



Renville County HRA Programs

Public Housing: The HRA/EDA owns and manages 23 public housing units including Centennial Apartments, a 17 unit apartment building in Franklin, 3 single family homes in Franklin and 3 single family homes in Sacred Heart. Two single family homes in Morton were sold in December 2019. Program eligibility is based on income.

Housing Choice Voucher (Section 8) Program: The HRA/EDA manages 89 vouchers in Renville County. This program allows housing clients to rent from a private landlord and a portion of the rent is paid directly to the landlord. Program eligibility is based on income.

Bring it Home Program

The State of Minnesota recently introduced the Bring It Home Rental Assistance Program, a new state-funded initiative designed to provide rental assistance to low-income households, similar in structure to the Section 8 Housing Choice Voucher Program. This program is still in the very early stages of implementation. At this time, Renville County HRA/EDA has only begun initial coordination and familiarization with program requirements. Due to its newness, there has been little to no measurable activity or movement within the program locally, and we have not yet seen funds deployed or participants served. Staff will continue to monitor developments as the program becomes more fully established.

Contract for services began with the Redwood Area Development Corporation January 1, 2015.

2025 Year-end Program Demographics

Public Housing

23 units (Franklin, Sacred Heart)

- Total persons served: 41
- Number of family members under 18 years: 14
- Elderly Heads of Household: 29% Ave Age: 67
- Non-Elderly Heads of Household: 71% Ave Age: 43
- Female Heads of Household: 52%
- Male Heads of Household: 48%
- Disabled/Handicapped Heads of Household: 48%
- Average Household Income: \$17,690 – increase of 30.8% since 2019
 - The largest portion (26%) of all income reported to PH comes from SSI Payments.
- Average Tenant rent:
 - 1 Bedroom – \$258
 - 2 Bedroom – \$170
 - 3 Bedroom – \$367
 - Overall - \$265
- Ave length of time on Program: 5 years



Section 8

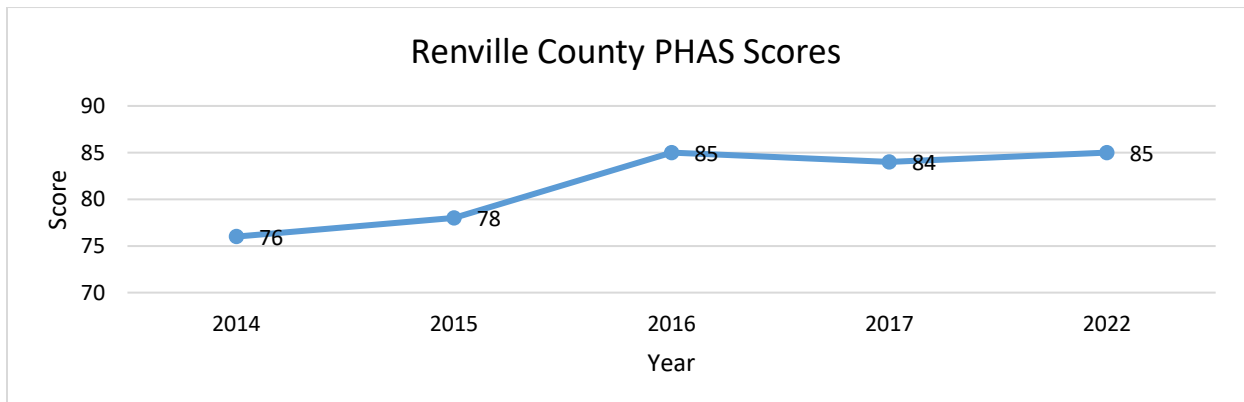
89 vouchers (Bird Island, Danube, Fairfax, Franklin, Hector, Olivia, Renville, Sacred Heart)

- Total persons served: 157
- Number of family members under 18 years: 64
- Elderly Heads of Household: 33% Ave Age: 70
- Non-Elderly Heads of Household: 67% Ave Age: 42
- Female Heads of Household: 75%
- Male Heads of Household: 25%
- Disabled/Handicapped Heads of Household: 43%
- Average Household Income: \$14,915 – increase of 13% since 2019
 - Households that are working comprise 29% of households – decrease of 14% since 2019
 - The largest portion (28%) of all income reported to S8 comes from Social Security Payments.
- Public Assistance is the sole source of income for 6% of households – up 2% since 2019
- Average Tenant rent: \$292
- Average Housing Assistance Payment: \$450/month – 42% increase since 2019
- Ave length of time on Program: 4 years

Summary of Management services

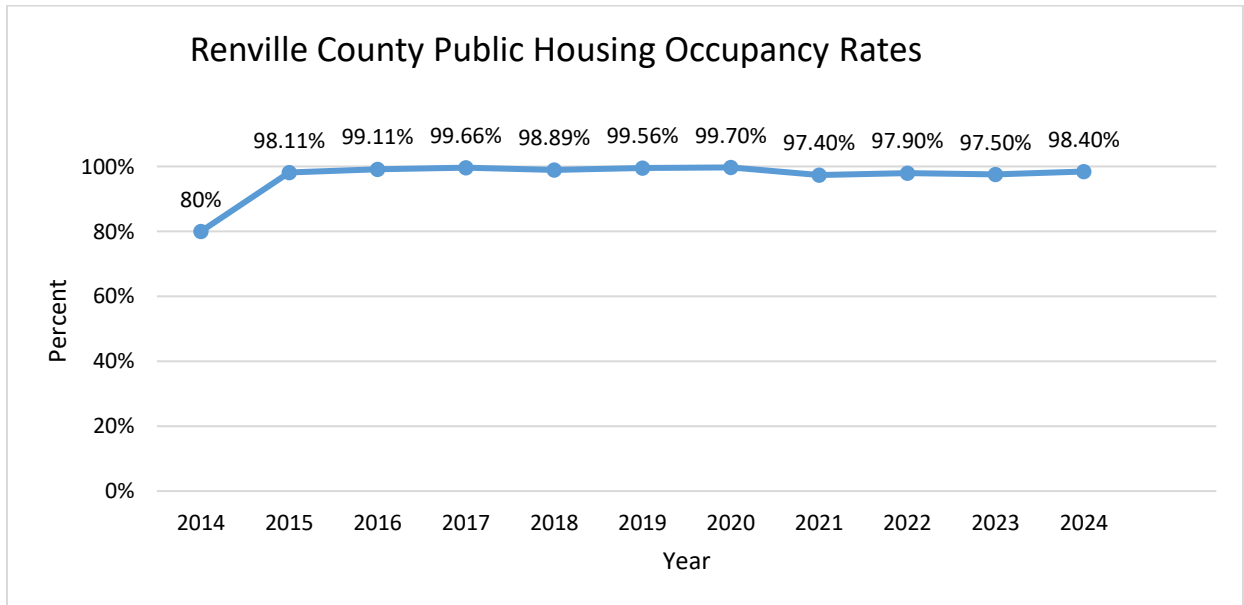
Public Housing Assessment Score (PHAS)

The Public Housing Assessment System (PHAS) is a performance measurement tool used by HUD to evaluate the effectiveness of Public Housing programs. Renville County received a PHAS score of 76 as of December 31, 2014. Through targeted program improvements, the score increased to 78 by December 31, 2015, and further improved to 85 by December 31, 2016. In recent years, the program has continued to maintain a consistent PHAS score of approximately 85, reflecting sustained operational performance and compliance. When PHAS scores reach this level, they are only reviewed every two years, rather than annually at lower scores. We anticipate the next PHAS scores to be available soon.

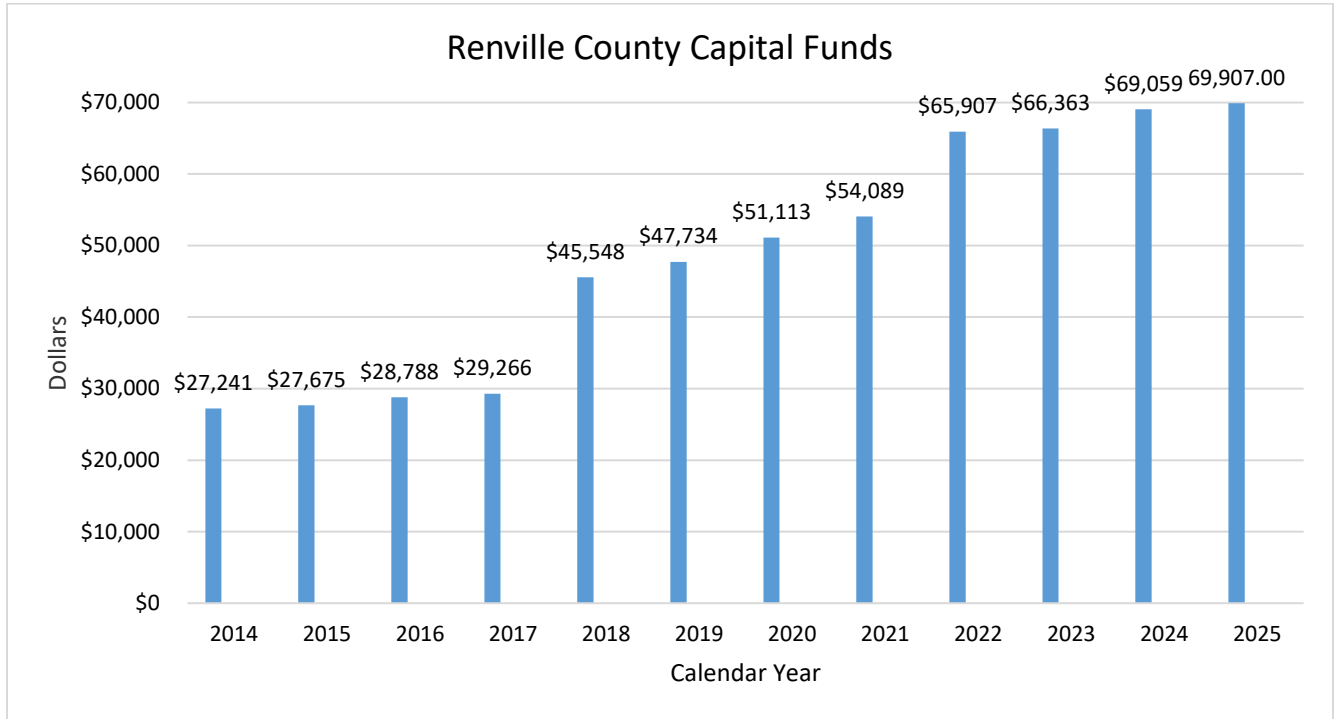




One component of the PHAS score is the occupancy rates. Management has improved and maintained high Public Housing occupancy rates. Occupancy rates are detailed in the chart below. In 2015 the HRA implemented use of the “Off Due to Mod” designation in the Public Housing program. This allows capital improvements to be completed on property without negatively impacting the occupancy rate.



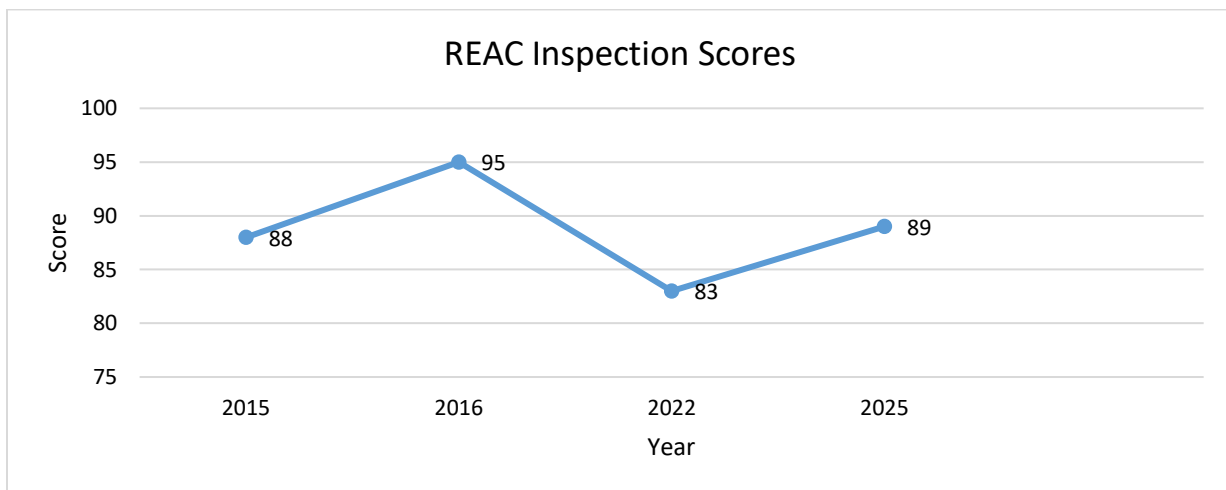
Management improvements have resulted in an increase in Renville County Public Housing access to HUD Capital Funds.



Management and maintenance have reduced the Unit turnover rate from 79 days to 17 days currently.

REAC (Real Estate Assessment Center) Inspection Scores

REAC inspections are conducted by HUD inspectors to assess property condition and ensure safe, healthy, decent public housing properties. For property scores greater than 90, the REAC inspection is conducted every third year. Since RADC has provided management services, there have been four REAC inspections. Renville County REAC inspections were:

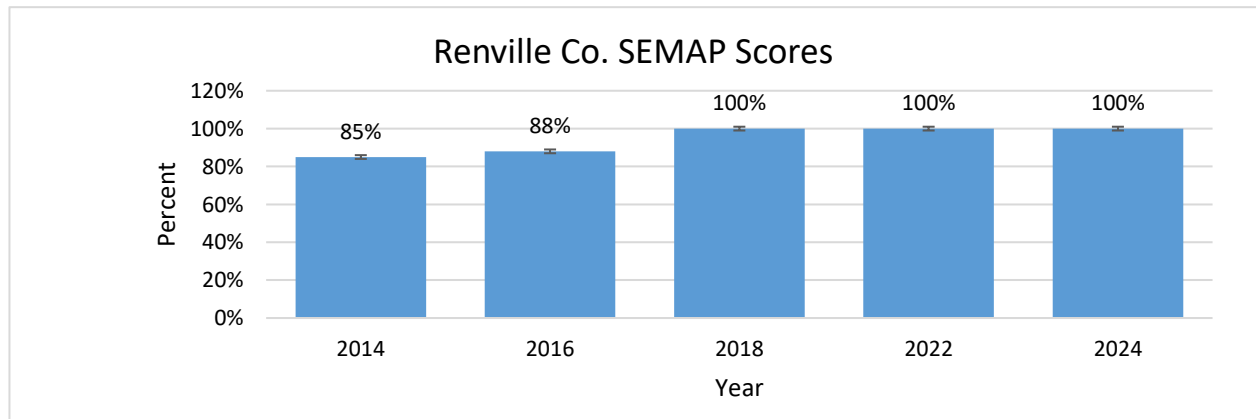




Section Eight Management Assessment Program (SEMAP)

SEMAP measures the performance of the public housing agencies that administer the Housing Choice Voucher program in 14 key areas. Overall performance ratings are High, Standard, or Troubled. SEMAP certification is completed biennially for small PHAs.

Renville County SEMAP score was **85%** Standard on 12/31/14. Program improvements were made that raised the SEMAP score to **88%** Standard by 12/31/16 and **100%** High rating as of 12/31/18 and 12/31/2022

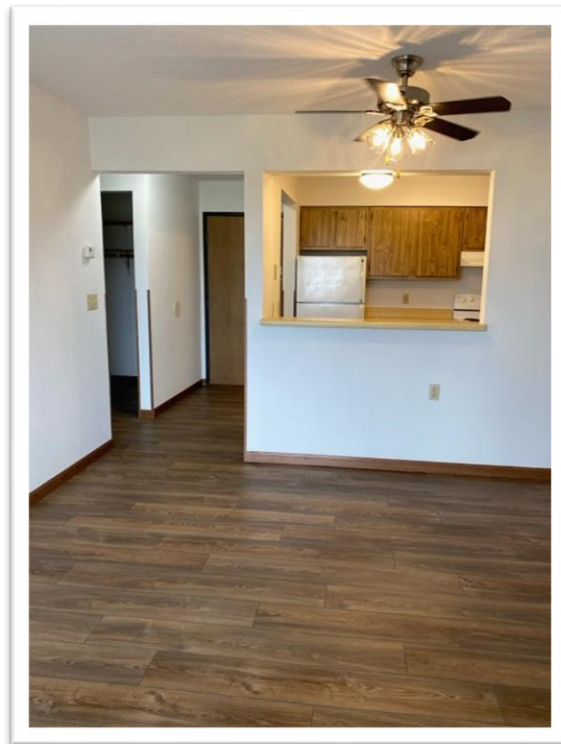


This public housing single-family home is located in Franklin





Centennial Apartments located in Franklin





Renville County HRA/EDA Loan Programs

Rehab Loan Program: The Renville County HRA/EDA Homeowner Rehabilitation Loan Program is designed to assist income-eligible homeowners with maintaining and improving their homes, helping ensure safe, stable, and quality housing throughout the county. The program provides financial assistance for eligible rehabilitation projects and is available to households meeting income guidelines (up to 115% of the county median income). Funding is offered on a first-come, first-served basis and requires applicants to submit project documentation, proof of income, and other supporting materials.

This program plays an important role in preserving the existing housing stock, supporting long-term homeownership, and strengthening communities across Renville County.

Rehab Loan Assistance Program Stats as of 12/31/2025

- 9 loans totaling \$13,138.78
 - Located in:
 - Bird Island – 1
 - Buffalo Lake – 1
 - Fairfax – 1
 - Hector – 1
 - Olivia – 2
 - Sacred Heart – 3
- Repayments total \$610.96/month

Trust Fund Rehab Loan Assistance Program Stats as of 12/31/2025

- 4 loans totaling \$19,041.58
- Number of loans issued in 2025: 4
 - Located in:
 - Hector – 1
 - Olivia – 1
 - Renville – 2
- Repayments total \$183.34/month

Rental Rehab Loan Program: The Renville County HRA/EDA Rental Rehabilitation Loan Program is designed to assist property owners with improving the quality, safety, and livability of rental housing within the county. The program provides financial assistance for eligible rehabilitation projects, helping landlords address needed repairs and upgrades while maintaining affordable rental options for residents. Applicants must meet program requirements and submit project and financial documentation for review.

This program plays a key role in preserving and enhancing the local rental housing stock, supporting tenants, and strengthening overall community stability across Renville County.



Rental Rehab Loan Program Stats as of 12/31/2025

- 6 loans totaling \$31,245.47
 - Located in:
 - Bird Island – 3
 - Danube – 1
 - Franklin – 1
 - Morton – 1
- Repayments total \$772.16/month

Down Payment Assistance Program: The Renville County HRA/EDA Down Payment Assistance Program supports income-eligible homebuyers by helping reduce the upfront costs associated with purchasing a home. The program provides financial assistance for down payment and, in some cases, closing costs, making homeownership more accessible for individuals and families within Renville County. Applicants must meet income guidelines and complete the required application and documentation process.

Repayment only occurs when the applicant sells or refinances.

By lowering financial barriers to entry, this program helps encourage homeownership, supports workforce retention, and contributes to the long-term stability and growth of communities across the county.

Down Payment Assistance Program Stats as of 12/31/2025

- 56 loans totaling \$227,199.33

Trust Fund Down Payment Assistance Program Stats as of 12/31/2025

- 10 loans totaling \$55,022.23
- Number of loans issued in 2025: 6
 - Located in:
 - Olivia: 4
 - Hector: 1
 - Bird Island: 1
- 2025 Average Loan Award Amount: \$5,768.70

Business Revolving Loan Fund Programs: The Renville County HRA/EDA Business Revolving Loan Fund Program is designed to support the growth, expansion, and sustainability of local businesses throughout the county. The program provides gap financing to businesses that may not otherwise qualify for traditional lending, helping to leverage private investment and make projects financially feasible. Loan funds are repaid back into the program, allowing those dollars to be reinvested into future business projects.

This program plays a critical role in promoting economic development, supporting job creation and retention, and strengthening the local business climate across Renville County.



Business Revolving Loan Fund Program Stats as of 12/31/2025

- NEW ED LOAN
 - 16 loans totaling \$443,346.97
 - Repayments total \$5,646.40/month
- GAP FUNDING
 - 2 loans totaling \$91,708.40
 - Repayments total \$1,287.02/month

Blight Removal Grant Program: The Renville County HRA/EDA Blight Removal Program is designed to improve community safety, property values, and overall neighborhood conditions by supporting the removal of dilapidated and unsafe structures. The program partners with property owners and local units of government to provide financial assistance for the demolition and proper cleanup of blighted properties, helping eliminate structures that pose risks to public health and safety. Grants are available to cover a portion of project costs and require a local match, ensuring shared investment in the outcome. Grants of up to \$5,000 (residential) or \$10,000 (commercial) are available to assist with the proper cleanup of blighted structures that pose a risk to health and safety.

By removing blight and preparing sites for future use, this program encourages reinvestment, supports redevelopment opportunities, and contributes to the long-term vitality of communities across Renville County.

2025 Blight Removal Grant Program Stats

- Grants awarded in 2025:
 - Round 1: 2 grants approved totaling \$15,000.00
 - Located in:
 - Renville – 1
 - Hector – 1
 - Round 2: 2 grants approved totaling \$12,200.00
 - Located in:
 - Renville – 2