

# SOUTH BEND HOUSING AUTHORITY BOARD OF COMMISSIONERS MEETING

October 25, 2022

Transforming Communities



## **HASB MISSION**

IT IS THE MISSION OF THE HOUSING AUTHORITY OF SOUTH BEND (HASB) TO PROVIDE SAFE AND AFFORDABLE HOUSING ASSISTANCE TO INDIVIDUALS AND FAMILIES IN A MANNER THAT IS RESPECTFUL, PROFESSIONAL AND SERVICE- ORIENTED. THE HASB IS COMMITTED TO MAXIMIZE ITS EXISTING RESOURCES AND WORK IN PARTNERSHIP WITH THE COMMUNITY TO ASSIST RESIDENTS IN REACHING INDIVIDUAL AND FAMILY GOALS, INCLUDING THOSE OF SELF-SUFFICIENCY, THROUGH EDUCATION, INCREASING EMPLOYMENT AND HOMEOWNERSHIP OPPORTUNITIES.

# **BOARD OF COMMISSIONERS MEETING**

**October 25, 2022**

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**THE HOUSING AUTHORITY OF THE  
CITY OF SOUTH BEND, INDIANA**

***REGULAR BOARD MEETING MINUTES***

***501 Alonzo Watson Drive***

***South Bend In 46601***

**September 27th, 2022 @ 9 a.m.**

**CALL TO ORDER:**

Commissioner Calvin called the meeting to order 9:00 a.m.

**ROLL CALL:**

Commissioner Virginia Calvin, Commissioner Stephen Luecke, Commissioner Roland Chamblee; Commissioner McNally

**HASB STAFF:**

Dr. Catherine Lamberg, Ms. Lori Wallace, Director of HCV; Mrs. Deborah Mobley, Director of Public Housing; Mr. Chris Truex, Director of IT; Mr. Andy Delaney, CFO; Ms. Pamela Rogers, Administrative Assistant to Executive Director/Board Secretary

**OTHERS:**

Attorney J. Harris Jr

**OLD BUSINESS:**

Commissioner Luecke moved to approval of Minutes from the August 23rd, 2022, board of commission meetings. Commissioner McNally second the motion. The vote was as following

<b>Commissioner Luecke</b>	<b>AYE</b>
<b>Commissioner Chamblee</b>	<b>AYE</b>
<b>Commissioner McNally</b>	<b>AYE</b>
<b>Commissioner Calvin</b>	<b>AYE</b>

**PUBLIC COMMENTS:**

None

**NEW BUSINESS:**

Resolution No 22-4400

**RESOLUTION NO. 22-4400**

**A RESOLUTION BY THE BOARD OF COMMISSIONES OF THE HOUSING AUTHORITY OF SOUTH BEND, INDIANA, AUTHORIZING THE APPROVAL OF THE ANNUAL OPERATING BUDGET FOR FISCAL YEAR 2023**

**WHEREAS**, the Housing Authority of the City of South Bend (HASB) has prepared its Fiscal Year (FY) 2022 budget: and

**WHEREAS**, the HASB finds the proposed total expenditures necessary for an efficient and economical operation, the provision of resident services, and the continuation of modernization and development activities; and

**WHEREAS**, the projected total revenue provides sufficient funds to support the HASB's activities as follows:

- 2023 Total Budget Sources    \$23,664,974
- 2023 Total Budget Uses        \$23,244,997
- 2023 Net Surplus                \$419,976 (before depreciation)

**NOW, THEREFORE, BE IT RESOLVED** by the Board of Commissioners of the Housing Authority of the City of South Bend:

Section 1. The Fiscal Year 2023 Budget in the amount of \$23,664,974 is hereby approved: and

Section 2. The Executive Director or his Designee is hereby authorized and shall take such measures as may be necessary to place the FY 2023 Budget into effect.

Commissioner Luecke motion to accept resolution 22-4400, Commissioner McNally seconded the motion. The vote went as following

<b>Commissioner Luecke</b>	<b>AYE</b>
<b>Commissioner Chamblee</b>	<b>AYE</b>
<b>Commissioner McNally</b>	<b>AYE</b>
<b>Commissioner Calvin</b>	<b>AYE</b>

Commissioner Luecke wanted to thank the staff for an excellent presentation of the budget. A much better financial than prior years and gives us the confidence that we are carrying out our business properly and using the money properly.

Dr. Lamberg said we are pleased to have a balanced budget and know that we are moving in the right direction anticipate continuing moving in the right direction.

**RESOLUTION NO. 22-4401**

**A RESOLUTION BY THE BOARD OF COMMISSIONERS OF THE HOUSING AUTHORITY OF SOUTH BEND, INDIANA, AUTHORIZING THE APPROVAL OF THE REVISED FAMILY SELF SUFFICIENCY PLAN AS REQUIRED BY THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

**WHEREAS**, Section 554 of the National Affordable Housing Act mandated public housing authorities implement a Family Self Sufficiency (FSS) program; and

**WHEREAS**, the U.S. Department of Housing and Urban Development (HUD) required each PHA to operationalize its FSS Program via an Action Plan that was submitted to HUD for approval; and

**WHEREAS**, the Housing Authority of the City of South Bend (HASB) has prepared its Revised Family Self-Sufficiency (FSS) Action Plan in accordance with HUD guidance: and

**WHEREAS**, the HASB Board of Commissioners must approve the updated FSS Action Plan prior to the Plan's submission to HUD.

**NOW, THEREFORE, BE IT RESOLVED** by the Board of Commissioners of the Housing Authority of the City of South Bend that the Revised FSS Action Plan, in compliance with HUD requirements, is hereby approved: and

The Executive Director or his Designee is hereby authorized and shall take such measures as may be necessary to place the FY 2023 Revised FSS Action Plan into effect and submit to HUD for final approval.

Commissioner Chamblee motion to accept resolution 22-4401, Commissioner Luecke seconded the motion. Commissioner Calvin asked for discussion

Commissioner Luecke stated that in the meeting yesterday naturally the changes are being required by HUD, but it takes away some of our ability to assist some of our residents because we can no longer mandates the participation in certain activities. Hopefully we will be able to get good compliance even though it is voluntary, if not hopefully HUD will loosen up on it a little bit and allow local Housing Authorities to work this program that it is best for the residence.

Dr. Lamberg said she agreed that it was a little concerning losing our ability to mandate certain training such as financial literacy, however our FSS coordinator Katherine does an excellent job and when working with program participants that are serious about increasing their economic statis she is very persuasive. She has classes on a regular basis so we are hopeful that our participants will continue to see the value in that type of training.

Commissioner Calvin said we have seen much success in that program, two years ago it was almost nonexistence. I'm not presenting it negatively; it just was not being participating in. how many are enrolled now?

Dr. Lamberg said around 53 I believe. Once we came in and cleaned up the records, we had around 20, and Katherine has worked diligently to increase the number.

Commissioner Luecke asked once someone enroll are they in the program until they graduate or leave public housing?

Dr. Lamberg said the program is a five-year agreement, and you establish goals, and Katherine meet with each participant monthly and offer classes and assistance geared toward their goals.

The vote was as follows:

<b>Commissioner Luecke</b>	<b>AYE</b>
<b>Commissioner Chamblee</b>	<b>AYE</b>
<b>Commissioner McNally</b>	<b>AYE</b>
<b>Commissioner Calvin</b>	<b>AYE</b>

RESOLUTION NO. 22-4402

**RESOLUTION NO. 22-4402**

A RESOLUTION BY THE BOARD OF COMMISSIONERS OF THE HOUSING AUTHORITY OF THE CITY OF SOUTH BEND, INDIANA, APPROVING THE RECIEPT OF VASH VOUCHERS TRANSFERRED FROM IHCDA TO THE HASB

**WHEREAS**, HUD PIH Notice 2022-25 allows for the Voluntary Reallocation or Recapture of HUD-VASH voucher; and,

**WHEREAS**, the Housing Authority of South Bend, in partnership with the Veterans Administration and the Indiana Housing & Community Development Authority have agreed to the transfer of VASH Vouchers supporting veterans affordable housing in South Bend; and,

**WHEREAS**, the Housing Authority of the City of South Bend (HASB) has proven itself capable of administering the VASH program,

**NOW, THEREFORE, BE IT RESOLVED** by the Board of Commissioners of the Housing Authority of the City of South Bend that the Executive Director is authorized to request of HUD the transfer of 90 VASH Vouchers transferred from the IHCDA to the HASB to better service area Veterans.

Commissioner Luecke motion to accept resolution 22-4402, Commissioner Chamblee seconded the motion. Commissioner Calvin asked for discussion

<b>Commissioner Luecke</b>	<b>AYE</b>
<b>Commissioner Chamblee</b>	<b>AYE</b>
<b>Commissioner McNally</b>	<b>AYE</b>
<b>Commissioner Calvin</b>	<b>AYE</b>

**DEPARTMENT REPORTS:**

## **Resident Initiative:**

Dr. Lamberg stated that we partnered with Gentleman and Scholars to provide an after-school program at the three community centers we have. We wanted to give whatever assistance we could give to your youths to assist with homework and tutoring on Monday through Thursdays (harbor homes, Edison, LaSalle Landing).

Commissioner Calvin asked how many children we do have enrolled)?

Dr Lamberg said the bulk of the children is at Harbor Homes, however we do not restrict the program just to our children, we open it up to the broader community, but we haven't had much participation from outside our community. At Edison, we have a smaller number of children there so about 5-6 at Edison and we are working to increase the number of participants at LaSalle Landing.

## **Administration Report:**

### **Human Resources & IT**

Pamela said we are preparing to go into open enrollment that will begin in October, and then a month to line up the plans with prices to go into effect in January. We will also invite Aflac and liberty mutual to advise us of supplemental insurance for those that want it. no new staff, but continue to look for additional employees where do

Dr Lamberg advised of our search for our insurance and found that no one in the state has any other broker beside HAI. But we did our due diligence to get estimates and bids for insurance, we did check but so far HAI is what out there.

Chris Truex talked about the penetration test that was performed by a third party. Over the course of two days, they testes all our systems and firewalls and found no flaws in our system. Our cybersecurity test was approved with a certificate to show our systems is secure.

### **FSS:**

Dr Lamberg said she have a correction, under FSS we have a total of 68 participants, 52 are under the HCV and 16 is under Public Housing program. And one graduated in August.

## **LOW INCOME PUBLIC HOUSING (LIPH)**

Mrs. Mobley said we are pulling slowing off the waiting list, we have 1176 on the wait list with 78% occupancy rate and 90% rent collection (TARs). We have 813 units with a total of 156 vacant (not including Rabi Shulman and Monroe circle). We had a total of 280 work orders which was up slightly from the month of July.

Commissioner Chamblee asked is the number of vacancies we have normal or is it a trend.

Mrs. Mobley said once things mellow out, we will focus more on our scattered sites. Currently we have been working on our developments in doing swaps for current tenants that needed to be moved.

Dr Lamberg said a little difficult to answer your questions, because we inherited a situation where there was no attention paid to vacancies at all, so we had a massive number of long-term vacancies. We get a

list from HUD where we had units that was vacant for four and five years. Those vacancies are no longer on this list because we have worked on them. It's been a costly venture because the longer a unit sits the more damage it will have. But not it is basically typical with the exception of Westcott, but because of the plumbing issues it's hard to lease the units with the possibility of the leaks springing.

## **HOUSING CHOICE VOUCHER PROGRAM (HCVP)**

Ms. Wallace stated on page 20 that as of August we have served 2075 households with 190 vouchers issued, 54 request for Tenancy Approval and 18 EOP. Under Housing quality inspection (HQS) we have 200 annual inspections, 58 abatements, 3 emergency special inspection and 12 QC inspections. The HCVP is in discussion with the Veterans Administration and the IHCDA to transfer the Veterans Assisted Supportive Housing (VASH) vouchers to HASB and move away from these vouchers being Ports. HUD has announced its FY 2023 Fair Market Rents for the South Bend – Mishawaka, IN HUD Metro FMR Area. The HASB has updated our payment standards which will go into effect October 1, 2022, for new participants. Ms. Wallace also went over the HASB payment standards which will be effective 10/01/2022.

Commissioner Luecke asked the 72 missed inspection seems like a big number is that because the landlords are not showing up.

Ms. Wallace said that it is the landlord's responsibility to be at the inspection, however they are leaving it up to the tenant and the tenant isn't showing up.

## **FINANCE**

Mr. Delaney said the budget is prepared by amps therefore the compilation is done by amp. Maintenance cost is up across all the amps because of the cost of material and the number of units that HASB are working on. Utilities are higher across all programs due to more consumption and higher costs. A shortfall funding budget was added to separate out the actual maintenance cost that were performed. A shortfall funding budget was added to separate out the actual maintenance costs that were performed at AMP 3 with the funding. The HUD OMB and proration interim rate was 95%. It increased to 104%. The administration funding proration settled for 85% at CY21 vs 79% for prior year. COCC other income includes (2) \$45,000 installments of \$90,000 grant from community-based organizations and is higher than budget due to insurance dividends of approximately \$37,000. HCVP administrative expenses are higher due to the outsourcing of HCV inspections. AMP 1 other income is higher than budget because we received a check for \$69,998 for a claim.

Commissioner McNally said it seems like our rental income in each amp is close or to better then budget, does that mean the increase in rental revenue is because of increase rent?

Dr. Lamberg noted that what Commissioner McNally said was correct in addition to the condition of the units that the tenants has to live in we had to address that which caused an increase of vacancies. But because of the sufficient improvement of management and the timely improvement of the annual recertifications, and utilization of the EIV we are collecting income



that wasn't reported to us previously. We are doing a much better job managing our units and a number of tenants that is in a repayment agreement we are collecting more. Also, to assist many of our residents in referring them to resources that will assist them in paying their rent or assist them in catching up or repayment of past due monies. However, the majority of it is because of better management.

**Commissioner Calvin aid the next meeting will be October 25<sup>th</sup>, 2022, at 9:00. / thanks to the staff to all they do**

**Commissioner Luecke moved to adjourn, and commissioner McNally seconded.**



To: Board of Commissioners

From: Catherine Lamberg, Executive Director

Re: Approval of Resolution 22-4403 Approving the Housing Authority of the City of South Bend Contract Extension for Harris Law Firm

This memorandum recommends that the South Bend Housing Authority Board of Commissioners approve the resolution authorizing the extension of the contract for legal services to the Harris Law Firm.

**BACKGROUND:**

On November 5<sup>th</sup>, 2020, the Housing Authority of South Bend executed the contract with the Harris Law Firm to provide legal services for the Housing Authority. Section 4 of the contract allows for renewal of the contract for future years as mutually agreed upon by both parties in writing.

**RECOMMENDATION:**

Accordingly, I recommend that the Board approve this resolution allowing for the approval of a two-year extension of the Contract for legal Services with the Harris Law Firm with no changes to the Scope of Services or Cost outlined in the original Contract.

**RESOLUTION NO. 22-4403**

**A RESOLUTION BY THE BOARD OF COMMISSIONERS OF THE HOUSING AUTHORITY OF SOUTH BEND, INDIANA, AUTHORIZING THE APPROVAL OF THE TWO-YEAR EXTENSION OF THE CONTRACT FOR LEGAL SERVICES WITH THE HARRIS LAW FIRM**

**WHEREAS**, the Housing Authority of the City of South Bend (HASB) has an existing Contract for Legal Services with the Harris Law Firm that was executed in November 2020 for a two-year term: and

**WHEREAS**, the HASB finds the services rendered by the Harris Law Firm covering these two-year periods under the contract to be critical to the continued recovery of the Housing Authority; and

**WHEREAS**, the Contract allows for renewable terms with a mutual agreement of both parties

**NOW, THEREFORE, BE IT RESOLVED** by the Board of Commissioners of the Housing Authority of the City of South Bend: that the Contract for Legal Services with the Harris Law Firm be renewed for an additional two-year term Effective November 6<sup>th</sup>, 2022, be approved: and

The Executive Director or his Designee is hereby authorized and shall take such measures as may be necessary to place the renewal contract into effect on behalf of the HASB.

THE HOUSING AUTHORITY OF THE CITY OF SOUTH BEND,  
INDIANA BOARD OF COMMISSIONERS

BY: \_\_\_\_\_  
Virginia Calvin, Chairman

BY: \_\_\_\_\_  
Catherine D. Lamberg, Secretary-Treasurer

DATE APPROVED: \_\_\_\_\_



To: Board of Commissioners

From: Catherine Lamberg, Executive Director

Re: Memorandum to the Board of Commissioners of the Housing Authority of the City of South Bend informing the Board of the assistance provided to the Michigan City Housing Authority

This memorandum informs the Board of Commissioners that the HASB staff are assisting the MCHA, under the Direction of Catherine Lamberg and Lori Wallace in their HCV Program and with Maintenance Assistance.

**BACKGROUND:**

The Michigan City Housing Authority reached out to the Executive Director of the HASB seeking assistance when many of their staff either quit or were terminated from the agency. Of a most immediate need was the need for assistance in operating the HCV Program as well as Maintenance Assistance. The HASB has agreed to offer assistance to the MCHA during non-HASB working hours as the MCHA is undertaking outreach to hire additional staff.

HASB has provided a maintenance staff person on a part time bases where 50% of his salary expenses are covered by the MCHA and the HCV Program is staffed two days per week on Monday and Friday and additional business services are provided for during non-HASB working hours.

This assistance is short term with an anticipation it will not continue beyond December 2022.

Additionally, the Local HUD Office has asked that the HASB ensure our Board is fully informed of this working relationship and services rendered.



## **Executive Directors Report**

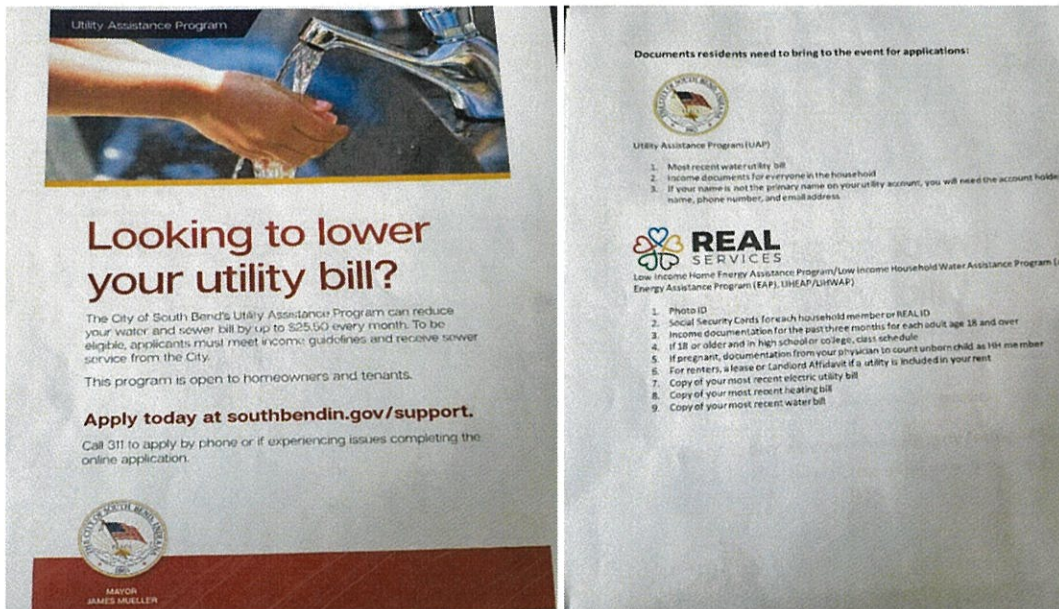
- I. RESIDENT INITIATIVES Summary
- II. ADMINISTRATION Summary
- III. LOW INCOME PUBLIC HOUSING Summary
- IV. HOUSING CHOICE VOUCHER PROGRAM Summary
- V. FINANCE REPORT Summary

## CREATING OPPORTUNITIES FOR FAMILIES THROUGH RESIDENT SERVICES:

Currently, the HASB offers an after-school reading enrichment program at our community centers located at Harber Homes, LaSalle Landing and Edison Apartments.

We have met with Neil Carmichael, Arts and Education Director for the Kroc Center and he has identified 5 available slots for their Afterschool Program, and we have partnered to fill these slots with residents from Laurel Court using a scholarship (90%) and the balance of the tuition (10%) paid by the HASB making this a free opportunity for our residents. Neil also provided information on many other free to the community services that the Kroc offers and to encourage resident participation, we are holding a mandatory resident meeting in the Kroc to share this information.

The HASB has partnered with the City of South Bend and REAL Services to hold events and disseminate information regarding the Utility Assistance Programs offered by both. Events will be held during the months of October and November to assist our residents with completing applications for utility assistance through both programs.



**Utility Assistance Program**

**Looking to lower your utility bill?**

The City of South Bend's Utility Assistance Program can reduce your water and sewer bill by up to \$25.50 every month. To be eligible, applicants must meet income guidelines and receive sewer service from the City.

This program is open to homeowners and tenants.

**Apply today at [southbendin.gov/support](http://southbendin.gov/support).**

Call 311 to apply by phone or if experiencing issues completing the online application.

**Documents residents need to bring to the event for applications:**

**UTILITY ASSISTANCE PROGRAM (UAP)**

1. Most recent water utility bill
2. Income documents for everyone in the household
3. If your name is not the primary name on your utility account, you will need the account holder's name, phone number, and email address.

**REAL SERVICES**  
Low Income Home Energy Assistance Program/Low Income Household Water Assistance Program (LIHEAP/LHRWAP)  
Energy Assistance Program (EAP), LIHEAP/LHRWAP

1. Photo ID
2. Social Security Cards for each household member or REAL ID
3. Income documentation for the past three months for each adult age 18 and over
4. If 18 or older and in high school or college, class schedule
5. If pregnant, documentation from your physician to count unborn child as 1st member
6. For renters, a lease or Landlord Affidavit if a utility is included in your rent
7. Copy of your most recent electric utility bill
8. Copy of your most recent heating bill
9. Copy of your most recent water bill

**MAYOR  
JAMES MUELLER**

# Administration

## Human Resources

### Day- to – Day

Continuation of the day-to-day operations to ensure process and procedures in the Human Resource department is running smoothly.

### Benefits

I have spoken to Horton (who is the broker for The Housing Authority) and we anticipate having a meeting for open enrollment the first week of November. Unfortunately, because of a delay in information from united health it has delayed our process by a week. Liberty national is also scheduled to come to the Housing authority the first week of November to discuss supplemental insurance to our employees. Even with the delay we are still on target to have all plans go into effect January 2023.

### Workers Comp Insurance

We changed our insurance coverage from Liberty Mutual to Patriot insurance for workman's comp. resulting in a savings of roughly \$9,000 annually

### Staffing

There was one (1) new hire for our staff last month. Mr. A. Coleman in the maintenance department. We continue to make sure our staffing is up to par for the needs of the Agency.



## IT — The HASB

For the past few months, we have been working on a redesign of the HASB Web Page as we are aware that our on-line presence can have a massive impact on our continued success..

Having a strong online presence, particularly a website, can be make or break for generating more revenue, improve and increase customer service and coordinate our efforts toward cost savings in going “paperless”. The quality of our website impacts results and we are excited about all of the digital improvements we are working toward that will assist in significant improvements to customer service.

We are nearing completion of this project to provide a more interactive web site and look forward to rolling it out in the near future.



The Family Self Sufficiency Program (FSS) promotes the development of local strategies to coordinate public and private resources that help housing choice voucher program participants and public housing tenants obtain employment that will enable participating families to achieve economic independence.

	Number FSS Participants enrolled	HCV Program Participants	LIPH Program Participants	Number with Escrow Accounts	Total Amount of Escrow Accounts
January 2022	36	31	5	22	\$54,302.86
February 2022	36	31	5	22	\$57,107.86
March 2022	47	39	8	22	\$50,472.86
April 2022	52	42	10	21	\$46,270.86
May 2022	59	46	13	20	\$42,487.86
June 2022	67	51	16	19	\$43,442.86
July 2022	69	53	16	19	\$43,596.86
August 2022	68	52	16	19	\$33,995.86
September 2022	68	52	16	22	\$35,379.86

**Board Report October 2022**

- Four Family Self-Sufficiency Program participants completed the Financial Literacy Class and received their Certificate of Achievements.
- FSS Coordinator submitted a revised FSS Action Plan which has received HUD approval.
- Anthony Douglas, Community Development Officer, Teacher’s Credit Union, spoke at the FSS September Monthly Meeting on the topic of “Why Credit Is Important?”.





## LOW INCOME PUBLIC HOUSING (LIPH)

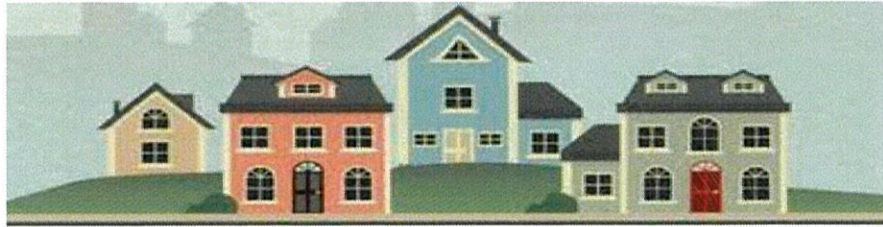
	June 2022	July 2022	August 2022	September 2022
<b>Waiting List</b>	1243	1247	1176	1191
<b>Occupancy Rate</b>	78%	74%	78%	72%
<b>Rent Collection (TARs)</b>	100%	100%	90%	100%
<b>Unit Turnaround Time (Days)</b>	8	8	8	9

AMP	Property	Total Units	Units Occupied	Units Vacant	Units under Vacancy Reduction Program with a Contractor
<b>1</b>	<b>Monroe Circle</b>	<b>92</b>	<b>22</b>	<b>70</b>	<b>0</b>
	Laurel Court	42	34	8	3
	Harbor Homes	54	40	14	
<b>2</b>	<b>Rabbi Shulman/628</b>	<b>127</b>	<b>0</b>	<b>127</b>	<b>0</b>
	West Scott /501	127	80	47	8
	Quads	52	49	3	2
<b>3</b>	South Bend Avenue	20	15	5	3
	Edison Gardens	19	16	3	2
	Twyckenham	18	14	4	3
	Scattered Sites 09	47	34	13	0
<b>4</b>	Scattered Sites 10	66	32	34	20
	LaSalle Landing	24	21	3	2
	Scattered Sites 12	44	30	14	5
	Scattered Sites 17	50	37	13	0
	Scattered Sites 18	31	20	11	0
<b>TOTAL</b>		813	444	369-70- 127=172	48

Workorders	Emergency		Routine	
	Property	August	September	August
Monroe Circle	0	0	4	30
Plaza Apts.	0	0	0	0
Laurel Court	0	0	30	53
Lasalle Landing	0	0	20	37
South Bend Avenue	0	0	30	33
Westcott Apts.	1	0	57	148
Harbor Homes	0	0	27	84
Scattered Sites (IN15-09)	0	0	9	51
Scattered Duplexes (10)	0	0	24	79
Edison Gardens	0	0	16	29
Twyckenham	0	0	19	27
Scattered Sites (IN15-12)	0	0	19	53
Acquisition Scattered Sites (IN15-17)	0	0	15	55
Scattered Sites (IN15-18)	0	0	8	33
<b>Totals</b>	<b>1</b>	<b>0</b>	<b>280</b>	<b>712</b>

- ✓ The increase in routine workorders is accounted for by preventive maintenance measures in changing furnace filters in preparation for the winter months.
- ✓ The Public Housing Waiting list remains open for 2, 3- and 4-bedroom

Tenant Account Receivables (TARS / rent collection)		
Property	August 2022	September 2022
Monroe Circle	92%	81%
Plaza Apts.	0	0
Laurel Court	107%	142%
Lasalle Landing	105%	253%
South Bend Avenue	90%	90%
Westcott Apts.	90%	97%
Harbor Homes	90%	147%
Scattered Sites (IN15-09)	90%	194%
Scattered Duplexes (IN15-10)	90%	200%
Edison Gardens	100%	90%
Twyckenham	90%	90%
Scattered Sites (IN15-12)	91%	200%
Acquisition Scattered Sites (IN15-17)	91%	151%
Scattered Sites (IN15-18)	90%	200%



## HOUSING CHOICE VOUCHER PROGRAM (HCVP)

HCVP Summary									
	January 2022	Feb 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	Sept 2022
<b>Households Served</b>	2054	2037	2061	2072	2077	2074	2071	2075	2136
<b>Reporting Rate</b>	94%	99%	99%	99%	100%	100%	100%	2491.57%	100%
<b>Annual Re-Exams Completed</b>	296	289	261	210	168	163	136	233	160
<b>HQS Inspections Completed</b>	303	301	351	368	362	469	442	448	390
<b>Waiting List</b>	159	4871	4485	3994	3699	3270	2810	2491	2084

Housing Choice Voucher Summary									
	January 2022	Feb 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	Sept 2022
<b>Vouchers Issued on the Street</b>	178	211	228	221	194	152	152	190	215
<b>Request for Tenancy Approval (RFTA)</b>	61	67	54	41	54	46	43	54	63
<b>New Move In/Change of unit/Port In</b>	53/30/1	40/16/0	78/25/1	59/14/2	36/18/1	32/13/4	20/6/2	28/11/2	37/14/1
<b>Interim Change</b>	94	89	95	119	98	112	100	77	76
<b>Annual Change</b>	296	289	261	210	168	163	136	233	160
<b>End of Participation (EOP)</b>	24	40	20	19	19	16	23	18	26

**Housing Quality Inspections Summary**

	January 2022	Feb 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	Sept 2022
<b>Annual Inspections/ Re-inspections</b>	127/104	152/58	192/68	143/111	187/89	232/146	178/151	200/138	141/128
<b>Initial Inspections / Re-Inspections</b>	48/8	66/10	63/13	56/26	69/15	53/22	48/14	56/13	51/17
<b>Final Failed Inspections</b>	79	41	76	85	83	70	56	76	70
<b>Abatements</b>	18	25	31	34	46	72	64	58	33
<b>Emergency Special Inspections</b>	1	3	0	2	1	6	2	3	4
<b>Missed Inspections</b>	15	17	48	32	69	84	67	72	29
<b>Quality Control (QC) Inspections</b>	0	0	0	16	18	13	11	12	9



## Financial Report

For the October 25, 2022, Board Meeting

Prepared for the Executive Director

And The Board of Commissioners

## Summary

- The compilation is done by amp; therefore, the budget to actual is prepared by amp.
- A PUM page has been added so that the ability to evaluate costs by line can be done.
- A shortfall funding budget was added to separate out the actual maintenance costs that were performed at AMP 3 with the funding.
- The HUD OMB and proration interim rate was 95%. It increased to 104%.
- The administration funding proration settled for 85% at CY21 vs 79% for prior year.
- Maintenance costs are higher than budgeted for all AMPs.
  - We are doing more unit turns than in the past and requiring additional contractors.
  - Utilities are higher across all programs due to more consumption and higher costs. For example, gas costs have increased. We are also experiencing more vacancies, for those apartments we pay the utilities.
- The revenue in AMP 2 includes an additional draw of \$362,534 for operations from the 2021 Capital fund money.
- COCC other income includes (2) \$45,000 installments of a \$90,000 grant from Community Based Organization.
- COCC other income is higher than budget due to insurance dividends of approximately \$37,000.
- HCVP administrative expenses are higher due to the outsourcing of HCV inspections.
- AMP 1 other income is higher than budget because we received checks totaling \$119,997 for a claim.
- Other variances will be discussed in more detail at the board meeting.

BANK BALANCE PER BANK STATEMENT

BANK	ACCT #	DESCRIPTION	2022											
			OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT
1ST SOURCE	2249	AMP 1	\$163,267	\$240,548	\$249,499	\$194,194	\$212,377	\$239,576	\$313,127	\$306,380	\$352,417	\$389,621	\$368,115	\$426,484
1ST SOURCE	1310	AMP2	\$174,151	\$143,781	\$67,917	\$4,179	\$68,847	\$128,277	\$121,508	\$144,301	\$161,104	\$237,362	\$174,237	\$322,290
1ST SOURCE	1302	AMP3	\$62,987	\$57,960	\$17,039	\$21,007	\$110,378	\$91,063	\$123,906	\$137,934	\$168,660	\$150,259	\$100,403	\$281,441
1ST SOURCE	1294	AMP 4	\$160,948	\$184,017	\$172,905	\$176,831	\$202,276	\$198,090	\$205,061	\$225,017	\$244,506	\$287,006	\$261,763	\$401,664
1ST SOURCE	1328	CCOC	\$169,549	\$161,239	\$136,936	\$121,537	\$331,214	\$303,458	\$356,895	\$335,135	\$288,194	\$291,155	\$278,940	\$298,455
1ST SOURCE	2264	SEC DEPOSITS	\$115,780	\$115,780	\$115,780	\$115,780	\$115,780	\$115,780	\$115,780	\$115,780	\$115,780	\$115,780	\$115,780	\$79,620
1ST SOURCE	2256	AMP CAPEX	\$38,332	\$38,332	\$38,332	\$38,332	\$38,332	\$82,260	\$77,610	\$74,331	\$60,676	\$94,401	\$80,537	\$70,339
1ST SOURCE	2272	NNRO	\$119,653	\$119,653	\$119,653	\$119,653	\$119,653	\$119,653	\$119,653	\$119,653	\$119,653	\$119,653	\$119,683	\$119,653
1ST SOURCE	1256	GENERAL FUND	\$191,783	\$37,667	\$108,346	\$286,350	\$160,903	\$224,073	\$131,179	\$26,823	\$163,252	\$204,658	\$167,382	\$230,094
1ST SOURCE	2280	SEC 8 ADM	\$603,712	\$595,326	\$516,681	\$414,768	\$387,143	\$452,532	\$481,212	\$557,619	\$530,057	\$568,273	\$573,439	\$606,717
1ST SOURCE	6024	SEC 8 HAP	\$294,017	\$383,037	\$399,232	\$485,749	\$441,918	\$314,414	\$216,447	\$156,852	\$123,265	\$39,973	\$102,184	\$129,146
KEY	5143	FSS ESCROW HAP	\$105,856	\$95,294	\$85,688	\$85,688	\$54,306	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Centier	7537	FSS ESCROW PHA			\$1,482	\$1,482	\$1,482	\$1,482	\$1,482	\$1,482	\$1,482	\$1,482	\$1,482	\$1,797
Centier	5942	FSS ESCROW HAP			\$47,284	\$48,980	\$48,997	\$41,014	\$41,970	\$33,249	\$33,249	\$33,249	\$33,249	\$34,008
		TOTAL CASH PER BANK	\$2,200,035	\$2,172,635	\$2,028,007	\$2,064,066	\$2,243,126	\$2,312,942	\$2,312,840	\$2,250,304	\$2,370,060	\$2,541,593	\$2,377,195	\$3,001,710

South Bend LIPH

FY 2022

October 1, 2021-September 30, 2022

PUM ANALYSIS FOR AMPS

		51%		42%		64%		68%
UML	Amp 1	96	Amp 2	129	Amp 3	104	Amp 4	100
ACC units	188		306		163		148	
	September	AMP 1	September	AMP 2	September	AMP 3	September	AMP 4
Description	ytd Actuals	PUM	ytd Actuals	PUM	ytd Actuals	PUM	ytd Actuals	PUM
<b>Revenue</b>								
Rental Income	286,716	248.89	504,411	325.85	357,239	286.25	350,699	292.25
Other Tenant Income	12,200	10.59	11,565	7.47	27,048	21.67	20,741	17.28
Other Income	148,518	128.92	9,609	6.21	43,028	34.48	52,190	43.49
Fraud Income								
Grant Income								
Operating Subsidy	970,748	842.66	897,638	579.87	619,116	496.09	529,382	441.15
Shortfall funding					-	-		
HAP Subsidy					-	-		
Admin Fee Income								
Port VASH (HAP)								
Port VASH (Admin Fee)								
Capital Fund Management Fee (1410)								
Capital Fund Ops Transfer (1406)	6,130	5.32	372,929	240.91	197,317	158.11	104,798	87.33
Bookkeeping Fee								
Management Fee								
<b>Total Revenue</b>	<b>1,424,313</b>	<b>1,236.38</b>	<b>1,796,151</b>	<b>1,160.30</b>	<b>1,243,748</b>	<b>996.59</b>	<b>1,057,809</b>	<b>881.51</b>
<b>Expenses</b>								
Administrative Salaries	118,659	103.00	102,178	66.01	96,096	77.00	72,583	60.49
Office Expense	28,713	24.92	39,246	25.35	20,718	16.60	18,510	15.43
Other Administrative Expense	9,661	8.39	5,034	3.25	6,641	5.32	1,622	1.35
Legal Expense	12,679	11.01	20,606	13.31	1,972	1.58	24,922	20.77
Audit Expense	15,206	13.20	21,530	13.91	13,428	10.76	11,719	9.77
Advertising								
Travel and Training	169	0.15	-	-				
Bookkeeping Exp	11,452	9.94	13,436	8.68	10,379	8.32	9,940	8.28
Asset Management Expense	22,560	19.58	-	-	19,800	15.87	17,520	14.60
Management Fee Exp	98,106	85.16	115,104	74.36	88,913	71.24	85,153	70.96
<b>Total Admin Expenses</b>	<b>317,205</b>	<b>275.35</b>	<b>317,134</b>	<b>204.87</b>	<b>257,947</b>	<b>206.69</b>	<b>241,970</b>	<b>201.64</b>
<b>Resident Services</b>								
Resident Services Salaries								
Benefits								
<b>Total Resident Services</b>								
<b>Utility</b>								
Water	57,486	49.90	97,800	63.18	64,803	51.93	30,493	25.41
Electric	10,198	8.85	148,697	96.06	27,669	22.17	43,247	36.04
Gas	21,229	18.43	43,136	27.87	27,591	22.11	24,587	20.49
<b>Total Utility</b>	<b>88,913</b>	<b>77.18</b>	<b>289,633</b>	<b>187.10</b>	<b>120,063</b>	<b>96.20</b>	<b>98,327</b>	<b>81.94</b>
<b>Maintenance</b>								
Maintenance Wages	172,720	149.93	128,169	82.80	159,440	127.76	101,133	84.28
Maintenance Materials	133,135	115.57	169,727	109.64	138,133	110.68	96,857	80.71
Maintenance Contracts	270,972	235.22	279,504	180.56	150,089	120.26	124,505	103.75
<b>Total Maintenance</b>	<b>576,827</b>	<b>500.72</b>	<b>577,399</b>	<b>373.00</b>	<b>447,662</b>	<b>358.70</b>	<b>322,495</b>	<b>268.75</b>
Security Contracts/Costs	243	0.21	52,101	33.66	215	0.17	364	0.30
Insurance Costs	85,496	74.22	168,016	108.54	95,771	76.74	92,926	77.44
Employee Benefits	88,066	76.45	78,771	50.89	68,628	54.99	27,438	22.87
Bad Debt	69,228	60.09	117,302	75.78	81,979	65.69	58,966	49.14
Vash Port (HAP) Expense								
HAP Expense								
FSS Expense								
Compensated Absences	8,290		10,906		12,322		10,678	
<b>Total Other Expense</b>	<b>251,322</b>	<b>218.16</b>	<b>427,097</b>	<b>275.90</b>	<b>258,915</b>	<b>207.46</b>	<b>190,372</b>	<b>158.64</b>
<b>Net Income Before Depreciation +/-</b>	<b>190,046</b>	<b>164.97</b>	<b>184,888</b>	<b>119.44</b>	<b>159,161</b>	<b>127.53</b>	<b>204,644</b>	<b>170.54</b>
Depreciation	265,100	230.12	171,900	111.05	116,900	93.67	168,000	140.00
<b>Net Income After Depreciation +/-</b>	<b>(75,054)</b>	<b>(65.15)</b>	<b>12,988</b>	<b>8.39</b>	<b>42,261</b>	<b>33.86</b>	<b>36,644</b>	<b>30.54</b>



South Bend LIPH  
 FY 2022  
 October 1, 2021-September 30, 2022

AMP 1

UML  
 ACC units

Description	September ytd		September ytd Budget	% of Budget
	FYE 22 Budget	Actuals		
<b>Revenue</b>				
Rental Income	223,344	286,716	223,344	128%
Other Tenant Income	5,567	12,200	5,567	219%
Other Income	133	148,518	133	111668%
Fraud Income				
Grant Income				
Operating Subsidy	921,725	970,748	921,725	105%
HAP Subsidy				
Admin Fee Income				
Port VASH (HAP)				
Port VASH (Admin Fee)				
Capital Fund Management Fee (1410)				
Capital Fund Ops Transfer (1406)	126,024	6,130	126,024	5%
Bookkeeping Fee				
Management Fee				
<b>Total Revenue</b>	<b>1,276,793</b>	<b>1,424,313</b>	<b>1,276,793</b>	<b>112%</b>
<b>Expenses</b>				
Administrative Salaries	97,273	118,659	97,273	122%
Office Expense	19,053	28,713	19,053	151%
Other Administrative Expense	35,208	9,661	35,208	27%
Legal Expense	12,119	12,679	12,119	105%
Audit Expense	6,814	15,206	6,814	223%
Advertising	-	-	-	-
Travel and Training	-	169	-	0%
Bookkeeping Exp	15,228	11,452	15,228	75%
Asset Management Expense		22,560		
Management Fee Exp	131,468	98,106	131,468	75%
<b>Total Admin Expenses</b>	<b>317,163</b>	<b>317,205</b>	<b>317,163</b>	<b>100%</b>
<b>Resident Services</b>				
Resident Services Salaries				
Benefits				
<b>Total Resident Services</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Utility</b>				
Water	29,746	57,486	29,746	193%
Electric	8,686	10,198	8,686	117%
Gas	14,946	21,229	14,946	142%
<b>Total Utility</b>	<b>53,377</b>	<b>88,913</b>	<b>53,377</b>	<b>167%</b>
<b>Maintenance</b>				
Maintenance Wages	187,599	172,720	187,599	92%
Maintenance Materials	76,823	133,135	76,823	173%
Maintenance Contracts	142,474	270,972	142,474	190%
<b>Total Maintenance</b>	<b>406,896</b>	<b>576,827</b>	<b>406,896</b>	<b>142%</b>
Security Contracts/Costs	9,000	243	9,000	3%
Insurance Costs	89,797	85,496	89,797	95%
Employee Benefits	91,031	88,066	91,031	97%
Bad Debt	11,167	69,228	11,167	620%
Vash Port (HAP) Expense	-	-	-	-
HAP Expense	-	-	-	-
FSS Expense	-	-	-	-
Compensated Absences	-	8,290	-	-
<b>Total Other Expense</b>	<b>200,995</b>	<b>251,322</b>	<b>200,995</b>	<b>125%</b>
<b>Net Income Before Depreciation +/-</b>	<b>298,361</b>	<b>190,046</b>	<b>298,362</b>	<b>64%</b>
Depreciation	265,100	265,100	265,100	100%
<b>Net Income After Depreciation +/-</b>	<b>33,261</b>	<b>(75,054)</b>	<b>33,262</b>	<b>-226%</b>

South Bend LIPH  
 FY 2022  
 October 1, 2021-September 30, 2022

AMP 2

UML  
 ACC units

Description	September ytd		September ytd	
	FYE 22 Budget	Actuals	Budget	% of Budget
<b>Revenue</b>				
Rental Income	449,064	504,411	449,064	112%
Other Tenant Income	2,446	11,565	2,446	473%
Other Income	554	9,609	554	1734%
Fraud Income				
Grant Income				
Operating Subsidy	735,124	897,638	735,124	122%
HAP Subsidy				
Admin Fee Income				
Port VASH (HAP)				
Port VASH (Admin Fee)				
Capital Fund Management Fee (1410)				
Capital Fund Ops Transfer (1406)	126,694	372,929	126,694	294%
Bookkeeping Fee				
Management Fee				
<b>Total Revenue</b>	<b>1,313,882</b>	<b>1,796,151</b>	<b>1,313,882</b>	<b>137%</b>
<b>Expenses</b>				
Administrative Salaries	98,897	102,178	98,897	103%
Office Expense	35,459	39,246	35,459	111%
Other Administrative Expense	39,156	5,034	39,156	13%
Legal Expense	33,059	20,606	33,059	62%
Audit Expense	11,452	21,530	11,452	188%
Advertising	-	-	-	
Travel and Training	-	-	-	
Bookkeeping Exp	15,309	13,436	15,309	88%
Asset Management Expense	-	-	-	0%
Management Fee Exp	132,168	115,104	132,168	87%
<b>Total Admin Expenses</b>	<b>365,500</b>	<b>317,134</b>	<b>365,500</b>	<b>87%</b>
<b>Resident Services</b>				
Resident Services Salaries				
Benefits				
<b>Total Resident Services</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Utility</b>				
Water	88,973	97,800	88,973	110%
Electric	95,440	148,697	95,440	156%
Gas	28,560	43,136	28,560	151%
<b>Total Utility</b>	<b>212,972</b>	<b>289,633</b>	<b>212,972</b>	<b>136%</b>
<b>Maintenance</b>				
Maintenance Wages	149,719	128,169	149,719	86%
Maintenance Materials	76,752	169,727	76,752	221%
Maintenance Contracts	191,135	279,504	191,135	146%
<b>Total Maintenance</b>	<b>417,606</b>	<b>577,399</b>	<b>417,606</b>	<b>138%</b>
Security Contracts/Costs	27,000	52,101	27,000	193%
Insurance Costs	181,724	168,016	181,724	92%
Employee Benefits	79,884	78,771	79,884	99%
Bad Debt	22,453	117,302	22,453	522%
Vash Port (HAP) Expense	-	-	-	
HAP Expense	-	-	-	
FSS Expense	-	-	-	
Compensated Absences	-	10,906	-	
<b>Total Other Expense</b>	<b>311,061</b>	<b>427,097</b>	<b>311,061</b>	<b>137%</b>
<b>Net Income Before Depreciation +(-)</b>	<b>6,743</b>	<b>184,888</b>	<b>6,743</b>	<b>2742%</b>
Depreciation	171,900	171,900	171,900	100%
<b>Net Income After Depreciation +/(-)</b>	<b>(165,157)</b>	<b>12,988</b>	<b>(165,157)</b>	<b>-8%</b>

South Bend LIPH  
 FY 2022  
 October 1, 2021-September 30, 2022

AMP 3

UML  
 ACC units

Description	September ytd		September ytd Budget	% of Budget
	FYE 22 Budget	Actuals		
<b>Revenue</b>				
Rental Income	329,670	357,239	329,670	108%
Other Tenant Income	5,113	27,048	5,113	529%
Other Income	240	43,028	240	17928%
Fraud Income				
Grant Income				
Operating Subsidy	464,424	619,116	464,424	133%
Shortfall funding		-		
HAP Subsidy				
Admin Fee Income				
Port VASH (HAP)				
Port VASH (Admin Fee)				
Capital Fund Management Fee (1410)				
Capital Fund Ops Transfer (1406)	110,606	197,317	110,606	178%
Bookkeeping Fee				
Management Fee				
<b>Total Revenue</b>	<b>910,053</b>	<b>1,243,748</b>	<b>910,053</b>	<b>137%</b>
<b>Expenses</b>				
Administrative Salaries	97,683	96,096	97,683	98%
Office Expense	12,709	20,718	12,709	163%
Other Administrative Expense	29,290	6,641	29,290	23%
Legal Expense	3,866	1,972	3,866	51%
Audit Expense	5,980	13,428	5,980	225%
Advertising	-	-	-	
Travel and Training	-	-	-	
Bookkeeping Exp	13,365	10,379	13,365	78%
Asset Management Expense		19,800		
Management Fee Exp	115,385	88,913	115,385	77%
<b>Total Admin Expenses</b>	<b>278,278</b>	<b>257,947</b>	<b>278,278</b>	<b>93%</b>
<b>Resident Services</b>				
Resident Services Salaries				
Benefits				
<b>Total Resident Services</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Utility</b>				
Water	39,849	64,803	39,849	163%
Electric	14,340	27,669	14,340	193%
Gas	12,646	27,591	12,646	218%
<b>Total Utility</b>	<b>66,835</b>	<b>120,063</b>	<b>66,835</b>	<b>180%</b>
<b>Maintenance</b>				
Maintenance Wages	134,434	159,440	134,434	119%
Maintenance Materials	47,809	138,133	47,809	289%
Maintenance Contracts	163,622	150,089	163,622	92%
<b>Total Maintenance</b>	<b>345,865</b>	<b>447,662</b>	<b>345,865</b>	<b>129%</b>
Security Contracts/Costs	-	215	-	0%
Insurance Costs	104,647	95,771	104,647	92%
Employee Benefits	74,811	68,628	74,811	92%
Bad Debt	16,484	81,979	16,484	497%
Vash Port (HAP) Expense	-	-	-	
HAP Expense	-	-	-	
FSS Expense	-	-	-	
Compensated Absences	-	12,322	-	
<b>Total Other Expense</b>	<b>195,942</b>	<b>258,915</b>	<b>195,942</b>	<b>132%</b>
<b>Net Income Before Depreciation +/-</b>	<b>23,133</b>	<b>159,161</b>	<b>23,133</b>	<b>688%</b>
Depreciation	116,900	116,900	116,900	100%
<b>Net Income After Depreciation +/-</b>	<b>(93,767)</b>	<b>42,261</b>	<b>(93,767)</b>	<b>-45%</b>

South Bend LIPH  
 FY 2022  
 October 1, 2021-September 30, 2022

AMP 4

UML  
 ACC units

Description	September ytd		September ytd Budget	% of Budget
	FYE 22 Budget	Actuals		
<b>Revenue</b>				
Rental Income	359,640	350,699	359,640	98%
Other Tenant Income	9,026	20,741	9,026	230%
Other Income	1,173	52,190	1,173	4449%
Fraud Income				
Grant Income				
Operating Subsidy	313,313	529,382	313,313	169%
Shortfall funding				
HAP Subsidy				
Admin Fee Income				
Port VASH (HAP)				
Port VASH (Admin Fee)				
Capital Fund Management Fee (1410)				
Capital Fund Ops Transfer (1406)	99,210	104,798	99,210	106%
Bookkeeping Fee				
Management Fee				
<b>Total Revenue</b>	<b>782,362</b>	<b>1,057,809</b>	<b>782,362</b>	<b>135%</b>
<b>Expenses</b>				
Administrative Salaries	97,683	72,583	97,683	74%
Office Expense	14,366	18,510	14,366	129%
Other Administrative Expense	19,795	1,622	19,795	8%
Legal Expense	5,183	24,922	5,183	481%
Audit Expense	5,254	11,719	5,254	223%
Advertising	-	-	-	
Travel and Training	-	-	-	
Bookkeeping Exp	11,988	9,940	11,988	83%
Asset Management Expense		17,520		
Management Fee Exp	103,496	85,153	103,496	82%
<b>Total Admin Expenses</b>	<b>257,765</b>	<b>241,970</b>	<b>257,765</b>	<b>94%</b>
<b>Resident Services</b>				
Resident Services Salaries				
Benefits				
<b>Total Resident Services</b>	-	-	-	
<b>Utility</b>				
Water	20,583	30,493	20,583	148%
Electric	34,731	43,247	34,731	125%
Gas	16,135	24,587	16,135	152%
<b>Total Utility</b>	<b>71,449</b>	<b>98,327</b>	<b>71,449</b>	<b>138%</b>
<b>Maintenance</b>				
Maintenance Wages	67,978	101,133	67,978	149%
Maintenance Materials	52,049	96,857	52,049	186%
Maintenance Contracts	114,148	124,505	114,148	109%
<b>Total Maintenance</b>	<b>234,175</b>	<b>322,495</b>	<b>234,175</b>	<b>138%</b>
Security Contracts/Costs	-	364	-	0%
Insurance Costs	98,482	92,926	98,482	94%
Employee Benefits	54,378	27,438	54,378	50%
Bad Debt	17,982	58,966	17,982	328%
Vash Port (HAP) Expense	-	-	-	
HAP Expense	-	-	-	
FSS Expense	-	-	-	
Compensated Absences	-	10,678	-	
<b>Total Other Expense</b>	<b>170,842</b>	<b>190,372</b>	<b>170,842</b>	<b>111%</b>
<b>Net Income Before Depreciation +/(-)</b>	<b>48,131</b>	<b>204,644</b>	<b>48,131</b>	<b>425%</b>
Depreciation	168,300	168,000	168,300	100%
<b>Net Income After Depreciation +/(-)</b>	<b>(120,169)</b>	<b>36,644</b>	<b>(120,169)</b>	<b>-30%</b>

South Bend FSS  
 FY 2022  
 October 1, 2021-September 30, 2022

SHORTFALL FUNDING  
 AMP 3

Description	FYE 22 Budget	September ytd Actuals	September ytd Budget	% of Budget
<b>Revenue</b>				
Rental Income				
Other Tenant Income				
Other Income				
Fraud Income				
Grant Income	769,349	697,802	769,349	91%
Operating Subsidy				
HAP Subsidy				
Admin Fee Income				
Port VASH (HAP)				
Port VASH (Admin Fee)				
Capital Fund Management Fee (1410)				
Capital Fund Ops Transfer (1406)				
Bookkeeping Fee				
Management Fee				
<b>Total Revenue</b>	<b>769,349</b>	<b>697,802</b>	<b>769,349</b>	<b>91%</b>
<b>Expenses</b>				
Administrative Salaries				
Office Expense				
Other Administrative Expense				
Legal Expense				
Audit Expense				
Advertising				
Travel and Training				
Bookkeeping Exp				
Management Fee Exp				
<b>Total Admin Expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Resident Services</b>				
Resident Services Salaries				
Benefits				
<b>Total Resident Services</b>				
<b>Utility</b>				
Water				
Electric				
Gas				
<b>Total Utility</b>			<b>-</b>	
<b>Maintenance</b>				
Maintenance Wages				
Maintenance Materials				
Maintenance Contracts	769,349	697,802	769,349	91%
<b>Total Maintenance</b>	<b>769,349</b>	<b>697,802</b>	<b>641,124</b>	<b>109%</b>
<b>Other Expense</b>				
Security Contracts/Costs				
Insurance Costs				
Employee Benefits				
Bad Debt				
Vash Port (HAP) Expense				
HAP Expense				
FSS Expense				
Other General Expense				
<b>Total Other Expense</b>				
<b>Net Income Before Depreciation +{(-)}</b>	<b>-</b>	<b>(0)</b>	<b>128,225</b>	<b>0%</b>
Depreciation				
<b>Net Income After Depreciation +{(-)}</b>	<b>-</b>	<b>(0)</b>	<b>128,225</b>	

HCVP ADMIN

Description	FYE 22 Budget	September ytd Actuals	September ytd Budget	% of Budget
<b>Revenue</b>				
Rental Income				
Other Tenant Income				
Other Income	-	49,468	-	0%
Fraud Income	4,800	56,195	4,800	1171%
Grant Income				
Operating Subsidy				
HAP Subsidy				
Admin Fee Income	1,163,607	1,283,874	1,163,607	110%
Port VASH (HAP)	386,432	600,481	386,432	155%
Port VASH (Admin Fee)	33,306	52,733	33,306	158%
Capital Fund Management Fee (1410)				
Capital Fund Ops Transfer (1406)				
Bookkeeping Fee				
Management Fee				
<b>Total Revenue</b>	<b>1,588,145</b>	<b>2,042,751</b>	<b>1,588,145</b>	<b>129%</b>
<b>Expenses</b>				
Administrative Salaries	327,333	379,307	327,333	116%
Office Expense	48,475	82,608	48,475	170%
Other Administrative Expense	13,990	3,105	13,990	22%
Legal Expense	20,299		20,299	0%
Audit Expense	8,000	23,604	8,000	295%
Advertising	-		-	
HCV Inspections		105,975		
Travel and Training	10,000	5,165	10,000	52%
Bookkeeping Exp	182,970	179,138	182,970	98%
Management Fee Exp	292,752	286,620	292,752	98%
<b>Total Admin Expenses</b>	<b>903,819</b>	<b>1,065,521</b>	<b>903,819</b>	<b>118%</b>
<b>Resident Services</b>				
Resident Services Salaries				
Benefits				
<b>Total Resident Services</b>				
<b>Utility</b>				
Water				
Electric				
Gas				
<b>Total Utility</b>				
<b>Maintenance</b>				
Maintenance Wages				
Maintenance Materials				
Maintenance Contracts				
<b>Total Maintenance</b>				
Security Contracts/Costs				
Insurance Costs	103,571	105,056	103,571	101%
Employee Benefits	100,642	123,054	100,642	122%
Bad Debt	-	482	-	
Vash Port (HAP) Expense	386,432	600,481	386,432	155%
HAP Expense	-		-	
FSS Expense	-		-	
Port Out Admin	-	9,305	-	
Compensated Absences	-	18,509	-	
<b>Total Other Expense</b>	<b>590,645</b>	<b>856,886</b>	<b>590,645</b>	<b>145%</b>
<b>Net Income Before Depreciation +/-)</b>	<b>93,681</b>	<b>120,343</b>	<b>93,681</b>	<b>128%</b>
Depreciation	15,900	15,900	15,900	100%
<b>Net Income After Depreciation +/-)</b>	<b>77,781</b>	<b>104,443</b>	<b>77,781</b>	<b>134%</b>

South Bend HCVP  
 FY 2022  
 October 1, 2021-September 30, 2022

HCVP HAP

Description	September ytd		September ytd Budget	% of Budget
	FYE 22 Budget	Actuals		
<b>Revenue</b>				
Rental Income				
Other Tenant Income				
Other Income	-	43,376	-	0%
Fraud Income	4,800	56,195	4,800	1171%
Grant Income				
Operating Subsidy				
HAP Subsidy	14,049,280	14,689,680	14,049,280	105%
Admin Fee Income				
Port VASH (HAP)				
Port VASH (Admin Fee)				
Capital Fund Management Fee (1410)				
Capital Fund Ops Transfer (1406)				
Bookkeeping Fee				
Management Fee				
<b>Total Revenue</b>	<b>14,054,080</b>	<b>14,789,251</b>	<b>14,054,080</b>	<b>105%</b>
<b>Expenses</b>				
Administrative Salaries				
Office Expense				
Other Administrative Expense				
Legal Expense				
Audit Expense				
Advertising				
HCV Inspections				
Travel and Training				
Bookkeeping Exp				
Management Fee Exp				
<b>Total Admin Expenses</b>	<b>-</b>			
<b>Resident Services</b>				
Resident Services Salaries				
Benefits				
<b>Total Resident Services</b>	<b>-</b>			
<b>Utility</b>				
Water				
Electric				
Gas				
<b>Total Utility</b>	<b>-</b>			
<b>Maintenance</b>				
Maintenance Wages				
Maintenance Materials				
Maintenance Contracts				
<b>Total Maintenance</b>	<b>-</b>			
Security Contracts/Costs				
Insurance Costs				
Employee Benefits				
Bad Debt		482		
Vash Port (HAP) Expense				
HAP Expense	14,000,440	14,978,952	14,000,440	107%
FSS Expense	53,640	54,711	53,640	102%
Port Out Admin				
Compensated Absences				
<b>Total Other Expense</b>	<b>14,054,080</b>	<b>15,034,144</b>	<b>14,054,080</b>	<b>107%</b>
<b>Net Income Before Depreciation +/-</b>	<b>-</b>	<b>(244,893)</b>	<b>-</b>	
Depreciation	-	-	-	
<b>Net Income After Depreciation +/-</b>	<b>-</b>	<b>(244,893)</b>	<b>-</b>	

South Bend FSS  
 FY 2022  
 October 1, 2021-September 30, 2022

GRANTS (FSS)

Description	FYE 22 Budget	September ytd Actuals	September ytd Budget	% of Budget
<b>Revenue</b>				
Rental Income				
Other Tenant Income				
Other Income				
Fraud Income				
Grant Income	78,495	71,093	78,495	91%
Operating Subsidy				
HAP Subsidy				
Admin Fee Income				
Port VASH (HAP)				
Port VASH (Admin Fee)				
Capital Fund Management Fee (1410)				
Capital Fund Ops Transfer (1406)				
Bookkeeping Fee				
Management Fee				
<b>Total Revenue</b>	<b>78,495</b>	<b>71,093</b>	<b>78,495</b>	<b>91%</b>
<b>Expenses</b>				
Administrative Salaries				
Office Expense				
Other Administrative Expense				
Legal Expense				
Audit Expense				
Advertising				
Travel and Training				
Bookkeeping Exp				
Management Fee Exp				
<b>Total Admin Expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Resident Services</b>				
Resident Services Salaries	54,947	54,128	54,947	99%
Benefits	23,549	16,966	23,549	72%
<b>Total Resident Services</b>	<b>78,495</b>	<b>71,093</b>	<b>78,495</b>	<b>91%</b>
<b>Utility</b>				
Water				
Electric				
Gas				
<b>Total Utility</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Maintenance</b>				
Maintenance Wages				
Maintenance Materials				
Maintenance Contracts				
<b>Total Maintenance</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Other Expense</b>				
Security Contracts/Costs				
Insurance Costs				
Employee Benefits				
Bad Debt				
Vash Port (HAP) Expense				
HAP Expense				
FSS Expense				
Other General Expense				
<b>Total Other Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Net Income Before Depreciation +/-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Depreciation</b>				
<b>Net Income After Depreciation +/-</b>	<b>-</b>	<b>-</b>	<b>-</b>	



South Bend COCC  
 FY 2022  
 October 1, 2021-September 30, 2022

COCC

Description	September ytd		September ytd Budget	% of Budget
	FYE 22 Budget	Actual		
<b>Revenue</b>				
Rental Income	-	-	-	
Other Tenant Income	-	-	-	
Other Income	10,000	163,106	10,000	1631%
Fraud Income	-	-	-	
Grant Income	-	-	-	
Operating Subsidy	-	-	-	
HAP Subsidy	-	-	-	
Admin Fee Income	-	-	-	
Port VASH (HAP)	-	-	-	
Port VASH (Admin Fee)	-	-	-	
Capital Fund Management Fee (1410)	231,267	231,267	231,267	100%
Capital Fund Ops Transfer (1406)	-	-	-	
Asset Management Fee	-	59,880	-	0%
Bookkeeping Fee	238,860	224,345	238,860	94%
Management Fee	775,269	673,896	775,269	87%
<b>Total Revenue</b>	<b>1,255,396</b>	<b>1,352,494</b>	<b>1,255,396</b>	<b>108%</b>
<b>Expenses</b>				
Administrative Salaries	616,480	722,293	616,480	117%
Office Expense	99,211	93,205	99,211	94%
Other Administrative Expense	115,625	36,682	115,625	32%
Legal Expense	13,398	14,037	13,398	105%
Audit Expense	2,500	14,811	2,500	592%
Advertising	3,945	298	3,945	8%
Travel and Training	4,326	4,592	4,326	106%
Bookkeeping Exp	-	-	-	
Management Fee Exp	-	-	-	
<b>Total Admin Expenses</b>	<b>855,485</b>	<b>885,917</b>	<b>855,485</b>	<b>104%</b>
<b>Resident Services</b>				
Resident Services Salaries	-	-	-	
Benefits	-	-	-	
Other Resident Services	-	31,940	-	
<b>Total Resident Services</b>	<b>-</b>	<b>31,940</b>	<b>-</b>	
<b>Utility</b>				
Water	-	-	-	
Electric	-	496	-	
Gas	-	-	-	
<b>Total Utility</b>	<b>-</b>	<b>496</b>	<b>-</b>	
<b>Maintenance</b>				
Maintenance Wages	-	-	-	
Maintenance Materials	-	3,133	-	
Maintenance Contracts	-	3,694	-	
<b>Total Maintenance</b>	<b>-</b>	<b>6,827</b>	<b>-</b>	
Security Contracts/Costs	-	-	-	
Insurance Costs	81,857	75,040	81,857	92%
Employee Benefits	189,543	129,803	189,543	68%
Bad Debt	-	-	-	
Vash Port (HAP) Expense	-	-	-	
HAP Expense	-	-	-	
FSS Expense	-	-	-	
Compensated Absences	-	34,069	-	
<b>Total Other Expense</b>	<b>271,400</b>	<b>238,912</b>	<b>271,400</b>	<b>88%</b>
<b>Net Income Before Depreciation +/-</b>	<b>128,511</b>	<b>188,403</b>	<b>128,511</b>	<b>147%</b>
Depreciation	7,700	7,700	7,700	100%
<b>Net Income After Depreciation +/-</b>	<b>120,811</b>	<b>180,703</b>	<b>120,811</b>	<b>150%</b>



# South Bend Annual Operating Budget

FY 2022 October 1, 2021-September 30, 2022

Description	Tier 1					Total AMPs	COCC	HCVP HAP	HCVP Ops	Total HCVP	Grants (FSS)	Safety & Security Grant	Elimination	Primary Government
	AMP1	AMP2	AMP3	AMP4	shortfall funds									
<b>Maintenance</b>														
Maintenance Wages	187,599	149,719	134,434	67,978		539,730				-				539,730
Maintenance Materials	76,823	76,752	47,809	52,049		253,433				-				253,433
Maintenance Contracts	142,474	191,135	163,622	114,148	401,297	1,012,676				-		103,461		1,116,137
<b>Total Maintenance</b>	<b>406,896</b>	<b>417,606</b>	<b>345,865</b>	<b>234,175</b>	<b>401,297</b>	<b>1,805,839</b>						<b>103,461</b>		<b>1,909,300</b>
Security Contracts/Costs	9,000	27,000	-	-		36,000								36,000
Insurance Costs	89,797	181,724	104,647	98,482		474,650	81,857	103,571	103,571	103,571				660,078
Employee Benefits	91,031	79,884	74,811	54,378		300,104	189,543	100,642	100,642	100,642				590,289
Bad Debt	11,167	22,453	16,484	17,982		68,086								68,086
Vash Port (HAP) Expense	-	-	-	-		-		386,432	386,432	386,432				386,432
HAP Expense	-	-	-	-		-		14,000,440	-	14,000,440				14,000,440
FSS Expense	-	-	-	-		-		53,640	-	53,640				53,640
Other General Expense	-	-	-	-		-		-	-	-				-
<b>Total Other Expense</b>	<b>200,995</b>	<b>311,061</b>	<b>195,942</b>	<b>170,842</b>		<b>878,840</b>	<b>271,400</b>	<b>14,054,080</b>	<b>590,645</b>	<b>14,644,725</b>				<b>15,794,966</b>
<b>Net Income Before Depreciation +/-</b>	<b>298,361</b>	<b>6,743</b>	<b>23,133</b>	<b>48,131</b>		<b>376,368</b>	<b>128,511</b>		<b>93,681</b>	<b>93,681</b>				<b>598,559</b>
Depreciation	265,100	171,900	116,900	168,300		722,200	7,700		15,900	15,900				745,800
<b>Net Income After Depreciation +/-</b>	<b>33,261</b>	<b>(165,157)</b>	<b>(93,767)</b>	<b>(120,169)</b>		<b>(345,832)</b>			<b>77,781</b>	<b>77,781</b>				<b>(147,241)</b>

## Capital Fund Expenditures

Grant Year	Awarded	Expended	Remaining Balance	Action taken
<b>2019</b>	2,073,517.00	2,073,517.00	0.00	Contract Vacant Unit Turns
<b>2020</b>	2,227,822.00	2,172,287.81	55,534.19	Vacancy Reduction Program
<b>2021</b>	2,312,670.00	1,613,771.88	698,898.12	Development Vacancy Reduction
<b>2022</b>	2,830,526.00	0.00	2,830,526.00	
<b>2021 (PH Short Fall)</b>	1,137,402.00	697,803.19	<b>first allocation = 0</b> Second allocation 71,546.81 Third allocation 368,052.00	South Bend Avenue/ Vacancy Reduction Planning
<b>2022 (PH Shortfall)</b>	1,548,904	0.00	<b>first allocation = 202,018.00</b> Second allocation 673,443.00 Third allocation 673,443.00	Vacancy Reduction Program
<b>Total</b>	10,581,937.00	6,557,379.88	4,024,557.12	