	-	-	0.0%
Discounts Taken	-	-	-	-	-	-	-	0.0%
Repayment Agreements - PHA Retention	-	28,106	-	15,595	20,793	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Administrative Fees	-	-	-	-	-	-	-	0.0%
Pre-RAD Conversion Collections	-	-	-	-	-	-	-	0.0%
<b>Total Income</b>	<b>7,092,849</b>	<b>7,193,569</b>	<b>7,417,414</b>	<b>5,715,568</b>	<b>8,970,328</b>	<b>8,126,858</b>	<b>709,444</b>	<b>9.6%</b>
<b>Expenses</b>								
<b>Administrative</b>								
Salaries	748,410	641,035	836,120	467,495	701,242	969,202	133,082	15.9%
Legal	44,625	43,935	45,740	33,346	44,462	37,338	(8,402)	-18.4%
Training	14,283	11,077	16,558	1,363	1,818	14,340	(2,218)	-13.4%
Travel/Conferences/Seminars	-	52	-	-	-	-	-	0.0%
Mileage/Parking	1,900	2,213	500	2,348	3,131	2,500	2,000	400.0%
Property Management Fee	552,755	526,503	560,799	381,263	508,351	607,515	46,716	8.3%
Bookkeeping Fee	71,040	71,040	71,040	47,360	63,147	71,040	-	0.0%
Asset Management Fee	-	-	-	-	-	-	-	0.0%
Recertification Fee	21,312	21,312	21,312	14,208	18,944	21,312	-	0.0%
Audit Fees	7,058	6,168	7,634	7,971	10,628	8,318	684	9.0%
Rent	13,290	-	13,290	-	-	-	(13,290)	-100.0%
Contractual Services	13,935	31,623	23,857	20,109	26,812	14,034	(9,824)	-41.2%
Phones & Pagers	46,912	27,412	44,221	18,741	24,987	34,650	(9,571)	-21.6%
Office Supplies	6,038	6,916	6,038	5,897	7,862	11,247	5,209	86.3%
Office Equipment Rental & Repairs	1,132	4,224	11,104	3,048	4,064	8,524	(2,580)	-23.2%
Recognition Program	-	-	-	-	-	-	-	0.0%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	17,530	16,661	4,681	12,543	16,725	17,799	13,118	280.2%
Advertising	1,246	1,012	690	1,216	1,622	1,385	695	100.7%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	4,529	2,957	9,308	2,256	3,008	7,339	(1,969)	-21.2%
Publications	41	649	68	-	-	69	1	1.9%
Membership Dues & Fees	14	-	33	-	-	69	36	110.0%
Miscellaneous	1,690	2,114	1,555	317	423	616	(940)	-60.4%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	-	-	-	-	-	-	0.0%
Expendable Equipment	2,830	4,922	2,038	-	-	1,331	(707)	-34.7%
Meeting Expense	-	-	-	-	-	-	-	0.0%
Communications	-	-	-	-	-	-	-	0.0%
Per Diem	-	-	-	-	-	-	-	0.0%
Employee Recognition Event	-	-	-	-	-	-	-	0.0%
<b>Total Administrative</b>	<b>1,570,570</b>	<b>1,421,826</b>	<b>1,676,586</b>	<b>1,019,482</b>	<b>1,437,225</b>	<b>1,828,627</b>	<b>152,041</b>	<b>9.1%</b>

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 McDonough Homes Operating Budget  
601**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2,026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Tenant Services</b>								
Salaries	108,580	115,988	163,230	77,062	115,593	87,200	(76,030)	-46.6%
Human Service Coordinator Program	-	-	-	-	-	-	-	0.0%
Recycling Program - Hi-Rises	-	-	-	-	-	-	-	0.0%
Resident Council Contracts	-	8,560	-	(7,811)	(10,414)	-	-	0.0%
Resident Participation Fee (PHA)	5,853	(7,479)	4,846	-	-	5,656	810	16.7%
Resident Participation Fee (Family)	8,080	-	8,081	-	-	8,081	-	0.0%
Resident Participation Fee (Hi-Rise)	-	-	-	-	-	-	-	0.0%
Special Events & Requests	200	-	1,100	-	-	-	(1,100)	-100.0%
Contract Costs - Recycling-Res. Monitors/Other	-	491	-	450	600	-	-	0.0%
Contract Costs - Orientation & Resident Hearings	-	-	-	-	-	-	-	0.0%
Contract Costs - Education & Housekeeping	-	-	-	-	-	-	-	0.0%
Section 3 Contracts	-	-	-	-	-	-	-	0.0%
Student Verifications	200	85	200	61	82	-	(200)	-100.0%
Work Verification	4,000	741	2,000	-	-	27,700	25,700	1285.0%
Criminal History Check	2,000	2,489	2,000	(245)	(326)	1,157	(843)	-42.1%
Contract Costs - Ramsey Cty Criminal History Supp.	-	-	-	-	-	-	-	0.0%
HSC Mileage	50	13	50	16	21	75	25	50.0%
<b>Total Tenant Services</b>	<b>128,963</b>	<b>120,887</b>	<b>181,507</b>	<b>69,534</b>	<b>105,555</b>	<b>129,869</b>	<b>(51,638)</b>	<b>-28.4%</b>
<b>Utilities</b>								
Water & Sewer	535,830	622,927	609,660	453,259	604,345	645,280	35,620	5.8%
Electricity	66,120	69,046	72,190	52,861	70,481	71,190	(1,000)	-1.4%
Gas	13,880	7,635	11,700	6,028	8,038	7,098	(4,602)	-39.3%
Fuel Oil	-	-	-	-	-	-	-	0.0%
Engineers Labor	23,310	13,900	14,460	10,203	15,305	15,641	1,181	8.2%
District Heat	-	-	-	-	-	-	-	0.0%
Other Utilities	-	268	-	80	106	-	-	0.0%
Vacant Units - Electricity	-	10,959	-	3,596	4,795	-	-	0.0%
Vacant Units - Connection Charges	-	-	-	-	-	-	-	0.0%
Vacant Units - Gas	-	16,189	-	2,462	3,283	-	-	0.0%
Vacant Units - District Heat	-	-	-	-	-	-	-	0.0%
<b>Total Utilities</b>	<b>639,140</b>	<b>740,925</b>	<b>708,010</b>	<b>528,489</b>	<b>706,353</b>	<b>739,209</b>	<b>31,199</b>	<b>4.4%</b>
<b>Ordinary Maintenance - Materials</b>								
Salaries	992,040	927,994	900,770	631,568	947,352	1,046,947	146,177	16.2%
Structural	48,475	58,406	42,240	51,374	68,499	42,240	-	0.0%
HVAC	13,019	32,835	10,752	13,681	18,241	15,915	5,163	48.0%
Alarm/Communication/Fire	39,978	70,756	14,221	3,469	4,626	11,835	(2,386)	-16.8%
Mechanical Systems	41,011	51,673	44,544	35,921	47,895	49,152	4,608	10.3%
Janitorial	19,507	18,872	19,122	8,983	11,977	19,968	846	4.4%
Automotive	4,155	15,702	3,185	6,088	8,118	2,493	(692)	-21.7%
Miscellaneous	762	795	415	386	515	415	0	0.1%
Landscape, Play/Grounds	5,000	4,513	5,000	4,142	5,522	3,000	(2,000)	-40.0%
Equipment Repair	2,994	6,076	2,994	4,446	5,928	3,379	385	12.9%
Handtools (under \$5,000)	2,178	3,499	2,215	5,014	6,686	3,047	832	37.6%
Uniforms	9,695	7,863	9,695	1,996	2,662	9,695	-	0.0%
Automotive Fuel	13,768	14,814	13,000	7,642	10,189	13,000	-	0.0%
Appliance Parts	7,370	13,150	8,447	7,791	10,388	6,298	(2,149)	-25.4%
Appliance Replacements	24,081	45,910	24,930	39,452	52,603	30,470	5,540	22.2%
Maint Tools and Equip under \$5000	5,960	3,293	5,708	4,624	6,166	10,888	5,180	90.7%
<b>Total Ordinary Maintenance - Materials</b>	<b>1,229,993</b>	<b>1,276,150</b>	<b>1,107,238</b>	<b>826,579</b>	<b>1,207,366</b>	<b>1,268,741</b>	<b>161,503</b>	<b>14.6%</b>

Public Housing Agency of the City of Saint Paul  
**MN001**  
**FY 2026 McDonough Homes Operating Budget**  
**601**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2,026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Ordinary Maintenance - Contracts</b>								
Structural	104,316	34,911	69,511	6,282	8,376	66,048	(3,463)	-5.0%
HVAC	41,550	32,189	9,216	23,882	31,842	9,216	-	0.0%
Alarm/Communication/Fire	64,968	24,317	45,363	4,769	6,359	46,822	1,459	3.2%
Mechanical Systems	73,566	72,678	79,872	152,540	203,386	76,800	(3,072)	-3.8%
Janitorial	98,520	84,140	90,385	63,700	84,933	63,078	(27,308)	-30.2%
Automotive	2,770	5,153	2,770	388	517	5,540	2,770	100.0%
Miscellaneous	2,075	-	690	-	-	693	3	0.4%
Landscape, Play/Grounds	180,495	32,790	107,913	256,278	341,704	192,971	85,058	78.8%
Equipment Repair	2,075	91	2,770	4,200	5,600	2,078	(693)	-25.0%
Mileage	830	552	830	378	504	277	(553)	-66.6%
Trash Removal	170,000	169,929	196,000	119,952	159,936	189,000	(7,000)	-3.6%
Pest Control	47,550	46,832	72,000	64,108	85,478	105,540	33,540	46.6%
Elevator Maintenance	3,577	3,101	4,000	1,244	1,659	3,000	(1,000)	-25.0%
Lawn Fertilization	6,500	6,316	6,500	2,793	3,723	6,366	(134)	-2.1%
Commercial Appliance Repair	-	918	-	-	-	-	-	0.0%
Salt/Sand	17,000	4,828	17,000	1,686	2,248	17,000	-	0.0%
Vacant Unit Painting	15,560	40,580	22,223	33,138	44,184	50,000	27,777	125.0%
<b>Total Ordinary Maintenance - Contracts</b>	<b>831,352</b>	<b>559,322</b>	<b>727,043</b>	<b>735,338</b>	<b>980,450</b>	<b>834,427</b>	<b>107,384</b>	<b>14.8%</b>
Protective Services	143,648	86,450	127,381	65,593	87,457	98,271	(29,110)	-22.9%
<b>General</b>								
Insurance	231,893	232,654	244,273	214,430	285,907	242,012	(2,261)	-0.9%
PILOT	130,190	238,227	134,184	214,300	285,734	148,954	14,770	11.0%
Terminal Leave Payments	22,562	10,998	6,568	4,689	6,252	-	(6,568)	-100.0%
Other Post Employment Benefits	8,788	(8,279)	7,495	-	-	-	(7,495)	-100.0%
Parental Leave	-	5,798	-	1,251	1,668	-	-	0.0%
Employee Benefits	712,150	613,976	709,417	433,813	578,417	802,375	92,958	13.1%
Collection Losses	24,930	78,571	62,889	47,881	63,841	55,227	(7,662)	-12.2%
Other General Expenses	-	-	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	-	-	-	-	-	-	-	0.0%
<b>Total General</b>	<b>1,130,513</b>	<b>1,171,944</b>	<b>1,164,826</b>	<b>916,364</b>	<b>1,221,818</b>	<b>1,248,568</b>	<b>83,742</b>	<b>7.2%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
VASH Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
<b>Total Housing Assistance Payments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Non-Routine</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	11,770	20,684	12,734	35,664	47,552	36,557	23,823	187.1%
Replacement of Equipment	-	53,700	-	51,396	68,528	121,200	121,200	0.0%
BA - Arch & Engineering	-	-	-	-	-	-	-	0.0%
BA - Advertising	-	325	-	327	436	-	-	0.0%
B/A - Dwelling Work	44,085	151,877	44,840	1,538,122	2,050,829	46,605	1,765	3.9%
BA - Non-Dwelling Work	-	-	-	-	-	-	-	0.0%
Land Improvements	-	-	-	-	-	-	-	0.0%
BA - Security Equipment	-	-	-	-	-	-	-	0.0%
Property Betterments & Additions	155,000	43,526	2,507,338	-	-	3,135,650	628,312	25.1%
<b>Total Non-Routine</b>	<b>210,855</b>	<b>270,112</b>	<b>2,564,912</b>	<b>1,625,509</b>	<b>2,167,345</b>	<b>3,340,012</b>	<b>775,100</b>	<b>30.2%</b>
<b>Total Expenses</b>	<b>5,885,035</b>	<b>5,647,618</b>	<b>8,257,503</b>	<b>5,786,886</b>	<b>7,913,570</b>	<b>9,487,724</b>	<b>808,081</b>	<b>9.8%</b>
Annual Contribution to Replacement Reserves	405,090	398,559	402,768	300,573	404,091	418,419	15,651	3.9%
<b>Net Income (Loss) from Operations</b>	<b>802,724</b>	<b>1,147,392</b>	<b>(1,242,857)</b>	<b>(371,892)</b>	<b>652,668</b>	<b>(1,779,285)</b>	<b>(536,428)</b>	<b>-43.2%</b>
<b>Other Financing Sources (Uses)</b>								
Loan and Grant Proceeds	-	-	1,812,338	142,500	190,000	2,040,650	228,312	12.6%
Replacement Reserve Draws	155,000	-	600,000	-	600,000	815,000	215,000	35.8%
Net Transfers to/from Other Funds	(1,500,000)	(1,500,000)	(1,000,000)	-	(1,000,000)	(650,000)	350,000	-35.0%
<b>Total Other Financing Sources (Uses)</b>	<b>(1,345,000)</b>	<b>(1,500,000)</b>	<b>1,412,338</b>	<b>142,500</b>	<b>(210,000)</b>	<b>2,205,650</b>	<b>793,312</b>	<b>56.2%</b>
<b>Net Operating Cash Flow</b>	<b>(542,276)</b>	<b>(352,608)</b>	<b>169,481</b>	<b>(229,392)</b>	<b>442,668</b>	<b>426,365</b>	<b>256,884</b>	<b>151.6%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 McDonough Homes Operating Budget  
 601

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2,026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Net Position Activity</b>								
<b><i>Beginning</i></b>								
Net Investment In Capital Assets	22,795,321	22,795,321	21,377,976	21,377,976	21,377,976	21,828,603	450,627	2.1%
Restricted Net Position	1,455,531	1,455,531	1,870,402	1,870,402	1,870,402	1,720,518	(149,884)	-8.0%
Unrestricted Net Position	4,585,597	4,585,597	4,216,677	4,216,677	4,216,677	4,613,320	396,643	9.4%
<b>Beginning Total Net Position</b>	<b>28,836,449</b>	<b>28,836,449</b>	<b>27,465,055</b>	<b>27,465,055</b>	<b>27,465,055</b>	<b>28,162,440</b>	<b>697,386</b>	<b>2.5%</b>
<b><i>Ending</i></b>								
Depreciation	1,777,488	1,666,773	1,722,163	1,251,875	1,669,167	1,667,970	(54,193)	-3.1%
Net Investment In Capital Assets (less Depreciation)	21,216,918	21,377,976	22,207,991	21,715,946	21,828,603	23,464,087	1,256,096	5.7%
Restricted Net Position	1,705,621	1,870,402	1,673,170	2,201,659	1,720,518	1,370,693	(302,477)	-18.1%
Unrestricted Net Position	4,043,321	4,216,677	4,386,158	3,956,602	4,613,320	4,992,928	606,770	13.8%
<b>Ending Total Net Position</b>	<b>26,965,861</b>	<b>27,465,055</b>	<b>28,267,319</b>	<b>27,874,206</b>	<b>28,162,440</b>	<b>29,827,709</b>	<b>1,560,390</b>	<b>5.5%</b>
<b>Routine Operating Expenses</b>	5,674,179	5,377,506	5,692,591	4,161,377	5,746,225	6,147,713		
<b>Months Routine Operating Expenses</b>	8.55	9.41	9.25	11.41	9.63	10		

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Hamline, Front, Seal Operating Budget  
602**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Income</b>								
Dwelling Rent	1,658,360	1,794,007	1,700,771	1,450,955	1,934,607	1,866,306	165,535	9.7%
Non-Dwelling Rent	-	-	-	-	-	-	-	0.0%
Office Space Rent	-	-	-	-	-	-	-	0.0%
Parking Space Rent	-	-	-	-	-	-	-	0.0%
Fraud Recovery - PHA Portion	-	-	-	-	-	-	-	0.0%
HUD Subsidies	2,930,657	2,426,886	3,081,860	2,158,363	2,851,552	3,209,316	127,456	4.1%
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Special Claims Revenue	-	16,276	-	38,362	51,149	21,780	21,780	100.0%
Fraud Recovery - HUD Portion	-	-	-	-	-	-	-	0.0%
Property Management Fees	-	-	-	-	-	-	-	0.0%
Bookkeeping Fees	-	-	-	-	-	-	-	0.0%
Asset Management Fees	-	-	-	-	-	-	-	0.0%
Recertification Fees	-	-	-	-	-	-	-	0.0%
Interest on Investments (Unrestricted)	39,870	99,018	62,969	78,339	117,508	109,690	46,721	74.2%
Interest on Replacement Reserves (Restricted)	-	9,234	-	17,773	26,660	27,294	27,294	100.0%
Other Income	64,680	59,531	69,612	29,947	39,930	107,288	37,676	54.1%
Laundry Income	-	22,568	-	14,314	19,085	19,465	19,465	100.0%
Cell Site Lease Revenue	144,541	134,685	150,323	-	110,426	115,947	(34,376)	-22.9%
Rebates	-	4,242	-	56,880	75,840	-	-	0.0%
Discounts Taken	-	-	-	-	-	-	-	0.0%
Repayment Agreements - PHA Retention	-	2,567	-	1,266	1,688	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Administrative Fees	-	-	-	-	-	-	-	0.0%
Pre-RAD Conversion Collections	-	-	-	-	-	-	-	0.0%
<b>Total Income</b>	<b>4,838,108</b>	<b>4,569,014</b>	<b>5,065,535</b>	<b>3,846,199</b>	<b>5,228,445</b>	<b>5,477,086</b>	<b>411,551</b>	<b>8.1%</b>
<b>Expenses</b>								
<b>Administrative</b>								
Salaries	566,870	544,709	715,900	459,352	689,029	712,477	(3,423)	-0.5%
Legal	44,625	43,935	45,740	33,346	44,462	37,338	(8,402)	-18.4%
Training	5,859	5,920	9,802	935	1,246	13,903	4,101	41.8%
Travel/Conferences/Seminars	-	20	-	-	-	-	-	0.0%
Mileage/Parking	1,930	1,760	750	1,628	2,171	2,500	1,750	233.3%
Property Management Fee	446,797	407,940	453,379	305,983	407,978	484,463	31,084	6.9%
Bookkeeping Fee	57,120	57,120	57,120	38,080	50,773	57,120	-	0.0%
Asset Management Fee	-	-	-	-	-	-	-	0.0%
Recertification Fee	17,136	17,136	17,136	11,424	15,232	17,136	-	0.0%
Audit Fees	5,738	5,013	6,207	6,478	8,638	6,760	553	8.9%
Rent	12,950	-	12,950	-	-	-	(12,950)	-100.0%
Contractual Services	8,700	13,065	16,418	7,550	10,067	11,980	(4,438)	-27.0%
Phones & Pagers	35,783	38,242	33,731	25,583	34,111	26,430	(7,301)	-21.6%
Office Supplies	4,845	5,061	4,845	3,344	4,459	8,013	3,168	65.4%
Office Equipment Rental & Repairs	398	1,195	7,940	845	1,126	5,847	(2,093)	-26.4%
Recognition Program	-	-	-	-	-	-	-	0.0%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	11,684	11,498	3,804	10,277	13,702	13,657	9,853	259.0%
Advertising	1,013	1,074	563	1,041	1,388	1,126	563	100.0%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	1,840	2,457	5,721	2,325	3,100	3,602	(2,119)	-37.0%
Publications	34	42	56	-	-	56	0	0.5%
Membership Dues & Fees	11	-	28	321	428	56	28	101.1%
Miscellaneous	1,363	1,831	1,250	1,166	1,554	438	(812)	-65.0%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	-	-	-	-	-	-	0.0%
Expendable Equipment	1,676	1,758	1,845	7,676	10,235	1,176	(669)	-36.3%
Meeting Expense	-	-	-	-	-	-	-	0.0%
Communications	-	-	-	-	-	-	-	0.0%
Per Diem	-	-	-	-	-	-	-	0.0%
Employee Recognition Event	-	-	-	-	-	-	-	0.0%
<b>Total Administrative</b>	<b>1,226,373</b>	<b>1,159,775</b>	<b>1,395,185</b>	<b>917,355</b>	<b>1,299,699</b>	<b>1,404,078</b>	<b>8,893</b>	<b>0.6%</b>

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Hamline, Front, Seal Operating Budget  
602**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Tenant Services</b>								
Salaries	54,830	58,407	86,870	18,855	28,283	87,076	206	0.2%
Human Service Coordinator Program	-	-	-	-	-	-	-	0.0%
Recycling Program - Hi-Rises	-	691	-	524	699	-	-	0.0%
Resident Council Contracts	-	9,297	-	1,467	1,957	-	-	0.0%
Resident Participation Fee (PHA)	4,756	(3,563)	3,938	3,581	4,775	4,595	657	16.7%
Resident Participation Fee (Family)	-	-	-	-	-	-	-	0.0%
Resident Participation Fee (Hi-Rise)	7,149	-	7,149	-	-	7,149	-	0.0%
Special Events & Requests	250	-	660	-	-	-	(660)	-100.0%
Contract Costs - Recycling-Res. Monitors/Other	200	3,095	-	2,303	3,071	-	-	0.0%
Contract Costs - Orientation & Resident Hearings	-	500	400	820	1,093	-	(400)	-100.0%
Contract Costs - Education & Housekeeping	-	-	-	-	-	-	-	0.0%
Section 3 Contracts	-	-	-	-	-	-	-	0.0%
Student Verifications	200	72	200	52	70	-	(200)	-100.0%
Work Verification	2,000	633	2,000	-	-	22,520	20,520	1026.0%
Criminal History Check	2,000	2,127	2,000	(208)	(278)	941	(1,059)	-52.9%
Contract Costs - Ramsey Cty Criminal History Supp.	-	-	-	-	-	-	-	0.0%
HSC Mileage	500	1,032	500	688	918	350	(150)	-30.0%
<b>Total Tenant Services</b>	<b>71,885</b>	<b>72,291</b>	<b>103,717</b>	<b>28,083</b>	<b>40,586</b>	<b>122,631</b>	<b>18,914</b>	<b>18.2%</b>
<b>Utilities</b>								
Water & Sewer	150,140	147,358	136,780	118,678	158,238	159,520	22,740	16.6%
Electricity	245,700	310,409	306,230	267,445	356,593	361,900	55,670	18.2%
Gas	195,300	155,562	201,100	20,391	27,188	117,302	(83,798)	-41.7%
Fuel Oil	21,830	251	6,300	13,752	18,336	6,080	(220)	-3.5%
Engineers Labor	18,940	11,296	11,750	8,316	12,475	12,716	966	8.2%
District Heat	-	-	-	-	-	-	-	0.0%
Other Utilities	6,211	1,906	4,743	-	-	2,258	(2,485)	-52.4%
Vacant Units - Electricity	-	-	-	-	-	-	-	0.0%
Vacant Units - Connection Charges	-	-	-	-	-	-	-	0.0%
Vacant Units - Gas	-	-	-	-	-	-	-	0.0%
Vacant Units - District Heat	-	-	-	-	-	-	-	0.0%
<b>Total Utilities</b>	<b>638,121</b>	<b>626,781</b>	<b>666,903</b>	<b>428,583</b>	<b>572,830</b>	<b>659,776</b>	<b>(7,127)</b>	<b>-1.1%</b>
<b>Ordinary Maintenance - Materials</b>								
Salaries	543,700	520,746	649,910	481,183	721,775	648,622	(1,288)	-0.2%
Structural	39,410	18,632	34,320	11,880	15,839	34,320	-	0.0%
HVAC	18,309	5,575	17,214	5,025	6,700	12,246	(4,968)	-28.9%
Alarm/Communication/Fire	7,319	7,100	11,556	2,379	3,172	9,618	(1,938)	-16.8%
Mechanical Systems	33,322	33,815	36,192	20,586	27,448	39,936	3,744	10.3%
Janitorial	18,680	24,354	18,364	14,044	18,726	19,992	1,628	8.9%
Automotive	3,378	295	2,590	170	227	2,027	(563)	-21.7%
Miscellaneous	619	354	338	139	185	4,106	3,768	1114.7%
Landscape, Play/Grounds	2,500	1,607	2,000	1,669	2,226	1,200	(800)	-40.0%
Equipment Repair	2,434	1,426	2,434	876	1,168	2,746	312	12.8%
Handtools (under \$5,000)	1,776	1,991	1,802	1,869	2,493	2,477	675	37.5%
Uniforms	7,882	4,567	7,882	1,543	2,058	7,882	-	0.0%
Automotive Fuel	5,652	3,723	4,000	1,098	1,464	4,000	-	0.0%
Appliance Parts	5,812	8,232	6,864	2,679	3,572	5,117	(1,747)	-25.5%
Appliance Replacements	17,081	9,375	20,268	9,485	12,647	24,772	4,504	22.2%
Maint Tools and Equip under \$5000	5,832	848	5,212	1,317	1,755	5,101	(111)	-2.1%
<b>Total Ordinary Maintenance - Materials</b>	<b>713,706</b>	<b>642,640</b>	<b>820,946</b>	<b>555,942</b>	<b>821,453</b>	<b>824,161</b>	<b>3,215</b>	<b>0.4%</b>

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Hamline, Front, Seal Operating Budget  
602**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Ordinary Maintenance - Contracts</b>								
Structural	152,480	252,869	56,479	76,983	102,644	143,664	87,185	154.4%
HVAC	216,656	149,296	212,844	77,238	102,984	219,420	6,576	3.1%
Alarm/Communication/Fire	52,794	48,071	75,451	36,464	48,618	72,482	(2,969)	-3.9%
Mechanical Systems	97,670	119,584	64,896	40,616	54,155	68,400	3,504	5.4%
Janitorial	1,133	1,859	1,126	2,061	2,748	1,689	563	50.0%
Automotive	2,252	2,618	2,252	297	396	4,504	2,252	100.0%
Miscellaneous	1,689	-	563	-	-	563	-	0.0%
Landscape, Play/Grounds	101,986	77,360	20,609	19,469	25,959	49,102	28,493	138.3%
Equipment Repair	1,689	-	2,252	-	-	1,689	(563)	-25.0%
Mileage	676	-	676	73	98	225	(451)	-66.7%
Trash Removal	33,000	50,786	40,000	36,842	49,123	61,000	21,000	52.5%
Pest Control	33,440	57,783	48,000	56,808	75,744	64,504	16,504	34.4%
Elevator Maintenance	83,232	62,298	66,000	21,828	29,104	75,000	9,000	13.6%
Lawn Fertilization	1,500	990	1,500	929	1,239	1,318	(182)	-12.1%
Commercial Appliance Repair	705	-	800	-	-	500	(300)	-37.5%
Salt/Sand	10,000	3,470	10,000	2,603	3,470	10,000	-	0.0%
Vacant Unit Painting	15,555	-	22,222	-	-	-	(22,222)	-100.0%
<b>Total Ordinary Maintenance - Contracts</b>	<b>806,457</b>	<b>826,985</b>	<b>625,670</b>	<b>372,210</b>	<b>496,280</b>	<b>774,059</b>	<b>148,389</b>	<b>23.7%</b>
Protective Services	90,348	68,941	83,092	48,845	65,127	123,271	40,179	48.4%
<b>General</b>								
Insurance	154,944	156,942	163,216	141,951	189,267	196,754	33,538	20.5%
PILOT	105,840	70,796	109,091	87,921	117,228	121,099	12,008	11.0%
Terminal Leave Payments	14,239	8,797	5,340	3,384	4,512	-	(5,340)	-100.0%
Other Post Employment Benefits	5,546	(5,491)	6,094	-	-	-	(6,094)	-100.0%
Parental Leave	-	4,184	-	6,426	8,568	-	-	0.0%
Employee Benefits	440,935	414,065	538,911	345,510	460,679	561,108	22,197	4.1%
Collection Losses	20,270	57,802	51,129	82,868	110,490	44,900	(6,229)	-12.2%
Other General Expenses	-	-	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	-	-	-	-	-	-	-	0.0%
<b>Total General</b>	<b>741,774</b>	<b>707,094</b>	<b>873,781</b>	<b>668,059</b>	<b>890,745</b>	<b>923,861</b>	<b>50,080</b>	<b>5.7%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
VASH Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
<b>Total Housing Assistance Payments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Non-Routine</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	9,570	61,380	10,352	(7,909)	(10,546)	29,721	19,369	187.1%
Replacement of Equipment	6,594	6,020	2,072	-	-	2,072	-	0.0%
BA - Arch & Engineering	-	38,797	-	8,006	10,675	-	-	0.0%
BA - Advertising	-	-	-	-	-	-	-	0.0%
B/A - Dwelling Work	57,242	11,348	71,525	-	-	74,345	2,820	3.9%
BA - Non-Dwelling Work	-	174,740	-	311,944	415,926	-	-	0.0%
Land Improvements	-	-	-	-	-	-	-	0.0%
BA - Security Equipment	-	-	-	-	-	-	-	0.0%
Property Betterments & Additions	549,000	45,511	675,000	-	-	940,000	265,000	39.3%
<b>Total Non-Routine</b>	<b>622,406</b>	<b>337,796</b>	<b>758,949</b>	<b>312,041</b>	<b>416,054</b>	<b>1,046,138</b>	<b>287,189</b>	<b>37.8%</b>
<b>Total Expenses</b>	<b>4,911,070</b>	<b>4,442,302</b>	<b>5,328,243</b>	<b>3,331,117</b>	<b>4,602,774</b>	<b>5,877,976</b>	<b>264,706</b>	<b>5.0%</b>
<b>Annual Contribution to Replacement Reserves</b>	<b>280,400</b>	<b>275,886</b>	<b>278,802</b>	<b>208,062</b>	<b>279,720</b>	<b>289,641</b>	<b>10,839</b>	<b>3.9%</b>
<b>Net Income (Loss) from Operations</b>	<b>(353,362)</b>	<b>(149,173)</b>	<b>(541,510)</b>	<b>307,020</b>	<b>345,950</b>	<b>(690,531)</b>	<b>(149,021)</b>	<b>-27.5%</b>
<b>Other Financing Sources (Uses)</b>								
Loan and Grant Proceeds	300,000	-	600,000	314,284	419,045	223,000	(377,000)	-62.8%
Replacement Reserve Draws	-	-	75,000	-	75,000	315,000	240,000	320.0%
Net Transfers to/from Other Funds	(500,000)	(500,000)	-	-	-	-	-	0.0%
<b>Total Other Financing Sources (Uses)</b>	<b>(200,000)</b>	<b>(500,000)</b>	<b>675,000</b>	<b>314,284</b>	<b>494,045</b>	<b>538,000</b>	<b>(137,000)</b>	<b>-20.3%</b>
<b>Net Operating Cash Flow</b>	<b>(553,362)</b>	<b>(649,173)</b>	<b>133,490</b>	<b>621,304</b>	<b>839,996</b>	<b>(152,531)</b>	<b>(286,021)</b>	<b>-214.3%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 Hamline, Front, Seal Operating Budget  
 602

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Net Position Activity</b>								
<i>Beginning</i>								
Net Investment In Capital Assets	9,850,559	9,850,559	9,522,509	9,522,509	9,522,509	9,502,765	(19,744)	-0.2%
Restricted Net Position	2,854,807	2,854,807	3,139,927	3,139,927	3,139,927	3,371,307	231,380	7.4%
Unrestricted Net Position	2,169,283	2,169,283	1,510,875	1,510,875	1,510,875	2,324,211	813,336	53.8%
<b>Beginning Total Net Position</b>	<b>14,874,649</b>	<b>14,874,649</b>	<b>14,173,312</b>	<b>14,173,312</b>	<b>14,173,312</b>	<b>15,198,283</b>	<b>1,024,971</b>	<b>7.2%</b>
<i>Ending</i>								
Depreciation	496,190	604,466	437,963	334,758	446,345	525,405	87,442	20.0%
Net Investment In Capital Assets (less Depreciation)	9,967,205	9,522,509	9,833,143	9,507,701	9,502,765	9,993,777	160,634	1.6%
Restricted Net Position	3,135,207	3,139,927	3,343,729	3,365,762	3,371,307	3,373,242	29,513	0.9%
Unrestricted Net Position	1,615,921	1,510,875	1,644,366	2,114,406	2,324,211	2,144,386	500,021	30.4%
<b>Ending Total Net Position</b>	<b>14,718,333</b>	<b>14,173,312</b>	<b>14,821,238</b>	<b>14,987,869</b>	<b>15,198,283</b>	<b>15,511,405</b>	<b>690,167</b>	<b>4.7%</b>
<b>Routine Operating Expenses</b>	4,288,664	4,104,506	4,569,294	3,019,076	4,186,720	4,831,838		
<b>Months Routine Operating Expenses</b>	4.52	4.42	4.32	8.40	6.66	5.33		

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Edgerton, Iowa, Wilson Operating Budget  
603**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Income</b>								
Dwelling Rent	1,846,680	1,794,702	1,817,780	1,538,745	2,051,660	2,008,262	190,482	10.5%
Non-Dwelling Rent	-	-	-	-	-	-	-	0.0%
Office Space Rent	-	-	-	-	-	-	-	0.0%
Parking Space Rent	-	-	-	-	-	-	-	0.0%
Fraud Recovery - PHA Portion	-	-	-	-	-	-	-	0.0%
HUD Subsidies	3,503,870	2,943,878	3,699,150	2,903,734	3,508,052	3,838,206	139,056	3.8%
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Special Claims Revenue	-	39,426	-	53,190	70,920	46,308	46,308	100.0%
Fraud Recovery - HUD Portion	-	-	-	-	-	-	-	0.0%
Property Management Fees	-	-	-	-	-	-	-	0.0%
Bookkeeping Fees	-	-	-	-	-	-	-	0.0%
Asset Management Fees	-	-	-	-	-	-	-	0.0%
Recertification Fees	-	-	-	-	-	-	-	0.0%
Interest on Investments (Unrestricted)	28,190	27,598	70,778	25,579	38,368	37,165	(33,613)	-47.5%
Interest on Replacement Reserves (Restricted)	-	32,022	-	58,232	87,348	83,673	83,673	100.0%
Other Income	136,120	42,518	127,334	113,633	151,510	123,597	(3,737)	-2.9%
Laundry Income	-	24,987	-	16,489	21,985	22,425	22,425	100.0%
Cell Site Lease Revenue	267,259	366,406	355,639	-	371,283	389,847	34,208	9.6%
Rebates	-	9,189	-	-	-	-	-	0.0%
Discounts Taken	-	-	-	-	-	-	-	0.0%
Repayment Agreements - PHA Retention	-	5,054	-	1,164	1,552	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Administrative Fees	-	-	-	-	-	-	-	0.0%
Pre-RAD Conversion Collections	-	-	-	-	-	-	-	0.0%
<b>Total Income</b>	<b>5,782,119</b>	<b>5,285,779</b>	<b>6,070,681</b>	<b>4,710,765</b>	<b>6,302,678</b>	<b>6,549,483</b>	<b>478,802</b>	<b>7.9%</b>
<b>Expenses</b>								
<b>Administrative</b>								
Salaries	687,610	755,707	823,450	552,798	829,196	898,839	75,389	9.2%
Legal	44,625	43,935	45,740	33,151	44,201	37,338	(8,402)	-18.4%
Training	8,252	7,249	10,082	1,016	1,355	14,199	4,117	40.8%
Travel/Conferences/Seminars	-	29	-	-	-	-	-	0.0%
Mileage/Parking	2,020	2,740	500	1,814	2,419	2,000	1,500	300.0%
Property Management Fee	518,806	470,896	526,208	357,286	476,381	561,896	35,688	6.8%
Bookkeeping Fee	66,360	66,360	66,360	44,240	58,987	66,360	-	0.0%
Asset Management Fee	-	-	-	-	-	-	-	0.0%
Recertification Fee	19,908	19,908	19,908	13,272	17,696	19,908	-	0.0%
Audit Fees	6,630	5,797	7,171	7,492	9,989	7,818	647	9.0%
Rent	14,980	-	14,980	-	-	-	(14,980)	-100.0%
Contractual Services	10,805	14,825	16,593	8,032	10,710	12,103	(4,490)	-27.1%
Phones & Pagers	41,331	46,301	38,960	30,724	40,965	30,510	(8,450)	-21.7%
Office Supplies	4,476	6,070	4,476	3,816	5,087	7,171	2,695	60.2%
Office Equipment Rental & Repairs	482	1,420	9,197	999	1,332	6,782	(2,415)	-26.3%
Recognition Program	-	-	-	-	-	-	-	0.0%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	14,251	13,987	4,390	12,216	16,289	14,266	9,876	225.0%
Advertising	1,171	788	651	2,035	2,713	1,301	650	99.8%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	2,169	2,878	6,653	2,829	3,772	4,232	(2,421)	-36.4%
Publications	39	48	65	-	-	65	0	0.2%
Membership Dues & Fees	13	-	33	371	495	65	32	97.3%
Miscellaneous	1,451	7,149	1,320	1,103	1,470	465	(855)	-64.8%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	-	-	-	-	-	-	0.0%
Expendable Equipment	1,781	1,753	1,976	3,325	4,433	1,281	(695)	-35.2%
Meeting Expense	-	-	-	-	-	-	-	0.0%
Communications	-	-	-	-	-	-	-	0.0%
Per Diem	-	-	-	-	-	-	-	0.0%
Employee Recognition Event	-	-	-	-	-	-	-	0.0%
<b>Total Administrative</b>	<b>1,447,161</b>	<b>1,467,841</b>	<b>1,598,712</b>	<b>1,076,518</b>	<b>1,527,491</b>	<b>1,686,598</b>	<b>87,886</b>	<b>5.5%</b>

Public Housing Agency of the City of Saint Paul  
**MN001**  
**FY 2026 Edgerton, Iowa, Wilson Operating Budget**  
**603**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Tenant Services</b>								
Salaries	108,820	128,080	100,420	17,339	26,009	88,200	(12,220)	-12.2%
Human Service Coordinator Program	-	-	-	-	-	-	-	0.0%
Recycling Program - Hi-Rises	-	771	-	480	640	-	-	0.0%
Resident Council Contracts	-	10,515	-	1,568	2,090	-	-	0.0%
Resident Participation Fee (PHA)	5,498	(3,563)	4,552	4,140	5,520	5,312	760	16.7%
Resident Participation Fee (Family)	-	-	-	-	-	-	-	0.0%
Resident Participation Fee (Hi-Rise)	7,711	-	7,711	-	-	7,711	-	0.0%
Special Events & Requests	300	-	660	-	-	-	(660)	-100.0%
Contract Costs - Recycling-Res. Monitors/Other	200	3,182	-	2,506	3,342	-	-	0.0%
Contract Costs - Orientation & Resident Hearings	-	500	400	260	347	-	(400)	-100.0%
Contract Costs - Education & Housekeeping	-	-	-	-	-	-	-	0.0%
Section 3 Contracts	-	-	-	-	-	-	-	0.0%
Student Verifications	200	95	200	66	87	-	(200)	-100.0%
Work Verification	4,500	834	4,500	-	-	26,020	21,520	478.2%
Criminal History Check	-	2,802	2,000	(336)	(449)	1,088	(912)	-45.6%
Contract Costs - Ramsey Cty Criminal History Supp.	-	-	-	-	-	-	-	0.0%
HSC Mileage	350	790	500	207	275	350	(150)	-30.0%
<b>Total Tenant Services</b>	<b>127,579</b>	<b>144,007</b>	<b>120,943</b>	<b>26,228</b>	<b>37,861</b>	<b>128,681</b>	<b>7,738</b>	<b>6.4%</b>
<b>Utilities</b>								
Water & Sewer	219,420	274,169	229,200	168,050	224,067	265,150	35,950	15.7%
Electricity	295,620	333,319	301,190	300,537	400,716	396,970	95,780	31.8%
Gas	236,630	178,470	231,210	(8,817)	(11,756)	113,102	(118,108)	-51.1%
Fuel Oil	30,460	383	5,170	15,273	20,364	6,800	1,630	31.5%
Engineers Labor	21,890	13,053	13,580	9,596	14,394	14,692	1,112	8.2%
District Heat	-	-	-	-	-	-	-	0.0%
Other Utilities	7,178	3,304	5,481	1,443	1,924	2,610	(2,871)	-52.4%
Vacant Units - Electricity	-	-	-	-	-	-	-	0.0%
Vacant Units - Connection Charges	-	-	-	-	-	-	-	0.0%
Vacant Units - Gas	-	-	-	-	-	-	-	0.0%
Vacant Units - District Heat	-	-	-	-	-	-	-	0.0%
<b>Total Utilities</b>	<b>811,198</b>	<b>802,698</b>	<b>785,831</b>	<b>486,082</b>	<b>649,709</b>	<b>799,324</b>	<b>13,493</b>	<b>1.7%</b>
<b>Ordinary Maintenance - Materials</b>								
Salaries	594,270	582,106	736,810	534,835	802,253	832,292	95,482	13.0%
Structural	45,535	20,582	39,654	19,217	25,622	39,655	1	0.0%
HVAC	21,159	9,087	19,895	1,749	2,332	14,157	(5,738)	-28.8%
Alarm/Communication/Fire	8,457	2,455	13,355	2,399	3,199	11,113	(2,242)	-16.8%
Mechanical Systems	38,501	54,009	41,818	30,080	40,107	46,144	4,326	10.3%
Janitorial	21,583	23,462	21,220	10,884	14,513	23,102	1,882	8.9%
Automotive	3,903	881	2,992	318	423	2,342	(650)	-21.7%
Miscellaneous	716	412	390	3	3	4,746	4,356	1117.0%
Landscape, Play/Grounds	2,000	1,493	1,500	990	1,321	1,300	(200)	-13.3%
Equipment Repair	2,812	1,384	2,812	1,264	1,686	3,172	360	12.8%
Handtools (under \$5,000)	2,049	2,506	2,082	912	1,215	2,862	780	37.5%
Uniforms	9,107	5,103	9,107	1,770	2,360	9,107	-	0.0%
Automotive Fuel	6,534	4,466	4,000	1,015	1,353	4,000	-	0.0%
Appliance Parts	6,867	5,646	7,931	1,688	2,251	5,912	(2,019)	-25.5%
Appliance Replacements	25,305	33,015	23,418	18,339	24,452	28,622	5,204	22.2%
Maint Tools and Equip under \$5000	6,741	787	6,025	1,838	2,451	5,896	(129)	-2.1%
<b>Total Ordinary Maintenance - Materials</b>	<b>795,539</b>	<b>747,393</b>	<b>933,009</b>	<b>627,301</b>	<b>925,541</b>	<b>1,034,423</b>	<b>101,414</b>	<b>10.9%</b>

Public Housing Agency of the City of Saint Paul  
**MN001**  
 FY 2026 Edgerton, Iowa, Wilson Operating Budget  
 603

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Ordinary Maintenance - Contracts</b>								
Structural	62,337	147,117	190,259	131,872	175,829	62,006	(128,253)	-67.4%
HVAC	287,692	225,077	346,054	81,530	108,707	253,654	(92,400)	-26.7%
Alarm/Communication/Fire	65,996	55,545	86,267	49,131	65,508	70,454	(15,813)	-18.3%
Mechanical Systems	95,735	162,036	74,984	52,738	70,317	78,100	3,116	4.2%
Janitorial	1,397	2,002	1,301	-	-	1,952	651	50.0%
Automotive	2,602	1,998	2,602	692	923	5,204	2,602	100.0%
Miscellaneous	1,952	-	651	-	-	651	(1)	-0.1%
Landscape, Play/Grounds	110,402	43,513	14,661	13,986	18,648	58,371	43,710	298.1%
Equipment Repair	1,952	585	2,602	-	-	1,952	(651)	-25.0%
Mileage	781	-	781	78	105	260	(521)	-66.7%
Trash Removal	37,000	49,202	38,000	38,601	51,468	58,000	20,000	52.6%
Pest Control	44,660	67,544	44,000	49,931	66,575	70,204	26,204	59.6%
Elevator Maintenance	63,232	54,558	41,000	16,415	21,887	75,000	34,000	82.9%
Lawn Fertilization	1,500	1,199	1,500	1,530	2,040	1,525	25	1.6%
Commercial Appliance Repair	561	-	-	-	-	-	-	0.0%
Salt/Sand	11,000	2,603	11,000	3,470	4,627	11,000	-	0.0%
Vacant Unit Painting	15,555	-	22,222	-	-	-	(22,222)	-100.0%
<b>Total Ordinary Maintenance - Contracts</b>	<b>804,354</b>	<b>812,978</b>	<b>877,884</b>	<b>439,975</b>	<b>586,634</b>	<b>748,331</b>	<b>(129,553)</b>	<b>-14.8%</b>
Protective Services	163,737	92,148	129,670	54,340	72,453	113,271	(16,399)	-12.6%
<b>General</b>								
Insurance	183,089	163,350	192,864	155,118	206,824	227,334	34,470	17.9%
PILOT	122,290	61,581	126,046	88,772	118,363	139,920	13,874	11.0%
Terminal Leave Payments	16,988	9,860	6,170	3,835	5,113	-	(6,170)	-100.0%
Other Post Employment Benefits	6,617	(6,935)	7,041	-	-	-	(7,041)	-100.0%
Parental Leave	-	4,836	-	1,014	1,351	-	-	0.0%
Employee Benefits	534,494	533,439	614,989	407,213	542,951	692,302	77,313	12.6%
Collection Losses	23,420	83,392	59,075	38,639	51,518	51,878	(7,197)	-12.2%
Other General Expenses	-	-	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	-	-	-	-	-	-	-	0.0%
<b>Total General</b>	<b>886,899</b>	<b>849,524</b>	<b>1,006,185</b>	<b>694,590</b>	<b>926,121</b>	<b>1,111,434</b>	<b>105,249</b>	<b>10.5%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
VASH Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
<b>Total Housing Assistance Payments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Non-Routine</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	11,060	73,690	11,961	40,343	53,790	34,340	22,379	187.1%
Replacement of Equipment	7,623	7,896	2,396	-	-	2,396	-	0.0%
BA - Arch & Engineering	-	47,181	-	35,445	47,260	-	-	0.0%
BA - Advertising	-	11	-	498	664	-	-	0.0%
B/A - Dwelling Work	39,217	-	49,310	-	-	51,255	1,945	3.9%
BA - Non-Dwelling Work	-	232,601	-	793,040	1,057,386	-	-	0.0%
Land Improvements	-	-	-	-	-	-	-	0.0%
BA - Security Equipment	-	-	-	-	-	-	-	0.0%
Property Betterments & Additions	1,059,000	50,246	2,521,790	-	-	4,585,000	2,063,210	81.8%
<b>Total Non-Routine</b>	<b>1,116,900</b>	<b>411,625</b>	<b>2,585,457</b>	<b>869,325</b>	<b>1,159,100</b>	<b>4,672,991</b>	<b>2,087,534</b>	<b>80.7%</b>
<b>Total Expenses</b>	<b>6,153,367</b>	<b>5,328,213</b>	<b>8,037,691</b>	<b>4,274,361</b>	<b>5,884,910</b>	<b>10,295,053</b>	<b>2,065,033</b>	<b>25.7%</b>
Annual Contribution to Replacement Reserves	596,860	596,860	620,730	444,564	597,672	618,864	(1,866)	-0.3%
<b>Net Income (Loss) from Operations</b>	<b>(968,108)</b>	<b>(639,294)</b>	<b>(2,587,740)</b>	<b>(8,160)</b>	<b>(179,903)</b>	<b>(4,364,434)</b>	<b>(1,776,694)</b>	<b>-68.7%</b>
<b>Other Financing Sources (Uses)</b>								
Loan and Grant Proceeds	800,000	-	1,006,790	873,072	1,164,097	2,113,000	1,106,210	109.9%
Replacement Reserve Draws	169,000	-	1,250,000	-	-	2,415,000	1,165,000	93.2%
Net Transfers to/from Other Funds	-	-	-	-	-	-	-	0.0%
<b>Total Other Financing Sources (Uses)</b>	<b>969,000</b>	<b>-</b>	<b>2,256,790</b>	<b>873,072</b>	<b>1,164,097</b>	<b>4,528,000</b>	<b>2,271,210</b>	<b>100.6%</b>
<b>Net Operating Cash Flow</b>	<b>892</b>	<b>(639,294)</b>	<b>(330,950)</b>	<b>864,912</b>	<b>984,193</b>	<b>163,566</b>	<b>494,516</b>	<b>149.4%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 Edgerton, Iowa, Wilson Operating Budget  
 603

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Net Position Activity</b>								
<b><i>Beginning</i></b>								
Net Investment In Capital Assets	9,886,306	9,886,306	9,563,400	9,563,400	9,563,400	10,028,323	464,923	4.9%
Restricted Net Position	1,667,898	1,667,898	2,296,780	2,296,780	2,296,780	2,981,800	685,020	29.8%
Unrestricted Net Position	2,108,969	2,108,969	1,437,653	1,437,653	1,437,653	2,334,498	896,845	62.4%
<b>Beginning Total Net Position</b>	<b>13,663,173</b>	<b>13,663,173</b>	<b>13,297,833</b>	<b>13,297,833</b>	<b>13,297,833</b>	<b>15,344,621</b>	<b>2,046,788</b>	<b>15.4%</b>
<b><i>Ending</i></b>								
Depreciation	749,570	660,841	652,351	480,291	640,387	650,614	(1,737)	-0.3%
Net Investment In Capital Assets (less Depreciation)	10,242,576	9,563,400	11,484,545	9,912,092	10,028,323	14,016,360	2,531,815	22.0%
Restricted Net Position	2,095,758	2,296,780	1,667,510	2,799,576	2,981,800	1,269,337	(398,173)	-23.9%
Unrestricted Net Position	2,109,861	1,437,653	1,106,703	2,244,334	2,334,498	2,414,392	1,307,688	118.2%
<b>Ending Total Net Position</b>	<b>14,448,194</b>	<b>13,297,833</b>	<b>14,258,758</b>	<b>14,956,001</b>	<b>15,344,621</b>	<b>17,700,088</b>	<b>3,441,330</b>	<b>24.1%</b>
<b>Routine Operating Expenses</b>	5,036,468	4,916,588	5,452,234	3,405,036	4,725,810	5,622,062		
<b>Months Routine Operating Expenses</b>	5.03	3.51	2.44	7.91	5.93	5.15		

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Roosevelt Homes Operating Budget  
604**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Income</b>								
Dwelling Rent	1,470,300	1,543,946	1,567,243	1,173,490	1,564,653	1,754,399	187,156	11.9%
Non-Dwelling Rent	-	19,220	-	11,212	14,949	-	-	0.0%
Office Space Rent	-	-	-	-	-	-	-	0.0%
Parking Space Rent	-	-	-	-	-	-	-	0.0%
Fraud Recovery - PHA Portion	-	-	-	-	-	-	-	0.0%
HUD Subsidies	2,012,580	1,553,112	2,025,880	1,322,016	2,059,499	2,031,529	5,649	0.3%
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Special Claims Revenue	-	11,175	-	31,324	41,765	8,387	8,387	100.0%
Fraud Recovery - HUD Portion	-	-	-	-	-	-	-	0.0%
Property Management Fees	-	-	-	-	-	-	-	0.0%
Bookkeeping Fees	-	-	-	-	-	-	-	0.0%
Asset Management Fees	-	-	-	-	-	-	-	0.0%
Recertification Fees	-	-	-	-	-	-	-	0.0%
Interest on Investments (Unrestricted)	6,450	2,932	46,100	(122)	(183)	1,161	(44,939)	-97.5%
Interest on Replacement Reserves (Restricted)	-	9,005	-	16,248	24,372	23,950	23,950	100.0%
Other Income	55,560	1,034,332	569,330	47,711	63,615	182,068	(387,262)	-68.0%
Laundry Income	-	1,310	-	1,177	1,569	1,600	1,600	100.0%
Cell Site Lease Revenue	-	-	-	-	-	-	-	0.0%
Rebates	-	41,379	-	-	-	-	-	0.0%
Discounts Taken	-	-	-	-	-	-	-	0.0%
Repayment Agreements - PHA Retention	-	7,551	-	4,480	5,973	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Administrative Fees	-	-	-	-	-	-	-	0.0%
Pre-RAD Conversion Collections	-	-	-	-	-	-	-	0.0%
<b>Total Income</b>	<b>3,544,890</b>	<b>4,223,962</b>	<b>4,208,553</b>	<b>2,607,536</b>	<b>3,776,214</b>	<b>4,003,094</b>	<b>(205,459)</b>	<b>-4.9%</b>
<b>Expenses</b>								
<b>Administrative</b>								
Salaries	571,940	613,450	544,315	372,321	558,482	669,034	124,719	22.9%
Legal	44,625	43,935	45,740	33,151	44,201	37,338	(8,402)	-18.4%
Training	7,701	6,601	12,385	913	1,217	13,266	881	7.1%
Travel/Conferences/Seminars	-	28	-	2	3	-	-	0.0%
Mileage/Parking	1,330	2,653	500	2,287	3,050	2,750	2,250	450.0%
Property Management Fee	298,755	277,358	303,097	206,186	274,914	320,121	17,024	5.6%
Bookkeeping Fee	38,400	38,400	38,400	25,600	34,133	38,400	-	0.0%
Asset Management Fee	-	-	-	-	-	-	-	0.0%
Recertification Fee	11,520	11,520	11,520	7,680	10,240	11,520	-	0.0%
Audit Fees	3,817	3,337	4,129	4,313	5,750	4,501	372	9.0%
Rent	7,180	-	7,180	-	-	-	(7,180)	-100.0%
Contractual Services	7,537	11,970	15,601	10,782	14,377	9,588	(6,013)	-38.5%
Phones & Pagers	23,803	19,472	22,438	12,885	17,180	17,580	(4,858)	-21.7%
Office Supplies	4,562	3,796	4,062	2,319	3,092	6,674	2,612	64.3%
Office Equipment Rental & Repairs	995	1,811	6,115	1,208	1,611	4,920	(1,195)	-19.5%
Recognition Program	-	-	-	-	-	-	-	0.0%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	10,452	7,526	2,532	6,457	8,609	13,626	11,094	438.2%
Advertising	674	177	375	1,151	1,534	749	374	99.7%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	2,060	1,780	4,141	1,168	1,557	3,023	(1,118)	-27.0%
Publications	23	478	38	-	-	38	(1)	-1.3%
Membership Dues & Fees	8	-	19	-	-	38	19	97.4%
Miscellaneous	875	1,356	800	413	551	275	(525)	-65.7%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	-	-	-	-	-	-	0.0%
Expendable Equipment	1,649	1,534	1,562	-	-	949	(613)	-39.2%
Meeting Expense	-	-	-	-	-	-	-	0.0%
Communications	-	-	-	-	-	-	-	0.0%
Per Diem	-	-	-	-	-	-	-	0.0%
Employee Recognition Event	-	-	-	-	-	-	-	0.0%
<b>Total Administrative</b>	<b>1,037,907</b>	<b>1,047,182</b>	<b>1,024,949</b>	<b>688,836</b>	<b>980,502</b>	<b>1,154,389</b>	<b>129,440</b>	<b>12.6%</b>

Public Housing Agency of the City of Saint Paul  
**MN001**  
**FY 2026 Roosevelt Homes Operating Budget**  
604

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Tenant Services</b>								
Salaries	73,640	72,571	42,120	11,335	17,002	64,799	22,679	53.8%
Human Service Coordinator Program	-	-	-	-	-	-	-	0.0%
Recycling Program - Hi-Rises	-	-	-	-	-	-	-	0.0%
Resident Council Contracts	-	3,561	-	(4,580)	(6,106)	-	-	0.0%
Resident Participation Fee (PHA)	3,164	(4,215)	2,620	-	-	3,057	437	16.7%
Resident Participation Fee (Family)	4,818	-	4,817	-	-	4,817	-	0.0%
Resident Participation Fee (Hi-Rise)	-	-	-	-	-	-	-	0.0%
Special Events & Requests	150	-	880	-	-	-	(880)	-100.0%
Contract Costs - Recycling-Res. Monitors/Other	-	314	-	294	392	-	-	0.0%
Contract Costs - Orientation & Resident Hearings	-	-	-	-	-	-	-	0.0%
Contract Costs - Education & Housekeeping	-	-	-	-	-	-	-	0.0%
Section 3 Contracts	-	-	-	-	-	-	-	0.0%
Student Verifications	100	54	100	39	52	-	(100)	-100.0%
Work Verification	4,000	476	2,000	-	-	14,980	12,980	649.0%
Criminal History Check	2,000	1,599	2,000	(166)	(221)	626	(1,374)	-68.7%
Contract Costs - Ramsey Cty Criminal History Supp.	-	-	-	-	-	-	-	0.0%
HSC Mileage	150	-	100	-	-	350	250	250.0%
<b>Total Tenant Services</b>	<b>88,022</b>	<b>74,360</b>	<b>54,637</b>	<b>6,923</b>	<b>11,119</b>	<b>88,629</b>	<b>33,992</b>	<b>62.2%</b>
<b>Utilities</b>								
Water & Sewer	184,420	214,274	210,280	161,358	215,144	225,230	14,950	7.1%
Electricity	35,270	33,575	38,290	26,583	35,444	36,370	(1,920)	-5.0%
Gas	25,200	12,875	22,930	9,967	13,289	14,494	(8,436)	-36.8%
Fuel Oil	-	-	-	-	-	-	-	0.0%
Engineers Labor	12,600	7,516	7,820	5,523	8,284	8,458	638	8.2%
District Heat	-	-	-	-	-	-	-	0.0%
Other Utilities	-	98	-	-	-	-	-	0.0%
Vacant Units - Electricity	-	7,400	-	1,895	2,527	-	-	0.0%
Vacant Units - Connection Charges	-	-	-	-	-	-	-	0.0%
Vacant Units - Gas	-	12,686	-	3,307	4,410	-	-	0.0%
Vacant Units - District Heat	-	-	-	-	-	-	-	0.0%
<b>Total Utilities</b>	<b>257,490</b>	<b>288,425</b>	<b>279,320</b>	<b>208,633</b>	<b>279,098</b>	<b>284,552</b>	<b>5,232</b>	<b>1.9%</b>
<b>Ordinary Maintenance - Materials</b>								
Salaries	543,170	350,023	447,260	314,252	471,378	492,935	45,675	10.2%
Structural	26,215	37,498	22,825	22,559	30,079	22,825	-	0.0%
HVAC	7,041	14,241	5,810	12,091	16,121	8,600	2,790	48.0%
Alarm/Communication/Fire	21,609	38,132	7,688	5,159	6,878	6,397	(1,291)	-16.8%
Mechanical Systems	22,161	34,135	24,070	21,247	28,329	26,560	2,490	10.3%
Janitorial	10,540	7,783	10,334	2,555	3,407	10,790	456	4.4%
Automotive	2,247	1,239	1,723	56	75	1,348	(375)	-21.8%
Miscellaneous	412	13	225	(0)	(0)	225	(0)	-0.1%
Landscape, Play/Grounds	2,500	3,251	2,500	1,848	2,464	2,000	(500)	-20.0%
Equipment Repair	1,619	863	1,619	1,156	1,542	1,826	207	12.8%
Handtools (under \$5,000)	1,174	1,160	1,198	828	1,104	1,648	450	37.5%
Uniforms	5,243	4,672	5,243	1,041	1,388	5,243	-	0.0%
Automotive Fuel	7,440	2,802	7,000	1,415	1,886	7,000	-	0.0%
Appliance Parts	3,523	12,013	4,565	2,836	3,782	3,403	(1,162)	-25.5%
Appliance Replacements	12,527	35,490	13,482	19,638	26,184	16,478	2,996	22.2%
Maint Tools and Equip under \$5000	3,310	5,699	2,586	1,543	2,057	4,061	1,475	57.0%
<b>Total Ordinary Maintenance - Materials</b>	<b>670,731</b>	<b>549,014</b>	<b>558,128</b>	<b>408,224</b>	<b>596,674</b>	<b>611,339</b>	<b>53,211</b>	<b>9.5%</b>

Public Housing Agency of the City of Saint Paul  
**MN001**  
**FY 2026 Roosevelt Homes Operating Budget**  
604

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Ordinary Maintenance - Contracts</b>								
Structural	59,850	141,432	37,563	58,020	77,360	35,690	(1,873)	-5.0%
HVAC	45,430	43,101	4,980	18,607	24,809	4,980	-	0.0%
Alarm/Communication/Fire	35,110	22,507	24,513	5,584	7,446	26,552	2,039	8.3%
Mechanical Systems	44,378	68,570	43,160	24,599	32,799	41,500	(1,660)	-3.8%
Janitorial	38,568	34,150	30,999	21,915	29,220	34,124	3,125	10.1%
Automotive	1,498	1,349	1,498	2,029	2,706	2,996	1,498	100.0%
Miscellaneous	1,124	-	375	407	543	375	(1)	-0.1%
Landscape, Play/Grounds	57,105	44,112	529,765	326,149	434,865	9,711	(520,054)	-98.2%
Equipment Repair	1,124	-	1,498	1,515	2,019	1,124	(375)	-25.0%
Mileage	449	829	449	4	5	150	(299)	-66.6%
Trash Removal	92,000	108,531	110,000	76,300	101,734	123,000	13,000	11.8%
Pest Control	27,940	39,491	35,000	41,088	54,783	62,996	27,996	80.0%
Elevator Maintenance	-	-	-	-	-	-	-	0.0%
Lawn Fertilization	3,500	3,355	3,500	1,510	2,013	3,441	(59)	-1.7%
Commercial Appliance Repair	1,213	2,447	800	-	-	1,000	200	25.0%
Salt/Sand	7,000	2,867	7,000	1,796	2,394	7,000	-	0.0%
Vacant Unit Painting	15,555	57,030	22,223	22,730	30,307	40,000	17,777	80.0%
<b>Total Ordinary Maintenance - Contracts</b>	<b>431,844</b>	<b>569,771</b>	<b>853,323</b>	<b>602,251</b>	<b>803,002</b>	<b>394,637</b>	<b>(458,686)</b>	<b>-53.8%</b>
Protective Services	59,672	33,805	56,519	30,971	41,294	98,271	41,752	73.9%
<b>General</b>								
Insurance	112,447	119,661	118,450	108,175	144,233	130,878	12,428	10.5%
PILOT	70,420	95,610	72,566	87,445	116,594	80,553	7,987	11.0%
Terminal Leave Payments	14,494	16,281	3,552	2,328	3,104	-	(3,552)	-100.0%
Other Post Employment Benefits	5,646	(5,636)	4,053	-	-	-	(4,053)	-100.0%
Parental Leave	-	3,221	-	615	820	-	-	0.0%
Employee Benefits	461,370	363,693	382,305	265,611	354,148	455,923	73,618	19.3%
Collection Losses	13,480	42,105	34,010	7,707	10,276	29,867	(4,143)	-12.2%
Other General Expenses	-	-	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	-	-	-	-	-	-	-	0.0%
<b>Total General</b>	<b>677,857</b>	<b>634,934</b>	<b>614,936</b>	<b>471,882</b>	<b>629,175</b>	<b>697,221</b>	<b>82,285</b>	<b>13.4%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
VASH Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
<b>Total Housing Assistance Payments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Non-Routine</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	6,370	4,878	6,886	-	-	19,770	12,884	187.1%
Replacement of Equipment	15,000	11,200	-	-	-	40,500	40,500	0.0%
BA - Arch & Engineering	-	8,600	-	6,950	9,267	-	-	0.0%
BA - Advertising	-	975	-	604	806	-	-	0.0%
B/A - Dwelling Work	15,014	1,419,632	29,085	-	-	30,210	1,125	3.9%
BA - Non-Dwelling Work	-	237,800	-	248,890	331,853	-	-	0.0%
Land Improvements	-	-	-	-	-	-	-	0.0%
BA - Security Equipment	-	-	-	-	-	-	-	0.0%
Property Betterments & Additions	640,000	240,024	384,000	-	-	775,000	391,000	101.8%
<b>Total Non-Routine</b>	<b>676,384</b>	<b>1,923,110</b>	<b>419,971</b>	<b>256,444</b>	<b>341,926</b>	<b>865,480</b>	<b>445,509</b>	<b>106.1%</b>
<b>Total Expenses</b>	<b>3,899,907</b>	<b>5,120,599</b>	<b>3,861,783</b>	<b>2,674,164</b>	<b>3,682,791</b>	<b>4,194,519</b>	<b>465,011</b>	<b>12.0%</b>
<b>Annual Contribution to Replacement Reserves</b>	<b>237,207</b>	<b>275,886</b>	<b>235,857</b>	<b>176,013</b>	<b>236,631</b>	<b>245,019</b>	<b>9,162</b>	<b>3.9%</b>
<b>Net Income (Loss) from Operations</b>	<b>(592,224)</b>	<b>(1,172,523)</b>	<b>110,913</b>	<b>(242,641)</b>	<b>(143,208)</b>	<b>(436,444)</b>	<b>(547,357)</b>	<b>-493.5%</b>
<b>Other Financing Sources (Uses)</b>								
Loan and Grant Proceeds	-	-	-	262,202	349,602	150,000	150,000	0.0%
Replacement Reserve Draws	179,000	179,000	304,000	-	304,000	625,000	321,000	105.6%
Net Transfers to/from Other Funds	-	-	-	-	-	-	-	0.0%
<b>Total Other Financing Sources (Uses)</b>	<b>179,000</b>	<b>179,000</b>	<b>304,000</b>	<b>262,202</b>	<b>653,602</b>	<b>775,000</b>	<b>471,000</b>	<b>154.9%</b>
<b>Net Operating Cash Flow</b>	<b>(413,224)</b>	<b>(993,523)</b>	<b>414,913</b>	<b>19,561</b>	<b>510,394</b>	<b>338,556</b>	<b>(76,357)</b>	<b>-18.4%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 Roosevelt Homes Operating Budget  
 604

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Net Position Activity</b>								
<b><i>Beginning</i></b>								
Net Investment In Capital Assets	8,906,302	8,906,302	9,961,412	9,961,412	9,961,412	9,433,954	(527,457)	-5.3%
Restricted Net Position	409,840	409,840	515,731	515,731	515,731	472,734	(42,997)	-8.3%
Unrestricted Net Position	763,783	763,783	(238,745)	(238,745)	(238,745)	247,277	486,022	-203.6%
<b>Beginning Total Net Position</b>	<b>10,079,925</b>	<b>10,079,925</b>	<b>10,238,398</b>	<b>10,238,398</b>	<b>10,238,398</b>	<b>10,153,966</b>	<b>(84,432)</b>	<b>-0.8%</b>
<b><i>Ending</i></b>								
Depreciation	890,000	863,122	894,330	652,037	869,383	866,253	(28,077)	-3.1%
Net Investment In Capital Assets (less Depreciation)	8,686,316	9,961,412	9,480,167	9,565,819	9,433,954	9,413,411	(66,755)	-0.7%
Restricted Net Position	468,047	515,731	447,588	707,992	472,734	116,703	(330,885)	-73.9%
Unrestricted Net Position	350,559	(238,745)	176,168	(235,433)	247,277	561,883	385,715	218.9%
<b>Ending Total Net Position</b>	<b>9,504,922</b>	<b>10,238,398</b>	<b>10,103,923</b>	<b>10,038,379</b>	<b>10,153,966</b>	<b>10,091,998</b>	<b>(11,925)</b>	<b>-0.1%</b>
<b>Routine Operating Expenses</b>	3,223,523	3,197,489	3,441,812	2,417,720	3,340,865	3,329,039		
<b>Months Routine Operating Expenses</b>	1.31	(0.90)	0.61	(1.17)	0.89	2.03		

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Mt. Airy - Valley Operating Budget  
605**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Income</b>								
Dwelling Rent	3,010,670	3,187,209	3,194,400	2,475,833	3,301,111	3,195,799	1,399	0.0%
Non-Dwelling Rent	-	29,840	-	17,407	23,209	-	-	0.0%
Office Space Rent	-	-	-	-	-	-	-	0.0%
Parking Space Rent	-	-	-	-	-	-	-	0.0%
Fraud Recovery - PHA Portion	-	-	-	-	-	-	-	0.0%
HUD Subsidies	4,227,180	3,508,859	4,268,500	2,030,697	4,185,058	3,191,966	(1,076,534)	-25.2%
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Special Claims Revenue	-	37,085	-	11,449	15,265	24,267	24,267	100.0%
Fraud Recovery - HUD Portion	-	-	-	-	-	-	-	0.0%
Property Management Fees	-	-	-	-	-	-	-	0.0%
Bookkeeping Fees	-	-	-	-	-	-	-	0.0%
Asset Management Fees	-	-	-	-	-	-	-	0.0%
Recertification Fees	-	-	-	-	-	-	-	0.0%
Interest on Investments (Unrestricted)	18,760	75,386	95,700	56,146	84,219	80,419	(15,281)	-16.0%
Interest on Replacement Reserves (Restricted)	-	45,073	-	78,650	117,974	107,001	107,001	100.0%
Other Income	125,420	233,480	114,120	173,996	231,995	363,165	249,045	218.2%
Laundry Income	-	18,268	-	10,628	14,171	14,455	14,455	100.0%
Cell Site Lease Revenue	-	-	-	-	-	-	-	0.0%
Rebates	-	30,101	-	-	-	-	-	0.0%
Discounts Taken	-	-	-	-	-	-	-	0.0%
Repayment Agreements - PHA Retention	-	7,271	-	6,278	8,371	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Administrative Fees	-	-	-	-	-	-	-	0.0%
Pre-RAD Conversion Collections	-	-	-	-	-	-	-	0.0%
<b>Total Income</b>	<b>7,382,030</b>	<b>7,172,571</b>	<b>7,672,720</b>	<b>4,861,084</b>	<b>7,981,373</b>	<b>6,977,072</b>	<b>(695,648)</b>	<b>-9.1%</b>
<b>Expenses</b>								
<b>Administrative</b>								
Salaries	886,220	896,330	1,041,370	693,972	1,040,958	1,138,316	96,946	9.3%
Legal	44,625	43,935	45,740	33,151	44,201	37,338	(8,402)	-18.4%
Training	10,729	8,366	13,972	1,258	1,677	14,425	453	3.2%
Travel/Conferences/Seminars	-	38	-	-	-	-	-	0.0%
Mileage/Parking	5,100	4,849	3,350	3,962	5,283	5,000	1,650	49.3%
Property Management Fee	571,318	536,216	579,398	389,496	519,328	621,054	41,656	7.2%
Bookkeeping Fee	73,200	73,200	73,200	48,800	65,067	73,200	-	0.0%
Asset Management Fee	-	-	-	-	-	-	-	0.0%
Recertification Fee	21,960	21,960	21,960	14,640	19,520	21,960	-	0.0%
Audit Fees	7,313	6,389	7,910	8,257	11,009	8,616	706	8.9%
Rent	10,030	-	10,030	-	-	-	(10,030)	-100.0%
Contractual Services	21,885	42,760	30,147	23,436	31,248	53,947	23,800	78.9%
Phones & Pagers	48,514	27,222	45,732	19,623	26,164	35,820	(9,912)	-21.7%
Office Supplies	8,076	6,590	8,076	6,713	8,950	16,292	8,216	101.7%
Office Equipment Rental & Repairs	1,216	2,451	11,535	1,776	2,367	8,877	(2,658)	-23.0%
Recognition Program	-	-	-	-	-	-	-	0.0%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	15,690	14,966	4,843	13,900	18,533	16,030	11,187	231.0%
Advertising	1,292	862	718	1,097	1,462	1,435	717	99.9%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	4,071	5,632	10,015	2,780	3,706	8,316	(1,699)	-17.0%
Publications	43	478	72	-	-	72	(0)	-0.3%
Membership Dues & Fees	14	-	36	208	277	72	36	99.4%
Miscellaneous	1,318	2,770	1,174	1,130	1,507	631	(544)	-46.3%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	-	-	-	-	-	-	0.0%
Expendable Equipment	86,861	66,124	3,576	400	533	1,361	(2,215)	-61.9%
Meeting Expense	-	-	-	-	-	-	-	0.0%
Communications	-	-	-	-	-	-	-	0.0%
Per Diem	-	-	-	-	-	-	-	0.0%
Employee Recognition Event	-	-	-	-	-	-	-	0.0%
<b>Total Administrative</b>	<b>1,819,475</b>	<b>1,761,139</b>	<b>1,912,854</b>	<b>1,264,598</b>	<b>1,801,793</b>	<b>2,062,761</b>	<b>149,907</b>	<b>7.8%</b>

Public Housing Agency of the City of Saint Paul  
**MN001**  
**FY 2026 Mt. Airy - Valley Operating Budget**  
605

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Tenant Services</b>								
Salaries	179,260	97,263	145,440	55,797	83,695	112,917	(32,523)	-22.4%
Human Service Coordinator Program	-	-	-	-	-	-	-	0.0%
Recycling Program - Hi-Rises	-	440	-	348	465	-	-	0.0%
Resident Council Contracts	-	18,099	-	(1,928)	(2,571)	-	-	0.0%
Resident Participation Fee (PHA)	6,061	(4,722)	5,018	2,315	3,087	5,856	838	16.7%
Resident Participation Fee (Family)	4,602	-	4,600	-	-	4,600	-	0.0%
Resident Participation Fee (Hi-Rise)	4,673	-	4,673	-	-	4,673	-	0.0%
Special Events & Requests	250	-	1,320	-	-	-	(1,320)	-100.0%
Contract Costs - Recycling-Res. Monitors/Other	-	2,418	-	1,829	2,439	-	-	0.0%
Contract Costs - Orientation & Resident Hearings	-	-	-	-	-	-	-	0.0%
Contract Costs - Education & Housekeeping	-	-	-	-	-	-	-	0.0%
Section 3 Contracts	-	-	-	-	-	-	-	0.0%
Student Verifications	200	91	200	66	88	-	(200)	-100.0%
Work Verification	4,000	795	-	-	-	28,700	28,700	0.0%
Criminal History Check	2,500	2,671	2,000	(252)	(336)	1,200	(800)	-40.0%
Contract Costs - Ramsey Cty Criminal History Supp.	-	-	-	-	-	-	-	0.0%
HSC Mileage	150	122	150	52	69	350	200	133.3%
<b>Total Tenant Services</b>	<b>201,696</b>	<b>117,175</b>	<b>163,401</b>	<b>58,227</b>	<b>86,935</b>	<b>158,296</b>	<b>(5,105)</b>	<b>-3.1%</b>
<b>Utilities</b>								
Water & Sewer	370,490	462,998	429,230	293,888	391,851	453,830	24,600	5.7%
Electricity	198,040	281,116	218,790	171,204	228,272	283,250	64,460	29.5%
Gas	124,020	44,947	117,600	24,477	32,636	46,283	(71,317)	-60.6%
Fuel Oil	12,110	520	2,870	5,742	7,656	2,740	(130)	-4.5%
Engineers Labor	24,140	14,398	14,980	10,579	15,868	16,205	1,225	8.2%
District Heat	196,560	200,700	203,060	106,723	142,298	212,530	9,470	4.7%
Other Utilities	1,975	953	1,508	109	146	719	(789)	-52.3%
Vacant Units - Electricity	-	5,870	-	1,054	1,406	-	-	0.0%
Vacant Units - Connection Charges	-	-	-	-	-	-	-	0.0%
Vacant Units - Gas	-	2,404	-	636	848	-	-	0.0%
Vacant Units - District Heat	-	-	-	-	-	-	-	0.0%
<b>Total Utilities</b>	<b>927,335</b>	<b>1,013,905</b>	<b>988,038</b>	<b>614,413</b>	<b>820,980</b>	<b>1,015,557</b>	<b>27,519</b>	<b>2.8%</b>
<b>Ordinary Maintenance - Materials</b>								
Salaries	1,199,420	985,224	1,042,930	735,909	1,103,864	1,119,217	76,287	7.3%
Structural	50,225	82,779	43,725	54,439	72,585	43,725	-	0.0%
HVAC	18,483	41,516	16,110	22,467	29,956	16,037	(73)	-0.5%
Alarm/Communication/Fire	25,132	35,451	14,728	8,328	11,104	12,255	(2,473)	-16.8%
Mechanical Systems	42,453	66,266	46,110	35,363	47,151	50,880	4,770	10.3%
Janitorial	22,017	25,180	21,623	15,735	20,980	23,106	1,483	6.9%
Automotive	4,305	3,045	3,301	1,138	1,517	2,583	(718)	-21.8%
Miscellaneous	789	1,006	431	53	71	2,867	2,436	565.1%
Landscape, Play/Grounds	4,000	12,774	4,000	4,560	6,080	3,000	(1,000)	-25.0%
Equipment Repair	3,101	5,565	3,101	10,291	13,722	3,498	397	12.8%
Handtools (under \$5,000)	2,253	6,755	2,296	7,591	10,122	3,157	861	37.5%
Uniforms	10,045	9,840	10,045	2,846	3,795	10,045	-	0.0%
Automotive Fuel	10,678	9,571	10,000	5,095	6,794	10,000	-	0.0%
Appliance Parts	7,671	15,615	8,745	7,174	9,565	6,519	(2,226)	-25.5%
Appliance Replacements	24,958	23,018	25,830	26,497	35,329	31,570	5,740	22.2%
Maint Tools and Equip under \$5000	6,871	4,821	11,695	8,138	10,850	9,771	(1,924)	-16.4%
<b>Total Ordinary Maintenance - Materials</b>	<b>1,432,401</b>	<b>1,328,426</b>	<b>1,264,670</b>	<b>945,625</b>	<b>1,383,485</b>	<b>1,348,230</b>	<b>83,560</b>	<b>6.6%</b>

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Mt. Airy - Valley Operating Budget  
605**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Ordinary Maintenance - Contracts</b>								
Structural	318,558	188,537	74,400	87,942	117,256	88,370	13,970	18.8%
HVAC	146,832	149,162	142,302	63,984	85,312	141,738	(564)	-0.4%
Alarm/Communication/Fire	67,260	74,353	70,031	52,100	69,466	59,496	(10,535)	-15.0%
Mechanical Systems	80,033	129,580	82,680	84,866	113,155	85,500	2,820	3.4%
Janitorial	31,597	28,294	40,035	28,170	37,560	43,153	3,118	7.8%
Automotive	2,870	8,360	2,870	11,980	15,973	5,740	2,870	100.0%
Miscellaneous	2,153	24,734	718	-	-	718	(1)	-0.1%
Landscape, Play/Grounds	72,134	119,898	145,845	134,798	179,731	128,103	(17,742)	-12.2%
Equipment Repair	2,153	-	2,870	3,639	4,852	2,153	(718)	-25.0%
Mileage	861	951	861	72	96	287	(574)	-66.7%
Trash Removal	110,000	127,054	136,000	90,896	121,195	141,000	5,000	3.7%
Pest Control	50,600	65,830	70,000	62,991	83,988	90,740	20,740	29.6%
Elevator Maintenance	29,057	31,761	56,000	17,725	23,634	53,000	(3,000)	-5.4%
Lawn Fertilization	3,000	2,948	3,000	2,104	2,805	4,100	1,100	36.7%
Commercial Appliance Repair	1,145	1,423	800	234	312	1,000	200	25.0%
Salt/Sand	20,000	7,534	20,000	5,525	7,366	20,000	-	0.0%
Vacant Unit Painting	15,555	31,939	22,222	19,700	26,267	45,000	22,778	102.5%
<b>Total Ordinary Maintenance - Contracts</b>	<b>953,808</b>	<b>992,357</b>	<b>870,634</b>	<b>666,725</b>	<b>888,967</b>	<b>910,096</b>	<b>39,462</b>	<b>4.5%</b>
Protective Services	121,421	88,539	117,318	59,328	79,105	113,271	(4,047)	-3.4%
<b>General</b>								
Insurance	239,660	265,005	252,454	222,086	296,115	250,748	(1,706)	-0.7%
PILOT	134,890	182,944	139,029	148,541	198,055	154,331	15,302	11.0%
Terminal Leave Payments	27,616	14,082	6,805	5,430	7,239	-	(6,805)	-100.0%
Other Post Employment Benefits	10,757	(9,994)	7,766	-	-	-	(7,766)	-100.0%
Parental Leave	-	6,670	-	1,445	1,927	-	-	0.0%
Employee Benefits	847,337	683,042	834,559	548,302	731,069	899,327	64,768	7.8%
Collection Losses	25,830	52,361	65,159	23,117	30,823	57,221	(7,938)	-12.2%
Other General Expenses	-	-	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	-	-	-	-	-	-	-	0.0%
<b>Total General</b>	<b>1,286,090</b>	<b>1,194,111</b>	<b>1,305,772</b>	<b>948,921</b>	<b>1,265,228</b>	<b>1,361,627</b>	<b>55,855</b>	<b>4.3%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
VASH Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
<b>Total Housing Assistance Payments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Non-Routine</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	12,200	(27,291)	13,193	23,805	31,740	37,877	24,684	187.1%
Replacement of Equipment	4,263	-	1,340	51,470	68,627	171,340	170,000	12686.6%
BA - Arch & Engineering	-	38,443	-	40,823	54,430	-	-	0.0%
BA - Advertising	-	663	-	1,246	1,661	-	-	0.0%
B/A - Dwelling Work	138,180	189,985	83,440	124,943	166,591	86,705	3,265	3.9%
BA - Non-Dwelling Work	-	883,615	-	10,212	13,616	-	-	0.0%
Land Improvements	-	-	-	163,192	217,589	-	-	0.0%
BA - Security Equipment	-	-	-	-	-	-	-	0.0%
Property Betterments & Additions	1,413,500	439,232	697,037	-	-	1,832,000	1,134,963	162.8%
<b>Total Non-Routine</b>	<b>1,568,143</b>	<b>1,524,647</b>	<b>795,010</b>	<b>415,689</b>	<b>554,253</b>	<b>2,127,922</b>	<b>1,332,912</b>	<b>167.7%</b>
<b>Total Expenses</b>	<b>8,310,369</b>	<b>8,020,299</b>	<b>7,417,697</b>	<b>4,973,527</b>	<b>6,880,746</b>	<b>9,097,760</b>	<b>1,680,063</b>	<b>22.6%</b>
<b>Annual Contribution to Replacement Reserves</b>	<b>382,617</b>	<b>382,617</b>	<b>380,433</b>	<b>283,905</b>	<b>381,681</b>	<b>395,211</b>	<b>14,778</b>	<b>3.9%</b>
<b>Net Income (Loss) from Operations</b>	<b>(1,310,956)</b>	<b>(1,230,345)</b>	<b>(125,410)</b>	<b>(396,349)</b>	<b>718,946</b>	<b>(2,515,899)</b>	<b>(2,390,489)</b>	<b>-1906.1%</b>
<b>Other Financing Sources (Uses)</b>								
Loan and Grant Proceeds	668,000	-	105,666	-	-	-	(105,666)	-100.0%
Replacement Reserve Draws	103,000	-	591,371	-	591,371	1,700,000	1,108,629	187.5%
Net Transfers to/from Other Funds	-	-	-	-	-	-	-	0.0%
<b>Total Other Financing Sources (Uses)</b>	<b>771,000</b>	<b>-</b>	<b>697,037</b>	<b>-</b>	<b>591,371</b>	<b>1,700,000</b>	<b>1,002,963</b>	<b>143.9%</b>
<b>Net Operating Cash Flow</b>	<b>(539,956)</b>	<b>(1,230,345)</b>	<b>571,627</b>	<b>(396,349)</b>	<b>1,310,317</b>	<b>(815,899)</b>	<b>(1,387,526)</b>	<b>-242.7%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 Mt. Airy - Valley Operating Budget  
 605

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Net Position Activity</b>								
<b><i>Beginning</i></b>								
Net Investment In Capital Assets	29,243,581	29,243,581	29,173,494	29,173,494	29,173,494	28,320,798	(852,696)	-2.9%
Restricted Net Position	2,976,752	2,976,752	3,404,442	3,404,442	3,404,442	3,312,726	(91,716)	-2.7%
Unrestricted Net Position	1,792,393	1,792,393	516,975	516,975	516,975	1,709,317	1,192,342	230.6%
<b>Beginning Total Net Position</b>	<b>34,012,726</b>	<b>34,012,726</b>	<b>33,094,911</b>	<b>33,094,911</b>	<b>33,094,911</b>	<b>33,342,841</b>	<b>247,931</b>	<b>0.7%</b>
<b><i>Ending</i></b>								
Depreciation	1,229,940	1,622,024	1,353,679	1,031,407	1,375,209	1,498,617	144,938	10.7%
Net Investment In Capital Assets (less Depreciation)	29,569,584	29,173,494	28,601,632	28,533,972	28,320,798	28,912,226	310,594	1.1%
Restricted Net Position	3,256,369	3,404,442	3,193,504	3,766,996	3,312,726	2,114,938	(1,078,566)	-33.8%
Unrestricted Net Position	1,252,437	516,975	1,088,602	41,977	1,709,317	786,417	(302,185)	-27.8%
<b>Ending Total Net Position</b>	<b>34,078,390</b>	<b>33,094,911</b>	<b>32,883,738</b>	<b>32,342,945</b>	<b>33,342,841</b>	<b>31,813,582</b>	<b>(1,070,156)</b>	<b>-3.3%</b>
<b>Routine Operating Expenses</b>	6,742,226	6,495,652	6,622,687	4,557,838	6,326,494	6,969,838		
<b>Months Routine Operating Expenses</b>	2.23	0.96	1.97	0.11	3.24	1.35		

**Public Housing Agency of the City of Saint Paul**  
**MN001**  
**FY 2026 Exchange - Wabasha**  
**606**

	Fiscal Year	Fiscal Year	Fiscal Year	as of 12/31	Fiscal Year	Proposed	Change	Change
	2024	2024	2025	2025	2025	2026	Fiscal Year	Fiscal Year
	Budget	Actuals	Budget	Actuals	Projections	Budget	2026	2026
							Budget	Budget
							\$	%
<b>Income</b>								
Dwelling Rent	886,030	868,290	884,300	748,465	997,953	1,049,821	165,521	18.7%
Non-Dwelling Rent	-	-	-	-	-	-	-	0.0%
Office Space Rent	-	-	-	-	-	-	-	0.0%
Parking Space Rent	-	-	-	-	-	-	-	0.0%
Fraud Recovery - PHA Portion	-	-	-	-	-	-	-	0.0%
HUD Subsidies	1,760,370	1,406,820	1,845,840	1,426,041	1,722,259	1,801,403	(44,437)	-2.4%
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Special Claims Revenue	-	22,884	-	17,978	23,971	20,431	20,431	100.0%
Fraud Recovery - HUD Portion	-	-	-	-	-	-	-	0.0%
Property Management Fees	-	-	-	-	-	-	-	0.0%
Bookkeeping Fees	-	-	-	-	-	-	-	0.0%
Asset Management Fees	-	-	-	-	-	-	-	0.0%
Recertification Fees	-	-	-	-	-	-	-	0.0%
Interest on Investments (Unrestricted)	6,080	16,173	35,026	11,957	17,935	17,624	(17,402)	-49.7%
Interest on Replacement Reserves (Restricted)	-	9,212	-	16,175	24,263	23,355	23,355	100.0%
Other Income	28,920	24,472	46,887	19,688	26,251	69,806	22,919	48.9%
Laundry Income	-	13,524	-	8,617	11,490	11,720	11,720	100.0%
Cell Site Lease Revenue	148,994	142,167	157,322	-	154,564	160,745	3,423	2.2%
Rebates	-	5,438	-	-	-	-	-	0.0%
Discounts Taken	-	-	-	-	-	-	-	0.0%
Repayment Agreements - PHA Retention	-	2,120	-	1,042	1,389	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Administrative Fees	-	-	-	-	-	-	-	0.0%
Pre-RAD Conversion Collections	-	-	-	-	-	-	-	0.0%
<b>Total Income</b>	<b>2,830,394</b>	<b>2,511,100</b>	<b>2,969,375</b>	<b>2,249,963</b>	<b>2,980,075</b>	<b>3,154,905</b>	<b>185,530</b>	<b>6.2%</b>
<b>Expenses</b>								
<b>Administrative</b>								
Salaries	362,690	260,397	407,940	263,303	394,954	439,467	31,527	7.7%
Legal	44,625	43,935	45,740	33,151	44,201	37,338	(8,402)	-18.4%
Training	4,724	4,502	6,992	596	795	13,048	6,056	86.6%
Travel/Conferences/Seminars	-	17	-	-	-	-	-	0.0%
Mileage/Parking	2,650	3,706	150	2,234	2,978	2,700	2,550	1700.0%
Property Management Fee	247,415	219,015	250,991	168,580	224,773	260,861	9,870	3.9%
Bookkeeping Fee	31,560	31,560	31,560	21,040	28,053	31,560	-	0.0%
Asset Management Fee	-	-	-	-	-	-	-	0.0%
Recertification Fee	9,468	9,468	9,468	6,312	8,416	9,468	-	0.0%
Audit Fees	3,160	2,760	3,418	3,566	4,755	3,722	304	8.9%
Rent	7,140	-	7,140	-	-	-	(7,140)	-100.0%
Contractual Services	6,428	7,991	10,812	4,965	6,619	8,062	(2,750)	-25.4%
Phones & Pagers	19,713	9,861	18,582	6,763	9,017	14,550	(4,032)	-21.7%
Office Supplies	2,165	3,142	2,465	1,899	2,532	4,558	2,093	84.9%
Office Equipment Rental & Repairs	241	690	4,399	464	618	3,249	(1,150)	-26.1%
Recognition Program	-	-	-	-	-	-	-	0.0%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	9,524	8,766	2,090	7,086	9,448	10,572	8,482	405.8%
Advertising	558	308	310	291	387	620	310	100.0%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	1,061	1,407	3,198	1,022	1,362	2,202	(996)	-31.1%
Publications	19	23	31	-	-	31	-	0.0%
Membership Dues & Fees	6	-	16	-	-	31	15	93.8%
Miscellaneous	1,310	1,127	1,048	289	386	236	(812)	-77.5%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	-	-	-	-	-	-	0.0%
Expendable Equipment	1,122	1,161	1,465	4,223	5,630	872	(593)	-40.5%
Meeting Expense	-	-	-	-	-	-	-	0.0%
Communications	-	-	-	-	-	-	-	0.0%
Per Diem	-	-	-	-	-	-	-	0.0%
Employee Recognition Event	-	-	-	-	-	-	-	0.0%
<b>Total Administrative</b>	<b>755,579</b>	<b>609,836</b>	<b>807,815</b>	<b>525,783</b>	<b>744,928</b>	<b>843,147</b>	<b>35,331</b>	<b>4.4%</b>

Public Housing Agency of the City of Saint Paul  
**MN001**  
 FY 2026 Exchange - Wabasha  
 606

	Fiscal Year	Fiscal Year	Fiscal Year	as of 12/31	Fiscal Year	Proposed	Change	Change
	2024	2024	2025	Fiscal Year	2025	Fiscal Year	Fiscal Year	Fiscal Year
	Budget	Actuals	Budget	2025	Projections	2026	2026	2026
				Actuals		Budget	Budget	Budget
							\$	%
<b>Tenant Services</b>								
Salaries	15,270	29,328	54,640	18,079	27,118	42,327	(12,313)	-22.5%
Human Service Coordinator Program	-	-	-	-	-	-	-	0.0%
Recycling Program - Hi-Rises	-	319	-	272	363	-	-	0.0%
Resident Council Contracts	-	5,126	-	579	772	-	-	0.0%
Resident Participation Fee (PHA)	2,620	(2,376)	2,169	1,973	2,631	2,532	363	16.7%
Resident Participation Fee (Family)	-	-	-	-	-	-	-	0.0%
Resident Participation Fee (Hi-Rise)	4,349	-	4,349	-	-	4,349	-	0.0%
Special Events & Requests	200	-	440	-	-	-	(440)	-100.0%
Contract Costs - Recycling-Res. Monitors/Other	400	2,118	-	1,614	2,152	-	-	0.0%
Contract Costs - Orientation & Resident Hearings	-	760	300	520	693	-	(300)	-100.0%
Contract Costs - Education & Housekeeping	-	-	-	-	-	-	-	0.0%
Section 3 Contracts	-	-	-	-	-	-	-	0.0%
Student Verifications	100	50	100	35	47	-	(100)	-100.0%
Work Verification	2,500	441	2,500	-	-	12,400	9,900	396.0%
Criminal History Check	1,500	1,483	1,500	(171)	(227)	518	(982)	-65.4%
Contract Costs - Ramsey Cty Criminal History Supp.	-	-	-	-	-	-	-	0.0%
HSC Mileage	100	64	100	5	7	350	250	250.0%
<b>Total Tenant Services</b>	<b>27,039</b>	<b>37,313</b>	<b>66,098</b>	<b>22,907</b>	<b>33,555</b>	<b>62,476</b>	<b>(3,622)</b>	<b>-5.5%</b>
<b>Utilities</b>								
Water & Sewer	118,480	118,388	126,810	102,361	136,482	132,360	5,550	4.4%
Electricity	135,120	208,937	171,840	98,337	131,116	192,440	20,600	12.0%
Gas	-	(3,115)	1,610	(17)	(23)	-	(1,610)	-100.0%
Fuel Oil	230	-	-	-	-	-	-	0.0%
Engineers Labor	10,440	6,225	6,470	4,569	6,853	7,002	532	8.2%
District Heat	191,630	201,483	196,670	112,009	149,346	216,730	20,060	10.2%
Other Utilities	-	-	-	-	-	-	-	0.0%
Vacant Units - Electricity	-	-	-	-	-	-	-	0.0%
Vacant Units - Connection Charges	-	-	-	-	-	-	-	0.0%
Vacant Units - Gas	-	-	-	-	-	-	-	0.0%
Vacant Units - District Heat	-	-	-	-	-	-	-	0.0%
<b>Total Utilities</b>	<b>455,900</b>	<b>531,918</b>	<b>503,400</b>	<b>317,259</b>	<b>423,774</b>	<b>548,532</b>	<b>45,132</b>	<b>9.0%</b>
<b>Ordinary Maintenance - Materials</b>								
Salaries	296,210	278,400	366,750	270,344	405,516	398,644	31,894	8.7%
Structural	21,700	18,313	18,893	11,555	15,406	18,893	(1)	0.0%
HVAC	10,084	3,575	9,480	2,456	3,275	6,747	(2,733)	-28.8%
Alarm/Communication/Fire	4,030	1,907	6,363	1,341	1,788	5,295	(1,068)	-16.8%
Mechanical Systems	18,343	18,809	19,923	11,658	15,543	21,984	2,061	10.3%
Janitorial	10,278	8,688	10,110	5,145	6,860	11,007	897	8.9%
Automotive	1,860	137	1,426	57	76	1,116	(310)	-21.7%
Miscellaneous	341	0	186	0	0	2,262	2,076	1116.1%
Landscape, Play/Grounds	500	348	500	356	474	500	-	0.0%
Equipment Repair	1,340	170	1,340	40	53	1,511	171	12.8%
Handtools (under \$5,000)	979	1,105	992	542	723	1,364	372	37.5%
Uniforms	4,340	2,556	4,340	859	1,145	4,340	-	0.0%
Automotive Fuel	3,114	2,959	3,000	403	537	3,000	-	0.0%
Appliance Parts	2,752	2,359	3,779	1,015	1,353	2,817	(962)	-25.5%
Appliance Replacements	9,780	13,510	11,160	9,373	12,497	13,640	2,480	22.2%
Maint Tools and Equip under \$5000	3,213	1,325	2,871	23	31	2,810	(61)	-2.1%
<b>Total Ordinary Maintenance - Materials</b>	<b>388,864</b>	<b>354,161</b>	<b>461,113</b>	<b>315,165</b>	<b>465,278</b>	<b>495,930</b>	<b>34,817</b>	<b>7.6%</b>

Public Housing Agency of the City of Saint Paul  
**MN001**  
 FY 2026 Exchange - Wabasha  
 606

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Ordinary Maintenance - Contracts</b>								
Structural	69,237	53,657	31,091	36,230	48,307	29,541	(1,550)	-5.0%
HVAC	120,982	79,380	117,264	30,777	41,036	132,801	15,537	13.2%
Alarm/Communication/Fire	99,061	97,610	42,247	33,458	44,611	48,209	5,962	14.1%
Mechanical Systems	30,393	51,544	35,724	22,350	29,799	40,350	4,626	12.9%
Janitorial	375	1,380	620	1,598	2,131	930	310	50.0%
Automotive	1,240	354	1,240	3,477	4,636	2,480	1,240	100.0%
Miscellaneous	930	-	310	-	-	310	-	0.0%
Landscape, Play/Grounds	6,941	4,787	8,621	-	-	15,038	6,417	74.4%
Equipment Repair	930	1,121	1,240	-	-	930	(310)	-25.0%
Mileage	372	-	372	-	-	124	(248)	-66.7%
Trash Removal	14,000	16,770	23,000	14,138	18,850	22,000	(1,000)	-4.3%
Pest Control	22,000	49,269	36,000	57,442	76,589	82,480	46,480	129.1%
Elevator Maintenance	45,991	24,937	27,000	9,033	12,043	50,000	23,000	85.2%
Lawn Fertilization	-	-	-	-	-	727	727	0.0%
Commercial Appliance Repair	-	-	-	-	-	-	-	0.0%
Salt/Sand	7,000	4,338	7,000	1,735	2,313	7,000	-	0.0%
Vacant Unit Painting	15,555	-	22,222	-	-	-	(22,222)	-100.0%
<b>Total Ordinary Maintenance - Contracts</b>	<b>435,007</b>	<b>385,146</b>	<b>353,951</b>	<b>210,238</b>	<b>280,317</b>	<b>432,919</b>	<b>78,968</b>	<b>22.3%</b>
Protective Services	83,773	91,714	109,841	95,993	127,990	278,271	168,430	153.3%
<b>General</b>								
Insurance	84,107	79,209	88,597	73,110	97,480	108,337	19,740	22.3%
PILOT	58,280	20,454	60,068	38,214	50,951	66,680	6,612	11.0%
Terminal Leave Payments	8,235	4,853	2,940	1,909	2,546	-	(2,940)	-100.0%
Other Post Employment Benefits	3,208	(2,760)	3,355	-	-	-	(3,355)	-100.0%
Parental Leave	-	2,381	-	518	691	-	-	0.0%
Employee Benefits	260,288	211,240	307,665	197,513	263,351	337,549	29,884	9.7%
Collection Losses	11,160	36,626	28,153	1,674	2,232	24,723	(3,430)	-12.2%
Other General Expenses	-	-	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	-	-	-	-	-	-	-	0.0%
<b>Total General</b>	<b>425,277</b>	<b>352,003</b>	<b>490,778</b>	<b>312,938</b>	<b>417,250</b>	<b>537,289</b>	<b>46,511</b>	<b>9.5%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
VASH Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
<b>Total Housing Assistance Payments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Non-Routine</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	5,270	-	5,700	154	205	16,365	10,665	187.1%
Replacement of Equipment	3,633	-	38,642	-	-	1,142	(37,500)	-97.0%
BA - Arch & Engineering	-	11,074	-	3,600	4,800	-	-	0.0%
BA - Advertising	-	-	-	-	-	-	-	0.0%
B/A - Dwelling Work	14,831	-	32,800	-	-	34,085	1,285	3.9%
BA - Non-Dwelling Work	-	155,288	-	-	-	-	-	0.0%
Land Improvements	-	-	-	-	-	-	-	0.0%
BA - Security Equipment	-	-	-	-	-	-	-	0.0%
Property Betterments & Additions	231,000	31,043	-	-	-	270,000	270,000	0.0%
<b>Total Non-Routine</b>	<b>254,734</b>	<b>197,405</b>	<b>77,142</b>	<b>3,754</b>	<b>5,006</b>	<b>321,592</b>	<b>244,450</b>	<b>316.9%</b>
<b>Total Expenses</b>	<b>2,826,173</b>	<b>2,559,495</b>	<b>2,870,138</b>	<b>1,804,036</b>	<b>2,498,097</b>	<b>3,520,155</b>	<b>650,017</b>	<b>22.6%</b>
Annual Contribution to Replacement Reserves	164,969	162,312	164,028	122,409	164,568	170,406	6,378	3.9%
<b>Net Income (Loss) from Operations</b>	<b>(160,748)</b>	<b>(210,708)</b>	<b>(64,791)</b>	<b>323,518</b>	<b>317,410</b>	<b>(535,656)</b>	<b>(470,865)</b>	<b>-726.7%</b>
<b>Other Financing Sources (Uses)</b>								
Loan and Grant Proceeds	-	-	-	-	-	-	-	0.0%
Replacement Reserve Draws	15,000	-	-	-	-	210,000	210,000	0.0%
Net Transfers to/from Other Funds	-	-	-	-	-	100,000	100,000	0.0%
<b>Total Other Financing Sources (Uses)</b>	<b>15,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>310,000</b>	<b>310,000</b>	<b>0.0%</b>
<b>Net Operating Cash Flow</b>	<b>(145,748)</b>	<b>(210,708)</b>	<b>(64,791)</b>	<b>323,518</b>	<b>317,410</b>	<b>(225,656)</b>	<b>(160,865)</b>	<b>-248.3%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 Exchange - Wabasha  
 606

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Net Position Activity</b>								
<b><i>Beginning</i></b>								
Net Investment In Capital Assets	3,639,677	3,639,677	3,612,718	3,612,718	3,612,718	3,381,568	(231,150)	-6.4%
Restricted Net Position	530,999	530,999	702,523	702,523	702,523	891,354	188,831	26.9%
Unrestricted Net Position	253,969	253,969	34,049	34,049	34,049	327,196	293,147	861.0%
<b>Beginning Total Net Position</b>	<b>4,424,645</b>	<b>4,424,645</b>	<b>4,349,291</b>	<b>4,349,291</b>	<b>4,349,291</b>	<b>4,600,118</b>	<b>250,827</b>	<b>5.8%</b>
<b><i>Ending</i></b>								
Depreciation	267,700	224,364	242,489	176,963	235,951	230,157	(12,332)	-5.1%
Net Investment In Capital Assets (less Depreciation)	3,621,441	3,612,718	3,441,671	3,439,356	3,381,568	3,456,638	14,967	0.4%
Restricted Net Position	680,968	702,523	866,551	841,108	891,354	875,115	8,564	1.0%
Unrestricted Net Position	108,221	34,049	(30,743)	341,392	327,196	78,185	108,927	-354.3%
<b>Ending Total Net Position</b>	<b>4,410,631</b>	<b>4,349,291</b>	<b>4,277,480</b>	<b>4,621,855</b>	<b>4,600,118</b>	<b>4,409,938</b>	<b>132,458</b>	<b>3.1%</b>
<b>Routine Operating Expenses</b>	2,571,438	2,362,090	2,792,996	1,800,282	2,493,092	3,198,563		
<b>Months Routine Operating Expenses</b>	0.51	0.17	(0.13)	2.28	1.57	0.29		

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Ravoux, Central, Neill Operating Budget  
607**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Income</b>								
Dwelling Rent	1,700,540	1,673,746	1,697,962	1,387,409	1,849,878	1,933,377	235,415	13.9%
Non-Dwelling Rent	-	-	-	-	-	-	-	0.0%
Office Space Rent	-	-	-	-	-	-	-	0.0%
Parking Space Rent	-	-	-	-	-	-	-	0.0%
Fraud Recovery - PHA Portion	-	-	-	-	-	-	-	0.0%
HUD Subsidies	2,635,870	2,279,676	2,776,010	1,322,594	2,661,980	2,797,175	21,165	0.8%
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Special Claims Revenue	-	27,581	-	4,498	5,997	16,040	16,040	100.0%
Fraud Recovery - HUD Portion	-	-	-	-	-	-	-	0.0%
Property Management Fees	-	-	-	-	-	-	-	0.0%
Bookkeeping Fees	-	-	-	-	-	-	-	0.0%
Asset Management Fees	-	-	-	-	-	-	-	0.0%
Recertification Fees	-	-	-	-	-	-	-	0.0%
Interest on Investments (Unrestricted)	13,460	44,681	57,398	36,693	55,039	52,159	(5,239)	-9.1%
Interest on Replacement Reserves (Restricted)	-	9,223	-	16,187	24,281	23,369	23,369	100.0%
Other Income	42,660	28,702	49,879	19,878	26,504	84,526	34,647	69.5%
Laundry Income	-	23,132	-	14,226	18,968	19,345	19,345	100.0%
Cell Site Lease Revenue	-	-	-	-	-	-	-	0.0%
Rebates	-	-	-	-	-	-	-	0.0%
Discounts Taken	-	-	-	-	-	-	-	0.0%
Repayment Agreements - PHA Retention	-	3,454	-	2,294	3,059	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Administrative Fees	-	-	-	-	-	-	-	0.0%
Pre-RAD Conversion Collections	-	-	-	-	-	-	-	0.0%
<b>Total Income</b>	<b>4,392,530</b>	<b>4,090,194</b>	<b>4,581,249</b>	<b>2,803,779</b>	<b>4,645,707</b>	<b>4,925,991</b>	<b>344,742</b>	<b>7.5%</b>
<b>Expenses</b>								
<b>Administrative</b>								
Salaries	626,750	535,110	751,825	471,217	706,826	744,153	(7,672)	-1.0%
Legal	44,625	43,935	45,740	33,151	44,201	37,338	(8,402)	-18.4%
Training	7,790	6,959	7,752	818	1,090	13,851	6,099	78.7%
Travel/Conferences/Seminars	-	28	-	-	-	-	-	0.0%
Mileage/Parking	1,700	1,577	500	1,280	1,707	1,900	1,400	280.0%
Property Management Fee	437,157	400,878	443,503	300,392	400,523	473,718	30,215	6.8%
Bookkeeping Fee	55,800	55,800	55,800	37,200	49,600	55,800	-	0.0%
Asset Management Fee	-	-	-	-	-	-	-	0.0%
Recertification Fee	16,740	16,740	16,740	11,160	14,880	16,740	-	0.0%
Audit Fees	5,580	4,877	6,036	6,303	8,404	6,578	542	9.0%
Rent	12,600	-	12,600	-	-	-	(12,600)	-100.0%
Contractual Services	12,181	19,965	19,387	7,714	10,285	13,959	(5,429)	-28.0%
Phones & Pagers	34,808	42,952	32,812	28,421	37,895	25,710	(7,102)	-21.6%
Office Supplies	4,821	5,139	4,821	3,555	4,740	6,986	2,165	44.9%
Office Equipment Rental & Repairs	377	1,207	7,712	854	1,139	5,673	(2,039)	-26.4%
Recognition Program	-	-	-	-	-	-	-	0.0%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	12,577	11,470	3,694	10,096	13,461	13,544	9,850	266.6%
Advertising	986	610	548	1,842	2,456	1,095	547	99.8%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	2,315	2,358	6,090	1,870	2,494	2,640	(3,449)	-56.6%
Publications	33	41	55	-	-	55	(0)	-0.4%
Membership Dues & Fees	11	-	27	-	-	55	28	103.0%
Miscellaneous	1,048	3,379	1,438	971	1,294	429	(1,010)	-70.2%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	-	-	-	-	-	-	0.0%
Expendable Equipment	1,657	1,845	1,821	10,386	13,848	1,157	(664)	-36.5%
Meeting Expense	-	-	-	-	-	-	-	0.0%
Communications	-	-	-	-	-	-	-	0.0%
Per Diem	-	-	-	-	-	-	-	0.0%
Employee Recognition Event	-	-	-	-	-	-	-	0.0%
<b>Total Administrative</b>	<b>1,279,557</b>	<b>1,154,870</b>	<b>1,418,900</b>	<b>927,230</b>	<b>1,314,842</b>	<b>1,421,379</b>	<b>2,479</b>	<b>0.2%</b>

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Ravoux, Central, Neill Operating Budget  
607**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Tenant Services</b>								
Salaries	76,360	68,958	56,950	16,416	24,625	85,567	28,617	50.2%
Human Service Coordinator Program	-	-	-	-	-	-	-	0.0%
Recycling Program - Hi-Rises	-	783	-	631	841	-	-	0.0%
Resident Council Contracts	-	9,306	-	1,532	2,043	-	-	0.0%
Resident Participation Fee (PHA)	4,627	(3,563)	3,831	3,484	4,645	4,471	640	16.7%
Resident Participation Fee (Family)	-	-	-	-	-	-	-	0.0%
Resident Participation Fee (Hi-Rise)	7,052	-	7,052	-	-	7,052	-	0.0%
Special Events & Requests	250	-	660	-	-	-	(660)	-100.0%
Contract Costs - Recycling-Res. Monitors/Other	750	2,942	-	2,410	3,213	-	-	0.0%
Contract Costs - Orientation & Resident Hearings	-	1,320	1,000	580	773	-	(1,000)	-100.0%
Contract Costs - Education & Housekeeping	-	-	-	-	-	-	-	0.0%
Section 3 Contracts	-	-	-	-	-	-	-	0.0%
Student Verifications	150	75	150	52	70	-	(150)	-100.0%
Work Verification	3,000	657	3,000	-	-	21,900	18,900	630.0%
Criminal History Check	1,750	2,208	1,750	(251)	(335)	915	(835)	-47.7%
Contract Costs - Ramsey Cty Criminal History Supp.	-	-	-	-	-	-	-	0.0%
HSC Mileage	200	262	300	175	233	350	50	16.7%
<b>Total Tenant Services</b>	<b>94,139</b>	<b>82,948</b>	<b>74,693</b>	<b>25,030</b>	<b>36,109</b>	<b>120,255</b>	<b>45,562</b>	<b>61.0%</b>
<b>Utilities</b>								
Water & Sewer	175,130	213,936	200,780	141,053	188,070	212,850	12,070	6.0%
Electricity	318,170	280,299	353,120	222,820	297,093	301,730	(51,390)	-14.6%
Gas	184,080	140,482	164,280	90,270	120,360	140,154	(24,126)	-14.7%
Fuel Oil	20,640	777	5,010	10,962	14,616	5,130	120	2.4%
Engineers Labor	20,090	11,984	12,460	8,811	13,216	13,484	1,024	8.2%
District Heat	-	-	-	-	-	-	-	0.0%
Other Utilities	6,042	974	4,614	-	-	2,197	(2,417)	-52.4%
Vacant Units - Electricity	-	-	-	44	59	-	-	0.0%
Vacant Units - Connection Charges	-	-	-	-	-	-	-	0.0%
Vacant Units - Gas	-	-	-	2,202	2,936	-	-	0.0%
Vacant Units - District Heat	-	-	-	-	-	-	-	0.0%
<b>Total Utilities</b>	<b>724,152</b>	<b>648,451</b>	<b>740,264</b>	<b>476,161</b>	<b>636,350</b>	<b>675,545</b>	<b>(64,719)</b>	<b>-8.7%</b>
<b>Ordinary Maintenance - Materials</b>								
Salaries	627,090	623,428	695,950	500,334	750,501	662,041	(33,909)	-4.9%
Structural	38,325	12,297	33,385	11,839	15,786	33,385	-	0.0%
HVAC	17,808	10,770	16,747	12,557	16,742	11,915	(4,832)	-28.9%
Alarm/Communication/Fire	7,118	8,154	11,242	2,701	3,601	9,355	(1,887)	-16.8%
Mechanical Systems	32,414	26,377	35,206	16,140	21,521	38,848	3,642	10.3%
Janitorial	18,172	25,254	17,864	11,267	15,022	19,448	1,584	8.9%
Automotive	3,285	372	2,519	91	122	1,971	(548)	-21.8%
Miscellaneous	602	186	329	0	0	3,995	3,666	1114.2%
Landscape, Play/Grounds	1,500	1,806	1,000	292	389	1,000	-	0.0%
Equipment Repair	2,367	1,238	2,367	1,789	2,385	2,671	304	12.8%
Handtools (under \$5,000)	1,731	2,030	1,752	447	596	2,409	657	37.5%
Uniforms	7,665	5,175	7,665	1,563	2,084	7,665	-	0.0%
Automotive Fuel	5,499	2,002	4,000	945	1,260	4,000	-	0.0%
Appliance Parts	5,627	7,616	6,677	2,407	3,209	4,977	(1,700)	-25.5%
Appliance Replacements	23,026	9,161	19,710	7,709	10,279	24,090	4,380	22.2%
Maint Tools and Equip under \$5000	5,674	584	5,071	3,546	4,727	4,962	(109)	-2.1%
<b>Total Ordinary Maintenance - Materials</b>	<b>797,903</b>	<b>736,450</b>	<b>861,484</b>	<b>573,627</b>	<b>848,225</b>	<b>832,732</b>	<b>(28,752)</b>	<b>-3.3%</b>

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Ravoux, Central, Neill Operating Budget  
607**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Ordinary Maintenance - Contracts</b>								
Structural	53,525	62,905	54,940	31,282	41,709	52,202	(2,738)	-5.0%
HVAC	215,797	240,619	207,081	119,286	159,048	213,480	6,399	3.1%
Alarm/Communication/Fire	58,352	40,536	75,228	34,256	45,675	51,088	(24,140)	-32.1%
Mechanical Systems	54,188	35,862	78,128	28,073	37,431	66,700	(11,428)	-14.6%
Janitorial	1,087	755	1,095	555	740	1,643	548	50.0%
Automotive	2,190	2,225	2,190	1,760	2,347	4,380	2,190	100.0%
Miscellaneous	1,643	-	548	-	-	548	(1)	-0.1%
Landscape, Play/Grounds	15,164	3,393	35,337	27,499	36,665	32,204	(3,133)	-8.9%
Equipment Repair	1,643	-	2,190	-	-	1,643	(548)	-25.0%
Mileage	657	233	657	-	-	219	(438)	-66.7%
Trash Removal	39,000	53,286	46,000	45,801	61,068	74,000	28,000	60.9%
Pest Control	38,720	66,166	67,000	73,700	98,267	106,380	39,380	58.8%
Elevator Maintenance	56,329	54,394	58,000	19,742	26,322	80,000	22,000	37.9%
Lawn Fertilization	1,500	1,261	1,500	1,496	1,995	1,283	(217)	-14.5%
Commercial Appliance Repair	834	-	800	-	-	500	(300)	-37.5%
Salt/Sand	7,000	3,417	7,000	2,603	3,470	7,000	-	0.0%
Vacant Unit Painting	15,555	-	22,222	-	-	-	(22,222)	-100.0%
<b>Total Ordinary Maintenance - Contracts</b>	<b>563,184</b>	<b>565,052</b>	<b>659,916</b>	<b>386,053</b>	<b>514,737</b>	<b>693,268</b>	<b>33,352</b>	<b>5.1%</b>
Protective Services	96,726	70,495	78,813	45,295	60,394	108,271	29,458	37.4%
<b>General</b>								
Insurance	156,856	142,767	165,230	133,728	178,304	191,338	26,108	15.8%
PILOT	102,930	60,224	106,088	72,814	97,085	117,765	11,677	11.0%
Terminal Leave Payments	16,258	9,551	5,193	10,272	13,696	-	(5,193)	-100.0%
Other Post Employment Benefits	6,333	(5,683)	5,926	-	-	-	(5,926)	-100.0%
Parental Leave	-	4,414	-	960	1,280	-	-	0.0%
Employee Benefits	508,539	450,627	560,976	356,050	474,734	569,419	8,443	1.5%
Collection Losses	19,710	23,350	49,721	32,080	42,774	43,664	(6,057)	-12.2%
Other General Expenses	-	-	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	-	-	-	-	-	-	-	0.0%
<b>Total General</b>	<b>810,626</b>	<b>685,249</b>	<b>893,134</b>	<b>605,904</b>	<b>807,871</b>	<b>922,186</b>	<b>29,052</b>	<b>3.3%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
VASH Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
<b>Total Housing Assistance Payments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Non-Routine</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	9,310	19,099	10,067	3,607	4,809	28,903	18,836	187.1%
Replacement of Equipment	6,416	7,896	39,516	-	-	2,016	(37,500)	-94.9%
BA - Arch & Engineering	-	-	-	31,010	41,347	-	-	0.0%
BA - Advertising	-	-	-	163	217	-	-	0.0%
B/A - Dwelling Work	47,871	72,000	47,940	-	-	49,815	1,875	3.9%
BA - Non-Dwelling Work	-	29,700	-	523,809	698,412	-	-	0.0%
Land Improvements	-	-	-	-	-	-	-	0.0%
BA - Security Equipment	-	-	-	-	-	-	-	0.0%
Property Betterments & Additions	800,000	23,815	1,392,500	-	-	915,000	(477,500)	-34.3%
<b>Total Non-Routine</b>	<b>863,597</b>	<b>152,510</b>	<b>1,490,023</b>	<b>558,589</b>	<b>744,785</b>	<b>995,734</b>	<b>(494,289)</b>	<b>-33.2%</b>
<b>Total Expenses</b>	<b>5,229,883</b>	<b>4,096,025</b>	<b>6,217,227</b>	<b>3,597,888</b>	<b>4,963,314</b>	<b>5,769,370</b>	<b>(447,857)</b>	<b>-7.2%</b>
<b>Annual Contribution to Replacement Reserves</b>	<b>185,878</b>	<b>182,883</b>	<b>184,821</b>	<b>137,925</b>	<b>185,427</b>	<b>192,003</b>	<b>7,182</b>	<b>3.9%</b>
<b>Net Income (Loss) from Operations</b>	<b>(1,023,231)</b>	<b>(188,714)</b>	<b>(1,820,799)</b>	<b>(932,034)</b>	<b>(503,034)</b>	<b>(1,035,382)</b>	<b>785,417</b>	<b>43.1%</b>
<b>Other Financing Sources (Uses)</b>								
Loan and Grant Proceeds	800,000	-	945,986	250,000	333,333	600,000	(345,986)	-36.6%
Replacement Reserve Draws	-	-	194,514	-	-	200,000	5,486	2.8%
Net Transfers to/from Other Funds	-	-	-	-	-	-	-	0.0%
<b>Total Other Financing Sources (Uses)</b>	<b>800,000</b>	<b>-</b>	<b>1,140,500</b>	<b>250,000</b>	<b>333,333</b>	<b>800,000</b>	<b>(340,500)</b>	<b>-29.9%</b>
<b>Net Operating Cash Flow</b>	<b>(223,231)</b>	<b>(188,714)</b>	<b>(680,299)</b>	<b>(682,034)</b>	<b>(169,701)</b>	<b>(235,382)</b>	<b>444,917</b>	<b>65.4%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 Ravoux, Central, Neill Operating Budget  
 607

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Net Position Activity</b>								
<b><i>Beginning</i></b>								
Net Investment In Capital Assets	13,798,702	13,798,702	13,116,508	13,116,508	13,116,508	13,118,560	2,052	0.0%
Restricted Net Position	668,542	668,542	860,648	860,648	860,648	1,070,355	209,708	24.4%
Unrestricted Net Position	1,333,138	1,333,138	1,135,201	1,135,201	1,135,201	941,220	(193,981)	-17.1%
<b>Beginning Total Net Position</b>	<b>15,800,382</b>	<b>15,800,382</b>	<b>15,112,357</b>	<b>15,112,357</b>	<b>15,112,357</b>	<b>15,130,135</b>	<b>17,778</b>	<b>0.1%</b>
<b><i>Ending</i></b>								
Depreciation	780,000	815,605	736,940	553,443	737,924	776,764	39,824	5.4%
Net Investment In Capital Assets (less Depreciation)	13,872,989	13,116,508	13,859,524	13,118,047	13,118,560	13,308,627	(550,897)	-4.0%
Restricted Net Position	854,420	860,648	850,955	1,014,760	1,070,355	1,085,727	234,773	27.6%
Unrestricted Net Position	1,109,907	1,135,201	454,902	436,980	941,220	682,469	227,567	50.0%
<b>Ending Total Net Position</b>	<b>15,837,316</b>	<b>15,112,357</b>	<b>15,165,380</b>	<b>14,569,787</b>	<b>15,130,135</b>	<b>15,076,823</b>	<b>(88,557)</b>	<b>-0.6%</b>
<b>Routine Operating Expenses</b>	4,366,286	3,943,515	4,727,204	3,039,299	4,218,529	4,773,636		
<b>Months Routine Operating Expenses</b>	3.05	3.45	1.15	1.73	2.68	1.72		

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Dunedin, Cleveland, Montreal Operating Budget  
608**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Income</b>								
Dwelling Rent	2,349,560	2,415,729	2,388,450	1,997,335	2,663,114	2,833,775	445,325	18.6%
Non-Dwelling Rent	-	10,615	-	6,192	8,256	-	-	0.0%
Office Space Rent	-	-	-	-	-	-	-	0.0%
Parking Space Rent	-	-	-	-	-	-	-	0.0%
Fraud Recovery - PHA Portion	-	-	-	-	-	-	-	0.0%
HUD Subsidies	3,554,560	3,014,245	3,701,560	1,707,548	3,468,180	3,655,290	(46,270)	-1.3%
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Special Claims Revenue	-	22,415	-	25,703	34,271	24,059	24,059	100.0%
Fraud Recovery - HUD Portion	-	-	-	-	-	-	-	0.0%
Property Management Fees	-	-	-	-	-	-	-	0.0%
Bookkeeping Fees	-	-	-	-	-	-	-	0.0%
Asset Management Fees	-	-	-	-	-	-	-	0.0%
Recertification Fees	-	-	-	-	-	-	-	0.0%
Interest on Investments (Unrestricted)	46,040	101,596	78,130	96,508	144,762	141,430	63,300	81.0%
Interest on Replacement Reserves (Restricted)	-	15,247	-	24,741	37,112	34,077	34,077	100.0%
Other Income	67,120	40,694	153,331	26,685	35,580	105,784	(47,547)	-31.0%
Laundry Income	-	24,087	-	17,081	22,775	23,000	23,000	100.0%
Cell Site Lease Revenue	222,242	289,092	288,979	-	283,894	295,250	6,271	2.2%
Rebates	-	1,496	-	-	-	-	-	0.0%
Discounts Taken	-	-	-	-	-	-	-	0.0%
Repayment Agreements - PHA Retention	-	4,402	-	2,480	3,307	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Administrative Fees	-	-	-	-	-	-	-	0.0%
Pre-RAD Conversion Collections	-	-	-	-	-	-	-	0.0%
<b>Total Income</b>	<b>6,239,522</b>	<b>5,939,618</b>	<b>6,610,450</b>	<b>3,904,274</b>	<b>6,701,249</b>	<b>7,112,665</b>	<b>502,215</b>	<b>7.6%</b>
<b>Expenses</b>								
<b>Administrative</b>								
Salaries	685,750	660,988	892,755	642,730	964,095	855,100	(37,655)	-4.2%
Legal	44,625	43,023	45,740	33,151	44,201	37,338	(8,402)	-18.4%
Training	7,326	6,610	7,649	893	1,191	14,216	6,567	85.9%
Travel/Conferences/Seminars	-	25	-	-	-	-	-	0.0%
Mileage/Parking	2,550	3,848	750	2,373	3,164	3,150	2,400	320.0%
Property Management Fee	522,383	492,649	529,937	361,037	481,383	576,475	46,538	8.8%
Bookkeeping Fee	66,840	66,840	66,840	44,560	59,413	66,840	-	0.0%
Asset Management Fee	-	-	-	-	-	-	-	0.0%
Recertification Fee	20,052	20,052	20,052	13,368	17,824	20,052	-	0.0%
Audit Fees	6,681	5,840	7,227	7,547	10,063	7,876	649	9.0%
Rent	14,070	-	14,070	-	-	-	(14,070)	-100.0%
Contractual Services	14,262	22,473	22,163	22,497	29,996	16,674	(5,489)	-24.8%
Phones & Pagers	41,656	36,143	39,267	24,009	32,013	30,750	(8,517)	-21.7%
Office Supplies	5,983	6,501	4,483	5,953	7,937	7,180	2,697	60.2%
Office Equipment Rental & Repairs	1,226	2,396	10,113	1,630	2,173	7,880	(2,233)	-22.1%
Recognition Program	-	-	-	-	-	-	-	0.0%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	14,283	12,319	4,423	10,829	14,438	15,591	11,168	252.5%
Advertising	1,180	323	656	905	1,207	1,311	655	99.8%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	2,978	3,211	7,494	2,009	2,679	4,941	(2,553)	-34.1%
Publications	39	396	66	-	-	66	(0)	-0.6%
Membership Dues & Fees	13	-	33	-	-	66	33	98.8%
Miscellaneous	1,656	6,701	1,524	912	1,217	568	(956)	-62.7%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	-	-	-	-	-	-	0.0%
Expendable Equipment	6,287	2,343	1,733	185	247	1,287	(446)	-25.8%
Meeting Expense	-	-	-	-	-	-	-	0.0%
Communications	-	-	-	-	-	-	-	0.0%
Per Diem	-	-	-	-	-	-	-	0.0%
Employee Recognition Event	-	-	-	-	-	-	-	0.0%
<b>Total Administrative</b>	<b>1,459,839</b>	<b>1,392,679</b>	<b>1,676,975</b>	<b>1,174,589</b>	<b>1,673,241</b>	<b>1,667,360</b>	<b>(9,615)</b>	<b>-0.6%</b>

**Public Housing Agency of the City of Saint Paul**  
**MN001**  
**FY 2026 Dunedin, Cleveland, Montreal Operating Budget**  
**608**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Tenant Services</b>								
Salaries	113,550	82,730	220,900	89,080	133,620	127,410	(93,490)	-42.3%
Human Service Coordinator Program	100	-	-	-	-	-	-	0.0%
Recycling Program - Hi-Rises	-	751	-	554	739	-	-	0.0%
Resident Council Contracts	-	9,927	-	2,886	3,848	-	-	0.0%
Resident Participation Fee (PHA)	5,537	(4,518)	4,584	3,515	4,686	5,350	766	16.7%
Resident Participation Fee (Family)	2,033	-	2,032	-	-	2,032	-	0.0%
Resident Participation Fee (Hi-Rise)	7,081	-	7,081	-	-	7,081	-	0.0%
Special Events & Requests	200	-	1,320	-	-	-	(1,320)	-100.0%
Contract Costs - Recycling-Res. Monitors/Other	300	2,922	-	2,331	3,108	-	-	0.0%
Contract Costs - Orientation & Resident Hearings	-	640	300	460	613	-	(300)	-100.0%
Contract Costs - Education & Housekeeping	-	-	-	-	-	-	-	0.0%
Section 3 Contracts	-	-	-	-	-	-	-	0.0%
Student Verifications	200	81	200	57	76	-	(200)	-100.0%
Work Verification	3,000	706	3,000	-	-	26,220	23,220	774.0%
Criminal History Check	2,000	2,372	2,000	(256)	(342)	1,096	(904)	-45.2%
Contract Costs - Ramsey Cty Criminal History Supp.	-	-	-	-	-	-	-	0.0%
HSC Mileage	200	264	300	34	45	350	50	16.7%
<b>Total Tenant Services</b>	<b>134,201</b>	<b>95,874</b>	<b>241,717</b>	<b>98,661</b>	<b>146,395</b>	<b>169,539</b>	<b>(72,178)</b>	<b>-29.9%</b>
<b>Utilities</b>								
Water & Sewer	253,080	328,353	287,300	187,247	249,662	309,150	21,850	7.6%
Electricity	319,460	270,090	357,200	249,161	332,214	311,600	(45,600)	-12.8%
Gas	137,240	83,614	151,970	70,503	94,004	93,845	(58,125)	-38.2%
Fuel Oil	18,730	19	5,680	9,054	12,072	3,930	(1,750)	-30.8%
Engineers Labor	22,680	13,530	14,070	9,924	14,887	15,223	1,153	8.2%
District Heat	158,670	159,519	157,210	91,770	122,360	173,720	16,510	10.5%
Other Utilities	6,094	89	4,654	329	439	2,216	(2,438)	-52.4%
Vacant Units - Electricity	-	1,489	-	(28)	(38)	-	-	0.0%
Vacant Units - Connection Charges	-	-	-	-	-	-	-	0.0%
Vacant Units - Gas	-	1,457	-	(29)	(39)	-	-	0.0%
Vacant Units - District Heat	-	-	-	-	-	-	-	0.0%
<b>Total Utilities</b>	<b>915,954</b>	<b>858,160</b>	<b>978,084</b>	<b>617,931</b>	<b>825,562</b>	<b>909,684</b>	<b>(68,400)</b>	<b>-7.0%</b>
<b>Ordinary Maintenance - Materials</b>								
Salaries	699,670	705,079	782,180	564,755	847,133	783,064	884	0.1%
Structural	45,885	21,912	39,958	21,734	28,978	39,958	(1)	0.0%
HVAC	19,904	11,245	18,492	13,086	17,448	14,383	(4,109)	-22.2%
Alarm/Communication/Fire	13,130	5,627	13,457	2,787	3,716	11,198	(2,259)	-16.8%
Mechanical Systems	38,795	28,969	42,137	20,030	26,707	46,496	4,359	10.3%
Janitorial	21,223	24,411	20,863	17,903	23,871	22,587	1,724	8.3%
Automotive	3,933	4,019	3,015	965	1,287	2,360	(655)	-21.7%
Miscellaneous	721	218	393	44	58	4,091	3,698	941.1%
Landscape, Play/Grounds	3,500	3,266	3,000	2,027	2,702	2,500	(500)	-16.7%
Equipment Repair	2,833	3,000	2,833	2,263	3,017	3,197	364	12.8%
Handtools (under \$5,000)	2,060	4,131	2,098	1,372	1,830	2,884	786	37.5%
Uniforms	8,447	5,946	9,177	1,822	2,429	9,177	-	0.0%
Automotive Fuel	7,595	5,540	7,000	3,071	4,095	7,000	-	0.0%
Appliance Parts	7,653	6,558	7,992	5,180	6,907	5,957	(2,035)	-25.5%
Appliance Replacements	25,149	10,830	23,598	13,511	18,015	28,842	5,244	22.2%
Maint Tools and Equip under \$5000	6,015	9,101	5,414	3,284	4,378	5,435	21	0.4%
<b>Total Ordinary Maintenance - Materials</b>	<b>906,513</b>	<b>849,851</b>	<b>981,607</b>	<b>673,834</b>	<b>992,571</b>	<b>989,129</b>	<b>7,522</b>	<b>0.8%</b>

Public Housing Agency of the City of Saint Paul  
**MN001**  
**FY 2026 Dunedin, Cleveland, Montreal Operating Budget**  
**608**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Ordinary Maintenance - Contracts</b>								
Structural	119,535	102,843	65,757	58,640	78,187	62,479	(3,278)	-5.0%
HVAC	220,061	166,247	250,259	70,756	94,341	216,712	(33,547)	-13.4%
Alarm/Communication/Fire	61,459	54,242	80,900	47,276	63,035	89,736	8,836	10.9%
Mechanical Systems	60,182	89,729	119,056	43,020	57,359	78,650	(40,406)	-33.9%
Janitorial	1,411	1,909	1,311	1,265	1,687	1,967	656	50.0%
Automotive	2,622	2,356	2,622	3,322	4,430	5,244	2,622	100.0%
Miscellaneous	1,967	-	656	-	-	656	(1)	-0.1%
Landscape, Play/Grounds	49,734	35,289	54,749	44,362	59,150	67,500	12,751	23.3%
Equipment Repair	1,967	957	2,622	-	-	1,967	(656)	-25.0%
Mileage	787	262	787	99	132	262	(525)	-66.7%
Trash Removal	72,500	87,576	63,000	80,220	106,960	135,000	72,000	114.3%
Pest Control	24,200	74,955	75,000	48,361	64,482	90,244	15,244	20.3%
Elevator Maintenance	38,582	38,445	42,000	14,573	19,431	75,000	33,000	78.6%
Lawn Fertilization	2,000	2,262	2,000	1,936	2,582	2,241	241	12.0%
Commercial Appliance Repair	542	-	1,600	270	360	1,500	(100)	-6.3%
Salt/Sand	10,000	3,421	10,000	3,421	4,562	10,000	-	0.0%
Vacant Unit Painting	15,555	8,690	22,222	3,930	5,240	35,000	12,778	57.5%
<b>Total Ordinary Maintenance - Contracts</b>	<b>683,104</b>	<b>669,183</b>	<b>794,541</b>	<b>421,452</b>	<b>561,936</b>	<b>874,157</b>	<b>79,616</b>	<b>10.0%</b>
Protective Services	100,327	76,322	94,788	54,201	72,268	98,271	3,483	3.7%
<b>General</b>								
Insurance	217,589	248,254	229,206	210,892	281,190	229,081	(125)	-0.1%
PILOT	123,230	90,681	127,015	97,593	130,124	140,995	13,980	11.0%
Terminal Leave Payments	18,312	10,492	6,217	4,072	5,430	-	(6,217)	-100.0%
Other Post Employment Benefits	7,133	(6,692)	7,095	-	-	-	(7,095)	-100.0%
Parental Leave	-	5,013	-	1,078	1,438	-	-	0.0%
Employee Benefits	567,976	535,529	700,588	458,552	611,402	673,390	(27,198)	-3.9%
Collection Losses	23,600	59,812	59,529	26,861	35,815	52,277	(7,252)	-12.2%
Other General Expenses	-	-	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	-	-	-	-	-	-	-	0.0%
<b>Total General</b>	<b>957,839</b>	<b>943,089</b>	<b>1,129,650</b>	<b>799,049</b>	<b>1,065,398</b>	<b>1,095,743</b>	<b>(33,907)</b>	<b>-3.0%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
VASH Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
<b>Total Housing Assistance Payments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Non-Routine</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	11,140	36,482	12,055	545	726	34,604	22,549	187.1%
Replacement of Equipment	6,471	6,020	2,034	-	-	13,034	11,000	540.8%
BA - Arch & Engineering	-	-	-	15,884	21,179	-	-	0.0%
BA - Advertising	-	-	-	294	392	-	-	0.0%
B/A - Dwelling Work	68,752	-	55,675	-	-	57,850	2,175	3.9%
BA - Non-Dwelling Work	-	-	-	88,268	117,690	-	-	0.0%
Land Improvements	-	-	-	-	-	-	-	0.0%
BA - Security Equipment	-	-	-	-	-	-	-	0.0%
Property Betterments & Additions	-	1,142	705,000	-	-	465,000	(240,000)	-34.0%
<b>Total Non-Routine</b>	<b>86,363</b>	<b>43,645</b>	<b>774,764</b>	<b>104,990</b>	<b>139,987</b>	<b>570,488</b>	<b>(204,276)</b>	<b>-26.4%</b>
<b>Total Expenses</b>	<b>5,244,141</b>	<b>4,928,804</b>	<b>6,672,126</b>	<b>3,944,707</b>	<b>5,477,358</b>	<b>6,374,371</b>	<b>(297,755)</b>	<b>-4.5%</b>
<b>Annual Contribution to Replacement Reserves</b>	<b>317,607</b>	<b>312,492</b>	<b>315,792</b>	<b>235,665</b>	<b>316,827</b>	<b>328,056</b>	<b>12,264</b>	<b>3.9%</b>
<b>Net Income (Loss) from Operations</b>	<b>677,774</b>	<b>698,322</b>	<b>(377,468)</b>	<b>(276,099)</b>	<b>907,064</b>	<b>410,238</b>	<b>787,706</b>	<b>208.7%</b>
<b>Other Financing Sources (Uses)</b>								
Loan and Grant Proceeds	-	-	350,000	-	-	200,000	(150,000)	-42.9%
Replacement Reserve Draws	-	-	80,000	-	80,000	-	(80,000)	-100.0%
Net Transfers to/from Other Funds	(1,000,000)	(1,000,000)	(1,000,000)	-	(1,000,000)	-	1,000,000	-100.0%
<b>Total Other Financing Sources (Uses)</b>	<b>(1,000,000)</b>	<b>(1,000,000)</b>	<b>(570,000)</b>	<b>-</b>	<b>(920,000)</b>	<b>200,000</b>	<b>770,000</b>	<b>135.1%</b>
<b>Net Operating Cash Flow</b>	<b>(322,226)</b>	<b>(301,678)</b>	<b>(947,468)</b>	<b>(276,099)</b>	<b>(12,936)</b>	<b>610,238</b>	<b>1,557,706</b>	<b>164.4%</b>

Public Housing Agency of the City of Saint Paul  
**MN001**  
 FY 2026 Dunedin, Cleveland, Montreal Operating Budget  
 608

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Net Position Activity</b>								
<b><i>Beginning</i></b>								
Net Investment In Capital Assets	21,431,285	21,431,285	20,069,092	20,069,092	20,069,092	18,906,491	(1,162,601)	-5.8%
Restricted Net Position	964,972	964,972	1,292,711	1,292,711	1,292,711	1,566,649	273,939	21.2%
Unrestricted Net Position	5,887,030	5,887,030	5,570,105	5,570,105	5,570,105	5,520,058	(50,047)	-0.9%
<b>Beginning Total Net Position</b>	<b>28,283,287</b>	<b>28,283,287</b>	<b>26,931,908</b>	<b>26,931,908</b>	<b>26,931,908</b>	<b>25,993,198</b>	<b>(938,709)</b>	<b>-3.5%</b>
<b><i>Ending</i></b>								
Depreciation	1,300,000	1,369,355	1,300,000	976,396	1,301,862	1,335,609	35,609	2.7%
Net Investment In Capital Assets (less Depreciation)	20,206,508	20,069,092	19,531,801	19,197,142	18,906,491	18,106,766	(1,425,035)	-7.3%
Restricted Net Position	1,282,579	1,292,711	1,528,503	1,553,117	1,566,649	1,928,782	400,280	26.2%
Unrestricted Net Position	5,564,804	5,570,105	4,622,637	5,269,265	5,520,058	6,096,218	1,473,582	31.9%
<b>Ending Total Net Position</b>	<b>27,053,892</b>	<b>26,931,908</b>	<b>25,682,941</b>	<b>26,019,524</b>	<b>25,993,198</b>	<b>26,131,767</b>	<b>448,826</b>	<b>1.7%</b>
<b>Routine Operating Expenses</b>	5,157,777	4,885,159	5,897,362	3,839,717	5,337,371	5,803,883		
<b>Months Routine Operating Expenses</b>	12.95	13.68	9.41	16.47	12.41	12.60		









**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Section 8 Combined Budget  
100**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Income</b>								
Dwelling Rent	-	-	-	-	-	-	-	0.0%
Non-Dwelling Rent	-	-	-	-	-	-	-	0.0%
Office Space Rent	-	-	-	-	-	-	-	0.0%
Parking Space Rent	-	-	-	-	-	-	-	0.0%
Fraud Recovery - PHA Portion	190,000	320,629	248,262	157,141	209,521	215,000	(33,262)	-13.4%
HUD Subsidies	5,445,540	5,616,539	5,615,360	4,310,487	5,747,316	5,717,582	102,222	1.8%
Housing Assistance Payments	46,124,889	50,048,253	52,140,160	41,549,944	56,210,147	56,308,027	4,167,867	8.0%
Special Claims Revenue	-	-	-	-	-	-	-	0.0%
Miscellaneous Grants	-	-	-	-	-	-	-	0.0%
Fraud Recovery - HUD Portion	-	320,050	-	155,882	207,843	-	-	0.0%
Property Management Fees	-	-	-	-	-	-	-	0.0%
Bookkeeping Fees	-	-	-	-	-	-	-	0.0%
Asset Management Fees	-	-	-	-	-	-	-	0.0%
Recertification Fees	-	-	-	-	-	-	-	0.0%
Interest on Investments (Unrestricted)	50,000	128,465	110,223	90,888	136,332	144,526	34,303	31.1%
Interest on Replacement Reserves (Restricted)	-	-	-	-	-	-	-	0.0%
Other Income	-	2,238	-	1,583	2,111	-	-	0.0%
Laundry Income	-	-	-	-	-	-	-	0.0%
Cell Site Lease Revenue	-	-	-	-	-	-	-	0.0%
Rebates	-	-	-	-	-	-	-	0.0%
Discounts Taken	-	-	-	-	-	-	-	0.0%
Repayment Agreements - PHA Retention	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	3,662,803	5,702,157	4,171,900	4,080,336	6,399,395	5,717,043	1,545,143	37.0%
Portability Administrative Fees	336,960	376,044	454,240	301,591	402,121	487,615	33,375	7.3%
Pre-RAD Conversion Collections	-	-	-	-	-	-	-	0.0%
<b>Total Income</b>	<b>55,810,192</b>	<b>62,514,374</b>	<b>62,740,145</b>	<b>50,647,853</b>	<b>69,314,787</b>	<b>68,589,793</b>	<b>5,849,648</b>	<b>9.3%</b>
<b>Expenses</b>								
<b>Administrative</b>								
Salaries	3,085,971	2,761,547	3,592,692	2,405,205	3,206,940	3,618,904	26,212	0.7%
Legal	268,039	263,737	274,964	200,078	266,770	193,660	(81,304)	-29.6%
Training	37,305	38,913	28,827	30,272	40,362	47,900	19,073	66.2%
Travel/Conferences/Seminars	23,336	5,274	27,159	1,758	2,344	29,104	1,945	7.2%
Mileage/Parking	36,371	45,109	38,875	33,675	44,900	44,458	5,583	14.4%
Property Management Fee	-	-	-	-	-	-	-	0.0%
Bookkeeping Fee	-	-	-	-	-	-	-	0.0%
Asset Management Fee	-	-	-	-	-	-	-	0.0%
Recertification Fee	-	-	-	-	-	-	-	0.0%
Audit Fees	28,964	25,313	31,329	32,714	43,619	34,139	2,810	9.0%
Rent	366,815	275,711	366,815	207,365	276,487	366,815	-	0.0%
Contractual Services	301,747	326,806	315,887	213,990	285,320	529,249	213,362	67.5%
Phones & Pagers	31,144	10,091	29,358	10,650	14,201	22,980	(6,378)	-21.7%
Office Supplies	11,663	22,827	17,663	15,626	20,835	27,275	9,612	54.4%
Office Equipment Rental & Repairs	5,616	15,582	12,919	8,564	11,419	12,515	(404)	-3.1%
Recognition Program	-	-	-	-	-	2,124	2,124	0.0%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	48,977	55,612	50,152	44,798	59,730	52,566	2,414	4.8%
Advertising	378	177	427	2,814	3,752	1,134	707	165.6%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	4,513	12,383	5,947	5,345	7,127	12,826	6,879	115.7%
Publications	2,231	2,171	1,690	491	655	1,916	226	13.4%
Membership Dues & Fees	19,516	14,792	19,984	12,430	16,574	21,419	1,435	7.2%
Miscellaneous	22,828	48,109	46,030	12,177	16,236	30,329	(15,701)	-34.1%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	13,992	-	(4,526)	(6,035)	10,000	10,000	0.0%
Expendable Equipment	119,168	62,144	31,260	10,334	13,779	66,502	35,242	112.7%
Meeting Expense	-	1,357	-	496	662	2,780	2,780	100.0%
Communications	-	2,975	2,350	1,214	1,618	2,705	355	15.1%
Per Diem	-	-	-	-	-	-	-	0.0%
Employee Recognition Event	-	-	-	-	-	-	-	0.0%
<b>Total Administrative</b>	<b>4,414,581</b>	<b>4,004,621</b>	<b>4,894,328</b>	<b>3,245,471</b>	<b>4,327,294</b>	<b>5,131,300</b>	<b>236,972</b>	<b>4.8%</b>



Public Housing Agency of the City of Saint Paul  
**MN001**  
**FY 2026 Section 8 Combined Budget**  
100

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
Protective Services	-	-	-	-	-	-	-	0.0%
<b>General</b>								
Insurance	101,223	95,087	106,627	123,237	164,315	109,775	3,148	3.0%
PILOT	-	-	-	-	-	-	-	0.0%
Terminal Leave Payments	37,665	33,956	91,917	7,003	9,337	-	(91,917)	-100.0%
Other Post Employment Benefits	15,951	(13,457)	11,688	-	-	-	(11,688)	-100.0%
Parental Leave	210	1,330	-	-	-	-	-	0.0%
Employee Benefits	1,219,678	896,655	1,175,067	773,425	1,031,234	1,203,174	28,107	2.4%
Collection Losses	-	-	-	-	-	-	-	0.0%
Other General Expenses	-	-	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	693,240	786,277	751,220	681,923	909,230	919,328	168,108	22.4%
<b>Total General</b>	<b>2,067,967</b>	<b>1,799,846</b>	<b>2,136,519</b>	<b>1,585,587</b>	<b>2,114,116</b>	<b>2,232,277</b>	<b>95,758</b>	<b>4.5%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	46,124,889	48,818,411	52,140,160	40,890,777	54,521,036	56,308,027	4,167,867	8.0%
Portability Housing Assistance Payments	3,662,803	5,702,157	4,171,900	4,799,546	6,399,395	5,717,043	1,545,143	37.0%
VASH Housing Assistance Payments	-	1,586,713	-	1,422,716	1,896,955	-	-	0.0%
<b>Total Housing Assistance Payments</b>	<b>49,787,692</b>	<b>56,107,281</b>	<b>56,312,060</b>	<b>47,113,039</b>	<b>62,817,385</b>	<b>62,025,070</b>	<b>5,713,010</b>	<b>10.1%</b>
<b>Non-Routine</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	-	-	-	-	-	-	-	0.0%
Replacement of Equipment	-	-	-	-	-	-	-	0.0%
BA - Arch & Engineering	-	-	-	-	-	-	-	0.0%
BA - Advertising	-	-	-	-	-	-	-	0.0%
B/A - Dwelling Work	-	-	-	-	-	-	-	0.0%
BA - Non-Dwelling Work	-	-	-	-	-	-	-	0.0%
Land Improvements	-	-	-	-	-	-	-	0.0%
BA - Security Equipment	-	-	-	-	-	-	-	0.0%
Office/Ramp Construction Costs	-	-	-	-	-	-	-	0.0%
Property Betterments & Additions	-	-	-	-	-	-	-	0.0%
<b>Total Non-Routine</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Total Expenses</b>	<b>56,270,240</b>	<b>61,911,748</b>	<b>63,342,907</b>	<b>51,944,097</b>	<b>69,258,796</b>	<b>69,388,647</b>	<b>332,730</b>	<b>0.5%</b>
<b>Annual Contribution to Replacement Reserves</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Net Income (Loss) from Operations</b>	<b>(460,048)</b>	<b>602,626</b>	<b>(602,762)</b>	<b>(1,296,244)</b>	<b>55,991</b>	<b>(798,854)</b>	<b>(196,092)</b>	<b>32.5%</b>
<b>Other Financing Sources (Uses)</b>								
Loan Proceeds	-	-	-	-	-	-	-	0.0%
Replacement Reserve Draws	-	-	-	-	-	-	-	0.0%
Net Transfers to/from Other Funds	-	-	-	-	-	-	-	0.0%
<b>Total Other Financing Sources (Uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Net Operating Cash Flow</b>	<b>(460,048)</b>	<b>602,626</b>	<b>(602,762)</b>	<b>(1,296,244)</b>	<b>55,991</b>	<b>(798,854)</b>	<b>(196,092)</b>	<b>-32.5%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 Section 8 Combined Budget  
 100

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Net Position Activity</b>								
<b><i>Beginning</i></b>								
Net Investment In Capital Assets	-	-	-	-	-	-	-	0.0%
Restricted Net Position	272	272	(179)	(179)	(179)	(178)	1	-0.3%
Unrestricted Net Position	5,150,376	5,150,376	5,753,453	5,753,453	5,753,453	5,809,443	55,991	1.0%
<b>Beginning Total Net Position</b>	<b>5,150,648</b>	<b>5,150,648</b>	<b>5,753,274</b>	<b>5,753,274</b>	<b>5,753,274</b>	<b>5,809,265</b>	<b>55,991</b>	<b>1.0%</b>
<b><i>Ending</i></b>								
Depreciation	-	-	-	-	-	-	-	0.0%
Net Investment In Capital Assets (less Depreciation)	-	-	-	-	-	-	-	0.0%
Restricted Net Position	272	272	(179)	(179)	(179)	(178)	1	-0.3%
Unrestricted Net Position	4,690,328	5,753,002	5,150,691	4,457,208	5,809,444	5,010,589	(140,101)	-2.7%
<b>Ending Total Net Position</b>	<b>4,690,600</b>	<b>5,753,274</b>	<b>5,150,512</b>	<b>4,457,030</b>	<b>5,809,265</b>	<b>5,010,411</b>	<b>(140,101)</b>	<b>-2.7%</b>
<b>Routing Operating Expenses</b>	6,482,548	5,804,467	7,030,847	4,831,058	6,441,410	7,363,577		
<b>Months Routine Expenses</b>	8.68	11.89	8.79	11.07	10.82	8.17		

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Housing Choice Voucher Budget  
108**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Income</b>								
Dwelling Rent	-	-	-	-	-	-	-	0.0%
Non-Dwelling Rent	-	-	-	-	-	-	-	0.0%
Office Space Rent	-	-	-	-	-	-	-	0.0%
Parking Space Rent	-	-	-	-	-	-	-	0.0%
Fraud Recovery - PHA Portion	190,000	320,629	248,262	157,141	209,521	215,000	(33,262)	-13.4%
HUD Subsidies	5,095,760	5,186,369	5,252,420	3,931,722	5,242,296	5,350,066	97,646	1.9%
Housing Assistance Payments	43,457,286	46,888,649	48,799,660	39,092,628	52,917,053	52,859,619	4,059,959	8.3%
Special Claims Revenue	-	-	-	-	-	-	-	0.0%
Miscellaneous Grants	-	-	-	-	-	-	-	0.0%
Fraud Recovery - HUD Portion	-	320,050	-	155,882	207,843	-	-	0.0%
Property Management Fees	-	-	-	-	-	-	-	0.0%
Bookkeeping Fees	-	-	-	-	-	-	-	0.0%
Asset Management Fees	-	-	-	-	-	-	-	0.0%
Recertification Fees	-	-	-	-	-	-	-	0.0%
Interest on Investments (Unrestricted)	50,000	128,465	103,499	90,888	136,332	135,710	32,211	31.1%
Interest on Replacement Reserves (Restricted)	-	-	-	-	-	-	-	0.0%
Other Income	-	2,238	-	1,583	2,111	-	-	0.0%
Laundry Income	-	-	-	-	-	-	-	0.0%
Cell Site Lease Revenue	-	-	-	-	-	-	-	0.0%
Rebates	-	-	-	-	-	-	-	0.0%
Discounts Taken	-	-	-	-	-	-	-	0.0%
Repayment Agreements - PHA Retention	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	3,662,803	5,702,157	4,171,900	4,080,336	6,399,395	5,717,043	1,545,143	37.0%
Portability Administrative Fees	336,960	376,044	454,240	301,591	402,121	487,615	33,375	7.3%
Pre-RAD Conversion Collections	-	-	-	-	-	-	-	0.0%
<b>Total Income</b>	<b>52,792,809</b>	<b>58,924,600</b>	<b>59,029,981</b>	<b>47,811,772</b>	<b>65,516,673</b>	<b>64,765,053</b>	<b>5,735,072</b>	<b>9.7%</b>
<b>Expenses</b>								
<b>Administrative</b>								
Salaries	2,897,994	2,591,384	3,373,538	2,258,357	3,011,142	3,397,796	24,258	0.7%
Legal	251,688	247,677	258,191	187,866	250,488	181,846	(76,345)	-29.6%
Training	35,029	36,520	27,069	28,437	37,917	44,962	17,893	66.1%
Travel/Conferences/Seminars	21,912	4,949	25,502	1,650	2,201	27,326	1,824	7.2%
Mileage/Parking	34,153	42,347	36,504	29,419	39,226	41,743	5,239	14.4%
Property Management Fee	-	-	-	-	-	-	-	0.0%
Bookkeeping Fee	-	-	-	-	-	-	-	0.0%
Asset Management Fee	-	-	-	-	-	-	-	0.0%
Recertification Fee	-	-	-	-	-	-	-	0.0%
Audit Fees	27,198	23,766	29,418	30,715	40,953	32,057	2,639	9.0%
Rent	344,439	258,624	344,439	194,551	259,401	344,439	-	0.0%
Contractual Services	282,701	306,932	296,618	201,522	268,696	496,893	200,275	67.5%
Phones & Pagers	29,244	9,469	27,567	9,994	13,325	21,578	(5,989)	-21.7%
Office Supplies	10,951	21,432	16,586	14,712	19,616	25,612	9,026	54.4%
Office Equipment Rental & Repairs	5,274	14,633	12,131	8,038	10,718	11,752	(379)	-3.1%
Recognition Program	-	-	-	-	-	1,993	1,993	0.0%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	45,989	52,212	47,093	42,060	56,080	49,359	2,266	4.8%
Advertising	355	166	401	2,768	3,690	1,064	663	165.3%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	4,238	11,634	5,584	5,008	6,677	12,044	6,460	115.7%
Publications	2,095	2,066	1,587	461	615	1,798	211	13.3%
Membership Dues & Fees	18,326	13,875	18,765	11,661	15,548	20,113	1,348	7.2%
Miscellaneous	21,700	48,029	43,222	12,128	16,171	28,478	(14,744)	-34.1%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	13,138	-	(4,250)	(5,667)	9,390	9,390	0.0%
Expendable Equipment	111,899	58,296	29,353	9,695	12,927	62,445	33,092	112.7%
Meeting Expense	-	1,274	-	476	635	2,609	2,609	100.0%
Communications	-	2,790	2,207	1,139	1,518	2,538	331	15.0%
Per Diem	-	-	-	-	-	-	-	0.0%
Employee Recognition Event	-	-	-	-	-	-	-	0.0%
<b>Total Administrative</b>	<b>4,145,183</b>	<b>3,761,212</b>	<b>4,595,775</b>	<b>3,046,408</b>	<b>4,061,877</b>	<b>4,817,835</b>	<b>222,060</b>	<b>4.8%</b>



Public Housing Agency of the City of Saint Paul  
**MN001**  
**FY 2026 Housing Choice Voucher Budget**  
108

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
Protective Services	-	-	-	-	-	-	-	0.0%
<b>General</b>								
Insurance	95,048	92,501	100,123	120,864	161,152	103,079	2,956	3.0%
PILOT	-	-	-	-	-	-	-	0.0%
Terminal Leave Payments	37,665	-	91,917	6,606	8,808	-	(91,917)	-100.0%
Other Post Employment Benefits	15,062	(12,632)	11,688	-	-	-	(11,688)	-100.0%
Parental Leave	-	1,330	-	-	-	-	-	0.0%
Employee Benefits	1,146,412	842,749	1,103,388	722,624	963,499	1,129,680	26,292	2.4%
Collection Losses	-	-	-	-	-	-	-	0.0%
Other General Expenses	-	-	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	693,240	690,479	751,220	612,392	816,523	863,249	112,029	14.9%
<b>Total General</b>	<b>1,987,427</b>	<b>1,614,426</b>	<b>2,058,336</b>	<b>1,462,486</b>	<b>1,949,981</b>	<b>2,096,008</b>	<b>37,672</b>	<b>1.8%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	43,457,286	45,622,436	48,799,660	38,420,956	51,227,941	52,859,619	4,059,959	8.3%
Portability Housing Assistance Payments	3,662,803	5,702,157	4,171,900	4,799,546	6,399,395	5,717,043	1,545,143	37.0%
VASH Housing Assistance Payments	-	1,586,713	-	1,422,716	1,896,955	-	-	0.0%
<b>Total Housing Assistance Payments</b>	<b>47,120,089</b>	<b>52,911,306</b>	<b>52,971,560</b>	<b>44,643,218</b>	<b>59,524,291</b>	<b>58,576,662</b>	<b>5,605,102</b>	<b>10.6%</b>
<b>Non-Routine</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	-	-	-	-	-	-	-	0.0%
Replacement of Equipment	-	-	-	-	-	-	-	0.0%
BA - Arch & Engineering	-	-	-	-	-	-	-	0.0%
BA - Advertising	-	-	-	-	-	-	-	0.0%
B/A - Dwelling Work	-	-	-	-	-	-	-	0.0%
BA - Non-Dwelling Work	-	-	-	-	-	-	-	0.0%
Land Improvements	-	-	-	-	-	-	-	0.0%
BA - Security Equipment	-	-	-	-	-	-	-	0.0%
Office/Ramp Construction Costs	-	-	-	-	-	-	-	0.0%
Property Betterments & Additions	-	-	-	-	-	-	-	0.0%
<b>Total Non-Routine</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Total Expenses</b>	<b>53,252,699</b>	<b>58,286,944</b>	<b>59,625,671</b>	<b>49,152,112</b>	<b>65,536,150</b>	<b>65,490,505</b>	<b>259,732</b>	<b>0.4%</b>
<b>Annual Contribution to Replacement Reserves</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Net Income (Loss) from Operations</b>	<b>(459,890)</b>	<b>637,657</b>	<b>(595,690)</b>	<b>(1,340,341)</b>	<b>(19,477)</b>	<b>(725,452)</b>	<b>(129,762)</b>	<b>21.8%</b>
<b>Other Financing Sources (Uses)</b>								
Loan Proceeds	-	-	-	-	-	-	-	0.0%
Replacement Reserve Draws	-	-	-	-	-	-	-	0.0%
Net Transfers to/from Other Funds	-	-	-	-	-	-	-	0.0%
<b>Total Other Financing Sources (Uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Net Operating Cash Flow</b>	<b>(459,890)</b>	<b>637,657</b>	<b>(595,690)</b>	<b>(1,340,341)</b>	<b>(19,477)</b>	<b>(725,452)</b>	<b>(129,762)</b>	<b>-21.8%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 Housing Choice Voucher Budget  
 108

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Net Position Activity</b>								
<b><i>Beginning</i></b>								
Net Investment In Capital Assets	-	-	-	-	-	-	-	0.0%
Restricted Net Position	272	272	(179)	(179)	(179)	(178)	1	-0.3%
Unrestricted Net Position	4,806,139	4,806,139	5,444,246	5,444,246	5,444,246	5,424,769	(19,478)	-0.4%
<b>Beginning Total Net Position</b>	<b>4,806,411</b>	<b>4,806,411</b>	<b>5,444,068</b>	<b>5,444,068</b>	<b>5,444,068</b>	<b>5,424,591</b>	<b>(19,477)</b>	<b>-0.4%</b>
<b><i>Ending</i></b>								
Depreciation	-	-	-	-	-	-	-	0.0%
Net Investment In Capital Assets (less Depreciation)	-	-	-	-	-	-	-	0.0%
Restricted Net Position	272	(179)	(179)	(1,314,550)	(178)	(178)	1	-0.3%
Unrestricted Net Position	4,346,249	5,444,246	4,848,556	5,418,277	5,424,769	4,699,317	(149,240)	-3.1%
<b>Ending Total Net Position</b>	<b>4,346,521</b>	<b>5,444,068</b>	<b>4,848,378</b>	<b>4,103,727</b>	<b>5,424,591</b>	<b>4,699,139</b>	<b>(149,239)</b>	<b>-3.1%</b>
<b>Routing Operating Expenses</b>	6,132,610	5,375,638	6,654,111	4,508,894	6,011,859	6,913,843		
<b>Months Routine Expenses</b>	8.50	12.15	8.74	14.42	10.83	8.16		

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Mainstream Voucher Budget  
110**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Income</b>								
Dwelling Rent	-	-	-	-	-	-	-	0.0%
Non-Dwelling Rent	-	-	-	-	-	-	-	0.0%
Office Space Rent	-	-	-	-	-	-	-	0.0%
Parking Space Rent	-	-	-	-	-	-	-	0.0%
Fraud Recovery - PHA Portion	-	-	-	-	-	-	-	0.0%
HUD Subsidies	349,780	430,170	362,940	378,765	505,020	367,516	4,576	1.3%
Housing Assistance Payments	2,667,603	3,159,604	3,340,500	2,457,316	3,293,094	3,448,408	107,908	3.2%
Special Claims Revenue	-	-	-	-	-	-	-	0.0%
Miscellaneous Grants	-	-	-	-	-	-	-	0.0%
Fraud Recovery - HUD Portion	-	-	-	-	-	-	-	0.0%
Property Management Fees	-	-	-	-	-	-	-	0.0%
Bookkeeping Fees	-	-	-	-	-	-	-	0.0%
Asset Management Fees	-	-	-	-	-	-	-	0.0%
Recertification Fees	-	-	-	-	-	-	-	0.0%
Interest on Investments (Unrestricted)	-	-	6,724	-	-	8,816	2,092	31.1%
Interest on Replacement Reserves (Restricted)	-	-	-	-	-	-	-	0.0%
Other Income	-	-	-	-	-	-	-	0.0%
Laundry Income	-	-	-	-	-	-	-	0.0%
Cell Site Lease Revenue	-	-	-	-	-	-	-	0.0%
Rebates	-	-	-	-	-	-	-	0.0%
Discounts Taken	-	-	-	-	-	-	-	0.0%
Repayment Agreements - PHA Retention	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Administrative Fees	-	-	-	-	-	-	-	0.0%
Pre-RAD Conversion Collections	-	-	-	-	-	-	-	0.0%
<b>Total Income</b>	<b>3,017,383</b>	<b>3,589,774</b>	<b>3,710,164</b>	<b>2,836,081</b>	<b>3,798,114</b>	<b>3,824,740</b>	<b>114,576</b>	<b>3.1%</b>
<b>Expenses</b>								
<b>Administrative</b>								
Salaries	187,977	170,164	219,154	146,848	195,798	221,108	1,954	0.9%
Legal	16,350	16,060	16,773	12,211	16,282	11,814	(4,959)	-29.6%
Training	2,276	2,393	1,758	1,834	2,446	2,938	1,180	67.1%
Travel/Conferences/Seminars	1,423	325	1,657	107	143	1,778	121	7.3%
Mileage/Parking	2,219	2,763	2,371	4,255	5,674	2,715	344	14.5%
Property Management Fee	-	-	-	-	-	-	-	0.0%
Bookkeeping Fee	-	-	-	-	-	-	-	0.0%
Asset Management Fee	-	-	-	-	-	-	-	0.0%
Recertification Fee	-	-	-	-	-	-	-	0.0%
Audit Fees	1,767	1,547	1,911	2,000	2,666	2,082	171	8.9%
Rent	22,376	17,086	22,376	12,815	17,086	22,376	-	0.0%
Contractual Services	19,046	19,874	19,269	12,468	16,624	32,356	13,087	67.9%
Phones & Pagers	1,900	622	1,791	656	875	1,402	(389)	-21.7%
Office Supplies	711	1,394	1,077	915	1,219	1,663	586	54.4%
Office Equipment Rental & Repairs	343	949	788	526	701	763	(25)	-3.2%
Recognition Program	-	-	-	-	-	131	131	0.0%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	2,988	3,400	3,059	2,737	3,650	3,207	148	4.8%
Advertising	23	11	26	46	61	70	44	169.2%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	275	749	363	337	450	782	419	115.4%
Publications	136	105	103	30	40	118	15	14.6%
Membership Dues & Fees	1,191	917	1,219	769	1,026	1,306	87	7.1%
Miscellaneous	1,128	80	2,808	49	65	1,851	(957)	-34.1%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	854	-	(276)	(368)	610	610	0.0%
Expendable Equipment	7,269	3,849	1,907	639	852	4,057	2,150	112.7%
Meeting Expense	-	83	-	20	27	171	171	100.0%
Communications	-	184	143	75	100	167	24	16.8%
Per Diem	-	-	-	-	-	-	-	0.0%
Employee Recognition Event	-	-	-	-	-	-	-	0.0%
<b>Total Administrative</b>	<b>269,397</b>	<b>243,409</b>	<b>298,553</b>	<b>199,063</b>	<b>265,417</b>	<b>313,465</b>	<b>14,912</b>	<b>5.0%</b>



Public Housing Agency of the City of Saint Paul  
**MN001**  
**FY 2026 Mainstream Voucher Budget**  
110

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
Protective Services	-	-	-	-	-	-	-	0.0%
<b>General</b>								
Insurance	6,175	2,586	6,504	2,373	3,164	6,696	192	3.0%
PILOT	-	-	-	-	-	-	-	0.0%
Terminal Leave Payments	-	33,956	-	397	529	-	-	0.0%
Other Post Employment Benefits	889	(825)	-	-	-	-	-	0.0%
Parental Leave	210	-	-	-	-	-	-	0.0%
Employee Benefits	73,266	53,906	71,679	50,801	67,735	73,494	1,815	2.5%
Collection Losses	-	-	-	-	-	-	-	0.0%
Other General Expenses	-	-	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	-	95,798	-	69,530	92,707	56,079	56,079	0.0%
<b>Total General</b>	<b>80,540</b>	<b>185,420</b>	<b>78,183</b>	<b>123,101</b>	<b>164,135</b>	<b>136,269</b>	<b>58,086</b>	<b>74.3%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	2,667,603	3,195,975	3,340,500	2,469,821	3,293,094	3,448,408	107,908	3.2%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
VASH Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
<b>Total Housing Assistance Payments</b>	<b>2,667,603</b>	<b>3,195,975</b>	<b>3,340,500</b>	<b>2,469,821</b>	<b>3,293,094</b>	<b>3,448,408</b>	<b>107,908</b>	<b>3.2%</b>
<b>Non-Routine</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	-	-	-	-	-	-	-	0.0%
Replacement of Equipment	-	-	-	-	-	-	-	0.0%
BA - Arch & Engineering	-	-	-	-	-	-	-	0.0%
BA - Advertising	-	-	-	-	-	-	-	0.0%
B/A - Dwelling Work	-	-	-	-	-	-	-	0.0%
BA - Non-Dwelling Work	-	-	-	-	-	-	-	0.0%
Land Improvements	-	-	-	-	-	-	-	0.0%
BA - Security Equipment	-	-	-	-	-	-	-	0.0%
Office/Ramp Construction Costs	-	-	-	-	-	-	-	0.0%
Property Betterments & Additions	-	-	-	-	-	-	-	0.0%
<b>Total Non-Routine</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Total Expenses</b>	<b>3,017,540</b>	<b>3,624,805</b>	<b>3,717,236</b>	<b>2,791,985</b>	<b>3,722,646</b>	<b>3,898,142</b>	<b>72,998</b>	<b>2.0%</b>
<b>Annual Contribution to Replacement Reserves</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Net Income (Loss) from Operations</b>	<b>(157)</b>	<b>(35,031)</b>	<b>(7,072)</b>	<b>44,096</b>	<b>75,468</b>	<b>(73,402)</b>	<b>(66,330)</b>	<b>937.9%</b>
<b>Other Financing Sources (Uses)</b>								
Loan Proceeds	-	-	-	-	-	-	-	0.0%
Replacement Reserve Draws	-	-	-	-	-	-	-	0.0%
Net Transfers to/from Other Funds	-	-	-	-	-	-	-	0.0%
<b>Total Other Financing Sources (Uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Net Operating Cash Flow</b>	<b>(157)</b>	<b>(35,031)</b>	<b>(7,072)</b>	<b>44,096</b>	<b>75,468</b>	<b>(73,402)</b>	<b>(66,330)</b>	<b>-937.9%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 Mainstream Voucher Budget  
 110

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Net Position Activity</b>								
<b><i>Beginning</i></b>								
Net Investment In Capital Assets	-	-	-	-	-	-	-	0.0%
Restricted Net Position	-	-	-	-	-	-	-	0.0%
Unrestricted Net Position	344,237	344,237	309,206	309,206	309,206	384,675	75,468	24.4%
<b>Beginning Total Net Position</b>	<b>344,237</b>	<b>344,237</b>	<b>309,206</b>	<b>309,206</b>	<b>309,206</b>	<b>384,675</b>	<b>75,468</b>	<b>24.4%</b>
<b><i>Ending</i></b>								
Depreciation	-	-	-	-	-	-	-	0.0%
Net Investment In Capital Assets (less Depreciation)	-	-	-	-	-	-	-	0.0%
Restricted Net Position	-	-	-	-	-	-	-	0.0%
Unrestricted Net Position	344,080	309,206	302,134	353,303	384,675	311,273	9,138	3.0%
<b>Ending Total Net Position</b>	<b>344,080</b>	<b>309,206</b>	<b>302,134</b>	<b>353,303</b>	<b>384,675</b>	<b>311,273</b>	<b>9,138</b>	<b>3.0%</b>
<b>Routing Operating Expenses</b>	349,937	428,830	376,736	322,164	429,552	449,734		
<b>Months Routine Expenses</b>	11.80	8.65	9.62	13.16	10.75	8.31		

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Low Income Public Housing Operating Budget  
209**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Income</b>								
Dwelling Rent	2,784,996	2,882,083	2,940,208	2,294,263	3,059,017	3,058,051	117,843	4.0%
Non-Dwelling Rent	-	-	-	-	-	-	-	0.0%
Office Space Rent	-	-	-	-	-	-	-	0.0%
Parking Space Rent	-	-	-	-	-	-	-	0.0%
Fraud Recovery - PHA Portion	-	-	-	-	-	-	-	0.0%
HUD Subsidies	2,406,921	2,177,689	3,002,005	2,603,690	3,055,620	1,302,727	(1,699,278)	-56.6%
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Special Claims Revenue	-	-	-	-	-	-	-	0.0%
Fraud Recovery - HUD Portion	-	-	-	-	-	-	-	0.0%
Property Management Fees	-	-	-	-	-	-	-	0.0%
Bookkeeping Fees	-	-	-	-	-	-	-	0.0%
Asset Management Fees	-	-	-	-	-	-	-	0.0%
Recertification Fees	-	-	-	-	-	-	-	0.0%
Interest on Investments (Unrestricted)	-	2,487	50,000	21,248	31,872	25,680	(24,320)	-48.6%
Interest on Replacement Reserves (Restricted)	-	-	-	-	-	-	-	0.0%
Other Income	50,000	57,688	50,000	50,042	66,722	62,640	12,640	25.3%
Laundry Income	-	-	-	-	-	-	-	0.0%
Cell Site Lease Revenue	-	-	-	-	-	-	-	0.0%
Rebates	-	38,817	-	-	-	-	-	0.0%
Discounts Taken	-	-	-	-	-	-	-	0.0%
Repayment Agreements - PHA Retention	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Administrative Fees	-	-	-	-	-	-	-	0.0%
Pre-RAD Conversion Collections	-	13,494	-	6,964	9,286	-	-	0.0%
<b>Total Income</b>	<b>5,241,917</b>	<b>5,172,259</b>	<b>6,042,213</b>	<b>4,976,207</b>	<b>6,222,517</b>	<b>4,449,098</b>	<b>(1,593,115)</b>	<b>-26.4%</b>
<b>Expenses</b>								
<b>Administrative</b>								
Salaries	516,470	575,799	726,830	496,556	744,834	688,131	(38,699)	-5.3%
Legal	44,625	44,484	45,740	33,346	44,462	37,338	(8,402)	-18.4%
Training	3,108	3,329	7,808	763	1,018	1,653	(6,155)	-78.8%
Travel/Conferences/Seminars	-	9	-	17	22	-	-	0.0%
Mileage/Parking	6,250	8,045	4,000	5,815	7,754	7,000	3,000	75.0%
Property Management Fee	379,260	368,750	379,260	257,596	386,394	410,810	31,550	8.3%
Bookkeeping Fee	37,620	36,578	37,620	24,788	33,050	37,620	-	0.0%
Asset Management Fee	50,160	50,160	50,160	33,440	44,587	50,160	-	0.0%
Recertification Fee	-	-	-	-	-	-	-	0.0%
Audit Fees	4,647	3,564	5,026	5,253	7,004	5,481	455	9.1%
Rent	12,700	-	12,700	-	-	-	(12,700)	-100.0%
Contractual Services	5,727	11,249	7,266	10,112	13,482	46,655	39,389	542.1%
Phones & Pagers	31,088	8,274	29,305	5,430	7,240	22,950	(6,355)	-21.7%
Office Supplies	3,234	3,338	3,234	2,623	3,498	15,880	12,646	391.0%
Office Equipment Rental & Repairs	786	1,418	7,400	1,080	1,440	5,699	(1,701)	-23.0%
Recognition Program	-	-	-	-	-	-	-	0.0%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	13,202	10,539	3,306	9,799	13,066	16,371	13,065	395.2%
Advertising	880	535	489	834	1,112	978	489	100.0%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	3,229	3,963	3,245	1,582	2,109	5,564	2,318	71.4%
Publications	29	-	49	-	-	49	(0)	-0.2%
Membership Dues & Fees	10	-	25	-	-	49	24	95.6%
Miscellaneous	1,489	1,531	891	994	1,326	418	(473)	-53.0%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	-	-	-	-	-	-	0.0%
Expendable Equipment	1,787	1,215	1,734	-	-	1,087	(647)	-37.3%
Meeting Expense	-	-	-	-	-	-	-	0.0%
Communications	-	-	-	-	-	-	-	0.0%
Per Diem	-	-	-	-	-	-	-	0.0%
Employee Recognition Event	-	-	-	-	-	-	-	0.0%
<b>Total Administrative</b>	<b>1,116,299</b>	<b>1,132,782</b>	<b>1,326,088</b>	<b>890,028</b>	<b>1,312,396</b>	<b>1,353,892</b>	<b>27,804</b>	<b>2.1%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 Low Income Public Housing Operating Budget  
 209

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Tenant Services</b>								
Salaries	64,330	63,733	84,610	29,967	44,951	66,535	(18,075)	-21.4%
Human Service Coordinator Program	-	-	-	-	-	-	-	0.0%
Recycling Program - Hi-Rises	-	-	-	-	-	-	-	0.0%
Resident Council Contracts	-	1,518	-	(1,094)	(1,459)	-	-	0.0%
Resident Participation Fee (PHA)	4,134	-	3,422	-	-	3,993	571	16.7%
Resident Participation Fee (Family)	5,840	-	5,721	-	-	5,973	252	4.4%
Resident Participation Fee (Hi-Rise)	-	-	-	-	-	-	-	0.0%
Special Events & Requests	200	-	-	-	-	-	-	0.0%
Contract Costs - Recycling-Res. Monitors/Other	-	310	100	286	381	-	(100)	-100.0%
Contract Costs - Orientation & Resident Hearings	-	-	-	-	-	-	-	0.0%
Contract Costs - Education & Housekeeping	-	-	-	-	-	-	-	0.0%
Section 3 Contracts	-	-	-	-	-	-	-	0.0%
Student Verifications	100	49	100	39	52	-	(100)	-100.0%
Work Verification	2,000	456	1,000	-	-	19,560	18,560	1856.0%
Criminal History Check	2,000	1,533	1,000	(131)	(174)	818	(182)	-18.2%
Contract Costs - Ramsey Cty Criminal History Supp.	-	-	-	-	-	-	-	0.0%
HSC Mileage	-	-	-	-	-	200	200	0.0%
<b>Total Tenant Services</b>	<b>78,604</b>	<b>67,599</b>	<b>95,953</b>	<b>29,067</b>	<b>43,751</b>	<b>97,079</b>	<b>1,126</b>	<b>1.2%</b>
<b>Utilities</b>								
Water & Sewer	341,500	468,025	418,460	284,027	378,702	450,930	32,470	7.8%
Electricity	4,300	479	290	(84)	(112)	290	-	0.0%
Gas	7,400	1,439	1,000	256	342	1,130	130	13.0%
Fuel Oil	-	-	-	-	-	-	-	0.0%
Engineers Labor	14,150	8,448	8,790	6,208	9,313	9,509	719	8.2%
District Heat	-	-	-	-	-	-	-	0.0%
Other Utilities	-	134	-	3	4	-	-	0.0%
Vacant Units - Electricity	-	7,169	-	5,289	7,052	-	-	0.0%
Vacant Units - Connection Charges	-	-	-	-	-	-	-	0.0%
Vacant Units - Gas	-	12,777	-	6,901	9,202	-	-	0.0%
Vacant Units - District Heat	-	-	-	-	-	-	-	0.0%
<b>Total Utilities</b>	<b>367,350</b>	<b>498,471</b>	<b>428,540</b>	<b>302,600</b>	<b>404,502</b>	<b>461,859</b>	<b>33,319</b>	<b>7.8%</b>
<b>Ordinary Maintenance - Materials</b>								
Salaries	480,250	485,768	593,940	449,972	674,958	721,674	127,734	21.5%
Structural	250,000	49,802	100,000	25,354	33,805	30,000	(70,000)	-70.0%
HVAC	15,000	15,909	15,000	9,380	12,507	15,000	-	0.0%
Alarm/Communication/Fire	28,227	25,069	7,390	734	979	5,434	(1,956)	-26.5%
Mechanical Systems	8,000	9,499	10,000	2,708	3,610	10,000	-	0.0%
Janitorial	500	38	500	85	113	500	-	0.0%
Automotive	2,934	1,083	2,249	306	408	1,760	(489)	-21.7%
Miscellaneous	538	107	293	-	-	293	0	0.1%
Landscape, Play/Grounds	500	100	500	53	71	1,500	1,000	200.0%
Equipment Repair	500	58	500	-	-	500	-	0.0%
Handtools (under \$5,000)	800	430	1,565	300	400	2,152	587	37.5%
Uniforms	6,846	4,362	6,846	1,370	1,827	6,846	-	0.0%
Automotive Fuel	9,720	12,263	12,000	6,131	8,175	12,000	-	0.0%
Appliance Parts	5,455	1,210	5,000	115	153	4,000	(1,000)	-20.0%
Appliance Replacements	18,093	-	17,604	-	-	21,516	3,912	22.2%
Maint Tools and Equip under \$5000	1,384	239	1,418	121	162	1,076	(342)	-24.1%
<b>Total Ordinary Maintenance - Materials</b>	<b>828,747</b>	<b>605,936</b>	<b>774,805</b>	<b>496,629</b>	<b>737,167</b>	<b>834,251</b>	<b>59,446</b>	<b>7.7%</b>

Public Housing Agency of the City of Saint Paul  
**MN001**  
**FY 2026 Low Income Public Housing Operating Budget**  
**209**

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Ordinary Maintenance - Contracts</b>								
Structural	697,778	744,988	600,000	313,123	417,498	25,000	(575,000)	-95.8%
HVAC	70,000	46,638	50,000	12,215	16,287	30,000	(20,000)	-40.0%
Alarm/Communication/Fire	5,000	1,591	5,000	1,017	1,356	3,163	(1,837)	-36.7%
Mechanical Systems	500,000	304,297	250,000	87,879	117,172	40,000	(210,000)	-84.0%
Janitorial	912	-	978	-	-	1,467	489	50.0%
Automotive	1,956	3,972	1,956	6,945	9,260	3,912	1,956	100.0%
Miscellaneous	1,467	-	489	626	835	489	-	0.0%
Landscape, Play/Grounds	90,000	88,924	475,000	84,366	112,487	133,000	(342,000)	-72.0%
Equipment Repair	1,467	-	1,956	-	-	1,467	(489)	-25.0%
Mileage	587	871	587	167	223	196	(391)	-66.7%
Trash Removal	293,000	225,555	223,000	185,977	247,969	248,520	25,520	11.4%
Pest Control	25,190	32,002	34,000	18,101	24,135	38,912	4,912	14.4%
Elevator Maintenance	-	-	-	-	-	-	-	0.0%
Lawn Fertilization	500	354	500	-	-	500	-	0.0%
Commercial Appliance Repair	-	-	-	-	-	-	-	0.0%
Salt/Sand	1,000	-	1,000	-	-	1,000	-	0.0%
Vacant Unit Painting	15,555	300	22,222	-	-	-	(22,222)	-100.0%
<b>Total Ordinary Maintenance - Contracts</b>	<b>1,704,412</b>	<b>1,449,493</b>	<b>1,666,688</b>	<b>710,416</b>	<b>947,222</b>	<b>527,625</b>	<b>(1,139,063)</b>	<b>-68.3%</b>
Protective Services	-	5,728	-	-	-	-	-	0.0%
<b>General</b>								
Insurance	152,619	145,729	160,767	134,662	179,550	170,893	10,126	6.3%
PILOT	91,930	220,060	94,753	193,497	257,996	105,181	10,428	11.0%
Terminal Leave Payments	31,373	6,404	16,305	3,202	4,269	-	(16,305)	-100.0%
Other Post Employment Benefits	23,457	(5,532)	18,607	-	-	-	(18,607)	-100.0%
Parental Leave	-	2,754	-	852	1,136	-	-	0.0%
Employee Benefits	360,700	403,189	484,469	347,093	462,791	546,280	61,811	12.8%
Collection Losses	29,340	4,132	44,408	51,578	68,771	38,997	(5,411)	-12.2%
Other General Expenses	-	2,871	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	-	-	-	-	-	-	-	0.0%
<b>Total General</b>	<b>689,419</b>	<b>779,608</b>	<b>819,309</b>	<b>730,885</b>	<b>974,513</b>	<b>861,351</b>	<b>42,042</b>	<b>5.1%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
VASH Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
<b>Total Housing Assistance Payments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Non-Routine</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	8,310	14,743	8,992	17,401	23,201	25,813	16,821	187.1%
Replacement of Equipment	-	-	-	-	-	-	-	0.0%
BA - Arch & Engineering	-	-	-	67,275	89,700	-	-	0.0%
BA - Advertising	-	-	-	-	-	-	-	0.0%
B/A - Dwelling Work	-	205,389	-	1,443,712	1,574,958	-	-	0.0%
BA - Non-Dwelling Work	-	-	-	-	-	-	-	0.0%
Land Improvements	-	-	-	-	-	-	-	0.0%
BA - Security Equipment	-	-	-	-	-	-	-	0.0%
Property Betterments & Additions	-	-	-	-	-	-	-	0.0%
<b>Total Non-Routine</b>	<b>8,310</b>	<b>220,132</b>	<b>8,992</b>	<b>1,528,387</b>	<b>1,687,859</b>	<b>25,813</b>	<b>16,821</b>	<b>187.1%</b>
<b>Total Expenses</b>	<b>4,793,142</b>	<b>4,759,747</b>	<b>5,120,375</b>	<b>4,688,012</b>	<b>6,107,409</b>	<b>4,161,870</b>	<b>(958,505)</b>	<b>-18.7%</b>
Annual Contribution to Replacement Reserves	-	-	-	-	-	-	-	0.0%
<b>Net Income (Loss) from Operations</b>	<b>448,775</b>	<b>412,512</b>	<b>921,838</b>	<b>288,195</b>	<b>115,108</b>	<b>287,228</b>	<b>(634,610)</b>	<b>-68.8%</b>
<b>Other Financing Sources (Uses)</b>								
Loan and Grant Proceeds	-	-	-	-	-	-	-	0.0%
Replacement Reserve Draws	-	-	-	-	-	-	-	0.0%
Net Transfers to/from Other Funds	-	-	-	-	-	-	-	0.0%
<b>Total Other Financing Sources (Uses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Net Operating Cash Flow</b>	<b>448,775</b>	<b>412,512</b>	<b>921,838</b>	<b>288,195</b>	<b>115,108</b>	<b>287,228</b>	<b>(634,610)</b>	<b>-68.8%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 Low Income Public Housing Operating Budget  
 209

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Net Position Activity</b>								
<b>Beginning</b>								
Net Investment In Capital Assets	11,833,053	11,833,053	11,365,034	11,365,034	11,365,034	12,181,084	816,051	7.2%
Restricted Net Position	-	-	-	-	-	-	-	0.0%
Unrestricted Net Position	963,578	963,578	1,376,090	1,376,090	1,376,090	1,491,198	115,108	8.4%
<b>Beginning Total Net Position</b>	<b>12,796,631</b>	<b>12,796,631</b>	<b>12,741,124</b>	<b>12,741,124</b>	<b>12,741,124</b>	<b>13,672,283</b>	<b>931,159</b>	<b>7.3%</b>
<b>Ending</b>								
Depreciation	780,000	673,408	1,722,163	565,738	848,608	1,667,970	(54,193)	-3.1%
Net Investment In Capital Assets (less Depreciation)	11,053,053	11,365,034	9,642,871	12,310,282	12,181,084	10,513,114	870,244	9.0%
Restricted Net Position	-	-	-	-	-	-	-	0.0%
Unrestricted Net Position	1,412,353	1,376,090	2,297,928	1,664,285	1,491,198	1,778,426	(519,502)	-22.6%
<b>Ending Total Net Position</b>	<b>12,465,406</b>	<b>12,741,124</b>	<b>11,940,799</b>	<b>13,974,567</b>	<b>13,672,283</b>	<b>12,291,541</b>	<b>350,742</b>	<b>2.9%</b>
<b>Routing Operating Expenses</b>	<b>4,784,832</b>	<b>4,539,615</b>	<b>5,111,383</b>	<b>3,159,625</b>	<b>4,419,550</b>	<b>4,136,057</b>		
<b>Months Routine Expenses</b>	<b>3.54</b>	<b>3.64</b>	<b>5.39</b>	<b>6.32</b>	<b>4.05</b>	<b>5.16</b>		



















**Public Housing Agency of the City of Saint Paul**  
**MN001**  
**FY 2026 Central Office Cost Center Operating Budget**  
**210**

	Fiscal Year	Fiscal Year	Fiscal Year	as of 12/31	Fiscal Year	Proposed	Change	Change
	2024	2024	2025	2025	2025	2026	Fiscal Year	Fiscal Year
	Budget	Actuals	Budget	Actuals	Projections	Budget	2026	2026
							Budget	Budget
							\$	%
<b>Income</b>								
Dwelling Rent	-	-	-	-	-	-	-	0.0%
Non-Dwelling Rent	-	-	-	-	-	-	-	0.0%
Office Space Rent	-	-	-	-	-	-	-	0.0%
Parking Space Rent	-	-	-	-	-	-	-	0.0%
Fraud Recovery - PHA Portion	-	-	-	-	-	-	-	0.0%
HUD Subsidies	-	-	-	-	-	-	-	0.0%
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Special Claims Revenue	-	-	-	-	-	-	-	0.0%
Fraud Recovery - HUD Portion	-	-	-	-	-	-	-	0.0%
Property Management Fees	499,620	368,750	499,260	257,596	515,193	530,810	31,550	6.3%
Bookkeeping Fees	37,620	36,578	37,620	24,788	37,620	37,620	-	0.0%
Asset Management Fees	50,160	50,160	50,160	33,440	50,160	50,160	-	0.0%
Recertification Fees	-	-	-	-	-	-	-	0.0%
Interest on Investments (Unrestricted)	7,891	47,499	29,283	32,798	49,198	31,166	1,883	6.4%
Interest on Replacement Reserves (Restricted)	-	-	-	-	-	-	-	0.0%
Other Income	5,000	19,721	5,000	2,876	3,835	5,500	500	10.0%
Laundry Income	-	-	-	-	-	-	-	0.0%
Cell Site Lease Revenue	-	-	-	-	-	-	-	0.0%
Rebates	-	-	-	-	-	-	-	0.0%
Discounts Taken	-	-	-	-	-	-	-	0.0%
Repayment Agreements - PHA Retention	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Administrative Fees	-	-	-	-	-	-	-	0.0%
Pre-RAD Conversion Collections	-	-	-	-	-	-	-	0.0%
<b>Total Income</b>	<b>600,291</b>	<b>522,708</b>	<b>621,323</b>	<b>351,498</b>	<b>656,005</b>	<b>655,256</b>	<b>33,933</b>	<b>5.5%</b>
<b>Expenses</b>								
<b>Administrative</b>								
Salaries	226,161	237,066	236,480	180,547	270,821	199,805	(36,675)	-15.5%
Legal	26,406	26,237	32,950	20,008	26,677	34,272	1,322	4.0%
Training	13,937	9,023	2,181	2,730	3,640	4,903	2,722	124.8%
Travel/Conferences/Seminars	14,380	615	13,037	33	44	14,143	1,106	8.5%
Mileage/Parking	4,187	2,998	1,780	2,262	3,016	2,865	1,085	60.9%
Property Management Fee	-	-	-	-	-	-	-	0.0%
Bookkeeping Fee	-	-	-	-	-	-	-	0.0%
Asset Management Fee	-	-	-	-	-	-	-	0.0%
Recertification Fee	-	-	-	-	-	-	-	0.0%
Audit Fees	500	435	541	562	750	587	46	8.5%
Rent	33,200	48,929	33,200	36,697	48,929	40,082	6,882	20.7%
Contractual Services	48,754	53,293	42,258	49,581	66,108	67,681	25,423	60.2%
Phones & Pagers	7,296	4,913	6,877	5,692	7,589	32,670	25,793	375.1%
Office Supplies	473	532	473	3,376	4,502	3,580	3,108	657.7%
Office Equipment Rental & Repairs	660	1,695	2,279	720	959	15,133	12,854	564.0%
Recognition Program	-	-	-	-	-	286	286	0.0%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	518	1,320	535	1,026	1,368	6,441	5,906	1103.9%
Advertising	80	102	76	132	175	1,095	1,019	1348.4%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	131	156	116	42	56	2,089	1,973	1706.2%
Publications	174	164	114	87	116	117	3	2.9%
Membership Dues & Fees	3,463	2,677	3,537	2,483	3,311	3,738	201	5.7%
Miscellaneous	4,158	44,030	4,753	37,682	50,242	4,483	(270)	-5.7%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	-	-	-	-	-	-	0.0%
Expendable Equipment	18,854	10,636	5,355	1,829	2,438	15,309	9,954	185.9%
Meeting Expense	-	-	416	-	-	315	(101)	-24.2%
Communications	-	528	-	215	286	479	479	0.0%
Per Diem	-	-	-	-	-	-	-	0.0%
Employee Recognition Event	-	-	-	-	-	-	-	0.0%
<b>Total Administrative</b>	<b>403,333</b>	<b>445,350</b>	<b>386,956</b>	<b>345,703</b>	<b>491,028</b>	<b>450,073</b>	<b>63,117</b>	<b>16.3%</b>



Public Housing Agency of the City of Saint Paul  
**MN001**  
 FY 2026 Central Office Cost Center Operating Budget  
 210

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Ordinary Maintenance - Contracts</b>								
Structural	-	-	-	-	-	-	-	0.0%
HVAC	-	-	-	-	-	-	-	0.0%
Alarm/Communication/Fire	-	-	-	-	-	-	-	0.0%
Mechanical Systems	-	-	-	-	-	-	-	0.0%
Janitorial	-	-	-	-	-	-	-	0.0%
Automotive	-	-	-	-	-	-	-	0.0%
Miscellaneous	-	-	-	-	-	-	-	0.0%
Landscape, Play/Grounds	-	-	-	-	-	-	-	0.0%
Equipment Repair	-	-	-	-	-	-	-	0.0%
Mileage	-	-	-	-	-	-	-	0.0%
Trash Removal	-	-	-	-	-	-	-	0.0%
Pest Control	-	-	-	-	-	-	-	0.0%
Elevator Maintenance	-	-	-	-	-	-	-	0.0%
Lawn Fertilization	-	-	-	-	-	-	-	0.0%
Commercial Appliance Repair	-	-	-	-	-	-	-	0.0%
Salt/Sand	-	-	-	-	-	-	-	0.0%
Vacant Unit Painting	-	-	-	-	-	-	-	0.0%
<b>Total Ordinary Maintenance - Contracts</b>	-	-	-	-	-	-	-	<b>0.0%</b>
Protective Services	-	-	-	-	-	-	-	0.0%
<b>General</b>								
Insurance	7,207	8,437	7,591	9,772	13,029	19,427	11,836	155.9%
PILOT	-	-	-	-	-	-	-	0.0%
Terminal Leave Payments	11,541	891	14,890	1,132	1,509	-	(14,890)	-100.0%
Other Post Employment Benefits	12,648	(23,608)	498	-	-	-	(498)	-100.0%
Parental Leave	-	236	-	-	-	-	-	0.0%
Employee Benefits	90,914	77,562	81,684	54,512	81,768	63,014	(18,670)	-22.9%
Collection Losses	-	-	-	-	-	-	-	0.0%
Other General Expenses	-	-	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	-	-	-	-	-	-	-	0.0%
<b>Total General</b>	<b>122,310</b>	<b>63,518</b>	<b>104,663</b>	<b>65,416</b>	<b>96,307</b>	<b>82,441</b>	<b>(22,222)</b>	<b>-21.2%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
VASH Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
<b>Total Housing Assistance Payments</b>	-	-	-	-	-	-	-	<b>0.0%</b>
<b>Non-Routine</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	-	-	-	-	-	-	-	0.0%
Replacement of Equipment	-	-	-	-	-	-	-	0.0%
BA - Arch & Engineering	-	-	-	-	-	-	-	0.0%
BA - Advertising	-	-	-	-	-	-	-	0.0%
B/A - Dwelling Work	-	-	-	-	-	-	-	0.0%
BA - Non-Dwelling Work	-	-	-	-	-	-	-	0.0%
Land Improvements	-	-	-	-	-	-	-	0.0%
BA - Security Equipment	-	-	-	-	-	-	-	0.0%
Property Betterments & Additions	-	-	-	-	-	-	-	0.0%
<b>Total Non-Routine</b>	-	-	-	-	-	-	-	<b>0.0%</b>
<b>Total Expenses</b>	<b>525,642</b>	<b>508,868</b>	<b>491,619</b>	<b>411,119</b>	<b>587,335</b>	<b>532,514</b>	<b>40,895</b>	<b>8.3%</b>
<b>Annual Contribution to Replacement Reserves</b>	-	-	-	-	-	-	-	0.0%
<b>Net Income (Loss) from Operations</b>	<b>74,649</b>	<b>13,840</b>	<b>129,704</b>	<b>(59,620)</b>	<b>68,670</b>	<b>122,742</b>	<b>(6,962)</b>	<b>-5.4%</b>
<b>Other Financing Sources (Uses)</b>								
Loan and Grant Proceeds	-	-	-	-	-	-	-	0.0%
Replacement Reserve Draws	-	-	-	-	-	-	-	0.0%
Net Transfers to/from Other Funds	(41,800)	-	(41,800)	-	-	-	41,800	-100.0%
<b>Total Other Financing Sources (Uses)</b>	<b>(41,800)</b>	-	<b>(41,800)</b>	-	-	-	<b>41,800</b>	<b>100.0%</b>
<b>Net Operating Cash Flow</b>	<b>32,849</b>	<b>13,840</b>	<b>87,904</b>	<b>(59,620)</b>	<b>68,670</b>	<b>122,742</b>	<b>34,838</b>	<b>39.6%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 Central Office Cost Center Operating Budget  
 210

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Net Position Activity</b>								
<b><i>Beginning</i></b>								
Net Investment In Capital Assets	4,091	4,091	4,091	4,091	4,091	4,091	-	0.0%
Restricted Net Position	-	-	-	-	-	-	-	0.0%
Unrestricted Net Position	1,608,205	1,608,205	1,622,045	1,622,045	1,622,045	1,690,716	68,670	4.2%
<b>Beginning Total Net Position</b>	<b>1,612,296</b>	<b>1,612,296</b>	<b>1,626,136</b>	<b>1,626,136</b>	<b>1,626,136</b>	<b>1,694,807</b>	<b>68,670</b>	<b>4.2%</b>
<b><i>Ending</i></b>								
Depreciation	-	-	-	-	-	-	-	0.0%
Net Investment In Capital Assets (less Depreciation)	4,091	4,091	4,091	4,091	4,091	4,091	-	0.0%
Restricted Net Position	-	-	-	-	-	-	-	0.0%
Unrestricted Net Position	1,641,054	1,622,045	1,709,950	1,562,425	1,690,716	1,813,458	103,508	6.1%
<b>Ending Total Net Position</b>	<b>1,645,145</b>	<b>1,626,136</b>	<b>1,714,041</b>	<b>1,566,516</b>	<b>1,694,807</b>	<b>1,817,549</b>	<b>103,508</b>	<b>6.0%</b>
<b>Routing Operating Expenses</b>	525,642	508,868	491,619	411,119	587,335	532,514		
<b>Months Routine Expenses</b>	37.46	38.25	41.74	45.61	34.54	40.87		

**Public Housing Agency of the City of Saint Paul  
MN001  
FY 2026 Business Activities Operating Budget  
460**

	Fiscal Year	Fiscal Year	Fiscal Year	as of 12/31	Fiscal Year	Proposed	Change	Change
	2024	2024	2025	2025	2025	2026	Fiscal Year	Fiscal Year
	Budget	Actuals	Budget	Actuals	Projections	Budget	2026	2026
							Budget	Budget
							\$	%
<b>Income</b>								
Dwelling Rent	-	-	-	-	-	-	-	0.0%
Non-Dwelling Rent	-	-	-	-	-	-	-	0.0%
Office Space Rent	-	-	-	-	-	-	-	0.0%
Parking Space Rent	-	-	-	-	-	-	-	0.0%
Fraud Recovery - PHA Portion	-	-	-	-	-	-	-	0.0%
HUD Subsidies	-	-	-	-	-	-	-	0.0%
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Special Claims Revenue	-	-	-	-	-	-	-	0.0%
Fraud Recovery - HUD Portion	-	-	-	-	-	-	-	0.0%
Property Management Fees	3,595,387	3,331,455	3,647,312	2,470,223	3,705,334	3,969,492	322,180	8.8%
Bookkeeping Fees	460,320	460,320	460,320	306,880	460,320	460,320	-	0.0%
Asset Management Fees	-	-	-	-	-	-	-	0.0%
Recertification Fees	138,096	138,096	138,096	92,064	138,096	138,096	-	0.0%
Interest on Investments (Unrestricted)	14,750	135,064	96,930	106,643	159,964	125,216	28,286	29.2%
Interest on Replacement Reserves (Restricted)	-	-	-	-	-	-	-	0.0%
Other Income	150,000	235,484	160,875	31,983	42,643	94,855	(66,020)	-41.0%
Laundry Income	-	-	-	-	-	-	-	0.0%
Cell Site Lease Revenue	-	-	-	-	-	-	-	0.0%
Rebates	-	618	-	-	-	-	-	0.0%
Discounts Taken	-	1,109	-	206	274	-	-	0.0%
Repayment Agreements - PHA Retention	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Administrative Fees	-	-	-	-	-	-	-	0.0%
Pre-RAD Conversion Collections	-	-	-	-	-	-	-	0.0%
<b>Total Income</b>	<b>4,358,553</b>	<b>4,302,147</b>	<b>4,503,533</b>	<b>3,007,998</b>	<b>4,506,632</b>	<b>4,787,979</b>	<b>284,446</b>	<b>6.3%</b>
<b>Expenses</b>								
<b>Administrative</b>								
Salaries	2,474,574	2,625,646	2,527,498	1,755,021	2,632,531	2,174,440	(353,058)	-14.0%
Legal	198,930	193,863	196,692	146,724	195,631	316,058	119,367	60.7%
Training	39,283	40,400	22,317	26,519	35,358	58,958	36,641	164.2%
Travel/Conferences/Seminars	24,985	5,582	34,004	306	408	22,755	(11,249)	-33.1%
Mileage/Parking	31,775	31,013	21,636	23,598	31,464	30,422	8,786	40.6%
Property Management Fee	-	-	-	-	-	-	-	0.0%
Bookkeeping Fee	-	-	-	-	-	-	-	0.0%
Asset Management Fee	-	-	-	-	-	-	-	0.0%
Recertification Fee	-	-	-	-	-	-	-	0.0%
Audit Fees	1,500	1,312	1,622	1,696	2,261	1,769	147	9.1%
Rent	306,705	452,010	306,705	338,425	451,234	369,753	63,048	20.6%
Contractual Services	450,255	487,413	389,727	294,610	392,813	550,394	160,667	41.2%
Phones & Pagers	44,256	37,013	41,717	29,337	39,116	5,400	(36,317)	-87.1%
Office Supplies	4,565	3,758	4,715	3,165	4,220	5,645	930	19.7%
Office Equipment Rental & Repairs	6,098	15,659	16,212	6,637	8,849	2,010	(14,202)	-87.6%
Recognition Program	-	-	-	-	-	2,740	2,740	0.0%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	4,792	12,295	4,950	9,459	12,612	556	(4,394)	-88.8%
Advertising	742	941	697	1,421	1,894	871	174	24.9%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	2,705	2,419	1,065	452	602	948	(117)	-11.0%
Publications	1,609	1,515	1,045	802	1,070	1,087	42	4.0%
Membership Dues & Fees	31,996	24,251	32,614	20,335	27,113	34,468	1,854	5.7%
Miscellaneous	38,412	2,645	39,218	7,814	10,418	50,339	11,122	28.4%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	-	-	-	-	-	-	0.0%
Expendable Equipment	174,378	100,484	49,385	17,185	22,913	104,490	55,105	111.6%
Meeting Expense	-	3,224	3,835	1,603	2,137	2,905	(930)	-24.2%
Communications	-	4,877	-	1,980	2,641	4,416	4,416	100.0%
Per Diem	-	-	-	-	-	-	-	0.0%
Employee Recognition Event	-	9,751	-	(208)	(277)	-	-	0.0%
<b>Total Administrative</b>	<b>3,837,559</b>	<b>4,056,074</b>	<b>3,695,653</b>	<b>2,686,880</b>	<b>3,875,010</b>	<b>3,740,424</b>	<b>44,771</b>	<b>1.2%</b>

Public Housing Agency of the City of Saint Paul  
**MN001**  
**FY 2026 Business Activities Operating Budget**  
460

	Fiscal Year	Fiscal Year	Fiscal Year	as of 12/31	Fiscal Year	Proposed	Change	Change
	2024	2024	2025	2025	2025	2026	2026	2026
	Budget	Actuals	Budget	Actuals	Projections	Budget	Budget	Budget
							\$	%
<b>Tenant Services</b>								
Salaries	-	-	-	-	-	-	-	0.0%
Human Service Coordinator Program	-	-	-	-	-	-	-	0.0%
Recycling Program - Hi-Rises	-	-	13,075	-	-	10,000	(3,075)	-23.5%
Resident Council Contracts	81,200	-	80,400	-	-	80,400	-	0.0%
Resident Participation Fee (PHA)	-	94,593	-	20,246	26,995	-	-	0.0%
Resident Participation Fee (Family)	-	-	-	-	-	-	-	0.0%
Resident Participation Fee (Hi-Rise)	-	-	-	-	-	-	-	0.0%
Special Events & Requests	-	-	-	-	-	20,900	20,900	0.0%
Contract Costs - Recycling-Res. Monitors/Other	25,000	8,058	25,000	3,745	4,993	17,500	(7,500)	-30.0%
Contract Costs - Orientation & Resident Hearings	-	-	-	-	-	8,000	8,000	0.0%
Contract Costs - Education & Housekeeping	-	-	-	-	-	-	-	0.0%
Section 3 Contracts	1,400	1,551	22,600	5,071	6,761	24,000	1,400	6.2%
Student Verifications	-	-	-	-	-	-	-	0.0%
Work Verification	-	-	-	-	-	-	-	0.0%
Criminal History Check	-	-	-	-	-	-	-	0.0%
Contract Costs - Ramsey Cty Criminal History Supp.	-	-	-	-	-	-	-	0.0%
HSC Mileage	-	-	-	-	-	-	-	0.0%
<b>Total Tenant Services</b>	<b>107,600</b>	<b>104,203</b>	<b>141,075</b>	<b>29,062</b>	<b>38,749</b>	<b>160,800</b>	<b>19,725</b>	<b>14.0%</b>
<b>Utilities</b>								
Water & Sewer	-	-	-	-	-	-	-	0.0%
Electricity	-	-	-	-	-	-	-	0.0%
Gas	-	-	-	-	-	-	-	0.0%
Fuel Oil	-	-	-	-	-	-	-	0.0%
Engineers Labor	-	-	-	-	-	-	-	0.0%
District Heat	-	-	-	-	-	-	-	0.0%
Other Utilities	-	-	-	-	-	-	-	0.0%
Vacant Units - Electricity	-	-	-	-	-	-	-	0.0%
Vacant Units - Connection Charges	-	-	-	-	-	-	-	0.0%
Vacant Units - Gas	-	-	-	-	-	-	-	0.0%
Vacant Units - District Heat	-	-	-	-	-	-	-	0.0%
<b>Total Utilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Ordinary Maintenance - Materials</b>								
Salaries	-	-	-	-	-	-	-	0.0%
Structural	-	-	-	-	-	-	-	0.0%
HVAC	-	-	-	-	-	-	-	0.0%
Alarm/Communication/Fire	-	-	-	-	-	-	-	0.0%
Mechanical Systems	-	-	-	-	-	-	-	0.0%
Janitorial	-	-	-	-	-	-	-	0.0%
Automotive	-	-	-	-	-	-	-	0.0%
Miscellaneous	-	947	-	512	682	-	-	0.0%
Landscape, Play/Grounds	-	-	-	-	-	-	-	0.0%
Equipment Repair	-	-	-	-	-	-	-	0.0%
Handtools (under \$5,000)	-	-	-	-	-	-	-	0.0%
Uniforms	-	-	-	-	-	-	-	0.0%
Automotive Fuel	-	-	-	-	-	-	-	0.0%
Appliance Parts	-	-	-	-	-	-	-	0.0%
Appliance Replacements	-	-	-	-	-	-	-	0.0%
Maint Tools and Equip under \$5000	-	-	-	-	-	-	-	0.0%
<b>Total Ordinary Maintenance - Materials</b>	<b>-</b>	<b>947</b>	<b>-</b>	<b>512</b>	<b>682</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>

Public Housing Agency of the City of Saint Paul  
**MN001**  
**FY 2026 Business Activities Operating Budget**  
460

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Ordinary Maintenance - Contracts</b>								
Structural	-	-	-	-	-	-	-	0.0%
HVAC	-	-	-	-	-	-	-	0.0%
Alarm/Communication/Fire	-	-	-	-	-	-	-	0.0%
Mechanical Systems	-	-	-	-	-	-	-	0.0%
Janitorial	-	-	-	-	-	-	-	0.0%
Automotive	-	-	-	-	-	-	-	0.0%
Miscellaneous	-	-	-	-	-	-	-	0.0%
Landscape, Play/Grounds	-	-	-	-	-	-	-	0.0%
Equipment Repair	-	-	-	-	-	-	-	0.0%
Mileage	-	-	-	-	-	-	-	0.0%
Trash Removal	-	-	-	-	-	-	-	0.0%
Pest Control	-	-	-	-	-	-	-	0.0%
Elevator Maintenance	-	-	-	-	-	-	-	0.0%
Lawn Fertilization	-	-	-	-	-	-	-	0.0%
Commercial Appliance Repair	-	-	-	-	-	-	-	0.0%
Salt/Sand	-	-	-	-	-	-	-	0.0%
Vacant Unit Painting	-	-	-	-	-	-	-	0.0%
<b>Total Ordinary Maintenance - Contracts</b>	-	-	-	-	-	-	-	<b>0.0%</b>
Protective Services	-	-	-	-	-	-	-	0.0%
<b>General</b>								
Insurance	82,549	73,693	86,956	88,932	118,576	179,157	92,201	106.0%
PILOT	-	-	-	-	-	-	-	0.0%
Terminal Leave Payments	11,541	8,208	138,253	10,376	13,835	-	(138,253)	-100.0%
Other Post Employment Benefits	12,648	10,029	5,661	-	-	-	(5,661)	-100.0%
Parental Leave	-	2,180	-	-	-	-	-	0.0%
Employee Benefits	990,449	858,481	860,808	532,609	798,914	693,482	(167,326)	-19.4%
Collection Losses	-	-	-	-	-	-	-	0.0%
Other General Expenses	-	-	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	-	-	-	-	-	-	-	0.0%
<b>Total General</b>	<b>1,097,186</b>	<b>952,591</b>	<b>1,091,678</b>	<b>631,917</b>	<b>931,325</b>	<b>872,639</b>	<b>(219,039)</b>	<b>-20.1%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
VASH Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
<b>Total Housing Assistance Payments</b>	-	-	-	-	-	-	-	<b>0.0%</b>
<b>Non-Routine</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	-	-	-	-	-	-	-	0.0%
Replacement of Equipment	-	-	-	-	-	-	-	0.0%
BA - Arch & Engineering	-	-	-	-	-	-	-	0.0%
BA - Advertising	-	-	-	-	-	-	-	0.0%
B/A - Dwelling Work	-	-	-	-	-	-	-	0.0%
BA - Non-Dwelling Work	-	-	-	-	-	-	-	0.0%
Land Improvements	-	-	-	-	-	-	-	0.0%
BA - Security Equipment	-	-	-	-	-	-	-	0.0%
Property Betterments & Additions	-	-	-	-	-	-	-	0.0%
<b>Total Non-Routine</b>	-	-	-	-	-	-	-	<b>0.0%</b>
<b>Total Expenses</b>	<b>5,042,345</b>	<b>5,113,815</b>	<b>4,928,406</b>	<b>3,348,371</b>	<b>4,845,767</b>	<b>4,773,863</b>	<b>(154,543)</b>	<b>-3.1%</b>
<b>Annual Contribution to Replacement Reserves</b>	-	-	-	-	-	-	-	<b>0.0%</b>
<b>Net Income (Loss) from Operations</b>	<b>(683,792)</b>	<b>(811,668)</b>	<b>(424,873)</b>	<b>(340,373)</b>	<b>(339,134)</b>	<b>14,116</b>	<b>438,989</b>	<b>103.3%</b>
<b>Other Financing Sources (Uses)</b>								
Loan and Grant Proceeds	-	-	-	-	-	-	-	0.0%
Replacement Reserve Draws	-	-	-	-	-	-	-	0.0%
Net Transfers to/from Other Funds	2,614,500	2,614,500	1,464,500	-	1,614,500	14,500	(1,450,000)	-99.0%
<b>Total Other Financing Sources (Uses)</b>	<b>2,614,500</b>	<b>2,614,500</b>	<b>1,464,500</b>	<b>-</b>	<b>1,614,500</b>	<b>14,500</b>	<b>(1,450,000)</b>	<b>-99.0%</b>
<b>Net Operating Cash Flow</b>	<b>1,930,708</b>	<b>1,802,832</b>	<b>1,039,627</b>	<b>(340,373)</b>	<b>1,275,366</b>	<b>28,616</b>	<b>(1,011,011)</b>	<b>-97.2%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 Business Activities Operating Budget  
 460

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Net Position Activity</b>								
<b><i>Beginning</i></b>								
Net Investment In Capital Assets	-	-	-	-	-	-	-	0.0%
Restricted Net Position	-	-	-	-	-	-	-	0.0%
Unrestricted Net Position	1,362,958	1,362,958	3,165,790	3,165,790	3,165,790	4,441,156	1,275,366	40.3%
<b>Beginning Total Net Position</b>	<b>1,362,958</b>	<b>1,362,958</b>	<b>3,165,790</b>	<b>3,165,790</b>	<b>3,165,790</b>	<b>4,441,156</b>	<b>1,275,366</b>	<b>40.3%</b>
<b><i>Ending</i></b>								
Depreciation	-	-	-	-	-	-	-	0.0%
Net Investment In Capital Assets (less Depreciation)	-	-	-	-	-	-	-	0.0%
Restricted Net Position	-	-	-	-	-	-	-	0.0%
Unrestricted Net Position	3,293,666	3,165,790	4,205,417	2,825,417	4,441,156	4,469,772	264,355	6.3%
<b>Ending Total Net Position</b>	<b>3,293,666</b>	<b>3,165,790</b>	<b>4,205,417</b>	<b>2,825,417</b>	<b>4,441,156</b>	<b>4,469,772</b>	<b>264,355</b>	<b>6.3%</b>
<b>Routing Operating Expenses</b>	5,042,345	5,113,815	4,928,406	3,348,371	4,845,767	4,773,863		
<b>Months Routine Expenses</b>	7.84	7.43	10.24	10.13	11.00	11.24		

**Public Housing Agency of the City of Saint Paul**  
**MN001**  
**FY 2026 Building Fund Budget**  
 400

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Income</b>								
Dwelling Rent	-	-	-	-	-	-	-	0.0%
Non-Dwelling Rent	-	-	-	-	-	-	-	0.0%
Office Space Rent	894,720	888,722	899,400	673,743	898,324	967,543	68,143	7.6%
Parking Space Rent	96,410	90,457	96,410	70,771	94,361	98,892	2,482	2.6%
Fraud Recovery - PHA Portion	-	-	-	-	-	-	-	0.0%
HUD Subsidies	-	-	-	-	-	-	-	0.0%
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Special Claims Revenue	-	-	-	-	-	-	-	0.0%
Miscellaneous Grants	-	-	-	-	-	-	-	0.0%
Fraud Recovery - HUD Portion	-	-	-	-	-	-	-	0.0%
Property Management Fees	-	-	-	-	-	-	-	0.0%
Bookkeeping Fees	-	-	-	-	-	-	-	0.0%
Asset Management Fees	-	-	-	-	-	-	-	0.0%
Recertification Fees	-	-	-	-	-	-	-	0.0%
Interest on Investments (Unrestricted)	40,000	118,799	105,000	116,941	175,412	125,475	20,475	19.5%
Interest on Replacement Reserves (Restricted)	-	-	-	-	-	-	-	0.0%
Other Income	-	1,042	-	1,011	1,347	-	-	0.0%
Laundry Income	-	-	-	-	-	-	-	0.0%
Rebates	-	-	-	-	-	-	-	0.0%
Discounts Taken	-	-	-	-	-	-	-	0.0%
Repayment Agreements - PHA Retention	-	-	-	-	-	-	-	0.0%
<b>Total Income</b>	<b>1,031,130</b>	<b>1,099,020</b>	<b>1,100,810</b>	<b>862,465</b>	<b>1,169,443</b>	<b>1,191,910</b>	<b>91,100</b>	<b>8.3%</b>
<b>Expenses</b>								
<b>Administrative</b>								
Salaries	38,820	70,299	51,060	42,460	56,614	61,057	9,997	19.6%
Legal	-	-	-	-	-	-	-	0.0%
Training	-	-	-	-	-	-	-	0.0%
Travel/Conferences/Seminars	-	-	-	-	-	-	-	0.0%
Mileage/Parking	-	-	-	-	-	-	-	0.0%
Property Management Fee	-	-	-	-	-	-	-	0.0%
Bookkeeping Fee	-	-	-	-	-	-	-	0.0%
Asset Management Fee	-	-	-	-	-	-	-	0.0%
Recertification Fee	-	-	-	-	-	-	-	0.0%
Audit Fees	500	-	500	-	-	-	(500)	-100.0%
Rent	-	-	-	-	-	-	-	0.0%
Contractual Services	-	(132)	-	2,682	3,577	5,000	5,000	100.0%
Phones & Pagers	-	-	-	-	-	-	-	0.0%
Office Supplies	240	250	240	180	240	-	(240)	-100.0%
Office Equipment Rental & Repairs	-	-	-	-	-	-	-	0.0%
Recognition Program	7,895	5,110	7,880	2,547	3,397	2,220	(5,660)	-71.8%
Fiscal Agent Fees	-	-	-	-	-	-	-	0.0%
Postage	150	150	150	113	150	-	(150)	-100.0%
Advertising	500	914	700	1,107	1,477	500	(200)	-28.6%
Temporary Help (through Temp Agencies)	-	-	-	-	-	-	-	0.0%
Rental Marketing	-	-	-	-	-	-	-	0.0%
Printing	-	13	-	-	-	-	-	0.0%
Publications	-	-	-	-	-	-	-	0.0%
Membership Dues & Fees	-	76	-	-	-	-	-	0.0%
Miscellaneous	5,600	4,105	5,700	28,757	38,343	5,000	(700)	-12.3%
Misc-Termination/Eviction Cost	-	-	-	-	-	-	-	0.0%
Misc- LBP Expenses	-	-	-	-	-	-	-	0.0%
Work Verification (Sec 8)	-	-	-	-	-	-	-	0.0%
Criminal History Check (Sec 8)	-	-	-	-	-	-	-	0.0%
Expendable Equipment	-	14,862	62,000	12,419	16,559	48,000	(14,000)	-22.6%
Meeting Expense	2,700	5,571	5,700	3,474	4,632	5,700	-	0.0%
Communications	-	-	-	-	-	-	-	0.0%
Per Diem	7,500	5,625	6,900	3,750	5,000	6,300	(600)	-8.7%
Employee Recognition Event	10,000	14,432	11,500	11,431	15,241	13,500	2,000	17.4%
<b>Total Administrative</b>	<b>73,905</b>	<b>121,274</b>	<b>152,330</b>	<b>108,921</b>	<b>145,228</b>	<b>147,277</b>	<b>(5,053)</b>	<b>-3.3%</b>

Public Housing Agency of the City of Saint Paul

MN001

FY 2026 Building Fund Budget

400

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Tenant Services</b>								
Salaries	-	-	-	-	-	-	-	0.0%
Human Service Coordinator Program	-	-	-	-	-	-	-	0.0%
Recycling Program - Hi-Rises	-	-	-	-	-	-	-	0.0%
Resident Council Contracts	-	-	-	-	-	-	-	0.0%
Resident Participation Fee (PHA)	-	-	-	-	-	-	-	0.0%
Resident Participation Fee (Family)	-	-	-	-	-	-	-	0.0%
Resident Participation Fee (Hi-Rise)	-	-	-	-	-	-	-	0.0%
Special Events & Requests	-	-	-	-	-	-	-	0.0%
Contract Costs - Recycling-Res. Monitors/Other	-	-	-	-	-	-	-	0.0%
Contract Costs - Orientation & Resident Hearings	-	-	-	-	-	-	-	0.0%
Contract Costs - Education & Housekeeping	-	-	-	-	-	-	-	0.0%
Section 3 Contracts	-	-	-	-	-	-	-	0.0%
Student Verifications	-	-	-	-	-	-	-	0.0%
Work Verification	-	-	-	-	-	-	-	0.0%
Criminal History Check	-	-	-	-	-	-	-	0.0%
Contract Costs - Ramsey Cty Criminal History Supp.	-	-	-	-	-	-	-	0.0%
HSC Mileage	-	-	-	-	-	-	-	0.0%
<b>Total Tenant Services</b>	-	-	-	-	-	-	-	<b>0.0%</b>
<b>Utilities</b>								
Water & Sewer	7,500	6,341	5,550	4,691	6,255	7,000	1,450	26.1%
Electricity	80,000	82,772	85,000	44,929	59,906	85,000	-	0.0%
Gas	-	-	-	-	-	-	-	0.0%
Fuel Oil	-	-	-	-	-	-	-	0.0%
Engineers Labor	8,700	5,283	5,490	3,880	5,173	5,590	100	1.8%
District Heat	200,000	224,662	200,000	141,792	189,056	225,000	25,000	12.5%
Other Utilities	-	-	-	-	-	-	-	0.0%
Vacant Units - Electricity	-	-	-	-	-	-	-	0.0%
Vacant Units - Connection Charges	-	-	-	-	-	-	-	0.0%
Vacant Units - Gas	-	-	-	-	-	-	-	0.0%
Vacant Units - District Heat	-	-	-	-	-	-	-	0.0%
<b>Total Utilities</b>	<b>296,200</b>	<b>319,058</b>	<b>296,040</b>	<b>195,293</b>	<b>260,391</b>	<b>322,590</b>	<b>26,550</b>	<b>9.0%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 Building Fund Budget  
 400

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Ordinary Maintenance - Materials</b>								
Salaries	14,090	14,588	15,260	15,163	20,218	37,570	22,310	146.2%
Structural	2,000	778	2,000	156	207	1,500	(500)	-25.0%
HVAC	4,500	1,328	3,500	2,643	3,524	4,000	500	14.3%
Alarm/Communication/Fire	500	920	500	177	236	500	-	0.0%
Mechanical Systems	2,500	40	2,000	-	-	7,000	5,000	250.0%
Janitorial	175	-	200	-	-	200	-	0.0%
Automotive	-	-	-	-	-	-	-	0.0%
Miscellaneous	100	-	100	381	508	200	100	100.0%
Landscape, Play/Grounds	100	-	100	-	-	200	100	100.0%
Equipment Repair	-	-	-	-	-	-	-	0.0%
Handtools (under \$5,000)	-	171	-	-	-	-	-	0.0%
Uniforms	-	-	-	-	-	-	-	0.0%
Automotive Fuel	-	-	-	-	-	-	-	0.0%
Appliance Parts	-	-	-	-	-	-	-	0.0%
Appliance Replacements	-	-	-	-	-	-	-	0.0%
Maint Tools and Equip under \$5000	-	-	-	-	-	-	-	0.0%
<b>Total Ordinary Maintenance - Materials</b>	<b>23,965</b>	<b>17,824</b>	<b>23,660</b>	<b>18,520</b>	<b>24,693</b>	<b>51,170</b>	<b>27,510</b>	<b>116.3%</b>
<b>Ordinary Maintenance - Contracts</b>								
Structural	75,000	34,084	83,500	27,353	36,471	109,250	25,750	30.8%
HVAC	70,000	16,665	92,000	17,703	23,603	54,000	(38,000)	-41.3%
Alarm/Communication/Fire	91,000	90,775	29,000	16,156	21,541	16,000	(13,000)	-44.8%
Mechanical Systems	24,000	20,839	58,000	1,835	2,447	90,000	32,000	55.2%
Janitorial	101,000	95,872	111,000	59,505	79,340	108,500	(2,500)	-2.3%
Automotive	-	-	-	-	-	-	-	0.0%
Miscellaneous	6,500	4,224	3,500	-	-	1,500	(2,000)	-57.1%
Landscape, Play/Grounds	8,000	7,808	8,000	9,169	12,225	8,000	-	0.0%
Equipment Repair	-	-	-	-	-	-	-	0.0%
Mileage	4,500	2,585	4,500	2,619	3,492	2,800	(1,700)	-37.8%
Trash Removal	11,000	10,637	17,000	10,458	13,944	16,000	(1,000)	-5.9%
Pest Control	1,900	280	1,500	600	800	1,000	(500)	-33.3%
Elevator Maintenance	15,000	12,506	14,000	14,261	19,015	25,000	11,000	78.6%
Lawn Fertilization	-	-	-	-	-	750	750	0.0%
Commercial Appliance Repair	-	-	-	-	-	-	-	0.0%
Salt/Sand	25,000	450	15,000	-	-	15,000	-	0.0%
Vacant Unit Painting	-	-	-	-	-	-	-	0.0%
<b>Total Ordinary Maintenance - Contracts</b>	<b>432,900</b>	<b>296,727</b>	<b>437,000</b>	<b>159,658</b>	<b>212,877</b>	<b>447,800</b>	<b>10,800</b>	<b>2.5%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 Building Fund Budget  
 400

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
Protective Services	110,000	80,372	100,000	49,080	65,440	90,000	(10,000)	-10.0%
<b>General</b>								
Insurance	29,237	19,890	24,080	17,015	22,687	27,450	3,370	14.0%
PILOT	40,000	36,914	40,000	33,860	45,147	42,480	2,480	6.2%
Terminal Leave Payments	-	-	-	-	-	-	-	0.0%
Other Post Employment Benefits	-	(406)	-	-	-	-	-	0.0%
Parental Leave	-	-	-	-	-	-	-	0.0%
Employee Benefits	20,400	27,690	20,310	19,038	25,385	29,260	8,950	44.1%
Collection Losses	-	-	-	-	-	-	-	0.0%
Other General Expenses	-	886	-	-	-	-	-	0.0%
Portability Admin Fee (for Port-Outs)	-	-	-	-	-	-	-	0.0%
<b>Total General</b>	<b>89,637</b>	<b>84,974</b>	<b>84,390</b>	<b>69,914</b>	<b>93,219</b>	<b>99,190</b>	<b>14,800</b>	<b>17.5%</b>
<b>Housing Assistance Payments</b>								
Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
Portability Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
VASH Housing Assistance Payments	-	-	-	-	-	-	-	0.0%
<b>Total Housing Assistance Payments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Non-Routine</b>								
EM - Sod, Trees and Drainage	-	-	-	-	-	-	-	0.0%
EM - Parking Lots	-	-	-	-	-	-	-	0.0%
EM - Exterior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Code Compliance	-	-	-	-	-	-	-	0.0%
EM - Interior Surfaces	-	-	-	-	-	-	-	0.0%
EM - Security Improvements	-	-	-	-	-	-	-	0.0%
Casualty Losses - Claim # Assigned	-	-	-	-	-	-	-	0.0%
Replacement of Equipment	-	-	-	-	-	-	-	0.0%
BA - Arch & Engineering	-	-	-	21,415	28,553	-	-	0.0%
BA - Advertising	-	-	-	18	25	-	-	0.0%
B/A - Dwelling Work	-	-	-	-	-	-	-	0.0%
BA - Non-Dwelling Work	-	-	-	-	-	-	-	0.0%
Land Improvements	-	-	-	-	-	-	-	0.0%
BA - Security Equipment	4,680	-	6,670	-	-	-	(6,670)	-100.0%
Office/Ramp Construction Costs	-	-	-	212,794	429,958	-	-	0.0%
Property Betterments & Additions	-	-	320,000	-	-	-	(320,000)	-100.0%
<b>Total Non-Routine</b>	<b>4,680</b>	<b>-</b>	<b>326,670</b>	<b>234,227</b>	<b>458,536</b>	<b>-</b>	<b>(326,670)</b>	<b>-100.0%</b>
<b>Total Expenses</b>	<b>1,031,287</b>	<b>920,230</b>	<b>1,420,090</b>	<b>835,613</b>	<b>1,260,384</b>	<b>1,158,027</b>	<b>(262,063)</b>	<b>-18.5%</b>
<b>Annual Contribution to Replacement Reserves</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Net Income (Loss) from Operations</b>	<b>(157)</b>	<b>178,790</b>	<b>(319,280)</b>	<b>26,852</b>	<b>(90,941)</b>	<b>33,883</b>	<b>353,163</b>	<b>-110.6%</b>
<b>Other Financing Sources (Uses)</b>								
Loan Proceeds	-	-	-	-	-	-	-	0.0%
Net Transfers to/from Other Funds	427,300	385,500	427,300	-	385,500	385,500	(41,800)	-9.8%
<b>Total Other Financing Sources (Uses)</b>	<b>427,300</b>	<b>385,500</b>	<b>427,300</b>	<b>-</b>	<b>385,500</b>	<b>385,500</b>	<b>(41,800)</b>	<b>-9.8%</b>
<b>Net Operating Cash Flow</b>	<b>427,143</b>	<b>564,290</b>	<b>108,020</b>	<b>26,852</b>	<b>294,559</b>	<b>419,383</b>	<b>311,363</b>	<b>288.2%</b>

Public Housing Agency of the City of Saint Paul  
 MN001  
 FY 2026 Building Fund Budget  
 400

	Fiscal Year 2024 Budget	Fiscal Year 2024 Actuals	Fiscal Year 2025 Budget	as of 12/31 Fiscal Year 2025 Actuals	Fiscal Year 2025 Projections	Proposed Fiscal Year 2026 Budget	Change Fiscal Year 2026 Budget \$	Change Fiscal Year 2026 Budget %
<b>Net Position Activity</b>								
<i>Beginning</i>								
Net Investment In Capital Assets	6,702,399	6,702,399	6,256,293	6,256,293	6,256,293	6,294,829	38,536	0.6%
Restricted Net Position	-	-	-	-	-	-	-	0.0%
Unrestricted Net Position	3,094,384	3,094,384	3,658,674	3,658,674	3,658,674	3,953,233	294,559	8.1%
<b>Beginning Total Net Position</b>	<b>9,796,783</b>	<b>9,796,783</b>	<b>9,914,967</b>	<b>9,914,967</b>	<b>9,914,967</b>	<b>10,248,063</b>	<b>333,095</b>	<b>3.4%</b>
<i>Ending</i>								
Depreciation	440,000	446,106	420,000	334,575	420,000	445,000	25,000	6.0%
Net Investment In Capital Assets (less Depreciation)	6,267,079	6,256,293	6,162,963	6,155,945	6,294,829	5,849,829	(313,134)	-5.1%
Restricted Net Position	-	-	-	-	-	-	-	0.0%
Unrestricted Net Position	3,521,527	3,658,674	3,766,694	3,685,526	3,953,233	4,372,616	605,922	16.1%
<b>Ending Total Net Position</b>	<b>9,788,606</b>	<b>9,914,967</b>	<b>9,929,657</b>	<b>9,841,471</b>	<b>10,248,063</b>	<b>10,222,446</b>	<b>292,788</b>	<b>2.9%</b>
<b>Routine Operating Expenses</b>	1,026,607	920,230	1,093,420	601,386	801,848	1,158,027		
<b>Months Routine Expenses</b>	41.16	47.71	41.34	73.54	59.16	45.31		

PHA Board Resolution
Approving Operating Budget

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing -
Real Estate Assessment Center (PIH-REAC)

OMB No. 2577-0026
(exp. 07/31/2019)

Public reporting burden for this collection of information is estimated to average 10 minutes 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. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information is required by Section 6(c)(4) of the U.S. Housing Act of 1937. The information is the operating budget for the low-income public housing program and provides a summary of the proposed/budgeted receipts and expenditures, approval of budgeted receipts and expenditures, and justification of certain specified amounts. HUD reviews the information to determine if the operating plan adopted by the public housing agency (PHA) and the amounts are reasonable, and that the PHA is in compliance with procedures prescribed by HUD. Responses are required to obtain benefits. This information does not lend itself to confidentiality.

PHA Name: .....PHA Code:

PHA Fiscal Year Beginning: .....Board Resolution Number:

Acting on behalf of the Board of Commissioners of the above-named PHA as its Chairperson, I make the following certifications and agreement to the Department of Housing and Urban Development (HUD) regarding the Board's approval of (check one or more as applicable):

DATE

- Operating Budget approved by Board resolution on:
Operating Budget submitted to HUD, if applicable, on:
Operating Budget revision approved by Board resolution on:
Operating Budget revision submitted to HUD, if applicable, on:

I certify on behalf of the above-named PHA that:

- 1. All statutory and regulatory requirements have been met;
2. The PHA has sufficient operating reserves to meet the working capital needs of its developments;
3. Proposed budget expenditure are necessary in the efficient and economical operation of the housing for the purpose of serving low-income residents;
4. The budget indicates a source of funds adequate to cover all proposed expenditures;
5. The PHA will comply with the wage rate requirement under 24 CFR 968.110(c) and (f); and
6. The PHA will comply with the requirements for access to records and audits under 24 CFR 968.110(i).

I hereby certify that all the information stated within, as well as any information provided in the accompaniment herewith, if applicable, 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 and 3802)

Table with 3 columns: Print Board Chairperson's Name, Signature, Date

# PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL

**REPORT TO COMMISSIONERS**

**FROM LOUISE SEEBA  
EXECUTIVE DIRECTOR**

**REGARDING** INFORMATIONAL REPORT  
Housing Choice Voucher  
(Section 8) Waiting List Opening  
November 13-19, 2024

**DATE** February 26, 2025

The PHA accepted online applications for the Housing Choice Voucher (HCV; Section 8) Program from November 13, 2024, through November 19, 2024. This was the PHA's first HCV waiting list opening since November 2022.

On October 14, 2024, staff announced the upcoming Housing Choice Voucher waiting list opening by publishing a public notice in the Pioneer Press, as required by program regulations. In addition to the public notice, the waiting list opening was publicized in a variety of ways, including the following:

- The attached press release was published in the Saint Paul Pioneer Press daily from October 14, 2022, through October 20, 2022.
- Staff posted notices on the PHA's website, along with FAQs (Frequently Asked Questions) and the press release.
- Heading Home Ramsey<sup>1</sup> staff shared the waiting list opening announcement information with their many partner organizations.
- The City of Saint Paul staff shared the waiting list opening announcement with their mailing lists and posted it on their website.

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<sup>1</sup> Heading Home Ramsey is Ramsey County's Continuum of Care (CoC), a community-wide partnership that includes a wide variety of nonprofits, community leaders, local governments and people with lived experience who are committed to the goal of ending homelessness in the county. <https://www.ramseycounty.us/your-government/projects-initiatives/heading-home-ramsey>

- Staff shared information regarding the opening with community organizers in the Frogtown, Rondo, Midway, West Side, and East Side communities.
- HousingLink posted the announcement on their website, [HousingLink.org](http://HousingLink.org), and their social media platforms.
- The PHA deployed HCV staff to Rondo Community Library and George Latimer Central Library to answer questions from applicants and from library staff who were assisting applicants. Staff at the other Saint Paul Public Library branches also were informed how to assist potential applicants.

The PHA received 7,711 complete online applications during the waiting list opening. The PHA’s software vendor conducted a random lottery to select 1,200 applications for the waiting list from that pool. As approved by the Board, 95% of those selected in the lottery were St. Paul residents, defined as a family where the head of household or spouse certifies they are either living or working in St. Paul, or have a household member going to school in St. Paul at the time of application, or that they are homeless, as verified through a Metro Area Coordinated Entry System or recent shelter stay.

The tables below show characteristics of the applicant pool:

<b>Applications Submitted (includes incomplete applications)</b>	<b>7,711</b>	
One-person households	4,315	56%
Family applications	3,396	44%
Elderly head of household	570	7%
Households with a disability	1,936	25%
<b>Head of Household</b>		
Female	5,292	69%
Male	2,419	31%
Unknown/not disclosed		
<b>Average Household size</b>	<b>2.03</b>	

<b>Totals by Race</b>		
White	1,566	20%
Black/African American	4,682	61%
American Indian	213	3%
Asian	496	6%
Native Hawaiian/ Pacific Islander	14	0.2%
Other	330	4%
More than one race	410	5%
<b>Totals by Ethnicity</b>		
Hispanic	497	6%
Non-Hispanic	7,214	94%

In addition to the demographic data, the PHA’s application asked questions to determine which applicants may qualify for one or more admission preferences on the waiting list:

<b>Preference Questions<sup>2</sup></b>			
Do you or your spouse currently live within the city limits of St. Paul?	Yes	3,770	49%
Do you or your spouse currently work within the city limits of St. Paul?	Yes	1,105	14%
Are any of the household members listed on your application enrolled in a school located within the city limits of St. Paul?	Yes	1,213	16%
Are you currently homeless and have completed an assessment with one of the seven county metro area Continuum of Care Coordinated Entry System and/or have you stayed in a shelter prior to your application?	Yes	2,585	34%
Is any member of your household a veteran or service person of the United States Military Service?	Yes	98	1.3%

Staff plan to start issuing vouchers to applicants from the new waiting in the first half of 2025, once the existing waiting list is exhausted. Staff’s goal is to utilize all authorized vouchers, subject to available funding. The number of vouchers the PHA issues each year varies widely, but recently the PHA has been issuing 50-100 per month. Staff expect the new waiting list of

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<sup>2</sup> A “Yes” response to one or more of the first four questions indicates qualification for the St. Paul resident preference.

1,200 to last about one year, which will allow staff to work with an up-to-date waiting list and ensure more frequent opportunities for households to apply in the future.

CMS/FAH

Attachments: HCV Waiting List Public Notice  
HCV Waiting List Opening Flyer  
Frequently Asked Questions (FAQs)  
PHA Press Release

## St. Paul PHA Housing Choice Voucher Waiting List Opening

The St. Paul Public Housing Agency will be accepting online applications for the Housing Choice Voucher Program. This program provides rent assistance to households with very low incomes.

Online applications will be available from Wednesday November 13, 2024, at 8:00AM through Tuesday November 19, 2024 at 11:59PM.

Applicants can apply at [www.waitlistcheck.com/stpaul](http://www.waitlistcheck.com/stpaul) with 24-hour access during the opening timeframe. 1,200 applicants will be placed on the waiting list through a lottery of all the applications received. More information can be found at [www.stpha.org](http://www.stpha.org).

Applications will not be available in the agency office, and fax and email requests will not be accepted. Applicants needing a reasonable accommodation are encouraged to submit a written request in advance of the waiting list opening. In any event, all applications must be received by the time the waiting list closes.

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### **St. Paul PHA Housing Choice Voucher Waiting List Opening**

The St. Paul Public Housing Agency (St. Paul PHA) will be accepting online applications for the Housing Choice Voucher (HCV) Program. The program provides rent assistance to households with very low incomes.

Online applications will be available from Tuesday, November 15, 2022 at 8:00AM through Monday, November 21, 2022 at 11:59PM.

Applicants can apply at [www.waitlistcheck.com/SIPPAUL](http://www.waitlistcheck.com/SIPPAUL) with 24-hour access during the opening timeframe. Translation will be available in 60 different languages. 2,000 applicants will be placed on the St. Paul PHA's waiting list through a lottery of all applications received. More information about program eligibility can be found at [www.stpha.org](http://www.stpha.org).

Applications will not be available in the agency offices, and fax or email requests will not be accepted. Applicants needing a reasonable accommodation are encouraged to submit a written request in advance of the waiting list opening. In any event, all applications must be received by the time the waiting list closes.



# Housing Choice Voucher (Section 8) Waiting List Opening



Applications will be accepted for the HCV Waiting List from **Wednesday, November 13 at 8AM through Tuesday, November 19 at 11:59PM.**

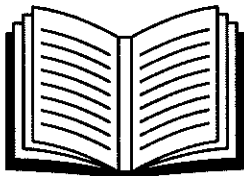


More info about the HCV/Section 8 program and eligibility can be found at **[www.stpha.org](http://www.stpha.org)**.



Scan for Application

Applications must be completed online at:  
**[www.waitlistcheck.com/stpaul](http://www.waitlistcheck.com/stpaul)**



Saint Paul Public Library locations have computers and internet access available to complete the application during their normal business hours.



# **PUBLIC HOUSING AGENCY**

**SAINT PAUL**

## Housing Choice Voucher 8 Waiting List FAQs (Frequently Asked Questions)

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**1. When will the waiting list for Housing Choice Voucher be open? How do I apply?**

The waiting list will be open from Wednesday, November 13, 2024 at 8:00AM through Tuesday, November 19, 2024 at 11:59PM. It is an online-only application. You may apply at any time (24 hours a day) during this time period at [www.waitlistcheck.com/STPAUL](http://www.waitlistcheck.com/STPAUL). You can use any computer, tablet or smart phone with internet access to apply, including free computers at public libraries. This information is posted at [www.stpha.org](http://www.stpha.org).

**2. Can I come into the PHA office to apply?**

Unfortunately, you will not be able to come to the St. Paul PHA office to complete an application. Applications are taken online only. There will not be any applications available at the PHA. The PHA will not have computers for applicants to use.

**3. Can you help me with the application?**

Unfortunately, St. Paul PHA staff will not be able to help you on-site with your application. Many community organizations will be able to help you. Computers are available at the Rondo Community Library for those who need access to computer and internet.

**4. What information do I need to apply for the waiting list?**

The application asks for Social Security numbers (SSN) and birth dates for all members of your household. You will also need to know your household's annual income.

**5. Can I apply more than once? Can my spouse and I each put in a separate application?**

No, you may not apply more than once. Only one application is allowed per family.

**6. I have a disability. How do I ask for a reasonable accommodation to apply for the waiting list?**

Applicants who need a reasonable accommodation, where they have a disability that impacts their ability to complete an on-line application to the waiting list, are encouraged to submit a written request to the PHA before the waiting list opens. In any event, all applications must be received by the time the waiting list closes on Tuesday, November 19, 2024, at 11:59 PM.

**7. How will I be chosen for the waiting list?**

All applications received between Wednesday, November 13, 2024, at 8:00AM through Tuesday, November 19, 2024, at 11:59PM will be placed in a lottery for 1,200 spots on the Section 8 waiting list. 95% of those spots will be for applicants whose head of household or spouse lives, works, or attends school in St. Paul, or to applicants who have been deemed "homeless" through Ramsey County's Coordinated Entry System. The remaining 5% will be awarded to any other applicant. It does not matter if you apply first or last, since all applications received will be entered in the lottery.



## Housing Choice Voucher Waiting List Opening

The Saint Paul Public Housing Agency (PHA) will accept applications for its Housing Choice Voucher Program waiting list from Wednesday, November 13, 2024, at 8:00AM through Tuesday, November 19, 2024, at 11:59PM. From all applications received during this period, 1,200 applicant households will be selected for placement on the waiting list through a random drawing. These applications will be randomly sorted, so there is no advantage to applying on the first day.

The Housing Choice Voucher Program, commonly known as the Section 8 Program, assists very low-income families with rental subsidies to landlords in the private rental market. Housing Choice Voucher participants typically pay 30% of their income towards their rent, and the PHA pays the rest, up to a reasonable market rent. The St. Paul PHA currently assists over 5,000 households through the Housing Choice Voucher Program.

Applicants can apply at [www.waitlistcheck.com/STPAUL](http://www.waitlistcheck.com/STPAUL) using a computer, tablet or smartphone, including free computers at public libraries. Applications will be accepted 24 hours a day during the opening timeframe.

Ninety-five percent (95%) of the 1,200 households placed on the waiting list will be households who qualify for the Housing Choice Voucher program's residency or homeless preferences. To qualify for the residency preference, applicant households must have a head of household, co-head or spouse who either lives or works in Saint Paul or has a household member that is enrolled in a school located in St. Paul. To qualify for the "homeless" preference, households that identify as currently "homeless," will be verified through either a metro area Continuum of Care assessment or verification of a homeless shelter stay preceding their application. The remaining 5% will be awarded to any other applicant.

Once an applicant's name is drawn and they are found eligible, they will have up to sixty (60) days (180 total days with applicable extensions) to rent a home or apartment in the private rental market, with an owner who agrees to accept the voucher.

The PHA's waiting list last opened in November 2022, when the PHA received over 6,000 applicants for 2,000 waiting list placements. The PHA is committing 1,200 waiting list placements for this opening with the goal of serving these households within one to two years, resulting in more regular waiting list openings in the future.

More information about the Housing Choice Voucher program can be found at [www.stpha.org](http://www.stpha.org) and [www.HousingLink.org](http://www.HousingLink.org).

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HCV Programs Director  
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[www.stpha.org](http://www.stpha.org)



# City of Saint Paul

City Hall and Court  
House  
15 West Kellogg  
Boulevard  
Phone: 651-266-8560

## Signature Copy

Resolution: RES 25-131

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**File Number: RES 25-131**

Approving the Mayor's appointment of Mysee Chang Vang to the Saint Paul Public Housing Agency (PHA).

**Title**

WHEREAS, the Saint Paul Public Housing Agency (PHA) is formed to help families and individuals with low incomes achieve greater stability and self-reliance by providing safe, affordable, quality housing, and links to community services; and

WHEREAS, the Public Housing Agency is funded through a combination of tenant fees, federal funding from the U.S. Department of Housing and Urban Development (HUD), and several State and Local programs; and

WHEREAS, the Public Housing Agency of the City of Saint Paul is a public body corporate and politic organized under Code of Federal Regulations, Title 24, Part 964, Minnesota Statutes, Section 469.003 and Minnesota Session Laws, Chapter 228 (1977) with terms of PHA appointments governed by that enabling legislation requiring that the commissioners be appointed by the mayor with the approval of the governing body; and

WHEREAS, the Public Housing Agency of the City of St. Paul is comprised of a seven-member Board of Commissioners; and

WHEREAS, Mysee Chang has applied for an appointment on the Public Housing Agency Board and has been recommended by PHA staff to serve in a seat that was vacated by Yer Chang on September 26, 2024; and

WHEREAS, Mayor Carter wishes to appoint Mysee Chang Vang to the Public Housing Agency to fill the seat being vacated by Yer Chang, this would be an interim appointment until the end of Yer Chang's term on September 1, 2027; and

WHEREAS, Mayor Carter wishes to appoint Mysee Chang Vang to the Public Housing Agency Board; now, therefore be it

**RESOLVED**, that the Saint Paul City Council approves the appointment of Mysee Chang Vang to a term on the Public Housing Agency ending September 1, 2027.

At a meeting of the City Council on 1/22/2025, this Resolution was Mayor's Office.

**Yea:** 7 Councilmember Noecker, Councilmember Jalali, Councilmember Yang, Councilmember Kim, Councilmember Bowie, Councilmember Jost, and Councilmember Johnson

**Nay:** 0

**Vote Attested by** Shari Moore  
**Council Secretary** Shari Moore

**Date** 1/22/2025

**Approved by the Mayor** Melvin Carter III  
Melvin Carter III

**Date** \_\_\_\_\_

IX.C.



February 14, 2025

Council President Rebecca Noecker  
310-B City Hall  
15 Kellogg Blvd. W.  
Saint Paul, MN 55102

Dear Council President Noecker:

Congratulations on being elected President of the St. Paul City Council! We look forward to working with you in your new leadership position.

As the largest provider of affordable housing in the City and the owner of a (fully-occupied) downtown office building, the PHA shares many of the concerns that appear on the City Council's agendas. We appreciate your many efforts to improve the safety and livability of our downtown area, as well as the rest of the City.

We also appreciate the longstanding cooperative relationship between the City and the PHA, manifested in formal partnerships like our ACOP community policing program, as well as daily interactions with the Departments of Police and Fire, Safety and Inspections, Health and others.

Please feel free to reach out to us if you have any questions about our operations, or if you think the PHA can assist the City in some way.

Again, Congratulations!

Sincerely,

Louise Seeba  
Louise Seeba (Feb 14, 2025 14:30 CST)

Louise T. Seeba  
Executive Director

Missy Thompson  
Missy Thompson (Feb 17, 2025 08:57 CST)

Missy Staples Thompson  
Chair, PHA Board of Commissioners

