

SOUTH BEND HOUSING AUTHORITY BOARD OF COMMISSIONERS MEETING

January 24, 2023

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

January 24, 2023

TABLE OF CONTENTS

ROLL CALL

PUBLIC COMMENT

NEW BUSINESS

EXECUTIVE DIRECTORS REPORT:

- RELOCATION UPDATE
- RESIDENT INITIATIVES
- ADMINISTRATION
- ASSET MANAGEMENT (Public Housing and Housing Choice Voucher)
- FINANCE
- DEVELOPMENT and PROCUREMENT

BOARD MEMBERS COMMENTS

BOARD CHAIR CLOSING REMARKS

MEETING ADJOURNED

Executive Directors Report

I am pleased to share the 2022 Annual Summary Report of the Housing Authority of South Bend.

This report reflects the many achievements we have made this past year to provide the more than 3000 people we serve with safe, quality, affordable housing, and services. HASB is committed to building better communities and improving the lives of the families who reside in HASB housing and Housing Choice Voucher Program participants.

In our 2022 Summary Report, we share a few examples of the ways the Housing Authority of South Bend works to meet our commitment to safe, stable housing for the citizens of the City of South Bend with low income, many of whom would otherwise face homelessness.

We showcase innovative partnerships that have helped our residents improve their lives and create opportunities for greater self-sufficiency. At our core, we believe in the power of collaboration and deeply value those who share our vision and support our work. We worked toward finding creative and innovate solutions with cutting edge technology to address the challenges of the public housing and Section 8 programs.

The South Bend Housing Authority is moving forward with efforts to assist many more residents currently residing in our Public Housing developments through our Family Self Sufficiency program, our continuing vacancy reduction program and in our Housing Choice Voucher Program, we have realized great success in substantially increasing the number of Landlords participating in this program through marketing, educating and dispelling myths and showing the benefits of the HCV Program.

We are extremely excited about the development and re-development we are facing, and we hope that you are sharing in our excitement to see the overwhelming changes that are occurring at the Housing Authority of South Bend. We look forward to celebrating many more successful years ahead and I thank you for your support and cooperation.

SUMMARY BOARD REPORTS FOR THE YEAR 2022

- I. RELOCATION UPDATE Summary
- II. RESIDENT INITIATIVES Summary
- III. ADMINISTRATION Summary
- IV. LOW INCOME PUBLIC HOUSING Summary
- V. HOUSING CHOICE VOUCHER PROGRAM Summary
- VI. FINANCE REPORT Summary
- VII. REAL ESTATE, INVESTMENT and DEVELOPMENT

Rabbi Shulman and Monroe Circle Relocated Residents

During calendar year 2022 – Awe faced the challenge and overcame the obstacles presented related to the relocation of the Rabbi Shulman residents. During calendar year 2022, we faced similar challenges in the relocation of the Monroe Circle residents, however, we were able to overcome the many challenges and realized great success and achievement in the relocation of the Monroe Circle residents to other affordable housing options as we prepare the site for demolition.

We began the year with the daunting task of relocating 78 Residents from Monroe Circle primarily due to the conditions of their units which we were unable to overcome cost effectively. A task that seemed impossible proved to be highly attainable within the course of the year ensuring the residents were assisted and respected in this relocation journey.

Once Residents of Monroe Circle were successfully relocated, we are continuing our commitment to our residents throughout this coming year as additional relocation vouchers have been made available by HUD affording us the opportunity to offer HCV as an affordable housing option to the residents of both Rabbi Shulman and Monroe Circle. Through additional outreach activities, we are now reaching out to our former residents and assessing their desires to accept the HCV option for their housing need.

Overall, our mission in the follow up of the relocated residents is to ensure their success in their new home and to continue to offer any services they may need. This mission has been very well received by the residents.

If you find it in your heart to care for others, you will have succeeded.

Maya Angelou

Resident Initiatives

Resident services worked with **Food for the Hungry** to provide a Christmas pantry food resource that supported 153 families of the HASB and countless other residents of the general community. The food pantry was set up at LaSalle Landing on December 14 and the HASB partnered with the **City of South Bend, Good Will Industries, Gentlemen and Scholars** and **Work One** to provide food, winter coats and other needed resources.

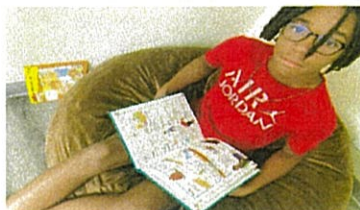


The HASB has an incredible and on-going partnership with the **Kroc Center** to provide scholarships for after school programming for the residents of Laurel Court.



The **HASB** partnered with the **City of South Bend** and **Real Services** to allow resources for utility assistance to be rendered to residents of South Bend and some surrounding areas. In total, we assisted over 173 families in both Public Housing and the HCV Program to receive information and apply for utility assistance.

We have continued our on-going partnership with **Gentlemen and Scholars** who are providing after school activities in the LaSalle Landing, Harber Homes and Edison Community Centers focusing on homework assistance and the “School of Life Skills” that are not usually covered in a traditional education system such as: Exercise, Public Speaking, Bullying, Awareness, First Impressions, Looking Good Feeling, Table Manners, Hygiene, etc.



FSS Program Participates

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
December 2022	65	51	14	30	\$46,448.86

Board Report January 2023

- In 2022 there were two participants that graduated the FSS Program with a Certificate of Completion and an escrow disbursement.
- Janella Davis, HUD Housing Counselor, Department of Community Investment, of South Bend was the guest speaker at the FSS November monthly meeting. She has partnered with HASB to provide Homeownership counseling.
- Valerie Golden, Mental Health Therapist, Oaklawn Psychiatric Center was the guest speaker at the FSS December monthly meeting.
- HASB provided a Christmas Holiday Dinner for all FSS participants at the December monthly meeting. Martin’s Supermarket helped sponsor the event.

Escrow graduate disbursement during 2022 were \$7,854.

Program Coordinating Committee (PCC)

- **Theresa Baker** -Goodwill Industries of Michiana, Inc.
- **LaWanda Parker** -Youth Service Bureau of St Joe County
- **Sarah M. Taylor** -National Coalition of 100 Black Women Inc.; Family Support Specialist for the South Bend Community School Corporation
- **Wesley Butler** – Genesys Group LLC
- **Alkeyna Aldridge** -Director of Engagement and Economic Empowerment
- **Aja Ellington** – City of South Bend; Free Your Wings Youth Mentoring Inc.
- **Amanda McCord** – Centier Bank Branch Manager/Officer
- **Christine Singleton** -Department of Child Services
- **Melissa Blosser** at Lake City Bank
- **Heather Williams** at Go to Work One
- **Murray Miller** at Laborer’s International Union of North America Local 645

Administration Report

BENEFITS

Open Enrollment

We have completed the open enrollment for benefits and are in the process of implementing the updates from each broker that we partner with.

Benefits

The Housing Authority has changed from United Health to Anthem Blue Cross & Blue Shield. The HASB has also incorporated a “gap” incentive deductible plan to go along with the main health plan. This measure was done in order to minimize the price of providing health care to our employees, allowing for a lower deductible that employees has to pay as well as gaining better health care coverage for the employees. The changes has allowed the HASB to provider better coverage at a lesser price then last year which reflects savings for the agency.

Reviews

We have completed our annual employee reviews. Each department head submitted their reviews by the deadline of January 19th, 2023.

STAFFING

The HASB continues to have openings for qualified maintenance staff and this position will be open until filled.

TRAINING

The Housing Authority partners with Summit insurance company which will provide access to videos in more than 70 categories such as, safety, Human resources tips, OSHA compliance etc. The HASB will implement safety training that will include safety awareness, electrical safety, workplace safety fall protection. Ergonomics and more. We will have access to these workplace online safety training videos 24/7 and can be view either on a desktop computer or cell phone.

IT and Systems

IT Highlights For the year of 2022

1. It was an extremely busy year again. We completed the exercise of designing and implementing a new webpage that is easy to read, follow and is interactive.
2. We worked diligently on the paperless processing implementation that will be approximately a 6-month process and is projected to result in overall savings of \$90,000 annually reducing the need for mailings, copies, paper files, etc.
3. Continued this year to remove countless bills that were no longer needed and the savings for the year can be estimated in the \$60,000 range. We are still finding bills and contracts that are no longer needed so I do expect there to be some savings in the coming year.
4. For 2022 IT focused on both savings and security of the development with the installation of additional security cameras.

Current Projects.

1. Working with AT&T to cancel more phone contracts.
2. Continuing to review all IT contracts.
3. File vision (paperless) implementation

LOW INCOME PUBLIC HOUSING (LIPH)

Annual Summary

A primary focus has been placed on the Vacancy reduction. During the course of the year, there were more than 197 long term vacancies report, this list has been decreased to 100.

A Preventive Maintenance plan has been implemented addressing routine maintenance items such as Smoke Detector battery replacement and furnace filter replacements.

Work Orders are being completed in a 2-day time frame and as a result of improved maintenance, both emergency and routine workorders have significantly reduced.

Other major initiatives in Public Housing this year have been the completion of 100%-unit inspections, installation of carbon monoxide detectors, installation of Fire Stop devices, entry door lock changes, property lighting and other additional safety measures for the 501 Building Highrise.

The overall combination of improved management and maintenance, coupled with contractor unit turns and addressing workorders, infestation and tenant concerns through resident services has placed the Housing Authority on a positive path toward quality, safe, decent, and sanitary housing.

	December 2021	December 2022
Waiting List	1420	534
Occupancy Rate	86%	81%
Rent Collection (TARs)	174%	100%
Unit Turnaround Time (Days)	23	7

AMP	Property Name	Total Units	Units Occupied		Occupancy Rate	
			01/2022	12/2022	01/2022	12/2022
1	Monroe Circle	91	77	9	85%	10%
1	Laurel Court	42	35	33	85%	79%
1	Harbor Homes	54	44	43	83%	80%
2	Plaza / Rabbi Shulman	127	0	0	0%	0%
2	West Scott Apt	127	113	109	89%	86%
2	Quads	52	52	44	100%	86%
3	South Bend Avenue	20	18	11	90%	57%
3	Edison Gardens	19	16	15	84%	79%
3	Twyckenham	20	11	16	55%	83%
3	Scattered Sites (IN15-09)	47	44	40	93%	87%
3	Scattered Duplexes (IN15-10)	66	58	54	89%	83%
4	LaSalle Landing	24	22	19	91%	83%
4	Scattered Sites (IN15-12)	44	36	36	81%	82%
4	Scattered Sites (IN15-17)	50	47	40	94%	81%
4	Scattered Sites (IN15-18)	31	20	25	64%	81%
Totals w/o Rabbi and Monroe		596	516	485	86%	81%

Property	Emergency		Routine	
	January 2022	December 2022	January 2022	December 2022
Monroe Circle	11	0	20	3
Plaza Apts.	2	0	0	0
Laurel Court	7	0	10	10
Lasalle Landing	2	0	3	9
South Bend Avenue	4	0	4	6
Westcott Apts.	15	0	20	18
Harbor Homes	5	0	8	15
Scattered Sites (IN15-09)	9	0	6	12
Scattered Duplexes	9	0	3	12
Edison Gardens	3	0	1	5
Twyckenham	0	0	3	3
Scattered Sites (IN15-12)	6	0	5	2
Acquisition Scattered Sites (IN15-17)	3	1	5	5
Scattered Sites (IN15-18)	1	0	4	1
Totals	82	1	92	101

Tenant Account Receivables (TARS / rent collection)		
Property	January 2022	December 2022
Monroe Circle	147%	100%
Plaza Apts.	N/A	0
Laurel Court	108%	100%
Lasalle Landing	100%	182%
South Bend Avenue	181%	101%
Westcott Apts.	108%	100%
Harbor Homes	120%	111%
Scattered Sites (IN15-09)	103%	90%
Scattered Duplexes	107%	106%
Edison Gardens	100%	160%
Twyckenham	104%	123%
Scattered Sites (IN15-12)	117%	129%
Acquisition Scattered Sites (IN15-17)	117%	99%
Scattered Sites (IN15-18)	104%	100%

HOUSING CHOICE VOUCHER PROGRAM (HCVP)

ANNUAL SUMMARY

HCVP Summary		
	January 2022	December 2022
Households Served	2067	2188
Reporting Rate	93%	100%
Annual Re-Exams Completed	355	144
HQS Inspections Completed	468	323
Waiting List	296	1007

Housing Choice Voucher Summary		
	January 2022	December 2022
Vouchers Issued on the Street	279	170
Request for Tenancy Approval (RFTA)	40	81
New Move In/Change of unit/Port In	14/49/7	24/8/0
Interim Change	113	66
Annual Change	355	144
End of Participation (EOP)	17	13

Housing Quality Inspections Summary		
	January 2022	December 2022
Annual Inspections	385	159/32 Re-inspections
Initial Inspections	81	116/38 Re-inspections
Final Failed Inspections	93	48
Abatements	29	16
Emergency Special Inspections	1	2
Missed Inspections	52	35
Quality Control (QC) Inspections	0	3

HCVP Summary:

- Significant Accomplishments:
 - HCVP Waitlist decreased from 296 families to 1007 families waiting after opening the waiting list and increasing the number of applicants to 5000.. Average of 3 month wait time on waiting list. Intake processes streamlined.
 - HAB and PIC Database cleanup has been on-going in anticipation of the implementation of file vision.
 - Transitioning to a paperless status.
 - Productivity by employee increased due to the reorganization of the workflow in the HCV department.
 - HCVP Team was fully staffed; significant training initiatives completed with HAB and HCVP certifications.
 - HQS inspections moved to Quality Assurance Inspections successfully;
 - Staff are receiving training on Inspire as we anticipate the transition to the new inspection requirements.
 - Twenty new landlords added to program in 2022 bringing multiple units.
- Forecasts:
 - Availability of affordable housing units will continue to increase;
 - March 2023 Wait List may open;
 - Databases cleanup and transition to file vision will be completed in 2023;
 - Strong focus on Special Programs (Homelessness Initiative; Foster Youth to Independence Vouchers; VASH program)
 - VASH vouchers will transfer to the HASB from OHCDA in April 2023
 - Increase in HCVP utilization to continue in 2023.
 - Staff Development in 2023; Certification trainings continue.

FINANCIAL REPORT

The Housing Authority's Finance Department is responsible for the integrity and objectivity of the financial data presented in this annual report. The housing authority maintains an effective system of internal control by separation of duties and defining areas of responsibility and delegation of authority. Steps are taken to see the transactions are processed with proper authorization from management and are properly recorded so that our auditors may prepare financial statement in conformity with generally accepted accounting principles and safeguards, verify and maintain assets. Books and records are also maintained to conform to specific guideline by funding sources.

The Housing Authority of South Bend has successfully submitted our FDS to HUD in a timely manner again last year!

The Financial Data Schedule (FDS) was created in order to standardize the financial information reported by Public Housing Authorities to HUD's Real Estate Assessment Center (REAC). The Uniform Financial Reporting Standard requires PHAs to report their accounting information using generally accepted accounting principles (GAAP) based on either governmental or enterprise fund accounting. REAC will use the FDS to analyze PHA financial data in conjunction with other performance measurements, to help ensure success of PHA programs.

HUD uses the submitted financial data to help monitor and interpret the financial condition and health of PHAs and their project and programs. This data is also used by HUD, the Office of Management and Budget (OMB), and Congress for portfolio-wide budgeting and policy decisions. In order to standardize financial reporting, PHAs are required to use the definitions as provided in this document.

THE FINANCE DEPARTMENT'S 2022 HIGHLIGHTS & ACCOMPLISHMENTS

Successfully submitted the HASB 2022 unaudited FDS to HUD in a timely manner.
The 2022 HUD FDS is currently in the review status.

Successfully submitted the HASB 2021 audited FDS to HUD in a timely manner.

Procured and successfully completed the 2021 independent audit.

Reorganized the department and defined roles of the staff and provided training for staff in their new roles.

Refined policies and procedures and presented them to the Board for adoption.

We timely and successfully responded to the QAD review and are awaiting their reply.

Prepared a balanced budget and submitted to the Board for Resolution timely and it was adoption.

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.
- January and February 2023 HAP obligations is at 100% proration of estimated CY 2022 eligibility.
- January and February 2023 AF obligations is at 89 % proration of estimated CY 2023 eligibility.
- Other variances will be discussed in more detail at the board meeting.

South Bend LIPH
 FY 2023
 October 1, 2022-September 30, 2023

PUM ANALYSIS FOR AMPS

UML ACC units	Description	40%		38%		63%		68%	
		Amp 1	76	Amp 2	117	Amp 3	107	Amp 4	101
		188	306	306	170	170	149	149	149
		December	AMP 1	December	AMP 2	December	AMP 3	December	AMP 4
		ytd Actuals	PUM	ytd Actuals	PUM	ytd Actuals	PUM	ytd Actuals	PUM
Revenue									
	Rental Income	52,856	231.83	97,463	277.67	83,402	259.82	72,856	240.45
	Other Tenant Income	3,680	16.14	2,579	7.35	3,743	11.66	1,255	4.14
	Other Income	1,627	7.14	1,959	5.58	9,603	29.92	1,549	5.11
	Fraud Income								
	Grant Income								
	Operating Subsidy	247,832	1,086.98	234,370	667.72	166,388	518.34	148,132	488.88
	Shortfall funding					-	-		
	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								
	Total Revenue	305,995	1,342.08	336,371	958.32	263,135	819.74	223,791	738.59
Expenses									
	Administrative Salaries	23,428	102.75	22,809	64.98	22,873	71.26	23,525	77.64
	Office Expense	6,920	30.35	3,831	10.91	4,185	13.04	2,711	8.95
	Other Administrative Expense	2,022	8.87	568	1.62	1,374	4.28	112	0.37
	Legal Expense	1,140	5.00	5,210	14.84	3,271	10.19	16,463	54.33
	Audit Expense	1,136	4.98	3,430	9.77	1,494	4.65	1,314	4.34
	Advertising								
	Travel and Training	-	-	-	-				
	Bookkeeping Exp	2,054	9.01	2,820	8.03	2,312	7.20	2,272	7.50
	Asset Management Expense	5,640	24.74	-	-	4,950	15.42	4,350	14.36
	Management Fee Exp	17,599	77.19	24,155	68.82	19,807	61.71	19,467	64.25
	Total Admin Expenses	59,939	262.89	62,822	178.98	60,266	187.75	70,215	231.73
Resident Services									
	Resident Services Salaries								
	Benefits								
	Total Resident Services								
Utility									
	Water	4,142	18.16	14,614	41.64	9,324	29.05	5,361	17.69
	Electric	1,265	5.55	7,623	21.72	4,339	13.52	6,620	21.85
	Gas	2,067	9.06	6,950	19.80	5,290	16.48	4,264	14.07
	Total Utility	7,473	32.78	29,187	83.15	18,953	59.04	16,245	53.61
Maintenance									
	Maintenance Wages	26,091	114.43	22,538	64.21	40,407	125.88	46,409	153.17
	Maintenance Materials	28,744	126.07	23,168	66.00	70,781	220.50	19,817	65.40
	Maintenance Contracts	15,778	69.20	44,525	126.85	15,549	48.44	12,820	42.31
	Total Maintenance	70,612	309.70	90,231	257.07	126,736	394.82	79,047	260.88
	Security Contracts/Costs	-	-	7,077	20.16	-	-	-	-
	Insurance Costs	31,591	138.56	47,354	134.91	25,357	78.99	29,251	96.54
	Employee Benefits	13,173	57.78	14,645	41.72	16,193	50.45	9,971	32.91
	Bad Debt	-	-	-	-	-	-	-	-
	Vash Port (HAP) Expense								
	HAP Expense								
	FSS Expense								
	Other General Expense								
	Total Other Expense	44,765	196.34	69,076	196.80	41,550	129.44	39,222	129.44
	Net Income Before Depreciation +(-)	123,207	540.38	85,055	242.32	15,630	48.69	19,063	62.91
	Depreciation	66,275	290.68	42,984	122.46	29,225	91.04	42,075	138.86
	Net Income After Depreciation +/(-)	56,932	249.70	42,071	119.86	(13,595)	(42.35)	(23,012)	(75.95)
	Total Expense	249,064		294,300		276,730		245,803	

South Bend LIPH
 FY 2023
 October 1, 2022-September 30, 2023

AMP 1

UML
 ACC units

Description	FYE 23 Budget	December ytd		% of Budget
		Actuals	Budget	
Revenue				
Rental Income	130,193	52,856	32,548	162%
Other Tenant Income	13,125	3,680	3,281	112%
Other Income	127,859	1,627	31,965	5%
Fraud Income				
Grant Income				
Operating Subsidy	781,211	247,832	195,303	127%
HAP Subsidy				
Admin Fee Income				
Port VASH (HAP)				
Port VASH (Admin Fee)				
Capital Fund Management Fee (1410)				
Capital Fund Ops Transfer (1406)	74,336	-	18,584	0%
Bookkeeping Fee				
Management Fee				
Total Revenue	1,126,724	305,995	281,681	109%
Expenses				
Administrative Salaries	121,099	23,428	30,275	77%
Office Expense	20,623	6,920	5,156	134%
Other Administrative Expense	4,935	2,022	1,234	164%
Legal Expense	12,458	1,140	3,115	37%
Audit Expense	6,814	1,136	1,704	67%
Advertising	-	-	-	
Travel and Training	226	-	57	0%
Bookkeeping Exp	7,541	2,054	1,885	109%
Asset Management Expense	13,360	5,640	3,340	169%
Management Fee Exp	64,602	17,599	16,151	109%
Total Admin Expenses	251,658	59,939	62,915	95%
Resident Services				
Resident Services Salaries				
Benefits				
Total Resident Services	-			
Utility				
Water	63,042	4,142	15,761	26%
Electric	10,588	1,265	2,647	48%
Gas	25,830	2,067	6,458	32%
Total Utility	99,460	7,473	24,865	30%
Maintenance				
Maintenance Wages	231,066	26,091	57,767	45%
Maintenance Materials	132,352	28,744	33,088	87%
Maintenance Contracts	201,760	15,778	50,440	31%
Total Maintenance	565,178	70,612	141,295	50%
Security Contracts/Costs	-	-	-	
Insurance Costs	100,369	31,591	25,092	126%
Employee Benefits	98,809	13,173	24,702	53%
Bad Debt	6,510	-	1,628	0%
Vash Port (HAP) Expense	-	-	-	
HAP Expense	-	-	-	
FSS Expense	-	-	-	
Other General Expense	-	-	-	
Total Other Expense	205,688	44,765	51,422	87%
Net Income Before Depreciation +(-)	4,739	123,207	1,185	10397%
Depreciation	265,100	66,275	66,275	100%
Net Income After Depreciation +/(-)	(260,361)	56,932	(65,090)	-87%

UML
 ACC units

Description	December ytd		December ytd	
	FYE 23 Budget	Actuals	Budget	% of Budget
Revenue				
Rental Income	435,199	97,463	108,800	90%
Other Tenant Income	15,207	2,579	3,802	68%
Other Income	2,674	1,959	669	293%
Fraud Income				
Grant Income				
Operating Subsidy	754,383	234,370	188,596	124%
HAP Subsidy				
Admin Fee Income				
Port VASH (HAP)				
Port VASH (Admin Fee)				
Capital Fund Management Fee (1410)				
Capital Fund Ops Transfer (1406)	343,252	-	85,813	0%
Bookkeeping Fee				
Management Fee				
Total Revenue	1,550,715	336,371	387,679	87%
Expenses				
Administrative Salaries	146,080	22,809	36,520	62%
Office Expense	42,492	3,831	10,623	36%
Other Administrative Expense	4,202	568	1,051	54%
Legal Expense	22,983	5,210	5,746	91%
Audit Expense	11,452	3,430	2,863	120%
Advertising	-	-	-	
Travel and Training	-	-	-	
Bookkeeping Exp	14,532	2,820	3,633	78%
Asset Management Expense	-	-	-	0%
Management Fee Exp	124,494	24,155	31,124	78%
Total Admin Expenses	366,235	62,822	91,559	69%
Resident Services				
Resident Services Salaries				
Benefits				
Total Resident Services	-	-	-	-
Utility				
Water	97,157	14,614	24,289	60%
Electric	150,959	7,623	37,740	20%
Gas	53,316	6,950	13,329	52%
Total Utility	301,432	29,187	75,358	39%
Maintenance				
Maintenance Wages	102,894	22,538	25,724	88%
Maintenance Materials	180,620	23,168	45,155	51%
Maintenance Contracts	292,889	44,525	73,222	61%
Total Maintenance	576,403	90,231	144,101	63%
Security Contracts/Costs	-	7,077	-	
Insurance Costs	180,537	47,354	45,134	105%
Employee Benefits	87,320	14,645	21,830	67%
Bad Debt	21,760	-	5,440	0%
Vash Port (HAP) Expense	-	-	-	
HAP Expense	-	-	-	
FSS Expense	-	-	-	
Other General Expense	-	-	-	
Total Other Expense	289,617	69,076	72,404	95%
Net Income Before Depreciation +(-)	17,028	85,055	4,257	1998%
Depreciation	171,936	42,984	42,984	100%
Net Income After Depreciation +/(-)	(154,908)	42,071	(38,727)	-109%

South Bend LIPH
 FY 2023
 October 1, 2022-September 30, 2023

AMP 3

UML
 ACC units

Description	December ytd		December ytd Budget	% of Budget
	FYE 23 Budget	Actuals		
Revenue				
Rental Income	320,005	83,402	80,001	104%
Other Tenant Income	29,566	3,743	7,392	51%
Other Income	39,278	9,603	9,820	98%
Fraud Income				
Grant Income				
Operating Subsidy	610,262	166,388	152,566	109%
Shortfall funding		-		
HAP Subsidy				
Admin Fee Income				
Port VASH (HAP)				
Port VASH (Admin Fee)				
Capital Fund Management Fee (1410)				
Capital Fund Ops Transfer (1406)	27,765	-	6,941	0%
Bookkeeping Fee				
Management Fee				
Total Revenue	1,026,876	263,135	256,719	102%
Expenses				
Administrative Salaries	98,406	22,873	24,602	93%
Office Expense	20,603	4,185	5,151	81%
Other Administrative Expense	3,891	1,374	973	141%
Legal Expense	1,390	3,271	348	941%
Audit Expense	5,980	1,494	1,495	100%
Advertising	-	-	-	
Travel and Training	264		66	
Bookkeeping Exp	12,961	2,312	3,240	71%
Asset Management Expense	19,800	4,950	4,950	
Management Fee Exp	111,035	19,807	27,759	71%
Total Admin Expenses	274,330	60,266	68,583	88%
Resident Services				
Resident Services Salaries				
Benefits				
Total Resident Services	-	-	-	-
Utility				
Water	59,711	9,324	14,928	62%
Electric	21,473	4,339	5,368	81%
Gas	30,922	5,290	7,731	68%
Total Utility	112,106	18,953	28,027	68%
Maintenance				
Maintenance Wages	102,894	40,407	25,724	157%
Maintenance Materials	140,395	70,781	35,099	202%
Maintenance Contracts	126,700	15,549	31,675	49%
Total Maintenance	369,989	126,736	92,497	137%
Security Contracts/Costs	-	-	-	0%
Insurance Costs	89,585	25,357	22,396	113%
Employee Benefits	73,059	16,193	18,265	89%
Bad Debt	16,000	-	4,000	0%
Vash Port (HAP) Expense	-	-	-	
HAP Expense	-	-	-	
FSS Expense	-	-	-	
Other General Expense	-	-	-	
Total Other Expense	178,644	41,550	44,661	93%
Net Income Before Depreciation +/-	91,807	15,630	22,952	68%
Depreciation	116,900	29,225	29,225	100%
Net Income After Depreciation +/-	(25,093)	(13,595)	(6,273)	217%

UML
 ACC units

Description	December ytd		December ytd Budget	% of Budget
	FYE 23 Budget	Actuals		
Revenue				
Rental Income	302,489	72,856	75,622	96%
Other Tenant Income	12,121	1,255	3,030	41%
Other Income	47,360	1,549	11,840	13%
Fraud Income				
Grant Income				
Operating Subsidy	543,155	148,132	135,789	109%
Shortfall funding				
HAP Subsidy				
Admin Fee Income				
Port VASH (HAP)				
Port VASH (Admin Fee)				
Capital Fund Management Fee (1410)				
Capital Fund Ops Transfer (1406)	12,278	-	3,070	0%
Bookkeeping Fee				
Management Fee				
Total Revenue	917,403	223,791	229,351	98%
Expenses				
Administrative Salaries	121,099	23,525	30,275	78%
Office Expense	17,294	2,711	4,324	63%
Other Administrative Expense	1,697	112	424	26%
Legal Expense	11,704	16,463	2,926	563%
Audit Expense	5,254	1,314	1,314	100%
Advertising	-	-	-	
Travel and Training	199		50	
Bookkeeping Exp	11,390	2,272	2,848	80%
Asset Management Expense	17,400	4,350	4,350	
Management Fee Exp	97,576	19,467	24,394	80%
Total Admin Expenses	283,613	70,215	70,903	99%
Resident Services				
Resident Services Salaries				
Benefits				
Total Resident Services	-	-	-	-
Utility				
Water	29,028	5,361	7,257	74%
Electric	42,803	6,620	10,701	62%
Gas	28,265	4,264	7,066	60%
Total Utility	100,096	16,245	25,024	65%
Maintenance				
Maintenance Wages	79,057	46,409	19,764	235%
Maintenance Materials	81,883	19,817	20,471	97%
Maintenance Contracts	115,556	12,820	28,889	44%
Total Maintenance	276,496	79,047	69,124	114%
Security Contracts/Costs	-	-	-	0%
Insurance Costs	106,992	29,251	26,748	109%
Employee Benefits	26,901	9,971	6,725	148%
Bad Debt	15,124	-	3,781	0%
Vash Port (HAP) Expense	-	-	-	
HAP Expense	-	-	-	
FSS Expense	-	-	-	
Other General Expense	-	-	-	
Total Other Expense	149,017	39,222	37,254	105%
Net Income Before Depreciation +(-)	108,181	19,063	27,045	70%
Depreciation	168,300	42,075	42,075	100%
Net Income After Depreciation +/(-)	(60,119)	(23,012)	(15,030)	153%

South Bend FSS
 FY 2023
 October 1, 2022-September 30, 2023

Description	SHORTFALL FUNDING AMP 3			
	FYE 23 Budget	December ytd Actuals	December ytd Budget	% of Budget
Revenue				
Rental Income				
Other Tenant Income				
Other Income				
Fraud Income				
Grant Income	1,243,513	266,122	310,878	86%
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				
Total Revenue	1,243,513	266,122	310,878	86%
Expenses				
Administrative Salaries				
Office Expense				
Other Administrative Expense				
Legal Expense				
Audit Expense				
Advertising				
Travel and Training				
Bookkeeping Exp				
Management Fee Exp				
Total Admin Expenses	-	-	-	-
Resident Services				
Resident Services Salaries				
Benefits				
Total Resident Services	-	-	-	-
Utility				
Water				
Electric				
Gas				
Total Utility	-	-	-	-
Maintenance				
Maintenance Wages				
Maintenance Materials				
Maintenance Contracts	1,243,513	266,122	310,878	86%
Total Maintenance	1,243,513	266,122	310,878	86%
Security Contracts/Costs				
Insurance Costs				
Employee Benefits				
Bad Debt				
Vash Port (HAP) Expense				
HAP Expense				
FSS Expense				
Other General Expense				
Total Other Expense	-	-	-	-
Net Income Before Depreciation +(-)	-	-	-	0%
Depreciation				
Net Income After Depreciation +/(-)	-	-	-	-

South Bend HCVP
 FY 2023
 October 1, 2022-September 30, 2023

HCVP HAP

Description	FYE 23 Budget	December ytd Actuals	December ytd Budget	% of Budget
Revenue				
Rental income				
Other Tenant income				
Other Income	-	-	-	0%
Fraud Income	28,426	21,528	7,107	303%
Grant Income				
Operating Subsidy				
HAP Subsidy	15,397,902	4,246,451	3,849,476	110%
Admin Fee Income				
Port VASH (HAP)				
Port VASH (Admin Fee)				
Capital Fund Management Fee (1410)				
Capital Fund Ops Transfer (1406)				
Bookkeeping Fee				
Management Fee				
Total Revenue	15,426,328	4,267,979	3,856,582	111%
Expenses				
Administrative Salaries				
Office Expense				
Other Administrative Expense				
Legal Expense				
Audit Expense				
Advertising				
HCV Inspections				
Travel and Training				
Bookkeeping Exp				
Management Fee Exp				
Total Admin Expenses	-			
Resident Services				
Resident Services Salaries				
Benefits				
Total Resident Services	-			
Utility				
Water				
Electric				
Gas				
Total Utility	-			
Maintenance				
Maintenance Wages				
Maintenance Materials				
Maintenance Contracts				
Total Maintenance	-			
Security Contracts/Costs				
Insurance Costs				
Employee Benefits				
Bad Debt		-		
Vash Port (HAP) Expense				
HAP Expense	15,358,416	4,264,033	3,839,604	111%
FSS Expense	67,912	7,316	16,978	43%
Port Out Admin fee Expense				
Other General Expense				
Total Other Expense	15,426,328	4,271,349	3,856,582	111%
Net Income Before Depreciation +/-	-	(3,370)	-	
Depreciation	-	-	-	
Net Income After Depreciation +/-	-	(3,370)	-	

South Bend HCVP
 FY 2023
 October 1, 2022-September 30, 2023

HCVP ADMIN

Description	FYE 23 Budget	December ytd Actuals	December ytd Budget	% of Budget
Revenue				
Rental Income				
Other Tenant Income				
Other Income	-	27,700	-	0%
Fraud Income	28,426	20,740	7,107	292%
Grant Income				
Operating Subsidy				
HAP Subsidy				
Admin Fee Income	1,308,641	346,178	327,160	106%
Port VASH (HAP)	600,469	184,612	150,117	123%
Port VASH (Admin Fee)	54,811	13,622	13,703	99%
Capital Fund Management Fee (1410)				
Capital Fund Ops Transfer (1406)				
Bookkeeping Fee				
Management Fee				
Total Revenue	1,992,347	592,852	498,087	119%
Expenses				
Administrative Salaries	393,980	95,999	98,495	97%
Office Expense	61,686	8,981	15,422	58%
Other Administrative Expense	3,976	82	994	8%
Legal Expense	-	407	-	
Audit Expense	8,000	2,001	2,000	100%
Advertising	-	-	-	
HCV Inspections	89,311	15,099	22,328	
Travel and Training	5,725	-	1,431	0%
Bookkeeping Exp	183,136	46,193	45,784	101%
Management Fee Exp	293,017	73,908	73,254	101%
Total Admin Expenses	1,038,831	242,670	259,708	93%
Resident Services				
Resident Services Salaries				
Benefits				
Total Resident Services				
Utility				
Water				
Electric				
Gas				
Total Utility				
Maintenance				
Maintenance Wages				
Maintenance Materials				
Maintenance Contracts				
Total Maintenance				
Security Contracts/Costs				
Insurance Costs	114,472	38,735	28,618	135%
Employee Benefits	132,205	28,266	33,051	86%
Bad Debt	-	-	-	
Vash Port (HAP) Expense	600,469	184,612	150,117	123%
HAP Expense	-	-	-	
FSS Expense	-	-	-	
Port Out Admin fee Expense	5,160	998	1,290	
Other General Expense	-	-	-	
Total Other Expense	852,306	252,611	213,077	119%
Net Income Before Depreciation +(-)	101,210	97,572	25,303	386%
Depreciation	15,900	3,975	3,975	100%
Net Income After Depreciation +/(-)	85,310	93,597	21,328	439%

South Bend FSS
 FY 2023
 October 1, 2022-September 30, 2023

GRANTS (FSS)

Description	Decvember ytd		December ytd	
	FYE 23 Budget	Actuals	Budget	% of Budget
Revenue				
Rental Income				
Other Tenant Income				
Other Income				
Fraud Income				
Grant Income	99,400	22,043	24,850	89%
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				
Total Revenue	99,400	22,043	24,850	89%
Expenses				
Administrative Salaries				
Office Expense				
Other Administrative Expense				
Legal Expense				
Audit Expense				
Advertising				
Travel and Training				
Bookkeeping Exp				
Management Fee Exp				
Total Admin Expenses	-	-	-	
Resident Services				
Resident Services Salaries	64,772	16,267	16,193	100%
Benefits	34,628	5,777	8,657	67%
Total Resident Services	99,400	22,043	24,850	89%
Utility				
Water				
Electric				
Gas				
Total Utility	-	-	-	
Maintenance				
Maintenance Wages				
Maintenance Materials				
Maintenance Contracts				
Total Maintenance	-	-	-	
Security Contracts/Costs				
Insurance Costs				
Employee Benefits				
Bad Debt				
Vash Port (HAP) Expense				
HAP Expense				
FSS Expense				
Other General Expense				
Total Other Expense	-	-	-	
Net Income Before Depreciation +/-	-	-	-	
Depreciation				
Net Income After Depreciation +/-	-	-	-	

COCC

Description	December ytd		December ytd	
	FYE 23 Budget	Actual	Budget	% of Budget
Revenue				
Rental Income	-	-	-	
Other Tenant Income	-	-	-	
Other Income	140,139	55,257	35,035	158%
Fraud Income	-	-	-	
Grant Income	-	-	-	
Operating Subsidy	-	-	-	
HAP Subsidy	-	-	-	
Admin Fee Income	-	-	-	
Port VASH (HAP)	-	-	-	
Port VASH (Admin Fee)	-	-	-	
Capital Fund Management Fee (1410)	141,526	-	35,382	0%
Capital Fund Ops Transfer (1406)	-	-	-	
Asset Management Fee	50,560	14,940	12,640	0%
Bookkeeping Fee	229,561	55,651	57,390	97%
Management Fee	690,724	154,937	172,681	90%
Total Revenue	1,252,510	280,785	313,128	90%
Expenses				
Administrative Salaries	738,747	166,426	184,687	90%
Office Expense	92,492	12,352	23,123	53%
Other Administrative Expense	32,050	4,355	8,013	54%
Legal Expense	12,706	3,726	3,177	117%
Audit Expense	2,500	624	625	100%
Advertising	270	76	68	112%
Travel and Training	5,820	-	1,455	0%
Bookkeeping Exp	-	-	-	
Management Fee Exp	-	-	-	
Total Admin Expenses	884,585	187,558	221,146	85%
Resident Services				
Resident Services Salaries				
Benefits				
Other Resident Services		17,638		
Total Resident Services	-	17,638	-	-
Utility				
Water				
Electric				
Gas				
Total Utility	-	-	-	-
Maintenance				
Maintenance Wages				
Maintenance Materials				
Maintenance Contracts	22,813	890	5,703	
Total Maintenance	22,813	890	5,703	-
Security Contracts/Costs				
Insurance Costs	103,023	34,861	25,756	135%
Employee Benefits	150,235	29,471	37,559	78%
Bad Debt	-	-	-	
Vash Port (HAP) Expense	-	-	-	
HAP Expense	-	-	-	
FSS Expense	-	-	-	
Other General Expense	-	3,600	-	
Total Other Expense	253,258	67,933	63,315	107%
Net Income Before Depreciation +/-	91,854	6,767	22,964	29%
Depreciation	7,700	1,925	1,925	100%
Net Income After Depreciation +/-	84,154	4,842	21,039	23%

South Bend Annual Operating Budget
 FY 2023
 October 1, 2022-September 30, 2023

Unit Count	96	185	165	145	591	COCC	HCVF HAP	HCVF Ops	Total HCVP	Grants (FSS)	Elimination	Primary Government
	AMP1	AMP2	AMP3	AMP4	Shortfall Funds							
Revenue												
Rental Income	130,193	435,199	320,005	302,489	1,187,886	-	-	-	-	-	-	1,187,886
Other Tenant Income	13,125	15,207	29,566	12,121	70,019	-	-	-	-	-	-	70,019
Other Income	177,859	2,674	39,278	47,360	217,171	140,139	-	-	-	-	-	357,311
Shortfall funding							28,426	28,426	56,853			56,853
Fraud Income										99,400		
Grant Income					1,243,513							
Operating Subsidy	781,211	754,383	610,262	543,155	2,689,032	-	15,397,902	1,308,641	15,397,902	-		1,342,913
HAP Subsidy								600,469	1,308,641			2,689,012
Admin Fee Income								54,811	600,469			1,308,641
Port VASH (HAP)									54,811			600,469
Port VASH (Admin Fee)												54,811
Capital Fund Management Fee (1410)	74,336	343,252	27,765	12,278	457,631	141,526	-	-	-	-	(229,561)	141,526
Capital Fund Ops Transfer (1406)											(50,560)	
Bookkeeping Fee						229,561						
Asset Management Fee						50,560						
Management Fee						690,724					(690,724)	
Total Revenue	1,126,724	1,550,715	1,026,877	917,403	5,865,232	1,252,510	15,426,328	1,992,347	17,418,676	99,400	(970,845)	23,564,974
Expenses												
Administrative Salaries	121,099	146,080	98,406	121,099	486,685	738,747		393,980	393,980			1,619,412
Office Expense	20,623	42,492	20,603	17,294	101,012	92,492		61,686	61,686			255,190
Other Administrative Expense	4,935	4,202	3,891	1,697	14,725	32,050		3,976	3,976			50,751
HQS Inspections								89,311	89,311			89,311
Legal Expense	12,458	22,983	1,390	11,704	48,535	12,706		8,000	8,000			61,241
Audit Expense	6,814	11,452	5,980	5,254	29,500	2,500						40,000
Advertising						270						270
Travel and Training	226		264	199	689	5,820		5,725	5,725		229,561	12,234
Bookkeeping Exp	7,541	14,532	12,961	11,390	46,425			183,136	183,136		50,560	
Asset Management Fee	13,360		19,800	17,400	50,560							
Management Fee Exp	64,602	124,494	111,035	97,576	397,707			293,017	293,017		690,724	
Total Admin Expenses	251,659	366,236	274,329	283,614	1,175,838	884,586		1,038,831	1,038,831		970,845	2,128,410
Resident Services												
Resident Services Salaries										64,772		64,772
Benefits										34,628		34,628
Total Resident Services										99,400		99,400
Utility												
Water	63,042	97,157	59,711	29,028	248,939							248,939
Electric	10,588	150,959	21,473	42,803	225,824							225,824
Gas	25,830	53,316	30,922	28,265	138,333							138,333
Total Utility	99,460	301,433	112,107	100,097	613,096							613,096
Maintenance												
Maintenance Wages	731,065	102,894	102,894	79,057	515,911							515,911
Maintenance Materials	132,352	180,620	140,395	81,883	535,250							535,250
Maintenance Contracts	201,760	292,889	126,700	115,556	1,980,418	22,813						2,003,231
Total Maintenance	565,178	576,403	369,989	276,496	3,031,579	22,813						3,054,392

Development and Procurement Activities

Capital Planning, Development and Modernization

Housing service delivery at the South Bend Housing Authority goes far beyond collection of rent and looking after bricks and mortar. Effective stewardship of the public trust indicates the need for a plan of action for managing Housing Authority properties, including infrastructure.

Part of our five year agency plan is to undertake effective capital planning, development, modernization and preservation of our assets under capital projects, and to improve quality of life for all our residents. Although there are funding challenges, and given our size as a medium size housing authority, we have a big vision and dream for the future.

We approach service delivery with innovation, creativity and imagination. We are always searching to find better ways to deliver service and in meeting present and future housing needs of the community. The South Bend Housing Authority strives to ensure that our most valued assets, including but not limited to, infrastructure, are preserved for future generations.

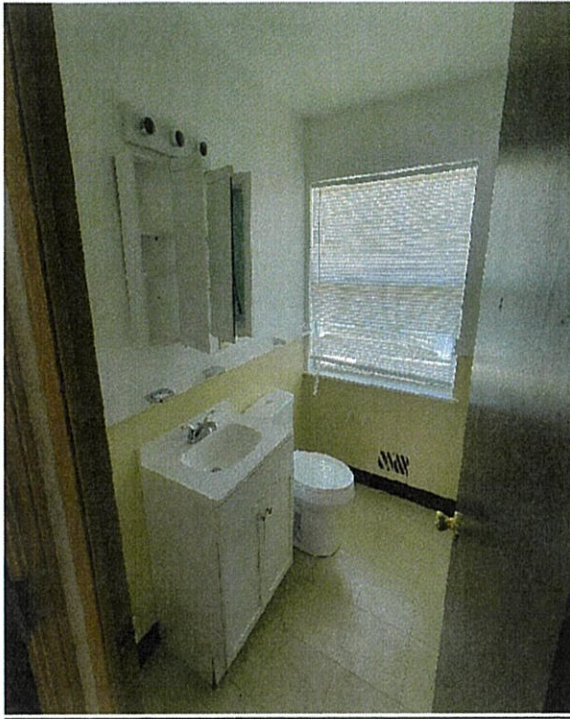
The housing authority started on three major Capital Fund Projects this fiscal year despite funding cuts – we continue to move forward with the planning for the demolition of Monroe Circle which will open up opportunities for re-development on the site, we are investigating the possibility of applying for the CNI grant in 2023 and we are working on the Scattered Site disposition application for the transfer of the scattered site unit to the NFP for affordable housing and increased revenue options.

Capital Fund Expenditures

Grant Year	Awarded	Expended	Remaining Balance	Action taken
2019	2,073,517.00	2,073,517.00	0	Capitol Activities and Contract Vacant Unit Turns
2020	2,227,822.00	2,227,822.00	0	Structural repairs and unit turns
2021	2,312,670.00	2,311,896.22	\$773.78	Vacancy Reduction
2022			\$2,608,975.87	Demolition and Vacancy Reduction
2021 (PH Shortfall)	1,137,402.00	769,350	\$368,052 (8/23)	South Bend Avenue/ Vacancy Reduction
2022 (PH Shortfall)	1,548,904.00	194,575.19	\$1,354,328.81	Vacancy Reduction
Total	9,300,315.00	7,577,160.41	\$4,331,356.68	

Safety and Security Grant (2021)	\$103,461.00	\$87,469.34	\$15,991.66	Locks changes
Safety and Security Grant (2022)	\$122,076.00	0.00	\$122,076.00	Carbon Monoxide Detectors





Funding Resources Secured by the Executive Director in 2022

Public Housing Shortfall funding \$1, 548,904.00

After being notified by HUD that we were eligible to apply for shortfall funding, I applied, and we were selected to receive this funding for administrative and capitol activities.

Safety and Security Grant -\$103,461.

I completed and applied for the Safety and Security Grant with HUD to install Carbon Monoxide Detectors and alarms in all Public Housing developments.

FSS Grant renewal Funding (doubled previous years funding amount) \$72,810.

The Family Self-Sufficiency (FSS) program supports HUD's goal of increasing economic opportunity for HUD-assisted families. FSS Program Coordinators develop local strategies to connect participating families to public and private resources to increase their earned income and financial empowerment, reduce or eliminate the need for welfare assistance, and make progress toward economic independence and self-sufficiency.

Total additional resources secured by the Executive Director during 2021 = \$1,725,175.00