



**PUBLIC HOUSING AGENCY
MEETING AGENDA
SEPTEMBER 23, 2025 AT 11:30 AM
RIVER VIEW HEIGHTS COMMUNITY ROOM- 800 2ND AVE N
MOORHEAD MN 56560**

1. Call to Order/Roll Call
2. Agenda Amendments
3. Citizens To Be Heard
4. Approval of Minutes
 - A. Approve July 22, 2025 Meeting Minutes
5. Request Approval for Payment of Bills
 - A. Request Board Approval of Payment of Bills- Resolution 09-23-25-19
6. Business
 - A. Request Board Approval of 2026 FYE Agency Budget Revision - Resolution 09-23-25-20
 - B. Request Board Approval of Maple Court Rents for 2026- Resolution 09-23-25-21
 - C. Request Board Approval of Write Offs- Resolution 09-23-25-22
 - D. Request Board Approval of Election of Officers- Resolution 09-23-25-23
 - E. Request Board Approval to Change Banks- Resolution 09-23-25-24
7. Other Business
 - A. Executive Director Updates
 - Publicly Owned Housing Program
 - Project Updates and Insurance Claims
 - Security at River View Heights
8. Attorney's Report
9. Adjourn

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I. CALL TO ORDER AND ROLL CALL

Chairperson, Greg Lemke called the meeting to order at 11:301 AM.

Members Present: Greg Lemke, Chair; Michael Carbone, Vice Chair; Rebecca Flores, Secretary; Anthony Dillard, At Large, Shelly Dahlquist, At Large; Heather Nesemeier, City of Moorhead Council Member- Board Liaison

Members Absent: None

Others Present: Dawn Bacon, Executive Director

II. AGENDA AMENDMENTS

One agenda amendments were made. The public hearing agenda item was removed. That item was included in the agenda in error.

III. CITIZENS TO BE HEARD

None.

IV. REQUEST APPROVAL OF MAY 27, 2025 MEETING MINTUES.

Carbone moved, seconded by Dillard, to approve May 27, 2025 minutes. All votes were in favor. Motion Carried.

V. REQUEST APPROVAL FOR PAYMENT OF BILLS-RESOLUTION 07-22-25-16

Carbone moved, seconded by Dillard to approve the payment of bills as presented. All votes were in favor. Motion Carried.

VI. BUSINESS

Request Board Approval of 2025 Capital Funding Grant Award- Resolution 07-22-25

Carbone moved, seconded by Dillard to approve proposed budget. All votes were in favor. Motion Carried.

Request Board Approval of MN Housing Finance Agency Borrowing Resolution 07-22-25-18.

Dillard moved, seconded by Carbone, to approve borrowing resolution in the amount of \$1,468,500. Full and finalized resolution will be attached to the meeting minutes. All votes were in favor with all members present. Motion carried unanimously. This resolution will only be necessary if needed to replace the one passed on May 27, 2025. The original resolution is valid for 90 days and is in the loan closing process.

OTHER BUSINESS

A. Executive Director Updates

- SAHA Award- MPHA submitted a proposal to the City of Moorhead for an allocation of funding from the Statewide Affordable Housing Aid (SAHA) program. The PHA was selected to receive \$150,000 towards capital needs improvements at River View Heights. \$50,000 will go towards the 2025 POHP Application to replace windows and the emergency generator. Announcements are expected for the 2025 POHP applications in late August. The remaining \$100,000 awarded from the City will be paired with Capital Funding Grant dollars to pay for a roof replacement at River View Heights in the spring/summer of 2026.
- An update was provided on the work that has been completed at River View following a kitchen fire in March:
 - All occupants of the 04 units have been relocated.
 - Asbestos abatement in 04 units has been completed.
 - Drywall and flooring new installation in 04 units is pending.
 - Cabinets in 04 units need to be replaced and under review from the insurance company.
 - Close to 30 additional units have had spot cleaning and partial flooring replacement.
 - Replacement of flooring in the hallways just started today.
 - Repairs to the elevator were just completed and in independent consultant will be doing an overall evaluation of the elevator and the repairs.
- A board member inquired about the insurance claim for a Moorhead Affordable Housing unit due to a car crash. The insurance company recently approved a contractor, and they are tentatively scheduled to start August 1st. The occupants have been temporarily relocated to another unit for the duration of the repairs.
- Dawn and Flores provided updates on the use of floor-based air conditioning units at River View Heights.
- Dawn shared general updates about ongoing work to maintain safety and security at River View Heights.
- Dawn shared that August is advocacy month for MN NAHRO and encouraged the group to participate. She will be sending information about how to contact elected officials to advocate for affordable housing.

VIII. ATTORNEY'S REPORT

None

IX. ADJOURNMENT: 11:55 AM

Greg Lemke – Chair

Becky Flores – Secretary

CHECK REQUEST TOTALS

PREPARED: Sept 16,2025

PAID IN: July, Aug & Sept 25

Dept #	Name	Total Amount	Check Numbers
1	PHA	\$470,263.65	16585-16723
2	Moorhead Affordable Housing LLC	\$62,730.08	20573-20606
3	Capital Funding	\$329,499.53	30455-30458
6	ROSS	\$ 967.59	60174-60179
7	Maple Court LLC	\$29,602.12	70816-70855
8	General Fund	\$109,799.23	80117-80127
TOTAL		\$1,002,962.20	

Note- the last report from the July meeting had an incorrect amount under the General Fund. The above check numbers and total for the general fund includes the amounts that should have been reported in July plus the amounts to current

BANK TRANSFERS made between funds:

DATE	FROM	TO	AMT	REASON
7/30/25	Dept 2- Aff Housing Checking	Dept 1- PH Checking	4,161.66	June payroll due to
7/30/25	Dept 7- Maple Ct Checking	Dept 1- PH Checking	5,229.84	June payroll due to
7/30/25	Dept 1- Public Housing	Dept 1- PH Checking	30,000	Cash flow needed
8/1/25	Dept 7-Maple Ct Checking	Dept 7-Maple Ct Repl Reserve	495.83	Monthly transfer per loan
8/4/25	Dept 2- Aff Housing Checking	Dept 1- PH Checking	18,996.68	Correction Ck 16519
8/7/25	Dept 1- PH Checking	Dept 2- Aff Housing Checking	473.00	
8/12/25	Dept 2- Aff Housing Checking	Dept 1- PH Operating	4,412.00	June Interfund Due To
8/12/25	Dept 7-Maple Ct Checking	Dept 1- PH Checking	2,985.92	June Interfund Due To
8/12/25	Dept 8- Gen Fund Checking	Dept 1- PH Checking	97.41	June Interfund Due To
8/14/25	Dept 8- General Savings	Dept 8- Gen Checking	100,000	Cash flow needed
8/29/25	Dept 7-Maple Ct Checking	Dept 7-Maple Ct Repl Reserve	495.83	Monthly transfer per loan
9/5/25	Dept 7-Maple Ct Checking	Dept 1- PH Checking	9,329.97	July Interfund Due To
9/5/25	Dept 2- Aff Housing Checking	Dept 1- PH Checking	10,719.81	July Interfund Due To
9/5/25	Dept 6- ROSS Checking	Dept 1- PH Checking	8,490.75	July Interfund Due To
9/5/25	Dept 8- Gen Fund Checking	Dept 1- PH Checking	697.72	July Interfund Due To
			196,586.42	

D. Bacon

Executive Director Approval

	ROSS	M. Affordable	Maple Court	Public Housing	General Fund	Combined
Revenue FYE 26	90,750	482,000	193,800	951,500	8,000	1,726,050
Expenses FYE 26	-90,750	-420,700	-193,800	-1,127,995	-15,600	-1,848,845
Year End 2026	0	61,300	0	-176,495	-7,600	-122,795
OVERALL SUMMARY ACROSS DEPARTMENTS						
Notes:						
122,795 in reserves used plus use 61,300 in M. Affordable revenue to address deficit.						
61,300 loan to Public Housing.						
115,195 in reserves to public housing (28,999 from PH reserves, 86,195.23 from general)						
Additional 7,600 in reserves for general expenses.						
Total public housing reserves budget to use: : 28,999						
Total general reserves budget to use: 93,795.23						

2025-26 MPHA Budget: Revenue

	A	B	C	D	E	F	G	H	I
1			ROSS	M. Affordable	Maple Court	Public Housing	General	Combined	
2	70300	Net Tenant Rental Revenue	0	477,000	165,000	500,000	0	1,142,000	
3									
4	70400	Tenant Rev- Other (Charges)	0	4,000	2,500	11,000	0.00	17,500	
5									
6	70600	HUD PHA Operating Grant	0	0	0	390,000	0	390,000	
7									
8	71100	Investment Int-Unrstrctd	0	1,000	1,500	500	8,000	11,000	
9									
10	71500	Other Revenue	0	0	0	50,000	0	50,000	
11									
12		ROSS Grant	90,750	0	0	0	0	90,750	
13									
14		Transfer In- Levy	0	0	0	83,859.23		83,859	
15									
16		Transfer In-PH Reserves	0	0	0	28,999.77	0	25,000	
17									
18		Transfer- M Affordable	0	0	0	61,300.00	0	61,300	
19									
20		Transfer - MC Repl Reserves	0	0	24,800	0	0	24,800	
21									
22		Transfer In- General Reserves	0	0	0	2,336.00	9,100	11,436	
23									
24			90,750.00	482,000.00	193,800.00	1,127,995.00	17,100.00		
25						Note- actual public housing revenue without transfers is			
26						951,500			

2025-26 MPHA Budget: Expenses

	A	B	C	D	E	F	G	H	J
1			ROSS	M Affordable	Maple Court	Public Housing	General	Combined	
2									
3	91300	Management Fee	0.00	47,000	16,500	418,000	0	481,500	
4									
5	91100	Administrative Salaries	0.00	37,000	18,000	0	8,500	63,500	
6									
7	91200	Auditing Fees	0	6,300	3,700	10,895	0	20,895	
8									
9	91400	Advertising	0	0	0	0	0	0	
10									
11	91500	Employee Benefit Co	0	14,500	6,000	0	3,500	24,000	
12									
13	91600	Office Expenses	0	0	1,000	1,500	2,100	4,600	
14	91600.1	Other Administrative	8,250	0	0	300	0	8,550	
15	91600.02	Communication	0	0	0	3,500	0	3,500	
16	91600.03	Administrative Contracts	0	0	0	2,500	0	2,500	
17									
18	91700	Legal Expenses	0	4,000	1,000	0	0	5,000	
19									
20	91800	Travel (training budget)	2,500	500	500	0	0	3,500	
21									
22	91900.1	Other- AccountingFees	0	0	0	0	1,500	1,500	
23									
24	92100	Tenant Services- Salaries	70,000	0	0	12,000	0	82,000	
25									
26	92300	Employee Benefits- Tenan	10,000	0	0	6,000	0	16,000	
27									
28	92200	Relocation cost	0	1000	500	1,000	0	2,500	
29									
30	92400	Resident activities	0	0	0	1,000	0	1,000	

2025-26 MPHA Budget: Expenses

	A	B	C	D	E	F	G	H	J
1			ROSS	M Affordable	Maple Court	Public Housing	General	Combined	
31									
32	93100	Water	0	40,000	10,800	35,000	0	85,800	
33									
34	93200	Electricity	0	48,000	1,700	87,000	0	136,700	
35									
36	93300	Gas	0	25,000	7,000	45,000	0	77,000	
37									
38	93400	Fuel	0	0	0	500	0	500	
39									
40	93600	Sewer	0	0	0	26,000	0	26,000	
41									
42	93800	Other Utilities	0	11,500	1,000	8,500	0	21,000	
43									
44	94100	Ord Mtc & Ope- Labor	0	23,000	23,000	108,000	0	154,000	
45									
46	94200	Ord Mtc& Ope - Materials,	0	17,000	8,000	50,000	0	75,000	
47									
48	94300	Ord Mtc& Ope- Contractin	0	55,000	15,000	0	0	70,000	
49	94300.01	Garbage				100		100	
50	94300.02	Heating & Cooling				17,000		17,000	
51	94300.03	Snow removal				17,000		17,000	
52	94300.04	Elevator				13,000		13,000	
53	94300.05	Grounds				2,000		2,000	
54	94300.06	Unit Turns				20,000		20,000	
55	94300.07	Electrical				2,000		2,000	
56	94300.08	Plumbing				6,000		6,000	
57	94300.09	Extermination				8,000		8,000	
58	94300.10	Janitorial				10,000		10,000	
59	94300.11	Routine Contracts				9,000		9,000	

2025-26 MPHA Budget: Expenses

	A	B	C	D	E	F	G	H	J
1			ROSS	M Affordable	Maple Court	Public Housing	General	Combined	
60	94300.12	Other Contracts				15,000		15,000	
61	94500	Emp Ben- ord maint	0	10,600	2,500	36,000	0	49,100	
62									
63	95200	Protective Contract Costs	0	0	0	44,000	0	44,000	
64									
65	96110	Property Insurance	0	19,000	10,500	56,000	0	85,500	
66									
67	96120	Liability Insurance	0	2,300	1,600	11,500	0	15,400	
68									
69	96200	Other General E	0	0	0	500	0	500	
70									
71	96210	Compensated A	0	0	0	700	0	700	
72									
73	96300	Payment in Leiu	0	18,000	7,500	15,500	0	41,000	
74									
75	96400	Bad Debt-Tenant	0	7,000	1000	12,000	0	20,000	
76									
77	97100	Extraordinary Maintenance	0	34,000	35,000	16,000	0	85,000	
78									
79	96710	Mortgage Loan	0	0	22,000	0	0	22,000	
80									
81		TOTAL without depreciatio	90,750.00	420,700	193,800	1,127,995	15,600	1,848,845	
82									
83	97400	Depreciation Expense		77,000	27,000	280,681		384,681	
84									
85		Total with Depreciation	90,750	497,700	220,800	1,408,676	15,600	2233526	

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. 06/30/2022)

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)

Print Board Chairperson's Name:	Signature:	Date:
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MEMORANDUM

DATE: 9/17/2025
MEMO TO: PHA Board of Commissioners
FROM: Dawn Bacon, Executive Director
REGARDING: Maple Court Rents for 2026- Resolution

At the September board meeting, I will be bringing forward a recommendation to the board to increase monthly rent by \$60 per unit for the Maple Court Townhomes during calendar year 2026.

LOW INCOME HOUSING TAX CREDIT (LIHTC) RULES

Under the LIHTC program, gross rent needs to be under limits published by Minnesota Housing Finance Agency. Gross rent is comprised of the contract rent and the utility allowance. The max rents for 2026 have not been released. However, Maple Court has remained well under the max rents for the LIHTC program.

Current (2025) Rent Amounts are as follows:

- 2 Bedroom: 955/month contract rent (gross rent is 1,095 compared to 1,587 max)
- 3 Bedroom: 1,049/month contract rent (gross rent is 1,219 compared to 1,833 max)
- 4 Bedroom: 1,144/month contract rent (gross rent is 1,346 compared to 2,044 max)

Proposed (2026) Rent Amounts are as follows:

- 2 Bedroom: 1,015/month contract rent
- 3 Bedroom: 1,109/month contract rent
- 4 Bedroom: 1,204/month contract rent
-

FAIR MARKET RENT (FMR) COMPARISON

HUD publishes Fair Market Rents specific to the Fargo-Moorhead area each year. For the Housing Choice Voucher program, payment standards can be set up to 110% of the Fair Market Rents.

Bedroom	2025 FMR	2026 FMR

2	1,012	1,112
3	1,418	1,547
4	1,699	1,865

(Note- Units that are designated as MARIF are subject to additional restrictions and any rent increase for those units require approval by MN Housing Finance Agency).

RENT INCREASE HISTORY

- August 2021: Purchase of Maple Court
- 2022: No increase
- 2023: 5% increase
- 2024: \$50 per unit increase
- 2025: \$60 per unit increase

MEMORANDUM

DATE: September 19, 2025

TO: PHA Board of Commissioners

FROM: Dawn Bacon, Executive Director

RE: Write off of debts owed - RESOLUTION 09-23-25-22

At the May meeting, the board approved a write offs former tenants of the public housing program. Since the meeting, tenant account balances have been further adjusted/ finalized.

At the September meeting, I will provide a corrected list of tenant accounts that need to be written off.

MEMORANDUM

DATE: 9/19/2025
TO: PHA Board of Commissioners
FROM: Dawn Bacon, Executive Director
RE: Board Officer Elections: Resolution 09-23-25-23

The MPHA board needs to hold an election of officers for Chair, Vice Chair and Secretary.

Information from the Agency Bylaws is included below:

ARTICLE IV. OFFICERS AND THEIR ELECTION AND DUTIES

Section 1. Election of Officers. The Commissioners of the Agency shall elect from their members the officers of Chair, Vice Chair, and Secretary at their first meeting. Thereafter, officers shall be elected for one year terms at the Commissioner's regular September meeting of each year. In the event of a vacancy in any office, the Commissioners of the Agency shall elect from their members an officer to fill the unexpired term of the office at the earliest possible regular meeting subsequent to the occurrence of the vacancy.

Section 2. Chair. The Chair shall have the duties and powers usually attendant upon the office of Chair, and such other duties and powers as may be prescribed by statute or ordinance and as may be provided from time to time by the Commissioners. The Chair shall preside at all meetings of the Commissioners if the Chair is present. At each meeting, the Chair shall make such reports as the Chair and perform such other duties as are incident to the Chair's office or as are required of the Chair by the Commissioners.

Section 3. Vice Chair. The Vice Chair shall perform the duties of the Chair in the Chairs' absence or incapacity and/or because of the resignation of the Chair, until a new Chair is elected.

Section 4. Secretary. The Secretary shall review the minutes of all meetings of the Agency and shall make such reports at each meeting as may be deemed necessary or may be required of the Secretary, and perform such other duties as are incident to the Secretary's office or as are required of the Secretary by the Commissioners.

MEMORANDUM

DATE: 9/19/2025
TO: PHA Board of Commissioners
FROM: Dawn Bacon, Executive Director
RE: Bank Change: Resolution 09-23-25-24

MPHA has been banking with Bremer Bank since 2018. I am requesting board approval to begin the process of changing the PHA bank accounts to Bell Bank.

Bremer Bank is in the process of merging with Old National Bank. Clay County HRA has bank accounts with Bell Bank. Having bank accounts with one banking institution for Clay County HRA and MPHA would allow for more efficient and streamlined operations.