

**HOUSING & REDEVELOPMENT AUTHORITY OF CLAY COUNTY**  
**Regular Meeting of January 21, 2020**

**MEMBERS PRESENT:**

Les Bakke, Cecil Johnson, Mike Martin, Dale Rollie and Ione Schultz.

**MEMBERS ABSENT:**

John Wilkie

**STAFF PRESENT:**

Dara Lee and Sheila Laney.

**GUEST PRESENT:**

Mick Alm with Commissioner Bakke via video phone call.

**9:30 A.M. REGULAR MEETING CALLED TO ORDER:**

**AGENDA:**

*Director Lee asked that 2 additional items be added to the agenda after Item 8. Commissioner Bakke made a motion to approve the agenda with the additions. Commissioner Rollie seconded the motion and it carried unanimously.*

**MINUTES FROM DECEMBER 17, 2019 REGULAR MEETING:**

*A motion was made by Commissioner Johnson to approve the December 17, 2019 meeting minutes. Commissioner Martin seconded the motion and it carried unanimously.*

**CITIZENS TO BE HEARD:**

None

**TREASURER'S REPORT:**

Budget reviews for November 2019 were discussed. All major expenses have been incurred for the year (i.e. insurance, audit, software.)

Boyer and Agassiz Apartments continue to underperform due to high turnover/maintenance, high snow removal, and in Agassiz's case a report of a tenant running water 24/7. Houge Estates also has incurred significant costs due to turnovers and heating challenges. Fieldcrest Townhomes has numerous repair issues that we have been addressing.

Housing Supports O1 is over budget due to high costs for initial lease ups of participants. Homeless to Housed is in the lease up process where we spend more on staff time than we bring in. Once all units are leased, we typically bring in more than we spend. Housing Choice Voucher is using administrative reserves in order to cover all costs. The primary reason it is over budget is due to staffing expenses as we have increased the Mainstream program.

Other projects are as anticipated.

***Commissioner Rollie made a motion to accept the Treasurer's Report. The motion was seconded by Commissioner Johnson and carried unanimously.***

**PROJECT UPDATES:**

Director Lee provided project updates.

**Houge Estates**

As of January 1, there were 5 vacant units. There will be one additional vacancy at the end of February. Two of the units have been re-rented. Letters have been sent to applicants regarding the remaining openings. There are 74 households on the waiting list. The waiting list is currently open.

**Agassiz Apartments**

As of January 1, there were two vacant units. One has been re-rented for the end of January. There are 2 applicants on the wait list that are being processed for the remaining opening.

**Clay County Affordable Housing, LLC**

As of January 1, we have one vacant unit which is not ready for occupancy. We have accepted a bid for \$25,252 to re-do the walls and cabinets. We will have an opening in Hawley at the end of January. Staff is currently processing applications. Residents of these units receive a preference for a Housing Choice Voucher if they are eligible for a 3 or 4-bedroom voucher.

**Boyer Apartments**

As of January 1, there is one vacant unit. Staff is processing an application. There are 12 households on the waiting list. Residents of Boyer Apartments receive a preference for a Housing Choice Voucher if they are eligible for a 2-bedroom unit.

**Fieldcrest Townhomes**

As of January 1, there are 2 vacant units, and there will be an additional opening after the eviction hearing which is scheduled for the end of January. Current tenants will be transferring into the 2 vacant units. There are 47 households on the waiting list which is open for all units.

We have given our one-year notice to opt out of the project-based Section 8 program before January 1, 2020 in order to open up some additional financing opportunities. A resident meeting was held on December 19 to make sure that residents understand they will not be required to move or pay more for rent. Approximately 10 households attended.

**Gateway Gardens**

As of January 1, there is one vacant unit. There will be an additional opening on 2/1/2020. Three staff are officed at Gateway Gardens. CCRI provides 12 hours of staffing per day. HRA staffis currently determining the best staffing for the other 12 hours a day which are currently covered by a private security company.

### **Housing Choice Vouchers**

It is anticipated that our 2020 funding will be 103.6% of our total spending in 2019. HUD has until the end of February to provide us with notification of our 2020 funding.

As of January 1, 2020, there are a total of 451 households of a possible 599 leased from the HRA Housing Choice Voucher program and 58 households leased from other housing authorities that we are administering.

Of the 451 vouchers, 380 out of 451 regular vouchers are under lease; 28 out of 28 Tenant Protection Vouchers are under lease; 13 out of 15 VASH voucher are under lease; and 31 out of 105 Mainstream vouchers are under lease. We were awarded 77 new Mainstream Vouchers effective January 1.

We have issued one VASH voucher to a person who is searching for a unit. We are waiting for the VA to refer another veteran to us. We are working with 40 Mainstream Voucher households to issue them vouchers. We will need to contact an additional 34 households for that program. There are 257 households on the waiting list.

We have 40 individuals enrolled in our Family Self-Sufficiency program. We have had 49 FSS participants in the past 12 months. Staff is working with additional households to enroll them in the program. We can serve up to 50 households on the FSS program under our current Action Plan. Our FSS Coordinator application was funded for 2020. It was funded at \$73,196. We budgeted \$72,000.

### **Prairie Horizons Townhomes**

As of January 1, there are no vacant units. An HRA staff person is officed at the site and provides supports to both Prairie Horizons Townhomes developments and other HRA Cares scattered-site participants.

### **HRA Cares**

We are authorized to serve 64 households with these funds. We are currently serving 62 households. Of the 62, 15 are at Prairie Horizons Townhomes; 5 are at Bright Sky Apartments; and 42 are in scattered-site units in Clay, Otter Tail, Wilkin and Douglas Counties, and in Fargo. There are 27 singles and 35 families being served. There are 5 households searching for units.

We have submitted a grant application renewing the program for 2021. The program may be impacted by the ability to bill for Medicaid. HUD is scheduled to audit this program in April.

We only are accepting applications through the Coordinated Assessment Referral and Evaluation System (CARES). Those with the highest needs (acuity levels) who meet program eligibility requirements will be accepted.

### **Homeless to Housed Rental Assistance**

We are serving 33 of our authorized 70 households. There are 10 singles and 23 families currently being served. Effective October 1, we are targeting families and youth-headed households. Leased households are from Clay, Otter Tail, Wilkin and Douglas Counties. There are 10 households searching for units. The new grant includes \$25,000 for housing navigation activities. The ability to bill Medicaid starting in July should impact this grant significantly.

### **Homework Starts with Home**

The Homework Starts with Home Program was authorized on October 29, 2018, to assist 60 households with rental assistance; Family Homeless Prevention Assistance Program services; and other necessary supports. In addition, the HRA requested and received \$110,000 for the HRA Tax Levy to be used towards this program in Clay County in 2019; it is \$75,000 for 2020. The program was awarded a \$110,000 Otto Bremer Foundation grant for 2020. The HRA applied to the United Way of Clay-Clay for an additional \$282,000 for supportive services beginning in 2021. We will not be selected for the United Way funding.

By March 2, 2020, we will apply to MHFA for additional \$3 million in HSWH funding to begin August 1, 2020. There is a total of \$3.5 million available state-wide. There are 5 extra points available for special impact applications which can end child and youth homelessness during the grant term.

As of January 1, 66 households have been approved and 44 are currently leased. Households are from Clay, Douglas, Becker and Otter Tail Counties.

### **Housing Supports (formerly GRH) in Scattered-Site Units**

As of January 1, a total of 120 households were being served by the Housing Supports program. There were 102 households leased in the scattered-site Housing Supports program - 6 with the HRA (1 of these is shared with Summit); 16 with Lakes & Prairies; 7 with the Presentation Partners in Housing; 12 with LMHC; 8 with Dorothy Day/Churches United; 3 with Metro Behavioral Health (new provider); 1 with Solutions (new provider); and 46 with Summit Guidance (of these 1 is shared with the HRA). In addition, CCRI serves 18 Housing Supports clients at Gateway Gardens and three in scattered-site locations.

10 additional households are searching for units. CAPLP is working with 3; Summit is working with 4; Dorothy Day is working with 3.

### **Minnesota DHS Community Infrastructure Grant**

The HRA now has a 0.5 HRS and a 0.03 project manager. We were able to maintain 2.5 of the 3.0 FTE outreach workers through the CAP agencies. CAPLP has hired a new outreach worker who started November 4. Mahube-Otwa and West Central CAA are both hiring new outreach workers due to their current workers accepting new positions.

The team is actively conducting outreach and providing referrals. The team meets monthly.

### **Owner-Occupied Rehab Program**

#### **Sabin**

DEED awarded the City of Sabin SCDP funds to rehabilitate 10 homes. To date, we have received 9 applications which have been approved by the Property Selection Committee. One project is complete; 3 projects are in the construction phase; 2 are in the bidding phase; and 3 are in the initial eligibility phase. 2 of the 3 may be over income.

#### **RLP**

Letters have been sent to all 5 households on the RLP waiting list. Income eligibility determinations are under way for 3 households. One is over income and one decided not to pursue because he does not want a lien on his home.

### **Rental Rehab Program**

We were awarded \$800,000 in 2016-2017 funding- \$200,000 for small projects and \$600,000 for large projects. In November 2018, MHFA increased the awards to \$300,000 and \$1,200,000. We will close out the program once the current projects are completed.

We will complete 5 large projects -Fergus Falls and Morris are complete; 2 in Rothsay will close in January; and the Barnesville project will close in February. MHFA extended our administrator agreement through March 31, 2020.

An owner in Barnesville was awarded all \$300,000 of the 100% forgivable funds. The properties contain a total of 14 units: 3 - 4-unit buildings and a single unit above a downtown commercial building. All loans have closed, one project is complete, and construction is underway on three.

### **FIELDCREST REFINANCING AND REHABILITATION:**

As previously discussed, Bell Bank is willing to extend our existing mortgage on Fieldcrest for one to two years. Staff has made this request in order to allow additional time to secure funding to rehabilitate the development.

Bell Bank requires a specific resolution for the loan extension. The governmental certificate was presented for review. The current payoff is approximately \$1,850,000. The original note was for \$2,000,000. Boyer Apartments also serve as collateral for the financing.

***A motion was made by Commissioner Rollie to approve the Governmental Certificate and Borrowing Resolution for Fieldcrest Townhomes. Commissioner Martin seconded the motion and it carried unanimously.***

Minnesota Housing is strongly encouraging us to remain in the Project-Based Section 8 program. Its staff is encouraging us to apply for \$2-\$3 million to completely rehabilitate the development through the Super RFP process this spring. A condition of funding would certainly be extending the existing HUD contract but at increased rent amounts. Director Lee and Rehab Director Ferencak are signed up for some technical assistance/training sessions in February regarding the funding source. The Board felt that going ahead with a rehabilitation application was prudent.

**UPDATE ON 2019 GOALS:**

**2019 GOALS**

Each year the HRA examines and establishes goals for the upcoming calendar year. The below goals were based upon the 2015-2019 Five-Year Agency Plan which ended December 31, 2019. The 2019 goals were as follows:

**Goal 1: Expand the supply of assisted housing.**

**Objective 1: Apply for additional rental assistance vouchers.**

*The Clay County HRA will apply for additional rental assistance vouchers (including additional Mainstream Vouchers) or programs that are made available if the administrative fees make the additional vouchers feasible to administer.*

Update: The HRA applied for additional vouchers and received 77 Mainstream Vouchers effective 1/1/2020.

*The Clay County HRA will apply to renew the Homeless to Housed Rental Assistance Program and will continue to expand the Housing Supports Program.*

Update: The HRA applied to renew the Homeless to Housed Rental Assistance Program and received 70 vouchers, an increase of 15 vouchers, effective 10/1/2019. The HRA expanded the Housing Supports program from 78 to 120 households during 2019.

**Objective 2: Acquire or build units or developments.**

*The Clay County HRA will continue to help local non-profits and private developers to develop affordable housing. It will examine potential purchase and development opportunities to expand the supply of affordable housing.*

Update: The HRA continues to work with partner agencies on expanding affordable housing. During 2019, the HRA has worked with the Fergus Falls HRA on their plans to develop a permanent supportive housing building; the FM Area Foundation on its Community Land Trust initiative; and with Commonwealth on its new tax credit development proposal.

Working with Moorhead Public Housing Agency to transfer \$400,000-\$450,000 in future resources tied to HRA Public Housing program.

**Objective 3: Complete the rehabilitation on 7 rental developments using Rental Rehabilitation Deferred Loan Program funds.**

Update: The HRA has completed or has work in process on 5 developments with an additional 3 scheduled to close in early 2020.

**Goal 2: Maintain or improve the quality of assisted housing.**

**Objective 1: Maintain status as a Housing Choice Voucher High Performer under the SEMAP criteria.**

1. Achieve minimum of 99% budget or unit month utilization on all rental assistance programs including Housing Choice Voucher.  
*Update: The HRA has utilized a minimum of 99% of budget authority on all rental assistance programs with grants ending in 2019.*
2. Continue to perform eligibility, occupancy and recertification activities at a very low error rate.  
*Update: The HRA once again had no audit findings.*

**Objective 2: Maintain a minimum of 96% occupancy on all properties owned or managed by the HRA.**

*Update:*  
*Houge Estates: 92%*  
*Agassiz Apartments: 96%*  
*Clay County Affordable Housing: 87%*  
*Boyer Apartments: 88%*  
*Gateway Gardens: 97%*  
*Prairie Horizons Townhomes: 94%*  
*Fieldcrest Townhomes: 92%*

*We only met our goal on 2 out of 7 projects. 2019 was plagued by staffing challenges and not a lack of demand for the units. CCAH had vacancies due to the change in ownership and the ability of existing tenants to move.*

**Objective 3: Apply for funding and/or refinancing to rehabilitate Fieldcrest Townhomes.**

*Update: The HRA is in the process of extending its current loans and has identified 3 potential funding resources for rehabilitation (Federal Home Loan Bank; RRDL; and MHFA Super RFP).*

**Goal 3: Create homeownership opportunities for low and moderate-income families in Clay County.**

**Objective 1: Maintain the current Housing Choice Voucher Homeownership Program.**

Update: The HRA has maintained its HCV Homeownership Program with 2 new homeowners in 2019.

**Objective 2: Assist low and moderate-income homeowners in making necessary repairs to their homes.**

1. Rehabilitate 5-8 homes through the Minnesota Housing Rehabilitation Loan Program.  
*Update: 6 properties were completed in 2019.*
2. Rehabilitate 3 homes through MN DEED Small Cities Development Program in Barnesville in 2019 and close out grant.  
*Update: 6 OOR properties were completed in Barnesville and the grant was closed out in 2019.*
3. Rehabilitate 7 homes through MN DEED Small Cities Development Program in Sabin in 2019.  
*Update: 1 property was completed in 2019 and 2 additional properties were under construction.*
4. Apply for MN DEED Small Cities Development Program for Clay County community if invited to do so.  
*Update: With the rehabilitation needs at Fieldcrest Townhomes, it was decided not to apply for SCDP funds in 2020.*

**Goal 4: Other operational improvements**

1. **Continue to work collaboratively with area housing agencies to determine ways of operating more efficiently and effectively.**  
Update: The HRA began sharing on-call staff with Moorhead PHA in 2019. HRA continues on-going dialogue with area housing agencies.
2. **Conduct Strategic Planning for 2020-2024 in conjunction with Moorhead Public Housing Agency.**  
Update: Decided to not do joint planning since the Clay County HRA Board has annual and on-going discussions around this topic. Participated in MPHA Strategic Planning and goals are complementary to HRAs.
3. **Explore potential land acquisition for future development.**  
Update: Insufficient funding/resources at this time to acquire land.

**PAY EQUITY IMPLEMENTATION REPORT:**

Pay equity reporting is required in Minnesota counties every 3 years. The attached 2020 report was distributed to Board members for review.

*Commissioner Johnson made a motion to submit the Pay Equity Implementation Report. The motion was seconded by Commissioner Rollie and carried unanimously.*





Part A: Jurisdiction Identification

Jurisdiction: Clay County HRA
116 Center Avenue East
Box99
Dilworth

MN 56529

Jurisdiction Type: Housing and Redevelopment Authority

Contact: Dara Lee

Phone: (218) 233-8883

E-Mail: dlee@claycohra.com

Part B: Official Verification

1. The job evaluation system used measured skill, effort responsibility and working conditions and the same system was used for all classes of employees.

The system used was: Consultant's System

Description:

The same as last year. Bjorklund Consulting Classification Matrix System

2. Health Insurance benefits for male and female classes of comparable value have been evaluated and:

There is no difference and female classes are not at a disadvantage.

3. An official notice has been posted at:

116 Center Ave E, Dilworth, MN 56529

(prominent location)

informing employees that the Pay Equity Implementation Report has been filed and is available to employees upon request. A copy of the notice has been sent to each exclusive representative, if any, and also to the public library.

The report was approved by:

Clay County HRA Board of Commissioners

(governing body)

Ione Schultz

(chief elected official)

Board Chairperson

(title)

Part C: Total Payroll

\$1,069,655.00

is the annual payroll for the calendar year just ended December 31.

[29] Checking this box indicates the following:

- signature of chief elected official
- approval by governing body
- all information is complete and accurate, and
- all employees over which the jurisdiction has final budgetary authority are included

Date Submitted: 1/21/2020

Compliance Report

Jurisdiction: Clay County HRA  
 116 Center Avenue East  
 Box99  
 Dilworth MN 56529

Report Year: 2020  
 Case: 1 - 2019 DATA (Submitted)

Contact: Dara Lee Phone: (218) 233-8883 E-Mail: dlee@claycohra.com

The statistical analysis, salary range and exceptional service pay test results are shown below. Part I is general information from your pay equity report data. Parts II, III and IV give you the test results.

For more detail on each test, refer to the Guide to Pay Equity Compliance and Computer Reports.

**I. GENERAL JOB CLASS INFORMATION**

	Male Classes	Female Classes	Balanced Classes	All Job Classes
# Job Classes	1	13	1	15
# Employees	2	19	3	24
Avg. Max Monthly Pay per employee	4,131.00	4,888.79		4,730.92

**II. STATISTICAL ANALYSIS TEST**

**A. Underpayment Ratio= 0.00 \***

	Male Classes	Female Classes
a. # At or above Predicted Pay	1	13
b. # Below Predicted Pay	0	0
c. TOTAL	1	13
d. % Below Predicted Pay (b divided by c = d)	0.00	0.00

\*(Result is % of male classes below predicted pay divided by % of female classes below predicted pay.)

**B. T-test Results**

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Degrees of Freedom (DF) = 19 Value of T = 0.000

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- a. Avg. diff. in pay from predicted pay for male jobs = \$0
- b. Avg. diff. in pay from predicted pay for female jobs = \$0

**III. SALARY RANGE TEST= 100.00 (Result is A divided by B)**

- A. Avg. # of years to max salary for male jobs = 9.00
- B. Avg. # of years to max salary for female jobs = 9.00

**IV. EXCEPTIONAL SERVICE PAY TEST= 0.00 (Result is B divided by A)**

- A. % of male classes receiving ESP 0.00 \*
- B. % of female classes receiving ESP 0.00

\*(If 20% or less, test result will be 0.00)



'0450'

**GOVERNMENTAL CERTIFICATE**

Principal	Loan Date	Maturity	Loan No	Call/Coll	Account	Officer	Initials
\$1,846,649.82	01-24-2020	01-24-2022	2185935	132 L 511	0008277427	RLS00	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "..." has been omitted due to textlength limitations.

Entity:	HOUSING AND REDEVELOPMENT AUTHORITY OF CLAY COUNTY, MINNESOTA 116 CENTER AVE E DILWORTH, MN 56529	Lender:	BELL BANK HAWLEY OFFICE 1018 Hobart St PO Box 688 Hawley, MN 56549-0688 (218) 483-3391
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WE, THE UNDERSIGNED, DO HEREBY CERTIFY THAT:

THE ENTITY'S EXISTENCE. The complete and correct name of the governmental entity is HOUSING AND REDEVELOPMENT AUTHORITY OF CLAY COUNTY, MINNESOTA ("Entity"). The Entity is a governmental entity which is, and at all times shall be, duly organized, validly existing, and in good standing under and by virtue of the laws and regulations of the State of Minnesota. The Entity has the full power and authority to own its properties and to transact the business and activities in which it is presently engaged or presently proposes to engage. The Entity maintains an office at 116 CENTER AVE E, DILWORTH, MN 56529. The Entity shall do all things necessary to preserve and to keep in full force and effect its existence, rights and privileges, and shall comply with all regulations, rules, ordinances, statutes, orders and decrees of the Entity and any other governmental or quasi-governmental authority or court applicable to the Entity and the Entity's business activities.

CERTIFICATES ADOPTED. At a meeting of the appropriate governing body of the Entity, duly called and held on 11/1-21-2020, at which a quorum was present and voting, or by other duly authorized action in lieu of a meeting, the resolutions set forth in this Certificate were adopted.

OFFICIAL. The following named person is an Official of HOUSING AND REDEVELOPMENT AUTHORITY OF CLAY COUNTY, MINNESOTA:

	TITLES	AUTHORIZED				
DARA A. LEE	Chief Operating Officer	Y	X			

ACTIONS AUTHORIZED. The authorized person listed above may enter into any agreements of any nature with Lender, and those agreements will bind the Entity. Specifically, but without limitation, the authorized person is authorized, empowered, and directed to do the following for and on behalf of the Entity:

**Borrow Money.** To borrow, as a cosigner or otherwise, from time to time from Lender, on such terms as may be agreed upon between the Entity and Lender, such sum or sums of money as in his or her judgment should be borrowed, without limitation.

**Execute Notes.** To execute and deliver to Lender the promissory note or notes, or other evidence of the Entity's credit accommodations, on Lender's forms, at such rates of interest and on such terms as may be agreed upon, evidencing the sums of money so borrowed or any of the Entity's indebtedness to Lender, and also to execute and deliver to Lender one or more renewals, extensions, modifications, refinancings, consolidations, or substitutions for one or more of the notes, any portion of the notes, or any other evidence of credit accommodations,

**Grant Security.** To mortgage, pledge, transfer, endorse, hypothecate, or otherwise encumber and deliver to Lender any property now or hereafter belonging to the Entity or in which the Entity now or hereafter may have an interest, including without limitation all of the Entity's real property and all of the Entity's personal property (tangible or Intangible), as security for the payment of any loans or credit accommodations so obtained, any promissory notes so executed (including any amendments to or modifications, renewals, and extensions of such promissory notes), or any other or further indebtedness of the Entity to Lender at any time owing, however the same may be evidenced. Such property may be mortgaged, pledged, transferred, endorsed, hypothecated or encumbered at the time such loans are obtained or such indebtedness is incurred, or at any other time or times, and may be either in addition to or in lieu of any property theretofore mortgaged, pledged, transferred, endorsed, hypothecated or encumbered.

**Execute Security Documents.** To execute and deliver to Lender the forms of mortgage, deed of trust, pledge agreement, hypothecation agreement, and other security agreements and financing statements which Lender may require and which shall evidence the terms and conditions under and pursuant to which such liens and encumbrances, or any of them, are given; and also to execute and deliver to Lender any other written instruments, any chattel paper, or any other collateral, of any kind or nature, which Lender may deem necessary or proper in connection with or pertaining to the giving of the liens and encumbrances.

**Negotiate Items.** To draw, endorse, and discount with Lender all drafts, trade acceptances, promissory notes, or other evidences of indebtedness payable to or belonging to the Entity or in which the Entity may have an interest, and either to receive cash for the same or to cause such proceeds to be credited to the Entity's account with Lender, or to cause such other disposition of the proceeds derived therefrom as he or she may deem advisable.

**Further Acts.** In the case of lines of credit, to designate additional or alternate individuals as being authorized to request advances under such lines, and in all cases, to do and perform such other acts and things, to pay any and all fees and costs, and to execute and deliver such other documents and agreements, including agreements waiving the right to a trial by jury, as the Official may in his or her discretion deem reasonably necessary or proper in order to carry into effect the provisions of this Certificate.

ASSUMED BUSINESS NAMES. The Entity has filed or recorded all documents or filings required by law relating to all assumed business names used by the Entity. Excluding the name of the Entity, the following is a complete list of all assumed business names under which the Entity does business: **None.**

NOTICES TO LENDER. The Entity will promptly notify Lender in writing at Lender's address shown above (or such other addresses as Lender may designate from time to time) prior to any (A) change in the Entity's name; (B) change in the Entity's assumed business name(s); (C) change in the structure of the Entity; (D) change in the authorized signer(s); (E) change in the Entity's principal office address; (F) change in the Entity's principal residence; or (G) change in any other aspect of the Entity that directly or indirectly relates to any agreements between the Entity and Lender.

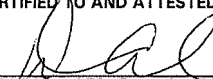
CERTIFICATION CONCERNING OFFICIALS AND CERTIFICATES. The Official named above is duly elected, appointed, or employed-by or for the Entity, as the case may be, and occupies the position set opposite his or her respective name. This Certificate now stands of record on the books of the Entity, is in full force and effect, and has not been modified or revoked in any manner whatsoever.

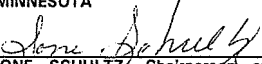
CONTINUING VALIDITY. Any and all acts authorized pursuant to this Certificate and performed prior to the passage of this Certificate are hereby ratified and approved. This Certificate shall be continuing, shall remain in full force and effect and Lender may rely on it until written notice of its revocation shall have been delivered to and received by Lender at Lender's address shown above (or such addresses as Lender may designate from time to time). Any such notice shall not affect any of the Entity's agreements or commitments in effect at the time notice is given.

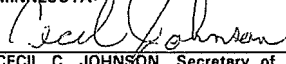
IN TESTIMONY WHEREOF, we have hereunto set our hand and attest that the signature set opposite the name listed above is his or her genuine signature.

We each have read all the provisions of this Certificate, and we each personally and on behalf of the Entity certify that all statements and representations made in this Certificate are true and correct. This Governmental Certificate is dated January 24, 2020.

CERTIFIED TO AND ATTESTED BY:

X   
DARA A. LEE, Executive Director ~~HOUSING AND REDEVELOPMENT AUTHORITY OF CLAY COUNTY, MINNESOTA~~

X   
IONE SCHULTZ, Chairperson of HOUSING AND REDEVELOPMENT AUTHORITY OF CLAY COUNTY, MINNESOTA.

X   
CECIL C. JOHNSON, Secretary of HOUSING AND REDEVELOPMENT AUTHORITY OF CLAY COUNTY, MINNESOTA

NOTE: If the Official signing this Certificate is designated by the foregoing document as one of the officials authorized to act on the Entity's behalf, it is advisable to have this Certificate signed by at least one non-authorized official of the Entity.