

**Housing Authority of St. Louis County
Board of Commissioners
Regular Meeting**

Tuesday, September 12, 2023 at 12 pm
Housing Authority of St. Louis County
8865 Natural Bridge, St. Louis, MO 63121

Agenda Item	Individual	Action
1. Call to Order	Chairman	Informational
2. Roll Call	Terri Acoff-States	Informational
3. Reading and Approval of Minutes Regular Meeting held May 9, 2023	Chairman	Motion Second Vote
4. Public Comments	Chairman	Informational
5. Presentation of the Housing Authority of St. Louis County Draft Audit Reports for years ending 2021 and 2022	Nick Territo Clifton Larson Allen, LLP	Motion Second Vote
6. Report of the Executive Director	Shannon Koenig	Informational
7. Reports of Officers and Employees		
A. Financial Reports for period ending May 31, 2023	Carolyn Riddle	Motion Second Vote
B. Housing Authority of St. Louis County Write-Offs, Resolution No. 1424	Carolyn Riddle	Motion Second Vote
C. 2024 Annual PHA Plan and Certification of Compliance	Emily Smith	Motion Second Vote
D. Capital Funds Action Plans for 2027 and 2028	William Barry	Motion Second Vote
E. National Standards for the Physical Inspection of Real Estate (NSPIRE)	Emily Smith	Informational
F. Agency Performance Report	Anna Holyan	Informational
G. Housing Administration Report	Kawanna Tate	Informational
H. Facilities and Maintenance Report	William Barry	Informational
I. Housing Choice Voucher Report	Nicole O'Dell	Informational
J. Real Estate Development Report	Kurt Schulte	Informational
8. Unfinished Business	Chairman	Informational
9. New Business	Chairman	Informational
10. Executive Session	Chairman	Motion Second Vote
Subject to an affirmative vote of the Board of Commissioners, an Executive Session may be held to discuss personnel issues, real estate, or litigation matters pursuant to RSMo Sections 610.021 to 610.022.		
11. Announcements Next Regular Meeting November 14, 2023	Chairman	Informational
12. Adjournment	Chairman	Motion Second Vote

HOUSING AUTHORITY OF ST. LOUIS COUNTY
BOARD OF COMMISSIONERS MEETING
TUESDAY, MAY 9, 2023
MEETING MINUTES

ATTENDANCE:

COMMISSIONERS:

Bishop Calvin Scott, Chairman
Lora Gulley, Commissioner
Joan Kelly Horn, Commissioner
LaToya Scott, Commissioner

STAFF:

Shannon Koenig, Executive Director and CEO
Terri Acoff-States, Executive Assistant
Mike Chapman, Chief Operating Officer
Katrina Sommer, Deputy Chief Operating Officer
Judy Ricks, Chief Administrative Officer
Joe Jacobson, General Counsel
William Barry, Director, Maintenance and Facilities
Nicole O'Dell, Director, Housing Choice Voucher Program
Kurt Schulte, Development Officer
Emily Smith, Director, Program Compliance and Training
Carolyn Riddle, Interim Finance Director

ABSENT:

David Nehrt-Flores, Vice Chairman
Reverend Gabrielle N.S. Kennedy, Commissioner

Reading and Approval of Minutes of Regular Board Meeting held Tuesday, March 14, 2023:

Chairman Bishop Calvin Scott asked for a motion to approve the minutes of the regular board meeting held Tuesday, March 14, 2023. Commissioner Joan Kelly Horn motioned for approval, Commissioner Lori Gulley seconded the motion and upon roll call the "Ayes" and "Nays" were as follows:

AYES

C. Scott
L. Gulley
J. Kelly Horn
L. Scott

NAYS

None

The Chairman declared the motion passed.

PUBLIC COMMENTS:

No public comments.

REPORT OF THE EXECUTIVE DIRECTOR:

Ms. Koenig welcomed everyone to the meeting and thanked them for attending.

Ms. Koenig updated the Board on the Wellston public housing redevelopment. She stated the Wellston groundbreaking held on April 18, 2023 was well attended and had good coverage by local media outlets. Ms. Koenig thanked each of the commissioners for attending, and gave a special thanks to Chairman Bishop Scott for leading the invocation. She said Hillsdale and Pagedale commissioners and elected officials also attended the event.

Ms. Koenig informed the board that Authority staff will host an event this fall that will bring together commissioners from all four housing authorities, along with select staff and local elected officials for food, fellowship, and gratitude. She stated the event is tentatively planned for an outdoor afternoon/evening reception in central county. She said more details will be provided as they become available.

Ms. Koenig updated the board on communications. She said the Agency has selected Bailey & Co. to lead rebranding, updating the logo, and developing a new website for the Authority. She stated Bailey & Co. will also assist with media relations on an ad hoc basis moving forward.

REPORTS OF OFFICERS AND EMPLOYEES:

A. Financial Reports for period ending February 28, 2023:

Ms. Riddle reviewed the Financial Reports for the period ending February 28, 2023. Commissioner LaToya Scott moved to approve the February 28, 2023 Financial Reports as read and discussed which motion was seconded by Commissioner Joan Kelly Horn. Upon roll call the "Ayes" and "Nays" were as follows:

<u>AYES</u>	<u>NAYS</u>
C. Scott L. Gulley J. Kelly Horn L. Scott	None

The Chairman declared the motion passed.

B. Admissions and Continued Occupancy Policy (ACOP):

Ms. Smith presented updates to the Admissions and Continued Occupancy Policy (ACOP) as required by the U.S. Department of Housing and Urban Development (HUD) regarding community service requirements and changes to certain provisions of the Housing Opportunity Through Modernization Act of 2016 (HOTMA).

After discussion, Chairman Bishop Calvin Scott asked for a motion to approve the updates to the Admissions and Continued Occupancy Policy (ACOP). Commissioner Joan Kelly Horn motioned for approval, Commissioner Lori Gulley seconded the motion and upon roll call the "Ayes" and "Nays" were as follows:

<u>AYES</u>	<u>NAYS</u>
C. Scott L. Gulley J. Kelly Horn L. Scott	None

The Chairman declared the motion passed.

C. Housing Administration Report:

Ms. Sommer reviewed the Housing Administration Report.

D. Facilities and Maintenance Report:

Mr. Barry reviewed the monthly maintenance and supply costs for the Housing Authority of St. Louis County public housing from January through March 31, 2023.

E. Administrative Plan Revision:

Ms. O’Dell and Ms. Smith presented a revision to Chapter 36 of the Housing Choice Voucher (HCV) Program’s Administrative Plan. The U.S. Department of Housing and Urban Development (HUD) requires that Public Housing Agencies (PHAs) administering the Family Self-Sufficiency (FSS) program maintain a FSS Action Plan, which details the Authority’s policies and procedures for operation of the program.

After discussion, Chairman Bishop Calvin Scott asked for a motion to approve the revision to Chapter 36 of the Housing Choice Voucher (HCV) Program’s Administrative Plan. Commissioner Joan Kelly Horn motioned for approval, Commissioner Lori Gulley seconded the motion and upon roll call the “Ayes” and “Nays” were as follows:

<u>AYES</u>	<u>NAYS</u>
C. Scott L. Gulley J. Kelly Horn L. Scott	None

The Chairman declared the motion passed.

F. Real Estate Development Report:

Mr. Schulte provided an overview of the current development activities of the Housing Authority. He gave an update on the Wellington Family Homes redevelopment. He stated this project will result in the renovation of 186 public housing units and is expected to occur in phases over a 24-month period. He said this project represents an investment of over \$44 million and is expected to catalyze other development in the community.

Mr. Schulte updated the Board on the Arbor Hill Apartments redevelopment. He stated the City of Maryland Heights received the full plans and specifications on April 13, 2023 and a follow-up meeting was held on April 19, 2023. He said the City and Fire Protection Districts are undertaking the permit review and that process will take approximately 30-45 days. Mr. Schulte stated that the Housing Authority continues to work with the City on a cooperation agreement that will allow for off-site storm water detention that will result in significant cost savings and will also prevent future issues on both the Arbor and Fee Fee sites. Mr. Schulte said the development team has been working on parallel paths to secure an FHA first mortgage and a RAD conversion. He said it is expected that approval would be given to hold concept calls with HUD for both of the items in late May which will allow for the closing to take place in the Summer of 2023. Upon completion of the concept calls, the firm submission will be completed for the Missouri Housing Development Commission.

Mr. Schulte informed the board of plans to issue a solicitation for project-based vouchers (“PBVs”) this summer. This program allows housing authorities to allocate vouchers to specific developments if the owner agrees to rehabilitate, construct, or set aside existing units for income-eligible residents. Developers will be encouraged to apply for PBVs to support either existing or planned affordable housing developments in St. Louis County.

Mr. Schulte stated that an analysis of the entire HASLC inventory of both public housing and LIHTC properties continues to be conducted by staff and a plan is being drafted to evaluate options for the development of new projects and redevelopment of current properties.

UNFINISHED BUSINESS:

No unfinished business was discussed.

NEW BUSINESS:

Commissioner Lora Gulley discussed her engagement with the St. Louis Housing Authority, which was recently featured in Shelterforce Weekly, *The Real Reason Why Babies at a St. Louis Public Housing Complex Weren’t Sleeping on Their Own.*

EXECUTIVE SESSION:

Chairman Bishop Calvin Scott ask for a motion to end the Regular Session and enter into an Executive Session. Commissioner LaToya Scott motioned to end the Regular Session. Commissioner Lori Gulley moved to enter, and upon roll call the "Ayes" and "Nays" were as follows:

<u>AYES</u>	<u>NAYS</u>
C. Scott	None
L. Gulley	
J. Kelly Horn	
L. Scott	

The Chairman thereupon declared said motion passed.

Chairman Bishop Calvin Scott motioned to exit Executive Session. Commissioner Joan Kelly Horn seconded the motion to exit and upon roll call the "Ayes" and "Nays" were as follows:

<u>AYES</u>	<u>NAYS</u>
C. Scott	None
L. Gulley	
J. Kelly Horn	
L. Scott	

The Chairman thereupon declared said motion passed.

ANNOUNCEMENTS:

The next meeting is scheduled for Tuesday, September 12, 2023.

ADJOURNMENT OF MEETING:

There being no further business to come before the Board, Chairman Bishop Calvin Scott asked for a motion to adjourn the meeting. Commissioner Joan Kelly Horn moved for adjournment, which was seconded by Commissioner Lori Gulley. Upon roll call the "Ayes" and "Nays" were as follows:

<u>AYES</u>	<u>NAYS</u>
C. Scott	None
L. Gulley	
J. Kelly Horn	
L. Scott	

The Chairman declared the motion passed.

Chairman

Secretary

Date



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2021 Audit Results

Housing Authority of St. Louis County

Presented to the Board of Commissioners

September 12, 2023

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Presentation Agenda



- Engagement Team



- Scope



- Responsibilities of Parties Involved



- Audit Timeline



- Financial Statement Summary



- Required Governance Communication



- Questions



CLA Engagement Team



Gaby Miller, Signing Director



Nick Territo, Senior

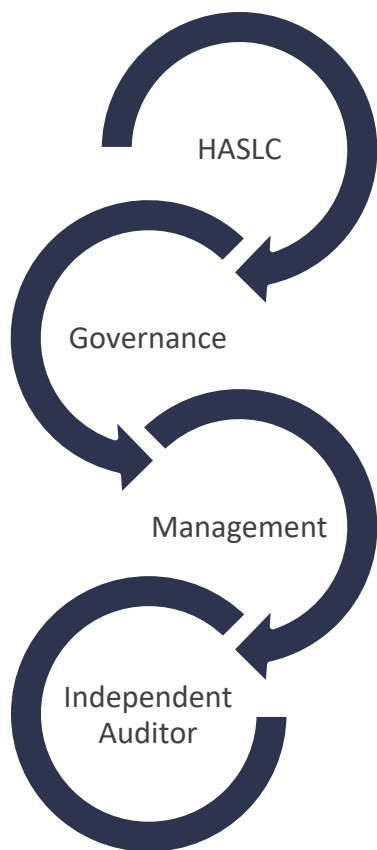


Engagement Scope

- Independent Auditors' Report – Auditors' Opinion on Financial Statements
- Required Supplementary Information - Management's Discussion and Analysis
- Report on Compliance for Each Major Federal Program and Report on Internal Control over Compliance, and Report on the Schedule of Expenditures of Federal Awards Required by the Uniform Guidance
- Other Supplementary Information – Financial Data Schedules



Responsibilities of Parties Involved

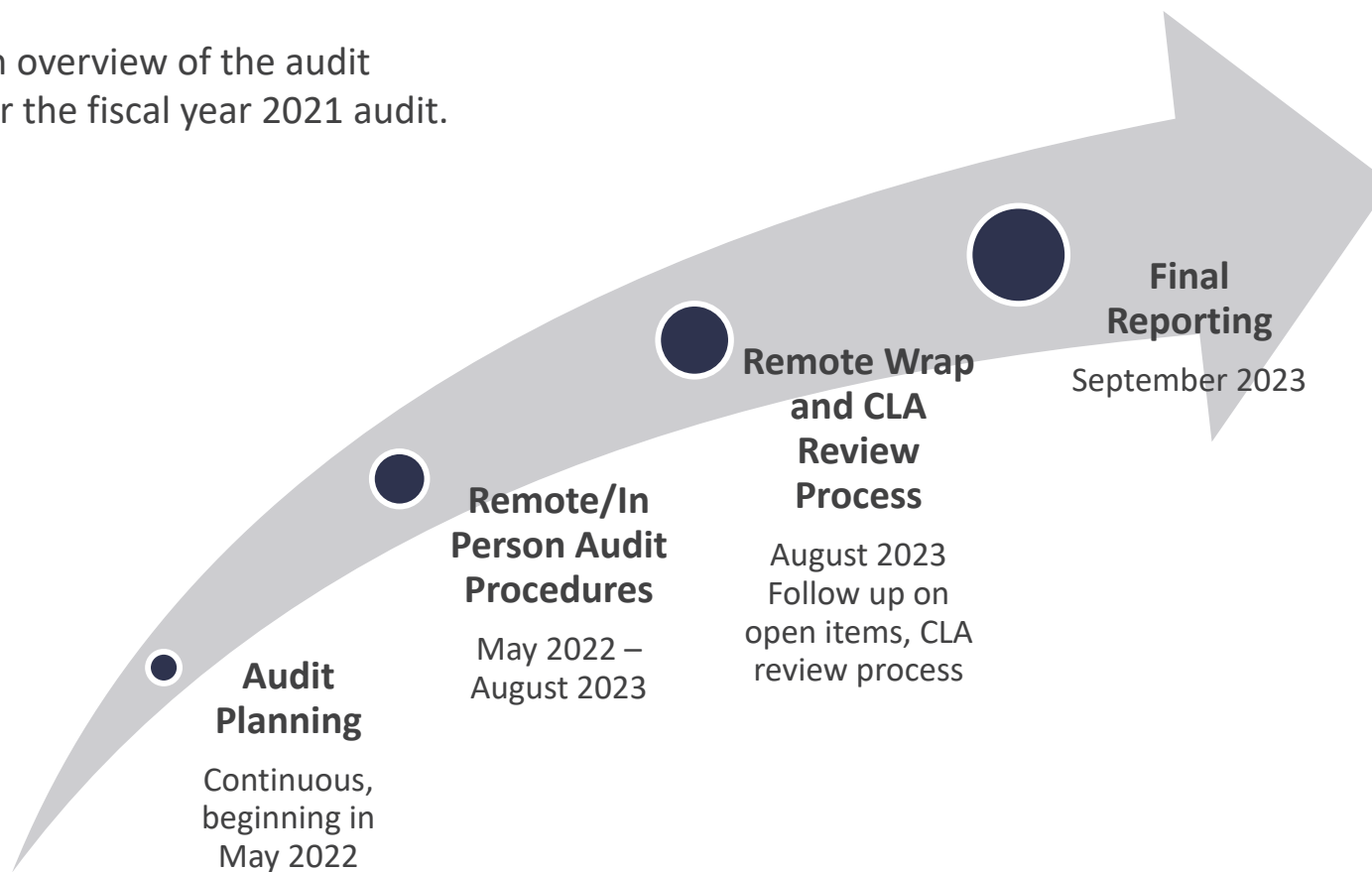


Governance	Strategic Direction
	Accountability, including financial reporting
Management	Internal Controls
	Accounting Policies
	Management Decisions
	Fair Presentation of Financial Statements
	Programs to Prevent and Detect Fraud
Independent Auditor	Opinion on Fair Presentation of Financial Statements
	Audit in Accordance with GAAS and <i>Government Auditing Standards</i>
	Reasonable, not Absolute Assurance
	Understanding of Internal Controls
	Risk Based Audit Approach



Audit Timeline

Below is an overview of the audit timeline for the fiscal year 2021 audit.



Financial Statements

- Auditors' report
- Required Supplementary Information
 - Management's discussion and analysis
- Financial statements and footnotes
- Other Supplementary information
 - Financial Data Schedules



STATEMENTS OF NET POSITION

	2021	2020	(Decrease)
Assets and Deferred Outflows of Resources			
Current Assets	\$ 20,165,902	\$ 14,704,213	\$ 5,461,689
Noncurrent Assets	2,043,603	1,991,783	51,820
Capital Assets, Net	14,911,262	15,769,447	(858,185)
Total Assets	<u>\$ 37,120,767</u>	<u>\$ 32,465,443</u>	<u>\$ 4,655,324</u>
Liabilities and Deferred Inflows of Resources			
Current Liabilities	\$ 2,555,712	\$ 3,710,718	\$ (1,155,006)
Noncurrent Liabilities	8,702,060	8,931,488	(229,428)
Total Liabilities	<u>11,257,772</u>	<u>12,642,206</u>	<u>(1,384,434)</u>
Net Position			
Net Investment in Capital Assets	7,191,077	7,877,616	(686,539)
Restricted for Other Purposes	4,019,809	5,484,766	(1,464,957)
Unrestricted	14,652,109	6,460,855	8,191,254
Total Net Position	<u>25,862,995</u>	<u>19,823,237</u>	<u>6,039,758</u>
Total Liabilities and Net Position	<u>\$ 37,120,767</u>	<u>\$ 32,465,443</u>	<u>\$ 4,655,324</u>

Total Assets for 2021 were \$37,120,767. This represents an increase of \$2,746,726 from the previous year.

Cash and Cash Equivalents increased by \$3,199,251 from \$11,252,536 in 2020 to \$16,125,003 in 2021 mainly due to the increase in cash received related to Bentwood Townhomes sale.

Capital Assets, Net decreased by \$946,707. There were no additions made in 2020, therefore the decrease represents current year depreciation expense.

Current Liabilities increased by \$1,527,142 from \$2,183,576 in 2020 to \$3,710,718 in 2021. This increase is mostly due to an increase in accrued interest payable and unearned revenue related to CAREs funding received in advance for the HCV and Mainstream Voucher programs.



STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET POSITION

	<u>2021</u>	<i>% of Total</i>	<u>2020</u>	<i>% of Total</i>
Operating Revenues				
Tenant Revenue - Rents and Others	\$ 3,143,288	4%	\$ 3,247,157	5%
HUD Operating Subsidies and Grants	61,697,161	86%	60,125,176	94%
Other Revenue	6,771,009	9%	719,944	1%
Total Operating Revenues	<u>71,611,458</u>		<u>64,092,277</u>	
Operating Expenses				
Administrative	5,996,054	9%	6,361,618	10%
Tenant Services	526,959	1%	441,791	1%
Utilities	966,513	1%	883,041	1%
Maintenance and Operations	1,829,311	3%	3,216,305	5%
Protective Services	188,799	0%	157,222	0%
Genera - Other	568,419	1%	648,975	1%
General - Bad Debt	100,944	0%	562,629	1%
Housing Assistant Payments	54,027,925	83%	50,226,653	79%
Depreciation	1,245,315	2%	1,254,143	2%
Total Operating Expenses	<u>65,450,239</u>		<u>63,752,377</u>	
Operating Income	6,161,219		339,900	
Total Nonoperating Revenues (Expenses)	<u>(121,461)</u>		<u>(66,291)</u>	
Change in Net Position	6,039,758		273,609	
Net Position - Beginning of Year	<u>19,823,237</u>		<u>19,549,628</u>	
Net Position - End of Year	<u>\$ 25,862,995</u>		<u>\$ 19,823,237</u>	

Total Operating Revenue increased by \$5,457,970 from \$58,634,307 in 2020 to \$64,092,277 in 2021. This is due to the sale of Bentwood Townhomes.

Total Operating Expenses increased by \$3,164,403 from \$60,587,974 in 2020 to \$63,752,377 in 2021. The majority of the increase is related to the increase in the Housing Assistance Payments and additional repairs and maintenance in 2020 along with an increase in payroll expenses due to overtime worked related to COVID-19.

Operating Income was \$339,900 in 2021 and an operating loss of 1,953,667 in 2020. The decrease in the operating loss is mainly the result of an increase in HUD monies greater than the increase in related expenses.



Auditor Communication

- Auditors' responsibility under generally accepted audit standards.
- No changes from planned scope

- We evaluated management's estimates and are comfortable with them
- Significant estimates: Allowance for doubtful accounts and depreciation

- Neutral, consistent, and clear

- Delay in issuance due to internal turnover and delay in issuance of discrete component unit financials.
- No disagreements with management
- No management consultations with other accounting firms

- Audit Adjustments – Mobility Grant activity
- Uncorrected Misstatement - Allowance understated per calculation
- Management representations forthcoming



SINGLE AUDIT REPORT

Programs Tested

- Housing Voucher Cluster (CFDA 14.871)

Single Audit Findings

- Eligibility
- Reporting
- Special Tests – HQS
- Special Tests – Failed Inspections
- Special Tests – Quality Re-Inspections
- LIPH Special Tests – DOT's

Financial Statements

- Material Weakness over financial reporting



Audit Findings

- **Admissions and Continued Occupancy Policy (ACOP)** – Need to revise or update
- **Capitalization Threshold** – \$5,000 threshold to ensure compliance with Uniform Guidance
- **Tenant A/R Allowance** – Address old, unpaid tenant balances due for collectability and allowance



Questions?



Special thanks to Housing
Authority of St. Louis
County's finance and
program staff during the
2021 audit!



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HOUSING AUTHORITY OF ST. LOUIS COUNTY

**FINANCIAL STATEMENTS AND
SUPPLEMENTARY INFORMATION**

YEARS ENDED DECEMBER 31, 2021 AND 2020

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
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YEARS ENDED DECEMBER 31, 2021 AND 2020**

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INDEPENDENT AUDITORS' REPORT

Board of Commissioners
Housing Authority of St. Louis County
St. Louis, Missouri

Report on the Audit of the Financial Statements

Opinions

We have audited the accompanying financial statements of the business-type activities and the aggregate discretely presented component units of the Housing Authority of St. Louis County, as of and for the years ended December 31, 2021 and 2020, and the related notes to the financial statements, which collectively comprise the Housing Authority of St. Louis County's basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the business-type activities and the aggregate discretely presented component units of the Housing Authority of St. Louis County, as of December 31, 2021, and the respective changes in financial position, and, where applicable, cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

We did not audit the financial statements of the discretely presented component units Stratford Commons, LP, Stratford Commons II, LP, Stratford Manor, LP, Springwood Limited Partners, LP or Springwood Limited Partners II, LP, which represent 58%, 88% and 42% of the assets, net position, and revenues of the discretely presented component units as of December 31, 2021.

Those statements of the discretely presented component units mentioned above, which were prepared in accordance with the accounting standards issued by the Financial Accounting Standard Board, were audited by other auditors whose reports have been furnished to us. We have applied limited audit procedures on the presentation only conversion adjustments to the financial statements of the discretely presented component units mentioned above. Our opinion, insofar as it related to the amounts included the discretely presented component units mentioned above, prior to the limited presentation only conversion adjustments, is based solely on the reports of other auditors.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Housing Authority of St. Louis County and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Housing Authority of St. Louis County's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Housing Authority of St. Louis County's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Housing Authority of St. Louis County's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Emphasis of Matter

During the year ended December 31, 2021, the Authority recorded prior period adjustments related to corrections of errors to prior year financials.

As stated in Note 1 to the financial statements, a correction of error was made to restate beginning net position as of January 1, 2021 related to understated notes receivable. Our opinion is not modified with respect to this matter.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with GAAS, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Housing Authority of St. Louis County's basic financial statements. The financial data schedules listed in the table of contents are presented for purposes of additional analysis and are not a required part of the basic financial statements. The schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, is also presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with GAAS. In our opinion, the financial data schedules and schedule of expenditures of federal awards is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated REPORT DATE, on our consideration of the Housing Authority of St. Louis County's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Housing Authority of St. Louis County's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Housing Authority of St. Louis County's internal control over financial reporting and compliance.

CliftonLarsonAllen LLP

St. Louis, Missouri
REPORT DATE

DRAFT 9.1.23

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
MANAGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2021 AND 2020**

The Management's Discussion and Analysis (MD&A) for the Housing Authority of St. Louis County (the Authority) is designed to (a) assist the reader in focusing on significant financial issues, (b) provide an overview of the Authority's financial activity, (c) identify changes in the Authority's financial position, and (d) identify individual fund issues or concerns.

Since the Management's Discussion and Analysis is designed to focus on the current year's activity, resulting changes and currently known facts, it should be read in conjunction with the Authority's financial statements.

FINANCIAL HIGHLIGHTS

- The assets of the Authority exceeded liabilities as of December 31, 2021 by \$25,862,995 (net position). This represents an increase of \$6,039,758 from the 2020 net position balance of \$19,822,085.
- The Authority's total cash and investment balance as of December 31, 2021 was \$18,063,843, representing an increase of \$4,872,467 from the prior year balance.
- The Authority had total operating revenues of \$71,611,458 and total operating expenses of \$65,450,239.
- Nonoperating revenues and expenses amounted to net expense of \$121,461 for 2021.
- The Authority's expenditures of federal awards amounted to \$61,649,555 for 2021.

Overview of the Financial Statements

The primary focus of the Authority's financial statements is on both the Authority as a whole and the major individual programs. Both perspectives allow the user to address relevant questions, broaden a basis for comparison, and enhance the Authority's accountability.

The Authority's financial statements are designed to provide readers with a broad overview of the Authority's finances. The reports were prepared in accordance with accounting principles generally accepted in the United States of America applicable to governmental entities for proprietary-type funds.

The Authority is a stand-alone enterprise fund. Enterprise funds utilize the full accrual basis of accounting.

Accrual accounting recognizes revenues and expenses when earned regardless of when cash is received or paid.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
MANAGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2021 AND 2020**

These statements include a Statement of Net Position. The statement reports all financial and capital resources for the Authority. The statement is presented in the format where assets and deferred outflows of resources minus liabilities and deferred inflows of resources equal net position, formerly known as net assets. Assets and liabilities are presented in order of liquidity and are classified as current (convertible into cash within one year), and noncurrent.

The focus of the Statement of Net Position is the residual of all other elements presented in the Statement. It provides the amount of funds in reserve for continued operations of the Authority. Net position is reported in three broad categories:

Net Investment in Capital Assets: This component of net position reports capital assets net of accumulated depreciation and debt related to its capital assets.

Restricted Net Position: This component of net position reports the difference between assets and liabilities with constraints placed on their use by either external parties or enabling legislation, including creditors, grantors, contributors, laws, or regulations of other governments.

Unrestricted Net Position: This component reports net position that does not meet the definition of "net investment in capital assets" or "restricted net position."

The Authority's financial statements also include a Statement of Revenues, Expenses, and Changes in Net Position (similar to an income statement). This statement includes operating revenues, such as rental income, and operating expenses, such as administrative, utilities, maintenance, and depreciation expenses. It also includes nonoperating revenue and expenses, such as capital grant revenue, extraordinary maintenance expense, investment income and interest expense.

The Authority's Programs

Many of the programs maintained by the Authority are required by the Department of Housing and Urban Development (HUD). Others are segregated to enhance accountability and control.

Business Programs – Represents non-HUD resources developed from a variety of activities.

Conventional Public Housing – Under the conventional public housing program, the Authority rents units that it owns to low-income households. The conventional public housing program is operated under an Annual Contributions Contract (ACC) with HUD. HUD provides operating subsidy to the Authority in order for the Public Housing Authority (PHA) to provide housing to the tenants at a rent that is based upon 30% of household income. The conventional public housing program also includes the capital fund program, which is the primary funding source for physical and management improvements to the Authority's properties.

Housing Choice Voucher Program – Under the Housing Choice Voucher Program, the Authority administers contracts with independent landlords who own the property. The Authority subsidizes the family's rent through a Housing Assistance Payment (HAP) made to the landlord. The program is administered under an Annual Contributions Contract with HUD. HUD provides Annual Contributions funding to enable the Authority to structure a lease that sets the participants' rent at 30% of household income.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
MANAGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2021 AND 2020**

Other Nonmajor Programs – In addition to the major programs above, the Authority also maintains the following nonmajor programs. Nonmajor programs are defined as programs that have assets, liabilities, revenues, or expenses of less than 5% of the Authority's total assets, liabilities, revenues or expenses:

Section 8 Moderate Rehab Program – This is a Section 8 program that is unit based. This program consists of projects that were rehabbed in the 1980s.

Mainstream Voucher Program – This is a subset of the Housing Choice Voucher Program. Mainstream vouchers assist nonelderly persons with disabilities.

AUTHORITY FINANCIAL STATEMENTS

Statement of Net Position

The following table reflects the condensed Statement of Net Position compared to prior year. The Authority is engaged only in business-type activities.

STATEMENT OF NET POSITION

	December 31,				
	2021	2020, As Restated	2019	\$ Change 2021/2020	% Change 2021/2020
Cash and Cash Equivalents	\$ 16,125,003	\$ 11,252,536	\$ 8,053,285	\$ 4,872,467	43%
Current and Other Assets	4,040,899	3,451,677	3,378,284	589,222	17%
Noncurrent Assets	2,043,603	1,991,783	1,570,994	51,820	3%
Capital Assets, Net	14,911,262	15,769,447	16,716,154	(858,185)	-5%
Total Assets	37,120,767	32,465,443	29,718,717	4,655,324	14%
Current Liabilities	2,555,712	3,710,718	2,183,576	(1,155,006)	-31%
Long-Term Liabilities	8,702,060	8,931,488	8,993,349	(229,428)	-3%
Total Liabilities	11,257,772	12,642,206	11,176,925	(1,384,434)	-11%
Net Position:					
Net Investment in Capital Assets	7,191,077	7,877,616	8,663,356	(686,539)	-9%
Restricted for Other Purposes	4,019,809	5,484,766	4,200,668	(1,464,957)	-27%
Unrestricted	14,652,109	6,460,855	5,677,768	8,191,254	127%
Total Net Position	\$ 25,862,995	\$ 19,823,237	\$ 18,541,792	\$ 6,039,758	30%

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
MANAGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2021 AND 2020**

The narrative below explains the fluctuations in the elements of the Statement of Net Position.

Analysis of Entity Wide Net Position (Statement of Net Position) for the years ended December 31, 2021 and 2020:

Total Assets for 2021 were \$37,120,767. This represents an increase of \$4,655,324 from the previous year.

Cash and Cash Equivalents increased by \$4,839,927 from \$11,252,536 in 2020 to \$16,125,003 in 2021 mainly due to the increase in cash received to the sale of Bentwood properties, offset by the decrease in CARES Act funding.

Capital Assets, Net decreased by \$858,185 and is attributable to additions of \$387,100, offset by current year depreciation expense of \$1,245,315.

Current Assets increased \$574,873, from \$3,464,874 in 2020 to \$4,039,747 in 2021, mostly a result in an increase of accounts receivable of \$464,590.

Current Liabilities decreased by \$1,155,006 from \$3,710,718 in 2020 to \$2,555,712 in 2021. This decrease is mostly due to a decrease in unearned revenue related to CAREs funding received in advance for the HCV and Mainstream Voucher programs.

Long-Term Liabilities decreased by \$229,428 from \$8,931,488 in 2020 to \$8,702,060 in 2021 as a result of normal payoffs of long-term debt.

Restricted Net Position decreased by \$1,464,957 from \$5,484,766 in 2020 to \$4,019,809 in 2021. This is due to the decrease in restricted net position for Housing Choice Vouchers for the CAREs programs.

Net Investment in Capital Assets decreased by \$686,539 from \$7,877,616 in 2020 to \$7,191,077 in 2021 as a result of changes in capital assets and debt.

Analysis of Entity Wide Net Position (Statement of Net Position) for the years ended December 31, 2020 and 2019:

Total Assets for 2021 were \$37,120,767. This represents an increase of \$2,746,726 from the previous year.

Cash and Cash Equivalents increased by \$3,199,251 from \$11,252,536 in 2020 to \$16,125,003 in 2021 mainly due to the increase in cash received related to CAREs funding.

Capital Assets, Net decreased by \$946,707. There were no additions made in 2020, therefore the decrease represents current year depreciation expense.

Current Assets increased \$73,393, from \$3,378,284 in 2020 to \$3,451,677 in 2021.

Current Liabilities increased by \$1,527,142 from \$2,183,576 in 2020 to \$3,710,718 in 2021. This increase is mostly due to an increase in accrued interest payable and unearned revenue related to CAREs funding received in advance for the HCV and Mainstream Voucher programs.

Long-Term Liabilities decreased by \$61,861 from \$8,993,349 in 2020 to \$8,931,488 in 2021.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
MANAGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2021 AND 2020**

Restricted Net Position increased by \$1,284,098 from \$4,200,668 in 2020 to \$5,484,766 in 2021. This is due to the increase in restricted net position for blended component units (separate entities fully owned by the Authority) related to escrows and reserves as well as the restricted cash on hand at December 31, 2020 for the CAREs programs.

Net Investment in Capital Assets decreased by \$785,740 from \$8,663,356 in 2020 to \$7,877,616 in 2021.

STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION

	Years Ended December 31,				
	2021	2020, As Restated	2019	\$ Change 2021/2020	% Change 2021/2020
Operating Revenues:					
Tenant Revenue - Rents and Other	\$ 3,143,288	\$ 3,247,157	\$ 3,186,548	\$ (103,869)	-3%
HUD Operating Subsidies and Grants	61,697,161	60,125,176	54,480,575	1,571,985	3%
Other Revenue	6,771,009	719,944	967,184	6,051,065	840%
Total Operating Revenues	71,611,458	64,092,277	58,634,307	7,519,181	12%
Operating Expenses:					
Administrative	5,996,054	6,361,618	5,865,232	(365,564)	-6%
Tenant Services	526,959	441,791	378,701	85,168	19%
Utilities	966,513	883,041	1,022,159	83,472	9%
Maintenance	1,829,311	3,216,305	2,442,760	(1,386,994)	-43%
Protective Services	188,799	157,222	154,260	31,577	20%
General - Other	568,419	648,975	578,231	(80,556)	-12%
General - Bad Debt	100,944	562,629	675,110	(461,685)	-82%
Housing Assistance Payments	54,027,925	50,226,653	48,171,396	3,801,272	8%
Depreciation	1,245,315	1,254,143	1,300,125	(8,828)	-1%
Total Operating Expenses	65,450,239	63,752,377	60,587,974	1,697,862	3%
Operating Income	6,161,219	339,900	(1,953,667)	5,821,319	-1713%
Nonoperating Revenues (Expenses):					
Investment Income	101,273	222,544	182,531	(121,271)	-54%
Amortization and Interest Expense	(222,734)	(288,835)	(366,420)	66,101	23%
Gain on Disposal of Capital Assets	-	-	220,460	-	0%
Extraordinary Maintenance and Casualty Losses	-	-	(39,249)	-	0%
Total Nonoperating Revenues (Expenses)	(121,461)	(66,291)	(2,678)	(55,170)	-83%
Income Before Special Items	6,039,758	273,609	(1,956,345)	5,766,149	-2107%
Special Item - Housing Authority of the City of Wellston, Missouri	-	-	5,024,578	-	100%
Change in Net Position	6,039,758	273,609	3,068,233	5,766,149	-2107%
Net Position - Beginning of Year, As Restated	19,823,237	19,549,628	15,473,559	273,609	1%
Net Position - End of Year	\$ 25,862,995	\$ 19,823,237	\$ 18,541,792	\$ 6,039,758	30%

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
MANAGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2021 AND 2020**

Analysis of Entity Wide Statement of Revenues, Expenses, and Changes in Net Position for the years ended December 31, 2021 and 2020:

Total Operating Revenue increased by \$7,519,181 from \$64,092,277 in 2020 to \$71,611,458 in 2021. This is due to the sale of the Bentwood properties and monies the Authority received for it as well as an increase in funding received for the HCV program.

Total Operating Expenses increased by \$1,697,862 from \$63,752,377 in 2020 to \$65,450,239 in 2021. The majority of the increase is related to the increase in the Housing Assistance Payments.

Operating Income was \$6,161,219 in 2021 and \$339,900 in 2020. The increase in operating income is mainly the result of the monies received related to the sale of the Bentwood properties as well as the increase in HUD monies greater than the increase in related expenses.

Nonoperating Revenues (Expenses) decreased by \$31,221 from net expense of \$90,240 in 2020 to net expense of \$121,461 in 2021. Most of the change was due to a reduction in investment income, amortization expense and interest expense.

Analysis of Entity Wide Statement of Revenues, Expenses, and Changes in Net Position for the years ended December 31, 2020 and 2019:

Total Operating Revenue increased by \$5,457,970 from \$58,634,307 in 2020 to \$64,092,277 in 2021. This is due to an increase in funding received from HUD through the CARES Act.

Total Operating Expenses increased by \$3,164,403 from \$60,587,974 in 2020 to \$63,752,377 in 2021. The majority of the increase is related to the increase in the Housing Assistance Payments and additional repairs and maintenance in 2020 along with an increase in payroll expenses due to overtime worked related to COVID-19.

Operating Income was \$339,900 in 2021 and an operating loss of 1,953,667 in 2020. The decrease in the operating loss is mainly the result of an increase in HUD monies greater than the increase in related expenses.

Nonoperating Revenues (Expenses) decreased by \$63,613 from net expense of \$2,678 in 2020 to net expense of \$66,291 in 2021. Most of the change was due to no gain on disposal of capital assets in the current year net with no write off of debt issuance costs.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
MANAGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2021 AND 2020**

SUMMARY OF AUTHORITY REVENUES

The Authority administered the following programs with revenues generated from these programs during 2021 as follows:

ANALYSIS OF ENTITY WIDE REVENUES

Low Income Public Housing		\$ 3,442,327
Low Income Public Housing - CARES		212,526
Mainstream 5		1,814,382
Mainstream 5 - CARES		24,442
Section 8:		
Housing Choice Vouchers	\$ 54,835,658	
Housing Choice Vouchers - CARES	1,354,127	
Moderate Rehabilitation	123,565	
Emergency Housing Vouchers	602,153	
Total Section 8		56,915,503
Component Units		2,511,871
Business Activities		6,618,561
Central Office Cost Center		1,703,066
Family Self-Sufficiency Program		135,996
Total Revenues by Program		73,378,674
Less: Eliminated Intercompany Revenues		1,665,943
Total Revenues Per Statement of Revenues, Expenses, and Changes in Net Position		<u>\$ 71,712,731</u>

CAPITAL ASSETS AND DEBT ADMINISTRATION

Capital Assets

At December 31, 2021, the Authority had \$14,911,262 invested in a variety of capital assets. The following reconciliation summarizes the change in capital assets.

CHANGE IN CAPITAL ASSETS

Beginning Balance - January 1, 2021	\$ 15,769,447
Disposals, Net of Depreciation	30
Additions	387,100
Depreciation	(1,245,315)
Ending Balance - December 31, 2021	<u>\$ 14,911,262</u>

Additional information on capital assets can be found in Note 5 to the financial statements.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
MANAGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2021 AND 2020**

CHANGE IN LONG-TERM DEBT

Beginning Balance - January 1, 2021	\$ 8,753,330
Additions / Refinancing	-
Principal Payments	(171,686)
Ending Balance - December 31, 2021	<u>\$ 8,581,644</u>

Additional information on long-term debt can be found in Note 9 to the financial statements.

ECONOMIC FACTORS

Significant economic factors affecting the Authority are as follows:

- Federal funding provided by Congress to the Department of Housing and Urban Development
- Local labor supply and demand, which can affect salary and wage rates
- Local inflationary, recessionary and employment trends, which can affect resident incomes and therefore the amount of rental income
- Inflationary pressure on utility rates, supplies, and other costs
- Rental market fluctuations

The Authority has an annual challenge of estimating what the next year's budget authority from HUD will be as that information is generally not received until 2 ½ months after the year has started. Once the information is received, the Authority has to adjust the level of vouchers to match the new budget authority by estimating future program attrition and cost of rental increases.

In recent years, the Authority has applied for state tax credits as part of a plan to develop low income housing. The state tax program is competitive and has been suspended in recent years.

FINANCIAL CONTACT

The individual to be contacted regarding this report is Shannon Koenig, Executive Director, Housing Authority of St. Louis County, at (314) 227-3114. Specific requests may be submitted to the Housing Authority of St. Louis County at 8865 Natural Bridge, St. Louis, MO 63121.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
STATEMENT OF NET POSITION
DECEMBER 31, 2021

	Business Activities	Discretely Presented Component Units
ASSETS		
CURRENT ASSETS		
Cash, Unrestricted	\$ 13,554,069	\$ 96,191
Cash, Restricted	2,570,934	2,369,447
Investments, Restricted	1,938,840	-
Accounts Receivable, Net Allowance for Doubtful Accounts	1,013,576	122,484
Notes and Mortgages Receivable	30,467	-
Prepaid Expenses and Other Assets	185,660	101,802
Assets Held for Sale	861,459	-
Inventory	10,897	-
Total Current Assets	<u>20,165,902</u>	<u>2,689,924</u>
NONCURRENT ASSETS		
Notes and Mortgages Receivable, Net Allowance for Doubtful Accounts	1,923,360	-
Other Assets	120,243	483,080
Total	<u>2,043,603</u>	<u>483,080</u>
Capital Assets, Net	14,911,262	43,165,293
Total Noncurrent Assets	<u>16,954,865</u>	<u>43,648,373</u>
Total Assets	<u>\$ 37,120,767</u>	<u>\$ 46,338,297</u>
LIABILITIES AND NET POSITION		
CURRENT LIABILITIES		
Accounts Payable	\$ 404,447	\$ 2,029,127
Accrued Liabilities	295,098	-
Accrued Interest Payable	1,079,613	248,246
Current Portion of Long Term Debt	176,260	495,239
Tenant Security Deposits	254,588	255,111
Unearned Revenues	345,706	103,687
Total Current Liabilities	<u>2,555,712</u>	<u>3,131,410</u>
NONCURRENT LIABILITIES		
Long-Term Debt, Net of Current	8,405,384	21,607,183
Miscellaneous Long-Term Liabilities	234,689	7,532,025
Accrued Compensated Absences	61,987	-
Total Noncurrent Liabilities	<u>8,702,060</u>	<u>29,139,208</u>
Total Liabilities	<u>11,257,772</u>	<u>32,270,618</u>
NET POSITION		
Net Investment in Capital Assets	7,191,077	21,545,951
Restricted for Other Purposes	4,019,809	2,114,336
Unrestricted	14,652,109	(9,592,608)
Total Net Position	<u>25,862,995</u>	<u>14,067,679</u>
Total Liabilities and Net Position	<u>\$ 37,120,767</u>	<u>\$ 46,338,297</u>

See accompanying Notes to Financial Statements.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
STATEMENT OF NET POSITION
DECEMBER 31, 2020

	Business Activities, As Restated	Discretely Presented Component Units
ASSETS		
CURRENT ASSETS		
Cash, Unrestricted	\$ 5,837,124	\$ 636,407
Cash, Restricted	5,415,412	3,386,364
Investments, Restricted	1,971,380	-
Accounts Receivable, Net Allowance for Doubtful Accounts	534,637	219,115
Notes and Mortgages Receivable	28,191	-
Prepaid Expenses and Other Assets	46,109	262,793
Assets Held for Sale	861,459	-
Inventory	9,901	-
Total Current Assets	<u>14,704,213</u>	<u>4,504,679</u>
NONCURRENT ASSETS		
Notes and Mortgages Receivable, Net Allowance for Doubtful Accounts	1,991,783	-
Other Assets	-	547,005
Total	<u>1,991,783</u>	<u>547,005</u>
Capital Assets, Net	15,769,447	57,435,968
Total Noncurrent Assets	<u>17,761,230</u>	<u>57,982,973</u>
Total Assets	<u>\$ 32,465,443</u>	<u>\$ 62,487,652</u>
LIABILITIES AND NET POSITION		
CURRENT LIABILITIES		
Accounts Payable	\$ 566,053	\$ 2,260,190
Accrued Liabilities	292,169	10,600
Accrued Interest Payable	1,030,315	262,027
Current Portion of Long Term Debt	170,009	791,721
Tenant Security Deposits	253,694	407,174
Unearned Revenues	1,398,478	72,745
Total Current Liabilities	<u>3,710,718</u>	<u>3,804,457</u>
NONCURRENT LIABILITIES		
Long-Term Debt, Net of Current	8,583,321	28,503,523
Miscellaneous Long-Term Liabilities	291,703	7,303,125
Accrued Compensated Absences	56,464	-
Total Noncurrent Liabilities	<u>8,931,488</u>	<u>35,806,648</u>
Total Liabilities	<u>12,642,206</u>	<u>39,611,105</u>
NET POSITION		
Net Investment in Capital Assets	7,877,616	28,687,729
Restricted for Other Purposes	5,484,766	2,979,190
Unrestricted	6,460,855	(8,790,372)
Total Net Position	<u>19,823,237</u>	<u>22,876,547</u>
Total Liabilities and Net Position	<u>\$ 32,465,443</u>	<u>\$ 62,487,652</u>

See accompanying Notes to Financial Statements.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION
YEAR ENDED DECEMBER 31, 2021

	Business Activities As Restated	Discretely Presented Component Units
OPERATING REVENUES		
Tenant Revenue	\$ 3,143,288	\$ 4,300,723
HUD PHA Grants	61,697,161	-
Fraud Recovery	32,724	-
Other Revenue	6,738,285	283,056
Total Operating Revenues	71,611,458	4,583,779
OPERATING EXPENSES		
Administrative:		
Salaries and Fringes	4,488,149	-
Other	1,697,251	854,739
Tenant Services	337,613	-
Utilities	966,513	780,124
Ordinary Maintenance and Operations	1,829,311	1,101,732
Protective Services	188,799	-
General:		
Insurance Premiums	468,897	1,139,633
Other	99,522	-
Bad Debt	100,944	-
Housing Assistance Payments	54,027,925	-
Depreciation	1,245,315	2,105,502
Total Operating Expenses	65,450,239	5,981,730
OPERATING INCOME (LOSS)	6,161,219	(1,397,951)
NONOPERATING EXPENSES		
Investment and Interest Income, Unrestricted	46,043	9,439
Investment Income, Restricted	55,230	-
Interest Expense and Bond Issuance Costs	(222,734)	(699,884)
Sale of Bentwood Properties	-	(6,720,472)
Total Nonoperating Expenses	(121,461)	(7,410,917)
CHANGE IN NET POSITION	6,039,758	(8,808,868)
Net Position - Beginning of Year, As Restated	19,823,237	29,597,019
NET POSITION - END OF YEAR	\$ 25,862,995	\$ 14,067,679

See accompanying Notes to Financial Statements.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION (CONTINUED)
YEAR ENDED DECEMBER 31, 2020

	Business Activities	Discretely Presented Component Units
OPERATING REVENUES		
Tenant Revenue	\$ 3,247,157	\$ 6,899,083
HUD PHA Grants	60,125,176	-
Fraud Recovery	89,879	-
Other Revenue	630,065	139,107
Total Operating Revenues	64,092,277	7,038,190
OPERATING EXPENSES		
Administrative:		
Salaries and Fringes	4,559,337	629,782
Other	1,937,768	1,639,746
Tenant Services	306,304	-
Utilities	883,041	916,594
Ordinary Maintenance and Operations	3,216,305	1,568,047
Protective Services	157,222	-
General:		
Insurance Premiums	552,826	714,635
Other	96,149	-
Bad Debt	562,629	72,359
Housing Assistance Payments	50,226,653	-
Depreciation	1,254,143	2,741,531
Total Operating Expenses	63,752,377	8,282,694
OPERATING INCOME (LOSS)	339,900	(1,244,504)
NONOPERATING EXPENSES		
Investment and Interest Income, Unrestricted	52,463	6,213
Investment Income, Restricted	170,081	5,591
Interest Expense	(288,835)	(1,180,643)
Total Nonoperating Expenses	(66,291)	(1,168,839)
CHANGE IN NET POSITION	273,609	(2,413,343)
Net Position - Beginning of Year, As Restated	19,549,628	25,289,890
NET POSITION - END OF YEAR	\$ 19,823,237	\$ 22,876,547

See accompanying Notes to Financial Statements.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
STATEMENTS OF CASH FLOWS
YEARS ENDED DECEMBER 31, 2021 AND 2020**

	2021	2020
CASH FLOWS FROM OPERATING ACTIVITIES		
Received from Tenants	\$ 3,084,223	\$ 3,231,198
Received from Grants	60,238,606	61,705,156
Received from Other Sources	6,771,009	719,944
Paid to Employees for Services	(4,239,451)	(5,042,998)
Paid for Housing Assistance	(54,027,925)	(50,226,653)
Paid to Suppliers for Goods and Services	(6,258,264)	(6,417,914)
Net Cash Provided by Operating Activities	5,568,198	3,968,733
CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES		
Principal Payments on Loans	(171,686)	(160,927)
Interest Paid	(222,734)	(288,835)
Purchase of Capital Assets	(387,100)	(341,391)
Proceeds from Sale of Capital Assets and Assets Held for Sale	(30)	33,955
Net Cash Used by Capital and Related Financing Activities	(781,550)	(757,198)
CASH FLOWS FROM INVESTING ACTIVITIES		
Change in Value of Investments	87,770	-
Interest Income	46,043	52,463
Net Repayments from Others Under Note Receivable Agreements	(47,994)	(64,747)
Net Cash Provided (Used) by Investing Activities	85,819	(12,284)
NET INCREASE IN CASH AND CASH EQUIVALENTS	4,872,467	3,199,251
Cash and Cash Equivalents - Beginning of Year	11,252,536	8,053,285
CASH AND CASH EQUIVALENTS - END OF YEAR	\$ 16,125,003	\$ 11,252,536

See accompanying Notes to Financial Statements.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
STATEMENTS OF CASH FLOWS (CONTINUED)
YEARS ENDED DECEMBER 31, 2021 AND 2020**

	2021	2020
RECONCILIATION OF OPERATING INCOME TO NET CASH		
PROVIDED BY OPERATING ACTIVITIES		
Operating Income	\$ 6,161,219	\$ 339,900
Adjustment to Reconcile Operating Income to Net Cash		
Provided by Operating Activities:		
Depreciation	1,245,315	1,254,143
Bad Debt	100,944	562,629
Changes in Assets and Liabilities:		
Accounts Receivable	(465,742)	207,473
Prepaid Expenses	(139,551)	(17,791)
Other Assets	(121,239)	(3,829)
Accounts Payable and Accrued Expenses	(103,856)	182,365
Deferred Revenues and Deposits	(1,051,878)	1,356,548
Other Noncurrent Liabilities	(57,014)	87,295
Net Cash Provided by Operating Activities	<u>\$ 5,568,198</u>	<u>\$ 3,968,733</u>
SUPPLEMENTAL DISCLOSURES OF CASH FLOW INFORMATION		
Investment Income	<u>\$ 101,273</u>	<u>\$ 198,595</u>

See accompanying Notes to Financial Statements.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
COMBINING BALANCE SHEET – DISCRETELY PRESENTED COMPONENT UNITS
YEAR ENDED DECEMBER 31, 2021

	DISCRETELY PRESENTED COMPONENT UNITS									12/31/21 Total
	Bentwood Townhomes I, LP	Bentwood Townhomes II, LP	Bentwood Townhomes III, LP	Stratford Commons, LP	Stratford Commons II, LP	Stratford Manor, LP	Ventura Village Partners, LP	Springwood Limited Partners, LP	Springwood Limited Partners II, LP	
ASSETS										
Cash and Cash Equivalents	\$ -	\$ -	\$ -	\$ 7,672	\$ 651	\$ 4,705	\$ 70,791	\$ 4,468	\$ 7,904	\$ 96,191
Tenant Deposit Held in Trust	-	-	-	17,803	12,569	18,461	215,241	29,690	33,223	326,987
Restricted Deposits and Funded Reserves	-	-	-	69,274	55,066	132,465	730,865	676,865	377,925	2,042,460
Accounts Receivable - Tenant and Other	-	-	-	8,566	44,150	-	26,040	10,829	32,899	122,484
Prepays and Other Assets	-	-	-	8,364	1,539	3,573	50,704	4,713	32,909	101,802
Deferred Costs	-	-	-	73,235	3,005	44,065	334,646	11,299	16,830	483,080
Rental Property, Net	-	-	-	3,026,939	2,477,832	4,211,804	18,129,081	8,203,813	7,115,824	43,165,293
Total Assets	\$ -	\$ -	\$ -	\$ 3,211,853	\$ 2,594,812	\$ 4,415,073	\$ 19,557,368	\$ 8,941,677	\$ 7,617,514	\$ 46,338,297
LIABILITIES										
Accounts Payable and Accrued Expenses	-	-	-	\$ 776,156	\$ 652,352	\$ 282,136	\$ 203,032	\$ 86,769	\$ 28,682	\$ 2,029,127
Accrued Interest	-	-	-	162,164	2,667	-	32,372	7,041	44,002	248,246
Prepaid Revenue	-	-	-	18,210	11,420	13,265	45,250	3,570	11,972	103,687
Tenant Security Deposits Held in Trust	-	-	-	18,884	12,569	18,461	150,125	25,343	29,729	255,111
Notes and Mortgages Payable, Net	-	-	-	4,588,846	1,600,399	922,229	11,579,500	1,743,474	1,667,974	22,102,422
Miscellaneous Long-Term Liabilities	-	-	-	160,514	-	446,505	5,823,610	215,887	885,509	7,532,025
Total Liabilities	-	-	-	5,724,774	2,279,407	1,682,596	17,833,889	2,082,084	2,667,868	32,270,618
Net Investment in Capital Assets	-	-	-	(1,488,672)	880,438	3,333,640	6,884,227	6,471,638	5,464,680	21,545,951
Restricted Net Position	-	-	-	68,193	55,066	132,465	795,981	681,212	381,419	2,114,336
Unrestricted Net Position	-	-	-	(1,092,442)	(620,099)	(733,628)	(5,956,729)	(293,257)	(896,453)	(9,592,608)
Total	-	-	-	(2,512,921)	315,405	2,732,477	1,723,479	6,859,593	4,949,646	14,067,679
Total Liabilities and Net Position	\$ -	\$ -	\$ -	\$ 3,211,853	\$ 2,594,812	\$ 4,415,073	\$ 19,557,368	\$ 8,941,677	\$ 7,617,514	\$ 46,338,297

See accompanying Notes to Financial Statements.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
COMBINING STATEMENT OF OPERATIONS – DISCRETELY PRESENTED COMPONENT UNITS
YEAR ENDED DECEMBER 31, 2021

	DISCRETELY PRESENTED COMPONENT UNITS										12/31/21 Total
	Bentwood Townhomes I, LP	Bentwood Townhomes II, LP	Bentwood Townhomes III, LP	Stratford Commons LP	Stratford Commons II LP	Stratford Manor LP	Ventura Village Partners LP	Springwood Limited Partners LP	Springwood Limited Partners II LP		
OPERATING REVENUES											
Tenant Rent	\$ -	\$ -	\$ -	\$ 380,692	\$ 275,620	\$ 264,965	\$ 2,549,852	\$ 437,508	\$ 392,086	\$ 4,300,723	
Other Revenue	-	-	-	109,540	-	7,244	109,465	26,621	30,186	283,056	
Total Operating Revenues	-	-	-	490,232	275,620	272,209	2,659,317	464,129	422,272	4,583,779	
OPERATING EXPENSES											
Administrative Expenses	-	-	-	135,008	106,122	71,518	387,375	82,541	72,175	854,739	
Operating and Maintenance Expense	-	-	-	18,524	76,683	58,556	510,471	17,128	166,370	1,101,732	
Taxes and Insurance	-	-	-	75,654	58,954	61,600	765,549	93,694	84,182	1,139,633	
Utilities	-	-	-	92,192	118,662	65,908	422,300	40,721	40,341	780,124	
Total Operating Expenses	-	-	-	421,378	360,421	257,582	2,085,695	388,084	363,068	3,876,228	
OPERATING INCOME (LOSS)	-	-	-	68,854	(84,801)	14,627	573,622	76,045	59,204	707,551	
NONOPERATING REVENUES (EXPENSES)											
Interest Income	-	-	-	191	168	5,939	56	1,735	1,350	9,439	
Interest Expense	-	-	-	(59,969)	(31,687)	(58,309)	(413,544)	(86,549)	(49,826)	(699,884)	
Depreciation	-	-	-	(320,172)	(238,749)	(205,118)	(669,082)	(433,805)	(238,576)	(2,105,502)	
Total Nonoperating Revenues (Expenses)	-	-	-	(379,950)	(270,268)	(257,488)	(1,082,570)	(518,619)	(287,052)	(2,795,947)	
NET LOSS BEFORE DISTRIBUTIONS AND EQUITY 1	-	-	-	(311,096)	(355,069)	(242,861)	(508,948)	(442,574)	(227,848)	(2,088,396)	
Distributions	-	-	-	-	-	-	-	-	-	-	
Sale of Bentwood Properties	(2,608,068)	(2,187,315)	(1,925,089)	-	-	-	-	-	-	(6,720,472)	
Net Position - Beginning of Year	2,608,068	2,187,315	1,925,089	(2,201,825)	670,474	2,975,338	2,232,427	7,302,167	5,177,494	22,876,547	
NET POSITION - END OF YEAR	\$ -	\$ -	\$ -	\$ (2,512,921)	\$ 315,405	\$ 2,732,477	\$ 1,723,479	\$ 6,859,593	\$ 4,949,646	\$ 14,067,679	

See accompanying Notes to Financial Statements.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Reporting Entity

The Housing Authority of St. Louis County (the Authority) is a public body organized and authorized in accordance with the laws of the state of Missouri to engage in the development, acquisition, leasing, and administration of a Low-Rent Housing Program under the United States Housing Act of 1937, as amended, administered by the Department of Housing and Urban Development (HUD).

Component Units

The Authority's financial reporting entity has been determined in accordance with governmental standards for defining the reporting entity and identifying entities to be included in its basic financial statements. In determining how to define the reporting entity, management has considered all potential component units of the Authority. Component units are legally separate entities for which the Authority is financially accountable or are other organizations for which the nature and significance of their relationship with a primary government are such that exclusion would cause the reporting entity's financial statements to be misleading or incomplete. The decision to include a component unit in the reporting entity using the blending method or by discrete presentation was made by applying the criteria set forth in Sections 2100 and 2600 of the Government Accounting Standards Board (GASB) Codification of Governmental Accounting and Financial Reporting.

The following component units are reported as blended because the governing bodies are substantially the same as the Authority and the component units provide financial obligations to the Authority: Paradigm Properties, Inc., a management company, Paradigm Properties II through XV, Inc., management companies, Operation Excel, Inc., a nonprofit organization, West County Properties, Inc., a nonprofit organization, Meacham Park Partners, LP, a limited partnership, Primm Place Partners, LP, a limited partnership, Bentwood 2019, Inc., a corporation and Meacham Park 2018, Inc., a corporation. There are separate financial statements issued for Meacham Park Partners, LP and Primm Place Partners, LP. There are no separate financial statements issued for any of the other blended component units. Bentwood 2019, Inc. and Meacham Park 2018, Inc. did not have any activity in the current year.

In 2021, the Authority evaluated the following entities to be discretely presented component units: Bentwood Townhomes I, LP, Bentwood Townhomes II, LP and Bentwood Townhomes III, LP, Stratford Commons, LP, Stratford GP II, LP, Stratford Commons II, LP, Stratford Manor, LP, Ventura Village Partners, LP, Springwood Limited Partners, LP and Springwood Limited Partners II, LP. There are separate financial statements issued for the Limited Partnerships. The following entities are 50% owned by the Authority and had no activity during the year: Bentwood I GP, LLC, Bentwood II GP, LLC, Bentwood III GP, LLC, Bentwood Investors, LLC, Stratford GP, LLC, Stratford II GP, LLC and Stratford Manor GP, LLC.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Component Units (Continued)

On September 21, 2021, Bentwood Townhomes I, LP, Bentwood Townhomes II, LP and Bentwood Townhomes III, LP were sold and became ENV Bentwood Townhomes, LP – Phase I, ENV Bentwood Townhomes, LP – Phase II and Bentwood Townhomes, LP – Phase III (the Partnerships). The Authority is the .01% owner of these Partnerships as the Special Limited Partner. As the Authority has no control over these partnerships, they are not considered discretely presented component units.

The Authority also owns 43% of Stratford Development, LLC. This entity had no activity during the year and is not considered to be a component unit.

In addition, the Housing Authorities of Hillsdale, Olivette, and Pagedale are managed by the Authority. These entities do not meet the requirements outlined in the governmental standards noted above to be considered a component unit and are therefore not included in the financial statements of the Authority.

Basis of Presentation

The financial statements of the Authority have been prepared in conformity with accounting principles generally accepted in the United States of America as applied to government units. The GASB is the accepted standard-setting body for establishing state and local governmental accounting and financial reporting principles. The more significant of the Authority's accounting policies are described below.

Basis of Accounting and Measurement Focus

All activities of the Authority are accounted for within a single proprietary (enterprise) fund. An enterprise fund is used to account for operations that are financed and operated in a manner similar to private business enterprises - where the intent of the governing body is that the costs (including depreciation) of providing housing to the general public on a continuing basis be financed or recovered primarily through tenant charges and HUD subsidies.

The Authority's financial statements are presented on the accrual basis of accounting, where revenues are recognized as earned and expenses are recognized when the related liability is incurred. The accounting and financial reporting treatment applied to the Authority is determined by its measurement focus. The transactions of the Authority are accounted for on a flow of economic resources measurement focus. With this measurement focus, all assets and all liabilities associated with the operations are included on the statement of net position.

The Authority follows GASB Statement No. 33, *Accounting and Financial Reporting for Non-Exchange Transactions* (GASB 33), which establishes accounting and financial reporting standards for nonexchange transactions involving financial or capital resources.

GASB 33 groups nonexchange transactions into the following four classes, based upon their principal characteristics: derived tax revenues, imposed nonexchange revenues, government mandated nonexchange transactions, and voluntary nonexchange transactions.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Basis of Accounting and Measurement Focus (Continued)

Intergovernmental revenues, representing grants and assistance received from other governmental units, are generally recognized as revenues in the period when all eligibility requirements, as defined by GASB 33, have been met. Any resources received before eligibility requirements are met are reported as deferred revenues.

The Authority does not receive any material derived tax revenues or imposed nonexchange transactions.

The Authority distinguishes operating revenues and expenses from nonoperating items. Operating revenues and expenses generally result from providing services in connection with a proprietary fund's principal ongoing operations. The principal operating revenues of the Authority are HUD PHA grants (mostly Housing Choice Voucher grant monies) and tenant revenues. Transactions that are capital, financing, or investing related are reported as nonoperating revenues. All expenses related to operating the Authority are reported as operating expenses. Interest expense, financing costs, and miscellaneous expenses are reported as nonoperating expenses.

When both restricted and unrestricted resources are available for use, it is the Authority's policy to use restricted resources first, then unrestricted resources as they are needed.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the reported amounts in the financial statements. Actual results could differ from those estimates.

Cash and Cash Equivalents

The Authority considers all highly liquid investments that are immediately available to the Authority to be cash equivalents.

Investments

The Authority accounts for its investments at fair value. The Authority categorizes its fair value measurements within the fair value hierarchy established by accounting principles generally accepted in the United States of America pursuant to GASB Statement No. 72. The hierarchy is based on the valuation inputs used to measure the fair value of the asset. Level 1 inputs are quoted prices in active markets for identical assets; Level 2 inputs are significant other observable inputs; Level 3 inputs are significant unobservable inputs. Changes in unrealized gain (loss) on the carrying value of investments are reported as a component of "Investment Income – Restricted" in the statement of revenues, expenses, and changes in net position.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Restricted Pledged Assets

On December 31, 1995, the Authority purchased a \$2,000,000 face value U.S. Treasury strip bond, maturing February 15, 2025, with funds totaling \$332,440. At December 31, 2021 and 2020, this investment had a fair value of \$1,938,840 and \$1,971,380, respectively. This investment has been placed in escrow as collateral on a Missouri Housing Development Commission \$1,000,000 loan commitment with simple interest of 3.33%. The loan was issued to Primm Place Partners, LP (a blended component unit) of the Authority.

Inventory

Inventory is stated at the lower of cost or market measured on the first-in, first-out basis. Inventory expense is recognized when the item is consumed.

Capital Assets

Capital assets, which include buildings, leasehold improvements, equipment, and furniture and fixtures, are stated at cost. Donated capital assets are recorded at acquisition value at the date of donation. Capital assets are defined by the Authority as assets with an estimated useful life in excess of one year with an initial, individual cost greater than 0.5% of revenue.

The Authority tracks capital assets over \$500 and all electronic assets and furniture. Upon retirement or disposition of capital assets, the cost and accumulated depreciation are removed from the respective accounts. Expenditures for capital assets that substantially increase the useful lives of existing buildings and equipment are capitalized at cost.

Depreciation is recorded using the straight-line method over the estimated useful lives of the various classes of assets as follows:

Buildings	20 to 40 Years
Leasehold Improvements	10 to 40 Years
Furniture and Fixtures	5 to 10 Years
Equipment	3 to 10 Years

Land and permanent improvements to land are not depreciated.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Net Position

Net position is classified as follows:

Net Investment in Capital Assets: This component of net position reports the capital assets, net of accumulated depreciation and debt related to its capital assets.

Restricted for Other Purpose: This component of net position reports the difference between assets and liabilities with constraints placed on their use by either external parties or enabling legislation, including creditors, grantors, contributors, or laws or regulations of other governments. Constraints are placed on the Authority's net position primarily for housing assistance reserves and investments placed in escrow as collateral.

Unrestricted: This consists of components of net position that do not meet the definition of "net investment in capital assets" or "restricted."

Capital Fund Program Grants

Capital fund program grants to the Authority represent government grants and other aid used to fund capital projects. Capital fund program grants are recognized as revenue when the expenditure is made, and the amount becomes subject to claim for reimbursement.

Cost Allocation

Indirect costs, including a usage charge related to the office, computers, and service buildings owned by the Authority are allocated to programs based upon the relationship of their respective direct labor charges to the total direct labor charges and the number of units of each respective project to the total of all units Authority-wide. Indirect costs of public housing and housing choice vouchers are recovered by the use of a central office cost center and charging a property management fee, bookkeeping fee, and an asset management fee.

Compensated Absences

Employees earn annual leave at a rate ranging from 19 days per year for the first three years of service, up to a maximum of 32 days per year after 15 years. There is no requirement that annual leave be taken, however, the maximum permissible accumulation is one and one-half of his or her annual leave accrual rate at any time. At termination, employees are paid for any accumulated annual leave up to the maximum. All annual leave is accrued in the period incurred.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020**

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Correction of Error

In 2021, the Authority restated beginning net position as of January 2021 and 2020 due to correction of errors related to understatement of beginning notes receivable with a related party.

The following restatements to beginning net position were made:

	2020	2021
Net Position January 1, As Previously Stated	\$ 18,541,792	\$ 18,791,452
Corrections of Errors - Notes Receivable	1,007,836	1,031,785
Net Position January 1, As Restated	<u>\$ 19,549,628</u>	<u>\$ 19,823,237</u>

NOTE 2 INCOME TAXES

The Authority is not subject to federal income taxation under the Internal Revenue Code (IRC).

NOTE 3 CASH AND INVESTMENTS

Cash and Investments – Primary Government

Cash and investments consist of the following at December 31:

	Fair Value	
	2021	2020
Cash	\$ 16,125,003	\$ 11,252,536
U.S. Treasury STRIP	1,938,840	1,971,380
Total	<u>\$ 18,063,843</u>	<u>\$ 13,223,916</u>

Investment Policy – General

The Authority formally adopted the HUD investment policy (policy) during 2006. Funds available for investment include monies that exceed the Authority's estimated operating cash requirements for a period of 90 days. The policy permits the Authority to invest in direct obligations of the Federal Government, Federal Government agencies, demand and savings deposits, money-market deposit accounts, municipal depository funds, super NOW accounts, collateralized certificates of deposit, collateralized repurchase agreements, and United States Treasury STRIPs. The objectives of the Authority's policy are as follows:

Safety: Safety is achieved through adherence to the list of permitted investments coupled with an appropriate maturity date.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 3 CASH AND INVESTMENTS (CONTINUED)

Investment Policy – General (Continued)

Liquidity: All investments must be capable of being liquidated on one day's notice. Therefore, no investments may be made that impose a longer notice period for redemption or that are not readily marketable.

Yield: The Authority strives to achieve the highest yield possible while adhering to the other investment objectives. Tax-exempt securities are not appropriate for investment by the Authority because it would not benefit from the tax advantage.

Investment Type and Maturities

The Authority holds a U.S. Treasury STRIP that matures in 2025 with a fair value of \$1,938,840 and \$1,971,380 at December 31, 2021 and 2020, respectively. The investment is a Level 2 asset valued on a recurring basis using a market approach to measuring fair value prices that considers relevant information generated by market transactions involving identical or similar assets or groups of assets.

The policy indicates that investments should be scheduled to mature when the funds are needed. Sale of securities prior to maturity should be avoided due to the inherent risk of interest rate changes in the market. The Authority may invest in securities with maturities of up to three years for the investment of operating reserves and for longer periods as permitted for certain investment types.

Credit Risk

The policy does not address credit quality standards for investments of the Authority. The Authority did not have any investments in debt securities at December 31, 2021 and 2020.

Concentration of Credit Risk

The policy places no limits on the amount the Authority may invest in any one issuer with respect to any approved type of investment, with the exception of municipal depository funds, which are limited to no more than 30% of the Authority's available funds for investment. The U.S. Treasury STRIP represents 100% of total investments at December 31, 2021 and 2020.

Interest Rate Risk

Interest rate risk is the risk that changes in interest rates will adversely affect the fair value of an investment. Investments held for longer periods are subject to increased risk of adverse interest rate changes.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020**

NOTE 3 CASH AND INVESTMENTS (CONTINUED)

Custodial Credit Risk

For investments, custodial credit risk is the risk that in the event of the failure of the counterparty to a transaction, the Authority will not be able to recover the value of the investments or collateral securities that are in the possession of an outside party. Guidance provided by HUD does not specifically address custodial credit risk. For deposits, custodial credit risk is the risk that in the event of bank failure, the Authority's deposits may not be returned to it. Protection of the Authority's deposits is provided by the Federal Deposit Insurance Corporation and by eligible securities pledged by financial institutions. At December 31, 2021 and 2020, the Authority's bank balances were entirely insured or collateralized with securities held by the Authority or by its agent in the Authority's name.

Restricted cash at December 31, 2021 and 2020 consisted of:

	2021	2020
Debt Related Escrows and Reserves	\$ 672,677	\$ 874,809
Tenant Security Deposits	261,550	324,834
Housing Assistance Payments & FSS Funds	728,704	2,395,913
Housing Voucher Cluster and Mainstream - CARES	-	1,378,569
Emergency Housing Vouchers	499,017	-
Other Restricted Cash	408,986	441,287
Total Restricted Cash	<u>\$ 2,570,934</u>	<u>\$ 5,415,412</u>

NOTE 4 NOTES AND MORTGAGES RECEIVABLE

During 2000, West County Properties closed the sale of 15 homes in the Meacham Single Family Homes project. As part of the sales agreement for each home, a \$26,000 note was due to the Authority with monthly interest payments due at a rate of 1% and no stated maturity date, provided the loan covenants continue to be met. During 2021 and 2020, none of the notes were repaid. The total amount of the notes due from the homeowners was \$182,000 at December 31, 2021 and 2020. Allowance for uncollectible accounts was \$26,000 at December 31, 2021 and 2020.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 4 NOTES AND MORTGAGES RECEIVABLE (CONTINUED)

In addition, the Authority loaned West County Properties (a blended component unit) a total of \$312,932 to purchase and redevelop a total of six homes in the Meacham project. There are no stated maturity dates and all agreements have an interest rate of 5% and are unsecured. The total amount of the notes due from West County Properties is \$270,708 at December 31, 2021 and 2020. Total accrued interest receivable of \$302,616 and \$302,616 in 2021 and 2020, respectively, are related to the notes due from West County Properties. Amounts due from West County Properties have been eliminated in the basic financial statements.

During 2010, the Authority loaned Stratford Development LLC \$1,165,000 as a partner in the development of Stratford Manor. The loan earns interest at a rate of 5% and payments are due monthly until maturity in January 2041. The balance of the loan was \$893,670 and \$949,931 at December 31, 2021 and 2020, respectively. \$30,467 is considered current at December 31, 2021 and due in 2041.

The Authority has loaned Ventura Village Partners, L.P. (a discretely presented component unit of the Authority) funds as a partner in the development of Ventura Village. The loan does not accrue interest and principal payments commence subsequent to completion of the project and will be made when cash flows are available as defined in the agreement. The balance of the loan was \$4,904,342 at December 31, 2021 and 2020 and carried a net of allowance for uncollectible amounts of \$4,904,342 at December 31, 2021 and 2020.

During 2018, the Authority issued a promissory note to Meramec Place Associates, LP (Meramec) (formally known as Valley Park) in the amount of \$287,000. The note accrues interest at an annual interest rate of 2.6%. The outstanding principal balance plus unpaid accrued interest, if any, is due and payable at the earliest of May 31, 2048 or the date of Meramec's sale of its entire interest in the Mortgaged Property or the date of Meramec's refinance of all senior loans. The Authority deemed the note uncollectible in 2020 and an allowance for uncollectible amounts of \$287,000 was recorded.

Operation Excel, Inc. loaned Heritage Senior Associates an amount of \$914,043 for construction and permanent financing. The loan bears interest at a rate of 2.62% and matures on February 18, 2048. The balance of the loan was \$899,694 and \$914,043 at December 31, 2021 and 2020, respectively, and includes accrued interest of \$141,314 and \$117,742 as of December 31, 2021 and 2020, respectively.

Other notes and mortgages receivable total \$101,597, net of allowance of collectible accounts of \$97,134 as of December 31, 2021 **and 2020**.

Total notes and mortgages receivable, net of allowance of uncollectible accounts at December 31, 2021 and 2020 are \$1,953,827 and \$1,105,931, respectively, of which \$30,467 and \$28,191 are classified as current at December 31, 2021 and 2020, respectively.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020**

NOTE 5 CAPITAL ASSETS

Capital Assets – Primary Government

The following is a summary of changes in capital assets for the year ended December 31, 2021:

	Balance - January 1, 2021	Additions	Deletions/ Transfers	Balance - December 31, 2021
Capital Assets Not Being Depreciated:				
Land	\$ 1,396,111	\$ -	\$ 71,179	\$ 1,467,290
Capital Assets Being Depreciated:				
Buildings	49,916,737	206,580	-	50,123,317
Furniture, Equipment, and Machinery - Dw ellings	770,507	-	-	770,507
Furniture, Equipment, and Machinery - Administration	397,387	180,520	-	577,907
Leasehold Improvements	2,655,110	-	(71,179)	2,583,931
Total Capital Assets Being Depreciated	53,739,741	387,100	-	54,126,841
Total Accumulated Depreciation	(39,366,405)	(1,245,315)	30	(40,611,690)
Total Capital Assets Being Depreciated, Net	14,373,336	(858,215)	30	13,515,151
Capital Assets, Net	\$ 15,769,447	\$ (858,215)	\$ 30	\$ 14,911,262

The following is a summary of changes in capital assets for the year ended December 31, 2020:

	Balance - January 1, 2020	Additions / Absorption of Wellston	Deletions/ Transfers	Balance - December 31, 2020
Capital Assets Not Being Depreciated:				
Land	\$ 2,402,180	\$ -	\$ (1,006,069)	\$ 1,396,111
Capital Assets Being Depreciated:				
Buildings	49,567,609	226,991	122,137	49,916,737
Furniture, Equipment, and Machinery - Dw ellings	892,644	-	(122,137)	770,507
Furniture, Equipment, and Machinery - Administration	397,387	-	-	397,387
Leasehold Improvements	1,583,931	114,400	956,779	2,655,110
Total Capital Assets Being Depreciated	52,441,571	341,391	956,779	53,739,741
Total Accumulated Depreciation	(38,127,597)	(1,254,143)	15,335	(39,366,405)
Total Capital Assets Being Depreciated, Net	14,313,974	(912,752)	972,114	14,373,336
Capital Assets, Net	\$ 16,716,154	\$ (912,752)	\$ (33,955)	\$ 15,769,447

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020**

NOTE 5 CAPITAL ASSETS (CONTINUED)

Capital Assets – Discretely Presented Component Units

The following is a summary of changes in capital assets for the year ended December 31, 2021:

	Balance - January 1, 2021	Additions	Deletions/ Transfers	Balance - December 31, 2021
Capital Assets Not Being Depreciated:				
Land	\$ 11,989,314	\$ -	\$ (4,319,753)	\$ 7,669,561
Capital Assets Being Depreciated:				
Buildings	82,747,485	-	(20,515,426)	62,232,059
Furniture, Equipment, and Machinery - Dwellings	1,101,725	-	(436,397)	665,328
Furniture, Equipment, and Machinery - Administration	1,267,128	-	(467,345)	799,783
Total Capital Assets Being Depreciated	85,116,338	-	(21,419,168)	63,697,170
Total Accumulated Depreciation	(39,669,684)	(2,089,022)	13,557,268	(28,201,438)
Total Capital Assets Being Depreciated, Net	45,446,654	(2,089,022)	(7,861,900)	35,495,732
Capital Assets, Net	\$ 57,435,968	\$ (2,089,022)	\$ (12,181,653)	\$ 43,165,293

NOTE 6 LOW-INCOME HOUSING TAX CREDIT LIMITED PARTNERSHIPS

The low-income housing tax credit program provides a federal tax credit to investors in affordable housing. The credit can be used each year for 10 years and is allocated to developers who may sell it to raise equity to construct or acquire and rehabilitate affordable rental housing. This allows developers to lower debt, offset development costs and provide a more affordable product. Missouri also has a state low-income housing credit and may allocate an amount equal to 100% of the federal credit. The housing credit is limited to a percentage of the qualified basis, based upon depreciable basis, and the percentage of affordable units in the development. The minimum number of qualifying units is a) 40% of the total number of units affordable to persons at 60% of the median income or b) 20% of the total number of units affordable to persons at 50% of the median income. The Authority has developed several low-income housing tax credit developments, and typically creates a new affiliated entity, which operates as a component unit of the Authority. These component units serve as the general partners, or co-general partners of the individual developments. All of the owners of the Authority's tax credit developments are limited partnerships organized under the laws of the state of Missouri.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
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DECEMBER 31, 2021 AND 2020**

NOTE 6 LOW-INCOME HOUSING TAX CREDIT LIMITED PARTNERSHIPS (CONTINUED)

Although a component unit of the Authority serves as the general partner, the Authority is the developer and earns a fee in that capacity. The Authority earned development fees of \$0 in 2021 and 2020. The entire development fee is allowed for at December 31, 2021. Some tax credit projects also pay the general partner's management fees. The amounts received by the Authority totaled \$163,199 and \$242,598 in 2021 and 2020, respectively.

The following table reflects these entities and the Authority's interest:

Project	HASLC Affiliate	HASLC Ownership	Type of Component Unit
Primm Place Partners, LP	Paradigm Properties, Inc.	100.00 %	Blended
Meacham Park Partners, LP	Paradigm Properties III, Inc.	100.00 %	Blended
Bentwood 2019, Inc.	HASLC	100.00 %	Blended
Bentwood I GP, LLC	Paradigm Properties V, Inc.	0.01 %	Discrete
Bentwood Investors, LLC	Bentwood 2019, Inc.	0.01 %	Discrete
Bentwood II GP, LLC	Paradigm Properties VI, Inc.	0.01 %	Discrete
Bentwood III GP, LLC	Paradigm Properties VII, Inc.	0.01 %	Discrete
Bentwood Townhomes I, LP	Bentwood Investors, LLC	0.01 %	Discrete - Sold in 2021
Bentwood Townhomes II, LP	Bentwood Investors, LLC	0.01 %	Discrete - Sold in 2021
Bentwood Townhomes III, LP	Bentwood Investors, LLC	0.01 %	Discrete - Sold in 2021
Stratford Development, LLC	Paradigm Properties VIII, Inc.	43.00 %	N/A
Stratford GP, LLC	Paradigm Properties VIII, Inc.	50.00 %	Discrete
Stratford Commons LP	Stratford GP, LLC	0.01 %	Discrete
Stratford II GP, LLC	Paradigm Properties IX, Inc.	50.00 %	Discrete
Stratford Commons II, LP	Stratford II GP, LLC	0.01 %	Discrete
Stratford Manor GP, LLC	Paradigm Properties X, Inc.	50.00 %	Discrete
Stratford Manor, LP	Stratford Manor GP, LLC	0.01 %	Discrete
Ventura Village Partners, LP	Paradigm Properties XI, Inc.	0.01 %	Discrete
Springwood Limited Partners, LP	Paradigm Properties XII, Inc.	0.01 %	Discrete
Springwood Limited Partners II, LP	Paradigm Properties XIII, Inc.	0.01 %	Discrete

NOTE 7 NONCURRENT LIABILITIES

Noncurrent Liabilities – Primary Government

For the years ended December 31, 2021 and 2020, noncurrent liabilities - other include the offsetting liability for amounts held in escrow (included in cash balance) for the Family Self Sufficiency fund of \$212,989 and \$291,703, respectively.

The following is a summary of changes in the Authority's noncurrent liabilities for the year ended December 31, 2021:

	Balance - January 1, 2021	Additions	Retired	Balance - December 31, 2021	Due Within One Year
Family Self-Sufficiency Escrow	\$ 213,764	\$ 117,524	\$ (118,299)	\$ 212,989	\$ -
Compensated Absences	232,440	346,942	(317,792)	261,590	199,603
Non-Current Liabilities - Other	77,939	-	(56,239)	21,700	-
Total	\$ 524,143	\$ 464,466	\$ (492,330)	\$ 496,279	\$ 199,603

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020**

NOTE 7 NONCURRENT LIABILITIES (CONTINUED)

The following is a summary of changes in the Authority's noncurrent liabilities for the year ended December 31, 2020:

	Balance - January 1, 2020	Additions	Deletions	Balance - December 31, 2020	Due Within One Year
Family Self-Sufficiency Escrow	\$ 204,408	\$ 77,234	\$ (67,878)	\$ 213,764	\$ -
Compensated Absences	205,463	179,820	(152,843)	232,440	175,976
Non-Current Liabilities - Other	-	77,939	-	77,939	-
Total	\$ 409,871	\$ 334,993	\$ (220,721)	\$ 524,143	\$ 175,976

Noncurrent Liabilities – Discretely Presented Component Units

The following is a summary of changes in the Discretely Presented Component Units' noncurrent liabilities for the year ended December 31, 2021:

	Balance - January 1, 2021	Additions	Deletions	Balance - December 31, 2021	Due Within One Year
Stratford Commons, LP - Due to Related Parties	\$ 160,514	\$ -	\$ -	\$ 160,514	\$ -
Stratford Manor, LP - Accrued Developer Fees	287,171	-	-	287,171	-
Ventura Village Partners, LP - Miscellaneous Advances Due to HASLC	4,904,342	-	-	4,904,342	-
Ventura Village Partners, LP - Accrued Developer Fees	890,202	29,066	-	919,268	-
Springwood Limited Partners, LP - Accrued Developer Fees	110,195	-	-	110,195	-
Springwood Limited Partners, LP - Due to Affiliates - Operations	65,192	-	-	65,192	-
Springwood Limited Partners II, LP - Surplus Cash	602,024	-	-	602,024	-
Springwood Limited Partners II, LP - Due to Affiliates - Operations	283,485	-	(53,010)	230,475	-
Total	\$ 7,303,125	\$ 29,066	\$ (53,010)	\$ 7,279,181	\$ -

NOTE 8 CONDUIT BONDS ISSUED

The Authority and the Industrial Development Authority of St. Louis County (IDA) acts as a conduit for purposes of qualifying bonds as tax-exempt under provisions of Section 103(b) of the IRC. The bank proceeds are loaned to developers for the development or modernization of low-income housing.

In all issuances, the Authority assigns all rights, title and interest to a trustee for the benefit of the bond purchaser, and the Authority does not acquire or retain any financial risk in any project. In the event of default, the Authority is not liable for the repayment of the bonds.

Accordingly, neither the assets for the projects nor the bonds payable are reflected in the accompanying financial statements.

For IDA issuances in which the Authority has acted as agent, the Authority's responsibility is limited to ensuring the developer maintains the number of moderate to low-income units specified in the bond indenture.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020**

NOTE 8 CONDUIT BONDS (CONTINUED)

In 2019, The Authority has conduit bonds for \$3,250,000 related to the acquisition and development of Valley Park (renamed Meramec Place Associates, LP). These bonds were issued in conjunction with the Industrial Authority of St. Louis County. Bywater Development, LLC is the borrower. The bonds are for a construction period only and will be repaid when construction is complete and there is a permanent mortgage. The construction was completed in 2020 and the bonds were repaid or converted to permanent financing in 2020. The bond consisted of Series A bonds that were converted to permanent financing with a principal balance outstanding as of December 31, 2021 of \$1,650,217. The Series B bonds of \$1,402,182 were paid in full on May 20, 2020.

NOTE 9 MORTGAGE NOTES PAYABLE

Mortgage Notes Payable – Primary Government

The following is a summary of changes in mortgage notes payable for the year ended December 31, 2021:

	Balance - January 1, 2021	Additions / Refinancing	Retired	Balance - December 31, 2021	Due Within One Year	Accrued Interest
Busey Bank Mortgage - Primm Place	\$ 2,198,127	\$ -	\$ (125,492)	\$ 2,072,635	\$ 128,062	\$ 996
MHDC Note - Primm Place	1,000,000	-	-	1,000,000	-	868,537
CDBG Note - Primm Place	300,000	-	-	300,000	-	52,800
HOME Note - Primm Place	300,000	-	-	300,000	-	48,000
HOME Note 2002 - Meacham Park	1,000,000	-	-	1,000,000	-	101,068
Gershman Note - Meacham Park	3,093,744	-	(46,194)	3,047,550	48,198	8,212
Mortgage Notes Payable - HASLC	861,459	-	-	861,459	-	-
Total	\$ 8,753,330	\$ -	\$ (171,686)	\$ 8,581,644	\$ 176,260	\$ 1,079,613

The following is a summary of changes in mortgage notes payable for the year ended December 31, 2020:

	Balance - January 1, 2020	Additions / Refinancing	Retired	Balance - December 31, 2020	Due Within One Year	Accrued Interest
Busey Bank Mortgage - Primm Place	\$ 2,318,025	\$ -	\$ (119,898)	\$ 2,198,127	\$ 123,628	\$ 1,298
MHDC Note - Primm Place	1,000,000	-	-	1,000,000	-	835,237
CDBG Note - Primm Place	300,000	-	-	300,000	-	49,800
HOME Note - Primm Place	300,000	-	-	300,000	-	45,000
HOME Note 2002 - Meacham Park	1,000,000	-	-	1,000,000	-	91,168
Gershman Note - Meacham Park	3,134,773	-	(41,029)	3,093,744	46,381	7,812
Mortgage Notes Payable - HASLC	861,459	-	-	861,459	-	-
Total	\$ 8,914,257	\$ -	\$ (160,927)	\$ 8,753,330	\$ 170,009	\$ 1,030,315

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 9 MORTGAGE NOTES PAYABLE (CONTINUED)

Mortgage Notes Payable – Primary Government (Continued)

The following mortgage notes payable are related to Primm Place Partners, LP (Primm), a blended component unit of the Authority:

Busey Bank Mortgage

In August 2014, the Partnership refinanced an existing loan with Busey Bank in the original principal amount of \$2,871,946. The loan is secured by a first deed of trust of the property, bears interest at an annual rate of 4.25%. The loan is payable as follows: 84 monthly principal and interest payments of \$18,030 beginning September 26, 2014; an interest rate reset on August 26, 2021 to the three year Fixed Rate Advance published by the Federal Home Loan Bank plus 2.750 percentage points, for another 35 monthly payments and a balloon payment of all remaining principal and interest due August 26, 2024. The loan balance was \$2,072,635 and \$2,198,127 at December 31, 2021 and 2020, respectively. Accrued interest at December 31, 2021 and 2020 totaled \$996 and \$1,298, respectively.

MHDC Note

Financing was also provided by MHDC under a loan commitment of \$1,000,000. Simple interest at a rate of 3.33% noncompounding per annum accrues on the note. At December 31, 2021 and 2020, \$868,537 and \$835,237, respectively, of interest is accrued. No interest or principal is due until maturity of the note on December 1, 2025. The note is secured by a second deed of trust on the property as well as additional collateral provided by the Authority. Interest expense totaled \$33,300 in 2021.

St. Louis County CDBG Note

Financing was also provided by The County of St. Louis, Missouri under a loan commitment of \$300,000 using Community Development Block Grant funds. The loan, secured by a third deed of trust, bears simple interest at 1% per year and, commencing January 1, 2005, is payable only from Net Annual Cash Flow, as defined in the loan agreement. Principal is payable out of Net Annual Cash Flow, if available, or on maturity, December 1, 2025. Interest of \$52,800 and \$49,800 is accrued at December 31, 2021 and 2020, respectively.

St. Louis County HOME Program Note

Financing was also provided through the HOME Program by The County of St. Louis, Missouri under a loan commitment of \$300,000. The loan, secured by a fourth deed of trust, bears simple interest at 1% per year and, commencing January 1, 2005, is payable only from Net Annual Cash Flow, as defined in the loan agreement. Principal is payable out of Net Annual Cash Flow, if available, or on maturity, December 1, 2025. Interest of \$48,000 and \$45,000 is accrued at December 31, 2021 and 2020, respectively.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020**

NOTE 9 MORTGAGE NOTES PAYABLE (CONTINUED)

The following mortgage notes payable are related to Meacham Park Partners, LP (Meacham), a blended component unit of the Authority:

Gershman Note

On April 22, 2019, Meacham closed on a refinancing of the MHDC loans with an insured mortgage note payable under Section 223(f) program from the U.S. Department of Housing and Urban Development (HUD) and Gershman Investment Corp. The loan is secured by a first deed of trust on the land, property and furnishing and bears interest at an annual rate of 4.30%. Principal and interest is due in monthly installments of \$14,555 over 35 years. The principal balance at December 31, 2021 and 2020 totaled \$3,047,550 and \$3,093,744, respectively, and is included net of current portion of \$48,198 and \$46,381, respectively, on the statements of net position. Accrued interest was \$8,212 and \$7,812 at December 31, 2021 and 2020, respectively.

St. Louis County HOME Program Note

In November 2002, Meacham received additional financing provided by the St. Louis County Office of Community Development through the HOME program under a commitment of \$1,000,000 bearing interest at 1% for 30 years. The nonrecourse loan is secured by a second deed of trust. Annual interest payments on the loan are to equal 50% of Meacham's Net Annual Cash Flow, as defined in the deed of trust up to an assumed rate of 1%. Interest expense totaled \$10,000 in 2021. Accrued interest was \$101,068 and \$91,168 at December 31, 2021 and 2020, respectively. Accumulated interest and principal to be deferred and due upon sale or refinance.

HASLC Mortgage Notes Payable to St. Louis County

The Authority's mortgage notes payable are secured by first deeds of trust on mortgaged properties and were due to St. Louis County, Missouri in the amounts of \$861,459 at December 31, 2021 and 2020. The notes do not bear interest and are payable when the premises are sold or leased or when the deed of trust is otherwise released by the County. The mortgaged properties held by the Authority are classified as assets held for sale in the statement of net position. These assets are not being depreciated by the Authority.

The scheduled maturities of the mortgage notes payable as of December 31, 2021 are as follows:

<u>Years Ended December 31,</u>	<u>Amount</u>
2022	\$ 176,260
2023	183,440
2024	1,863,543
2025	1,654,089
2026	56,209
2027 - 2031	315,862
2032 - 2036	1,382,794
2037 - 2041	463,909
2042 - 2046	562,213
2047 - 2051	681,348
2052 - 2054	1,241,977
Total	<u>\$ 8,581,644</u>

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020**

NOTE 9 MORTGAGE AND NOTES PAYABLE (CONTINUED)

Mortgage and Notes Payable – Discretely Presented Component Units

The following is a summary of changes in mortgage notes payable for the year ended December 31, 2021:

Loan Issuer	Property	Interest Rate	Maturity Date	Balance - January 1, 2021	Additions	Retired	Balance - December 31, 2021	Due Within One Year
Missouri Housing Development Commission	Bentwood Townhomes I	5.400%	4/1/2034	\$ 2,593,002	\$ -	\$ (2,593,002)	\$ -	\$ -
Missouri Housing Development Commission	Bentwood Townhomes II	4.9700%	3/1/2035	2,158,156	-	(2,158,156)	-	-
Missouri Housing Development Commission	Bentwood Townhomes III	4.5900%	10/1/2026	2,039,233	-	(2,039,233)	-	-
Missouri Housing Development Commission	Stratford Commons	6.2500%	4/1/2035	1,536,472	-	(81,116)	1,455,356	72,860
Missouri Housing Development Commission	Stratford Commons	0.0000%	4/1/2035	3,133,490	-	-	3,133,490	-
Missouri Housing Development Commission	Stratford Commons II	2.0000%	2/1/2027	1,600,399	-	-	1,600,399	65,825
Housing Authority of St. Louis County	Stratford Manor	5.0000%	1/1/2041	949,819	-	(27,591)	922,228	29,511
Industrial Development Authority of the County of St. Louis Missouri	Ventura Village	6.4500%	8/15/2034	1,180,241	-	(222,741)	1,157,950	241,041
Missouri Housing Development Commission	Springwood Limited Partners	4.8500%	2/1/2033	1,790,744	-	(47,270)	1,743,474	49,467
Missouri Housing Development Commission	Springwood Limited Partners II	3.8500%	8/1/2035	144,168	-	(23,714)	141,974	36,535
Missouri Housing Development Commission	Springwood Limited Partners II	2.0000%	N/A	250,000	-	-	250,000	-
Total				\$29,295,244	\$ -	\$ (7,192,823)	\$ 22,102,421	\$ 495,239

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020**

NOTE 9 MORTGAGE NOTES PAYABLE (CONTINUED)

Mortgage Notes Payable – Discretely Presented Component Units (Continued)

The scheduled maturities of the mortgage notes payable as of December 31, 2021 are as follows:

<u>Years Ended December 31,</u>	
2022	\$ 495,239
2023	514,384
2024	534,407
2025	555,359
2026	579,952
Thereafter	19,423,080
Total	<u>\$ 22,102,421</u>

NOTE 10 PENSION PLAN

The Authority sponsors a defined contribution pension plan known as the Retirement Plan and Trust for the Housing Authority of St. Louis County (the Plan). The Plan is administered by Plan trustees who are employees of the Authority and an external administrator who is not affiliated with the Authority. The Plan trustees have the authority to amend the Plan as deemed necessary. The Plan allows for 100% participation, except for temporary and part-time employees. Participants and the Authority contribute 5% and 9%, respectively, of the participant's salary. The participant's and the Authority's contributions are self-directed by the participants into either a stable value fund and/or various mutual funds. The Authority's contributions vest equally over five years. The Authority's policy is to fund pension costs accrued. The total employer's pension contribution expense was approximately \$246,958 and \$291,704 in 2021 and 2020, respectively. The Authority's payroll for employees covered by the pension plan for the years ended December 31, 2021 and 2020 was \$3,199,951 and \$3,488,106, respectively.

NOTE 11 DEFERRED COMPENSATION PLAN

Starting in 2002, the Authority offered its employees a deferred compensation plan created in accordance with IRC Section 457. The plan, available to all Authority employees, permits them to defer a portion of their salary until future years. Participation in the plan is optional. The deferred compensation is not available to employees until termination, retirement, death, or unforeseeable emergency.

In accordance with Section 457 of the IRC, plan assets are held in trust for the exclusive benefit of participants and their beneficiaries. Accordingly, the assets and liabilities of the deferred compensation plan are not included in the accompanying financial statements.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020**

NOTE 12 COMMITMENTS

At December 31, 2021, the Authority had the following pending construction projects in progress:

Job	Grant	Funds		Funds	Funds
		Funds Approved	Expended in Prior Years	Expended Year-to-Date	Expended Project to Date
CFP 17	MO36P004501-17	696,264	694,298	1,966	696,264
CFP 18	MO36P004501-18	1,076,463	737,355	11,050	748,405
CFP 19	MO36P004501-19	1,120,718	251,353	234,634	485,987
CFP 20	MO36P004501-20	1,650,401	-	-	-
CFP 21	MO36P004501-21	1,718,217	-	-	-
CFP19 (Wellston)	MO36P138501-19	401,539	214,696	19,909	234,605
Total CFP		\$ 6,663,602	\$ 1,897,702	\$ 267,559	\$ 2,165,261

NOTE 13 CONTINGENCIES

The Authority and Stratford GP, LLC guaranteed to fund Stratford Commons, L.P. operating deficits limited to \$230,000. These guarantees will be released three years after three continuous months in which revenue is sufficient to pay expenses and loan principal.

The Authority and Stratford GP II, LLC guaranteed to fund Stratford Commons II, L.P. operating deficits limited to \$230,000. These guarantees will be released three years after three continuous months in which revenue is sufficient to pay expenses and loan principal.

The Authority and Stratford Manor GP, LLC guaranteed to fund Stratford Manor, L.P. operating deficits.

Paradigm Properties XII, Inc. (a blended component unit) guaranteed to fund Springwood Limited Partners I, LP operating deficits. This guarantee will be released five years upon achievement of a minimum debt service ratio. Paradigm Properties XIII, Inc. (a blended component unit) guaranteed to fund Springwood Limited Partners II, LP operating deficits. This guarantee will be released five years upon achievement of a minimum debt service ratio.

The Authority guaranteed the limited partners of various partnerships in which it has an interest will receive the full allotment of low-income housing tax credits. Additionally, the Authority has guaranteed various partnerships in which it has an interest will make appropriate payment into required escrow accounts.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
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NOTE 14 RISK AND UNCERTAINTIES

The COVID-19 pandemic is having significant effects on global markets, supply chains, businesses, and communities. Specifically for the Authority, COVID-19 may impact various parts of its fiscal year 2021 operations and financial results, including cash flow and job efficiencies. Management believes the Authority is taking appropriate actions to mitigate the negative impact. However, the full impact of COVID-19 is unknown and cannot be reasonably estimated as these events are still developing.

NOTE 15 FUTURE ACCOUNTING PRONOUNCEMENTS

GASB routinely issues standards that will become effective in future years. The following is a list of standards that have been issued that management has determined may have an impact on future financial statements of the Authority. Management is currently evaluating the specific impact of these Standards.

Statement No. 87 – Leases

The primary objective of this Statement is to improve the usefulness of financial statements by requiring the recognition of certain lease assets and liabilities for leases that previously were classified as operating leases and recognized as inflows of resources or outflows of resources. This Statement is effective for the period ending December 31, 2022.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
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DECEMBER 31, 2021 AND 2020**

NOTE 16 CONDENSED COMBINING INFORMATION FOR BLENDED COMPONENT UNITS

	Blended Component Units											
	Bentwood 2019, Inc.	Paradigm Properties, Inc.	Paradigm Properties II, Inc.	Paradigm Properties III, Inc.	Paradigm Properties IV, Inc.	Paradigm Properties V, Inc.	Paradigm Properties VI, Inc.	Paradigm Properties VII, Inc.	Paradigm Properties VIII, Inc.	Paradigm Properties IX, Inc.	Paradigm Properties X, Inc.	Paradigm Properties XI, Inc.
ASSETS												
Unrestricted Cash	\$ (1,638)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-	-
Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-	-
Investments, Prepaids and Other Assets	-	-	-	-	-	-	-	-	-	-	-	-
Due from Primary Government / BCU	-	218,726	-	-	-	-	-	-	-	-	-	-
Notes Receivable	-	-	-	-	-	-	-	-	-	-	-	-
Capital Assets	-	-	-	-	-	-	-	-	-	-	-	-
Total Assets	\$ (1,638)	\$ 218,726	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
LIABILITIES												
Current Liabilities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Notes Payable	-	-	-	-	-	-	-	-	-	-	-	-
Other Noncurrent Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Due to Primary Government / BCU	-	36,524	29,430	85,162	41,085	148,631	24,320	20,797	17,278	14,281	15,348	1462,173
Total Liabilities	-	36,524	29,430	85,162	41,085	148,631	24,320	20,797	17,278	14,281	15,348	1462,173
NET POSITION												
Net Investment in Capital Assets	-	-	-	-	-	-	-	-	-	-	-	-
Restricted for Other Purposes	-	-	-	-	-	-	-	-	-	-	-	-
Unrestricted	(1,638)	182,202	(29,430)	(85,162)	(41,085)	(148,631)	(24,320)	(20,797)	(17,278)	(14,281)	(15,348)	(1,462,173)
Total Net Position	(1,638)	182,202	(29,430)	(85,162)	(41,085)	(148,631)	(24,320)	(20,797)	(17,278)	(14,281)	(15,348)	(1,462,173)
Total Liabilities and Net Position	\$ (1,638)	\$ 218,726	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 16 CONDENSED COMBINING INFORMATION FOR BLENDED COMPONENT UNITS (CONTINUED)

	Blended Component Units									Total Blended Component Units (BCUs)	Primary Government	Elimination	Total
	Paradigm Properties XII, Inc.	Paradigm Properties XIII, Inc.	Paradigm Properties XIV, Inc.	Paradigm Properties XV, Inc.	West County Properties, Inc.	Operation Excel, Inc.	Meacham Park 2018, Inc.	Meacham Park Partners, LP	Primm Place Partners, LP				
ASSETS													
Unrestricted Cash	\$ -	\$ -	\$ -	\$ -	\$ 145,729	\$ (54,263)	\$ (6,496)	\$ 145,791	\$ 1,332,679	\$ 1,561,802	\$ 11,992,267	\$ -	\$ 13,554,069
Restricted Cash	-	-	-	-	18,629	463	-	726,839	102,822	848,753	1,722,181	-	2,570,934
Accounts Receivable	-	-	-	-	3,893	218,415	-	6,115	134,723	363,146	953,046	(302,616)	1,013,576
Investments, Prepaids and Other Assets	-	-	-	-	872,040	-	-	125,733	3,603	1,001,376	2,115,723	-	3,117,099
Due from Primary Government / BCU	-	-	-	-	272,559	-	-	-	138,993	630,278	1,945,977	(2,576,255)	-
Notes Receivable	-	-	-	-	-	899,694	-	-	-	899,694	1,324,841	(270,708)	1,953,827
Capital Assets	-	-	-	-	239,493	-	-	5,263,430	2,711,761	8,214,684	6,696,578	-	14,911,262
Total Assets	\$ -	\$ -	\$ -	\$ -	\$ 1,552,343	\$ 1,064,309	\$ (6,496)	\$ 6,267,908	\$ 4,424,581	\$ 13,519,733	\$ 26,750,613	\$ (3,149,579)	\$ 37,120,767
LIABILITIES													
Current Liabilities	\$ -	\$ -	\$ -	\$ -	\$ 326,774	\$ -	\$ -	\$ 278,833	\$ 1,144,521	\$ 1,750,128	\$ 93,1940	\$ (302,616)	\$ 2,379,452
Notes Payable	-	-	-	-	1,132,167	-	-	4,047,277	3,672,908	8,852,352	-	(270,708)	8,581,644
Other Noncurrent Liabilities	-	-	-	-	859	-	-	-	-	859	295,817	-	296,676
Due to Primary Government	26,714	45,444	4,433	4,612	-	75,305	18,849	-	-	2,070,386	505,869	(2,576,255)	-
Total Liabilities	26,714	45,444	4,433	4,612	1,459,800	75,305	18,849	4,326,110	4,817,429	12,673,725	1,733,626	(3,149,579)	11,257,772
NET POSITION													
Net Investment in Capital Assets	-	-	-	-	239,493	-	-	12,161,153	(961,147)	494,499	6,696,578	-	7,191,077
Restricted for Other Purposes	-	-	-	-	-	-	-	644,685	12,566	657,251	3,362,558	-	4,019,809
Unrestricted	(26,714)	(45,444)	(4,433)	(4,612)	(146,950)	989,004	(25,345)	80,960	555,733	(305,742)	14,957,851	-	14,652,109
Total Net Position	(26,714)	(45,444)	(4,433)	(4,612)	92,543	989,004	(25,345)	1,941,798	(392,848)	846,008	25,016,987	-	25,862,995
Total Liabilities and Net Position	\$ -	\$ -	\$ -	\$ -	\$ 1,552,343	\$ 1,064,309	\$ (6,496)	\$ 6,267,908	\$ 4,424,581	\$ 13,519,733	\$ 26,750,613	\$ (3,149,579)	\$ 37,120,767

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 16 CONDENSED COMBINING INFORMATION FOR BLENDED COMPONENT UNITS (CONTINUED)

	Blended Component Units											
	Bentwood 2019, Inc.	Paradigm Properties, Inc.	Paradigm Properties II, Inc.	Paradigm Properties III, Inc.	Paradigm Properties IV, Inc.	Paradigm Properties V, Inc.	Paradigm Properties VI, Inc.	Paradigm Properties VII, Inc.	Paradigm Properties VIII, Inc.	Paradigm Properties IX, Inc.	Paradigm Properties X, Inc.	Paradigm Properties XI, Inc.
OPERATING REVENUES												
Tenant Rent	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Revenue	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating Revenues	-	-	-	-	-	-	-	-	-	-	-	-
OPERATING EXPENSES												
Administrative Expenses	809	10,486	1,118	1,118	1,118	12,966	7,494	1,118	992	882	882	1,118
Bad Debt	-	-	-	-	-	-	-	-	-	-	-	-
Operating and Maintenance Expense	-	-	-	-	-	-	-	-	-	-	-	-
Taxes and Insurance	-	433	433	433	433	433	433	433	433	433	433	433
Utilities	-	-	-	-	-	-	-	-	-	-	-	-
Housing Assistance Payments	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	809	10,919	1,551	1,551	1,551	13,399	7,927	1,551	1,425	1,315	1,315	1,551
OPERATING INCOME (LOSS)	(809)	(10,919)	(1,551)	(1,551)	(1,551)	(13,399)	(7,927)	(1,551)	(1,425)	(1,315)	(1,315)	(1,551)
NONOPERATING REVENUES (EXPENSES)												
Interest Income	-	-	-	-	-	-	-	-	-	-	-	-
Interest Expense	-	-	-	-	-	-	-	-	-	-	-	-
Gain on Disposal of Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-
Extraordinary Maintenance	-	-	-	-	-	-	-	-	-	-	-	-
Transfers in (out)	-	-	-	-	-	-	-	-	-	-	-	-
Total Nonoperating Revenues (Expenses)	-	-	-	-	-	-	-	-	-	-	-	-
CHANGE IN NET POSITION	(809)	(10,919)	(1,551)	(1,551)	(1,551)	(13,399)	(7,927)	(1,551)	(1,425)	(1,315)	(1,315)	(1,551)
Total Net Position - Beginning of Year	(829)	193,121	(27,879)	(83,611)	(39,534)	(135,232)	(16,393)	(19,246)	(15,853)	(12,966)	(14,033)	(1,460,622)
TOTAL NET POSITION - END OF YEAR	\$ (1,638)	\$ 182,202	\$ (29,430)	\$ (85,162)	\$ (41,085)	\$ (148,631)	\$ (24,320)	\$ (20,797)	\$ (17,278)	\$ (14,281)	\$ (15,348)	\$ (1,462,173)

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 16 CONDENSED COMBINING INFORMATION FOR BLENDED COMPONENT UNITS (CONTINUED)

	Blended Component Units									Total Blended Component Units (BCUs)	Primary Government	Elimination	Total
	Paradigm Properties XII, Inc.	Paradigm Properties XIII, Inc.	Paradigm Properties XIV, Inc.	Paradigm Properties XV, Inc.	West County Properties, Inc.	Operation Excel, Inc.	Meacham Park 2018, Inc.	Meacham Park Partners, LP	Primm Place Partners, LP				
OPERATING REVENUES													
Tenant Rent	\$ -	\$ -	\$ -	\$ -	\$ 152,695	\$ -	\$ -	\$ 820,822	\$ 1,321,244	\$ 2,294,761	\$ 848,527	\$ -	\$ 3,143,288
Other Revenue	-	-	-	-	-	48,661	-	145,958	21,586	216,205	69,917,908	(1,665,943)	68,468,170
Total Operating Revenues	-	-	-	-	152,695	48,661	-	966,780	1,342,830	2,510,966	70,766,435	(1,665,943)	71,611,458
OPERATING EXPENSES													
Administrative Expenses	1,118	1,117	808	881	31,455	39,371	3,257	146,722	213,182	478,012	7,999,265	(1,665,943)	6,811,334
Bad Debt	-	-	-	-	-	-	-	-	-	-	100,944	-	100,944
Operating and Maintenance Expense	-	-	-	-	42,221	-	-	215,460	276,805	534,486	1,294,825	-	1,829,311
Taxes and Insurance	433	433	433	433	10,469	-	-	81,917	110,687	209,568	259,329	-	468,897
Utilities	-	-	-	-	15,184	-	-	261,979	217,643	494,806	471,707	-	966,513
Housing Assistance Payments	-	-	-	-	-	-	-	-	-	-	54,027,925	-	54,027,925
Depreciation	-	-	-	-	5,880	-	-	259,794	182,076	447,750	797,565	-	1,245,315
Total Operating Expenses	1,551	1,550	1,241	1,314	105,209	39,371	3,257	965,872	1,000,393	2,164,622	64,951,560	(1,665,943)	65,450,239
OPERATING INCOME (LOSS)	(1,551)	(1,550)	(1,241)	(1,314)	47,486	9,290	(3,257)	908	342,437	346,344	5,814,875	-	6,161,219
NONOPERATING REVENUES (EXPENSES)													
Interest Income	-	-	-	-	-	-	-	896	9	905	100,368	-	101,273
Interest Expense	-	-	-	-	-	-	-	(124,640)	(98,094)	(222,734)	(13,537)	13,537	(222,734)
Gain on Disposal of Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Extraordinary Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers in (out)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Nonoperating Revenues (Expenses)	-	-	-	-	-	-	-	(123,744)	(98,085)	(221,829)	86,831	13,537	(121,461)
CHANGE IN NET POSITION BEFORE	(1,551)	(1,550)	(1,241)	(1,314)	47,486	9,290	(3,257)	(122,836)	244,352	124,515	5,901,706	13,537	6,039,758
Total Net Position - Beginning of Year	(25,163)	(43,894)	(3,192)	(3,298)	45,057	979,714	(22,088)	2,064,634	(637,200)	721,493	19,101,744	-	19,823,237
TOTAL NET POSITION - END OF YEAR	\$(26,714)	\$(45,444)	\$(4,433)	\$(4,612)	\$ 92,543	\$ 989,004	\$(25,345)	\$ 1,941,798	\$(392,848)	\$ 846,008	\$ 25,003,450	\$ 13,537	\$ 25,862,995

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 16 CONDENSED COMBINING INFORMATION FOR BLENDED COMPONENT UNITS (CONTINUED)

	Blended Component Units											
	Bentwood 2019, Inc.	Paradigm Properties, Inc.	Paradigm Properties II, Inc.	Paradigm Properties III, Inc.	Paradigm Properties IV, Inc.	Paradigm Properties V, Inc.	Paradigm Properties VI, Inc.	Paradigm Properties VII, Inc.	Paradigm Properties VIII, Inc.	Paradigm Properties IX, Inc.	Paradigm Properties X, Inc.	Paradigm Properties XI, Inc.
NET CASH PROVIDED (USED) BY												
Operating Activities	\$ (809)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Capital and Related Financial Activities	-	-	-	-	-	-	-	-	-	-	-	-
Investing Activities	-	-	-	-	-	-	-	-	-	-	-	-
NET INCREASE (DECREASE) IN CASH	(809)	-	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents - Beginning of Year	(829)	-	-	-	-	-	-	-	-	-	-	-
CASH AND CASH EQUIVALENTS - END OF YEAR	\$ (1,638)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

	Blended Component Units									Total			
	Paradigm Properties XII, Inc.	Paradigm Properties XIII, Inc.	Paradigm Properties XIV, Inc.	Paradigm Properties XV, Inc.	West County Properties, Inc.	Operation Excel, Inc.	Meacham Park 2018, Inc.	Meacham Park Partners, LP	Primm Place Partners, LP	Total Blended Component Units (BCUs)	Primary Government	Elimination	Total
NET CASH PROVIDED (USED) BY													
Operating Activities	\$ -	\$ -	\$ -	\$ -	\$ 31,635	\$ (37,386)	\$ (3,258)	\$ 32,054	\$ 456,138	\$ 478,374	\$ 5,089,824	\$ -	\$ 5,568,198
Capital and Related Financial Activities	-	-	-	-	-	-	-	(80,194)	(125,453)	(205,647)	(575,903)	-	(781,550)
Investing Activities	-	-	-	-	-	-	-	(25,665)	-	(25,665)	111,484	-	85,819
NET INCREASE (DECREASE) IN CASH	-	-	-	-	31,635	(37,386)	(3,258)	(73,805)	330,685	247,062	4,625,405	-	4,872,467
Cash and Cash Equivalents - Beginning of Year	-	-	-	-	132,723	(16,414)	(3,238)	946,435	1,104,816	2,163,493	9,089,043	-	11,252,536
CASH AND CASH EQUIVALENTS - END OF YEAR	\$ -	\$ -	\$ -	\$ -	\$ 164,358	\$ (53,800)	\$ (6,496)	\$ 872,630	\$ 1,435,501	\$ 2,410,555	\$ 13,714,448	\$ -	\$ 16,125,003

SUPPLEMENTARY INFORMATION

DRAFT 9.1.23

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
FINANCIAL DATA SCHEDULES
DECEMBER 31, 2021**

Line Item #	Accounts Description	Project Total	Public Housing CARES Act Total	Housing Choice Voucher	HCV CARES Act Funding	Rent Supplements		Business Activities	Business Activities CARES Act Funding	AmeriCorps	YouthBuild Program	Resident Opportunity and Supportive Services	Mainstream Vouchers	Mainstream CARES Act Funding	Lower Income Housing Assistance Program	COCOC CARES Act Funding	Emergency Housing Vouchers	Family Self Sufficiency Program	Subtotal	Eliminations	Total Entity	Discretely Presented Component Units	
						Rental Housing for Lower Income Families	Blended Component Unit																
ASSETS																							
CURRENT ASSETS																							
Cash:																							
111	Unrestricted	\$ 2,200,536	\$ -	\$ 157,153	\$ -	\$ 1,480,338	\$ 156,1803	\$ 6,098,931	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 262,398	\$ 35,337	\$ -	\$ 343,573	\$ -	\$ 13,554,069	\$ -	\$ 13,554,069	\$ 96,191
113	Other Restricted	-	-	728,704	-	-	672,677	408,986	-	-	-	-	-	-	-	-	499,017	-	\$ 2,309,384	-	2,309,384	2,042,460	
114	Tenant Security Deposits	82,849	-	-	-	-	176,076	2,625	-	-	-	-	-	-	-	-	-	-	\$ 261,550	-	261,550	326,987	
	Total Cash	2,283,385	-	2,299,857	-	1,480,338	2,410,556	6,510,542	-	-	-	-	-	-	262,398	35,337	-	842,590	-	16,125,003	-	16,125,003	2,465,638
Accounts and Notes Receivable:																							
121	Accounts Receivable - PHA Projects	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
122	Accounts Receivable - HUD	-	-	-	-	-	-	-	-	-	-	-	229,233	-	-	-	-	-	-	229,233	-	229,233	
124	Accounts Receivable - Other Government	-	-	2,437	-	-	77,877	253,577	-	-	-	-	-	-	-	-	-	-	-	333,891	-	333,891	
125	Accounts Receivable - Miscellaneous	-	-	665	-	-	127,577	224,135	-	-	-	-	-	-	1461	-	-	-	-	353,838	-	353,838	
126	Accounts Receivable - Tenants	230,642	-	-	-	-	40,473	700	-	-	-	-	-	-	-	-	-	-	-	271,815	-	271,815	122,484
126.1	Allowance for Doubtful Accounts - Tenants	(133,196)	-	-	-	-	(12,527)	-	-	-	-	-	-	-	-	-	-	-	-	(145,723)	-	(145,723)	
126.2	Allowance for Doubtful Accounts - Other	-	-	-	-	-	(10,793)	(217,183)	-	-	-	-	-	-	-	-	-	-	-	(229,437)	-	(229,437)	
127	Notes, Loans, and Mortgages Receivable	-	-	-	-	-	-	30,467	-	-	-	-	-	-	-	-	-	-	-	30,467	-	30,467	
128	Accounts Receivable - Fraud Recovery	-	-	605,107	-	-	-	-	-	-	-	-	-	-	13,196	-	-	-	-	618,303	-	618,303	
128.1	Allowance for Doubtful Accounts - Fraud	-	-	(547,498)	-	-	-	-	-	-	-	-	-	-	(12,536)	-	-	-	-	(560,034)	-	(560,034)	
129	Accrued Interest Receivable	-	-	-	-	-	11,690	302,616	-	-	-	-	-	-	-	-	-	-	-	444,306	(302,616)	141,690	
	Total Receivables, Net	97,446	-	60,711	-	-	364,297	594,312	-	-	-	-	229,233	-	660	-	-	-	-	1,346,659	(302,616)	1,044,043	122,484
132	Investments - Restricted	-	-	-	-	-	-	1938,840	-	-	-	-	-	-	-	-	-	-	-	1938,840	-	1938,840	
142	Prepaid Expenses and Other Assets	100,661	-	19,066	-	-	19,674	2,404	-	-	-	-	-	-	43,855	-	-	-	-	185,660	-	185,660	10,1802
143	Inventories	10,897	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,897	-	10,897	
144	Interprogram Due From	-	-	130,609	-	-	630,278	1320,967	-	-	-	-	-	-	494,401	-	-	-	-	2,576,255	(2,576,255)	-	
145	Assets Held for Sale	-	-	-	-	-	861,459	-	-	-	-	-	-	-	-	-	-	-	-	861,459	-	861,459	
	Total Other Current Assets	111,558	-	119,675	-	-	1511,411	3,262,211	-	-	-	-	-	-	538,256	-	-	-	-	5,573,111	(2,576,255)	2,996,856	10,1802
	Total Current Assets	2,492,389	-	2,510,243	-	1,480,338	4,286,264	10,367,065	-	-	-	-	229,233	-	263,058	573,593	-	842,590	-	23,044,773	(2,878,871)	20,165,902	2,689,924
NONCURRENT ASSETS																							
Capital Assets:																							
161	Land	752,139	-	-	-	-	606,594	108,557	-	-	-	-	-	-	-	-	-	-	-	1,467,290	-	1,467,290	7,669,561
162	Buildings	3,147,124	-	-	-	-	16,599,083	1930,255	-	-	-	-	-	-	122,737	-	-	-	-	50,123,317	-	50,123,317	62,232,059
163	Furniture and Equipment, Dwellings	544,265	-	-	-	-	226,242	-	-	-	-	-	-	-	-	-	-	-	-	770,507	-	770,507	665,328
164	Furniture and Equipment, Administration	384,853	-	-	-	-	-	193,054	-	-	-	-	-	-	-	-	-	-	-	577,907	-	577,907	799,783
165	Leasehold Improvements	1,553,256	-	-	-	-	1,000,000	30,675	-	-	-	-	-	-	-	-	-	-	-	2,583,931	-	2,583,931	
166	Accumulated Depreciation	(28,472,224)	-	-	-	-	(10,217,235)	(1,856,717)	-	-	-	-	-	-	(65,514)	-	-	-	-	(40,611,690)	-	(40,611,690)	(28,201,438)
	Total Capital Assets, Net	6,233,531	-	-	-	-	8,214,884	405,824	-	-	-	-	-	-	57,223	-	-	-	-	11,911,262	-	11,911,262	43,165,293
171	Notes Receivable - Noncurrent	-	-	-	-	-	899,694	1,294,374	-	-	-	-	-	-	-	-	-	-	-	2,194,068	(270,708)	1,923,360	
174	Other Assets	-	-	-	-	-	120,243	-	-	-	-	-	-	-	-	-	-	-	-	120,243	-	120,243	483,080
	Total Noncurrent Assets	6,233,531	-	-	-	-	9,234,621	1,700,198	-	-	-	-	-	-	57,223	-	-	-	-	17,225,573	(270,708)	16,954,865	43,648,373
TOTAL ASSETS AND DEFERRED OUTFLOW OF RESOURCES		\$ 8,725,920	\$ -	\$ 2,510,243	\$ -	\$ 1,480,338	\$ 13,520,885	\$ 12,067,263	\$ -	\$ -	\$ -	\$ -	\$ 229,233	\$ -	\$ 263,058	\$ 630,816	\$ -	\$ 842,590	\$ -	\$ 40,270,346	\$ (3,149,579)	\$ 37,120,767	\$ 46,338,297

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
FINANCIAL DATA SCHEDULES (CONTINUED)
DECEMBER 31, 2021**

Line Item #	Accounts Description	Project Total	Public Housing CARES Act Total	Housing Choice Voucher	HCV CARES Act Funding	Rent Supplements Rental Housing for Lower Income Families	Blended Component Unit	Business Activities	Business Activities CARES Act Funding	AmeriCorps	YouthBuild Program	Resident Opportunity and Supportive Services	Mainstream Vouchers	Mainstream CARES Act Funding	Lower Income Housing Assistance Program	COCC	COCC CARES Act Funding	Emergency Housing Vouchers	Family Self Sufficiency Program	Subtotal	Eliminations	Total Entity	Discretely Presented Component Units
LIABILITIES AND NET POSITION																							
CURRENT LIABILITIES																							
312	Accounts Payable <90 Days	\$ 129,435	\$ -	\$ 82,125	\$ -	\$ -	\$ 134,232	\$ 12,825	\$ -	\$ -	\$ -	\$ -	\$ 5,303	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 363,920	\$ -	\$ 363,920	\$ 2,029,127
321	Accrued Salaries/Payroll Withholding	2,389	-	34,406	-	-	-	2,364	-	-	-	-	-	-	-	23,178	-	-	-	62,337	-	62,337	-
322	Accrued Compensated Absences	20,044	-	15,644	-	-	-	18,841	-	-	-	-	-	-	-	45,074	-	-	-	199,603	-	199,603	-
324	Accrued Contingency Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
325	Accrued Interest Payable	-	-	-	-	-	1,382,229	-	-	-	-	-	-	-	-	-	-	-	-	1,382,229	(302,616)	1,079,613	248,246
331	Accounts Payable - HUD PHA Programs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
333	Accounts Payable - Other Government	40,527	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40,527	-	40,527	-
341	Tenant Security Deposits	82,849	-	-	-	-	199,114	2,625	-	-	-	-	-	-	-	-	-	-	-	254,588	-	254,588	255,111
342	Unearned Revenue	8,474	-	33,926	-	-	42,553	43	-	-	-	-	-	-	-	-	-	-	-	345,706	-	345,706	103,667
343	Current Portion of LT Debt - Capital Projects	-	-	-	-	-	176,260	-	-	-	-	-	-	-	-	-	-	-	-	176,260	-	176,260	495,239
345	Other Current Liabilities	-	-	-	-	-	22,039	-	-	-	-	-	-	-	-	-	-	-	-	22,039	-	22,039	-
346	Accrued Liabilities - Other	12,16	-	5,263	-	-	-	925	-	-	-	-	-	-	-	3,715	-	-	-	11,119	-	11,119	-
347	Interprogram (Due To)	-	-	-	-	-	2,070,387	138,993	-	406	95,791	140,069	130,609	-	-	-	-	-	-	2,576,255	(2,576,255)	-	-
	Total Current Liabilities	284,934	-	271,364	-	-	3,996,774	176,816	-	406	95,791	140,069	135,912	-	-	71,967	-	-	-	5,434,583	(2,878,871)	2,555,712	3,131,410
NONCURRENT LIABILITIES																							
351	Long-Term Debt, Net of Current - Capital Projects/Mortgage Revenue Bonds	-	-	-	-	-	8,676,092	-	-	-	-	-	-	-	-	-	-	-	-	8,676,092	(270,708)	8,405,384	21607,983
352	Long-Term Debt, Net of Current - Operating Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
353	Noncurrent Liabilities - Other	20,795	-	2,12,989	-	46	859	-	-	-	-	-	-	-	-	-	-	-	-	234,689	-	234,689	7,532,025
354	Accrued Compensated Absences - Long Term	6,355	-	35,829	-	-	-	5,838	-	-	-	-	-	-	-	13,965	-	-	-	61,987	-	61,987	-
	Total Noncurrent Liabilities	27,150	-	248,818	-	46	8,676,951	5,838	-	-	-	-	-	-	-	13,965	-	-	-	8,972,768	(270,708)	8,702,060	29,139,208
	Total Liabilities	312,084	-	520,182	-	46	12,673,725	182,454	-	406	95,791	140,069	135,912	-	-	85,932	-	-	-	14,407,351	(3,149,579)	11,257,772	32,270,618
NET POSITION																							
508	Net Investment in Capital Assets	6,233,531	-	-	-	-	494,499	405,824	-	-	-	-	-	-	-	57,223	-	-	-	7,191,077	-	7,191,077	2154,951
511	Restricted	2,180,305	-	515,715	-	-	657,251	2,347,826	-	-	-	-	-	-	-	-	-	-	-	4,098,809	-	4,098,809	2,114,336
512	Unrestricted	2,180,305	-	1,474,346	-	1,480,292	(304,590)	9,131,169	-	(406)	(95,791)	(140,069)	93,321	-	263,058	487,661	-	-	-	14,652,109	-	14,652,109	(9,592,608)
	Total Net Position	8,413,836	-	1,990,061	-	1,480,292	847,860	11,884,809	-	(406)	(95,791)	(140,069)	93,321	-	263,058	544,884	-	-	-	25,862,995	-	25,862,995	14,067,679
TOTAL LIABILITIES AND NET POSITION		\$ 8,725,920	\$ -	\$ 2,510,243	\$ -	\$ 1,480,338	\$ 13,520,885	\$ 12,067,263	\$ -	\$ -	\$ -	\$ -	\$ 229,233	\$ -	\$ 263,058	\$ 630,816	\$ -	\$ 842,590	\$ -	\$ 40,270,346	\$ (3,149,579)	\$ 37,120,767	\$ 46,338,297

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
FINANCIAL DATA SCHEDULES (CONTINUED)
DECEMBER 31, 2021**

Line Item #	Accounts Description	Project Total	Public Housing CARES Act Total	Housing Choice Voucher	HCV CARES Act Funding	Rent Supplements Rental Housing for Lower Income	Blended Component Unit	Business Activities Funding	Business Activities CARES Act Funding	AmeriCorps	YouthBuild Program	Resident Opportunity and Supportive Services	Mainstream Vouchers	Lower Income Housing Assistance Program	COCC CARES Act Funding	Emergency Housing Vouchers	Family Self Sufficiency Program	Subtotal	Eliminations	Total	Discretely Presented Component Units		
																						Income	Unit
REVENUE																							
70300	Net Tenant Rental Revenue	\$ 795,482	\$ -	\$ -	\$ -	\$ -	\$ 2,294,346	\$ 2,1660	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,114,488	\$ -	\$ 3,114,488	\$ 4,300,723		
70400	Tenant Revenue - Other	3,1385	-	-	-	-	415	-	-	-	-	-	-	-	-	-	-	3,1800	-	3,1800	-		
70500	Total Tenant Revenue	826,867	-	-	-	-	2,294,761	2,1660	-	-	-	-	-	-	-	-	-	3,143,288	-	3,143,288	4,300,723		
70600	HJD PHA Operating Grants	2,516,533	2,12,526	54,650,416	1,354,127	-	-	-	-	-	-	-	1814,382	24,442	123,565	-	602,163	135,996	6,1436,140	-	6,1436,140	-	
70610	Capital Grants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
70710	Management Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	902,660	-	-	902,660	(902,660)	-	-		
70720	Asset Management Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	24,480	-	-	24,480	(24,480)	-	-		
70730	Bookkeeping Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	611,528	-	-	611,528	(611,528)	-	-		
70800	Other Government Grants	-	-	-	-	-	39,062	22,1950	-	-	-	-	-	-	26,1021	-	-	26,1021	-	26,1021	-		
7100	Investment Income - Unrestricted	2	-	242	-	-	905	-	-	-	-	-	-	-	288	-	-	1,437	-	1,437	-		
7200	Mortgage Interest Income	-	-	-	-	-	-	44,606	-	-	-	-	-	-	-	-	-	44,606	-	44,606	9,439		
71400	Fraud Recovery	-	-	32,724	-	-	-	-	-	-	-	-	-	-	-	-	-	32,724	-	32,724	-		
7500	Other Revenue	96,925	-	152,276	-	-	177,143	6,275,106	-	-	-	-	-	-	164,110	-	-	6,865,560	(127,275)	6,738,285	283,056		
7800	Gain or Loss on Sale of Capital Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
72000	Investment Income - Restricted	-	-	-	-	-	-	55,230	-	-	-	-	-	-	-	-	-	55,230	-	55,230	-		
	Total Revenue	3,442,327	2,12,526	54,835,658	1,354,127	-	2,511,871	6,818,561	-	-	-	-	1814,382	24,442	123,565	1,703,066	-	602,163	135,996	73,376,674	(1,665,943)	71,712,731	4,593,218
EXPENSES																							
Administrative:																							
91100	Administrative Salaries	82,208	-	656,430	918,124	-	301,104	286,570	-	-	-	-	74,063	-	748,502	-	-	3,069,001	-	3,069,001	-		
91200	Auditing Fees	3,384	-	76,160	-	-	263	-	-	-	-	-	-	-	219	-	-	82,633	-	82,633	-		
91300	Management Fee	43,019	-	818,829	0	-	-	-	-	-	-	-	-	-	-	-	-	904,063	(904,063)	-	-		
91310	Bookkeeping Fee	28,725	-	58,1400	-	-	-	-	-	-	-	-	-	-	-	-	-	610,125	(610,125)	-	-		
91400	Advertising and Marketing	347	-	347	-	-	-	-	-	-	-	-	-	-	720	-	-	1,414	-	1,414	-		
9500	Employee Benefit Contributions - Administrative	67,572	-	308,248	169,460	-	-	86,232	-	-	-	-	16,614	-	234,734	-	-	882,860	-	882,860	-		
9600	Office Expenses	287,890	-	177,116	266,543	-	23,914	55,494	-	-	-	-	5,624	-	472	293,873	-	1,110,926	(127,275)	983,651	854,739		
9700	Legal Expense	7,623	-	4,232	0	-	226	810	-	-	-	-	-	-	71,882	-	-	84,773	-	84,773	-		
9800	Travel	3,711	-	16,658	-	-	-	-	-	-	-	-	-	-	20,369	-	-	20,369	-	20,369	-		
9810	Allocated Overhead	-	-	-	-	-	-	102	-	-	-	-	-	-	-	-	-	102	-	102	-		
9800	Other	119,357	-	239,905	0	-	54,640	2,479	-	-	-	-	537	-	107,391	-	-	524,309	-	524,309	-		
	Total Administrative	643,836	-	2,881,325	1,354,127	-	380,147	431,687	-	-	-	-	133,350	-	691	1,457,102	-	8,310	-	7,290,575	(1,641,463)	5,649,112	854,739
92000	Asset Management Fee	24,480	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24,480	-	(24,480)	-		
Tenant Services:																							
92100	Salaries	-	22,165	-	-	-	-	-	-	-	-	-	-	19,963	-	-	-	103,488	145,616	-	145,616		
92200	Relocation Costs	27,405	-	500	-	-	39,062	-	-	-	-	-	-	-	-	-	2,029	32,506	43,730	-	65,996		
92300	Employee Benefit Contributions	-	6,743	-	-	-	-	-	-	-	-	-	-	4,479	-	-	-	-	-	-	43,730		
92400	Other	10,390	183,618	10,147	-	-	9	60,703	-	-	-	-	-	-	-	-	3,750	268,617	-	268,617	-		
	Total Tenant Services	37,795	212,526	10,647	-	-	39,071	60,703	-	-	-	-	-	-	-	-	5,779	135,996	526,959	-	526,959	-	
Utilities:																							
93100	Water	93,929	-	-	-	-	83,662	-	-	-	-	-	-	-	1,225	-	-	178,816	-	178,816	-		
93200	Electricity	63,879	-	-	-	-	140,315	949	-	-	-	-	-	-	34,151	-	3,000	242,294	-	242,294	-		
93300	Gas	63,347	-	720	-	-	109,228	-	-	-	-	-	-	-	3,095	-	1,767	178,157	-	178,157	-		
93600	Sewer	202,340	-	-	-	-	161,601	1,711	-	-	-	-	-	-	1,594	-	-	367,246	-	367,246	-		
93800	Other Utilities Expense	423,495	-	720	-	-	494,806	2,860	-	-	-	-	-	-	40,065	-	4,767	966,513	-	966,513	780,124		
	Total Utilities	1,747,990	-	720	-	-	1,720,306	3,745	-	-	-	-	-	-	15,680	-	9,534	1,747,990	-	1,747,990	780,124		
Ordinary Maintenance and Operations:																							
94100	Labor	75,680	-	-	-	-	-	-	-	-	-	-	-	-	1,000	-	-	76,680	-	76,680	-		
94200	Materials and Other	95,848	-	244	-	-	494,668	132	-	-	-	-	-	-	3,482	-	-	594,374	-	594,374	1,101,732		
94300	Contracts	972,525	-	870	-	-	39,819	3,827	-	-	-	-	-	-	10,981	-	219	1,128,241	-	1,128,241	-		
94500	Employee Benefits Contribution	30,006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30,006	-	30,006	-		
	Total Ordinary Maintenance and Operations	1,774,069	-	1,114	-	-	534,487	3,959	-	-	-	-	-	-	15,463	-	219	1,829,311	-	1,829,311	1,101,732		

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
FINANCIAL DATA SCHEDULES (CONTINUED)
DECEMBER 31, 2021**

Line	Account Description	Project	Public Housing CARES Act	Housing Choice Voucher	HCV CARES Act	Rent Supplements Rental Housing for Lower Income	Blended Component Units	Business Activities	Business Activities CARES Act	AmeriCorps	YouthBuild Program	Resident Opportunity and Supportive Services	Mainstream Vouchers	Mainstream CARES Act	Lower Income Housing Assistance Program	COCC CARES Act	Emergency Housing Vouchers	Family Self Sufficiency Program	Subtotal	Eliminations	Total Entity	Discretely Presented Component Units	
EXPENSES (Continued)																							
Protective Services:																							
95200	Other Contract Costs	\$ 103,631	\$ -	\$ 84,826	\$ -	\$ -	\$ 279	\$ 63	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 188,799	\$ -	\$ 188,799	\$ -	
95300	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
95000	Total Protective Services	103,631	-	84,826	-	-	279	63	-	-	-	-	-	-	-	-	-	-	188,799	-	188,799	-	
Insurance Premiums:																							
96110	Property Insurance	130,409	-	-	-	-	8,423	-	-	-	-	-	-	-	-	18,757	-	-	167,589	-	167,589	-	
96120	Liability Insurance	28,651	-	4,075	-	-	200,859	-	-	-	-	-	-	-	-	16,291	-	-	249,876	-	249,876	-	
96130	Workers' Compensation	4,832	-	30,568	-	-	-	4,330	-	-	-	-	-	-	-	20,419	-	-	60,149	-	60,149	-	
96140	All Other Insurance	761	-	-	-	-	-	-	-	-	-	-	-	-	-	522	-	-	1,283	-	1,283	1,139,633	
96100	Total Insurance Premiums	164,653	-	34,643	-	-	209,282	4,330	-	-	-	-	-	-	-	55,989	-	-	468,897	-	468,897	1,139,633	
General Expenses:																							
96200	Other General Expenses	-	-	-	-	-	58,800	105	-	-	-	-	-	-	-	-	-	-	58,995	-	58,995	-	
96210	Compensated Absences	56,770	-	173,523	-	-	-	19,221	-	-	-	-	-	-	-	-	-	-	346,942	-	346,942	-	
96300	Payments in Lieu of Taxes	40,527	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40,527	-	40,527	-	
96400	Bad Debt - Tenant Rents	19,356	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,356	-	19,356	-	
96600	Bad Debt - Other	8,1088	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,1088	-	8,1088	-	
	Total General Expenses	165,241	-	173,523	-	-	58,800	19,416	-	-	-	-	-	-	-	-	-	-	347,408	-	347,408	-	
96710	Interest of Mortgage or Bonds Payable	-	-	-	-	-	98,094	-	-	-	-	-	-	-	-	-	-	-	98,094	-	98,094	699,884	
96720	Interest on Notes Payable	-	-	-	-	-	124,640	-	-	-	-	-	-	-	-	-	-	-	124,640	-	124,640	-	
96730	Amortization of Bond Issuance Costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Total Operating Expenses	2,770,200	212,526	3,186,798	1,354,127	-	19,939,606	522,818	-	-	-	-	133,350	24,442	691	1,766,047	-	19,075	135,996	12,065,676	(1,665,943)	10,399,733	4,576,112
Excess of Operating Revenue Over Operating Expenses																							
	Operating Expenses	672,127	-	516,486	-	-	572,265	6,095,743	-	-	-	-	1,681,032	-	122,874	(62,981)	-	-	-	613,12,998	-	613,12,998	17,106
97100	Extraordinary Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
97300	Housing Assistance Payments	-	-	52,230,575	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
97350	Hap Portability-In	-	-	-	-	-	-	-	-	-	-	1,674,705	-	12,1407	-	-	1,238	-	54,027,925	-	54,027,925	-	
97400	Depreciation Expense	739,080	-	-	-	-	447,750	50,302	-	-	-	-	-	-	-	8,183	-	-	1,245,315	-	1,245,315	2,105,502	
97500	Fraud Losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Total Expenses	3,509,280	212,526	55,417,373	1,354,127	-	2,387,356	573,120	-	-	-	-	1,808,055	24,442	22,098	1,774,230	-	20,318	135,996	67,338,516	(1,665,943)	65,672,573	6,881,614
Other Financing Sources (Uses):																							
10010	Operating Transfers In	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10020	Operating Transfers Out	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10040	Operating Transfers from/to Component Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10080	Special Items (Net Gain/Loss)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10091	Inter Project Excess Cash Transfer In	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(6,720,472)	
10092	Inter Project Excess Cash Transfer Out	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10093	Transfers Between Program and Project - In	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10094	Transfers Between Program and Project - Out	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Total Other Financing Sources (Uses)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(6,720,472)	
EXCESS (DEFICIENCY) OF REVENUE OVER (UNDER) EXPENSES																							
		\$ (66,953)	\$ -	\$ (58,175)	\$ -	\$ -	\$ 124,515	\$ 6,045,441	\$ -	\$ -	\$ -	\$ -	\$ 6,327	\$ -	\$ 1467	\$ (71,154)	\$ -	\$ 58,1840	\$ -	\$ 6,039,758	\$ -	\$ 6,039,758	\$ (8,808,868)
Memo Account Information																							
11020	Required Annual Debt Principal Payments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 17,1686	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 17,1686	\$ -	\$ 17,1686	\$ 7,192,823
11030	Beginning Equity	8,480,789	-	2,571,776	-	-	1,480,292	(309,140)	5,839,368	-	(406)	(95,791)	(140,069)	86,994	-	26,1591	616,048	-	-	16,791,452	-	16,791,452	22,876,547
11040	Prior Period Adjustments, Equity Transfers and Correction	-	-	-	-	-	-	1,031,785	-	-	-	-	-	-	-	-	-	-	-	1,031,785	-	1,031,785	-
11170	Administrative Fee Equity	-	-	1,474,346	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,474,346	-	1,474,346	-
11180	Housing Assistance Payments Equity	-	-	5,675	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,675	-	5,675	-
11190	Unit Months Available	6,120	-	82,948	-	-	2,820	36	-	-	-	-	3,005	-	240	-	-	-	-	95,169	-	95,169	9,674
11210	Unit Months Leased	4,622	-	75,533	-	-	2,674	36	-	-	-	-	1,773	-	240	-	-	-	-	84,878	-	84,878	9,212

SINGLE AUDIT REPORT

DRAFT 9.1.23

**INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER
FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS
BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN
ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS**

Board of Commissioners
Housing Authority of St. Louis County
St. Louis, Missouri

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the business-type activities and the aggregate discretely presented component units of the Housing Authority of St. Louis County (the Authority), as of and for the years ended December 31, 2021 and 2020, and the related notes to the financial statements, which collectively comprise the Authority's basic financial statements, and have issued our report thereon dated REPORT DATE. Our report includes a reference to other auditors who audited the financial statements of Stratford Commons, LP, Stratford Commons II, LP, Stratford Manor, LP, Springwood Limited Partners, LP and Springwood Limited Partners II, LP (the discretely presented component units) as described in our report to the Authority's financial statements. This report does not include the results of the other auditors' testing of internal control over financial reporting or compliance and other matters that are reported on separately by those auditors, where applicable.

Report on Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Authority's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Authority's internal control. Accordingly, we do not express an opinion on the effectiveness of the Authority's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the Authority's financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and therefore, material weaknesses or significant deficiencies may exist that were not identified. We identified a certain deficiency in internal control, described in the

accompanying schedule of findings and questioned costs as item 2021-001 that we consider to be a material weakness.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Authority’s financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Authority’s Response to Findings

Government Auditing Standards requires the auditor to perform limited procedures on the Authority’s response to the findings identified in our audit and described in the accompanying schedule of findings and questioned costs. The Authority’s response was not subjected to the other auditing procedures applied in the audit of the financial statements and, accordingly, we express no opinion on the response.

Purpose of This Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Authority’s internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Authority’s internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

CliftonLarsonAllen LLP

St. Louis, Missouri
REPORT DATE

**INDEPENDENT AUDITORS' REPORT ON COMPLIANCE FOR EACH MAJOR
FEDERAL PROGRAM, REPORT ON INTERNAL CONTROL OVER COMPLIANCE
REQUIRED BY THE UNIFORM GUIDANCE**

Board of Commissioners
Housing Authority of St. Louis County
St. Louis, Missouri

Report on Compliance for Each Major Federal Program

Opinion on Each Major Federal Program

We have audited Housing Authority of St. Louis County's (the Authority) compliance with the types of compliance requirements identified as subject to audit in the OMB *Compliance Supplement* that could have a direct and material effect on each of the Authority's major federal programs for the year ended December 31, 2021. The Authority's major federal programs are identified in the summary of auditors' results section of the accompanying schedule of findings and questioned costs.

The Authority's basic financial statements include the operations of Meacham Park Partners, LP and Primm Place Partners, LP (the Partnerships) which are included as blended component units. The federal award loan programs for these Partnerships are not included in the Authority's schedule of expenditures of federal awards during the year ended December 31, 2021. Our audit over the Authority's major federal programs, as described below, did not include the federal awards of these Partnerships as their financial statements were audited separately.

The Authority's basic financial statements include the operations of the discretely presented component units which may have received federal awards which are not included in the schedule of expenditures of federal awards for the year ended December 31, 2021. Our audit over the Authority's major federal programs, as described below, did not include the federal awards of these component units as their financial statements were audited separately.

In our opinion, the Authority complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended December 31, 2021.

Basis for Opinion on Each Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America (GAAS); the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditors' Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the Authority and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each

major federal program. Our audit does not provide a legal determination of the Authority's compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules and provisions of contracts or grant agreements applicable to the Authority's federal programs.

Auditors' Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the Authority's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the Authority's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance, we:

- exercise professional judgment and maintain professional skepticism throughout the audit.
- identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the Authority's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- obtain an understanding of the Authority's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of the Authority's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Other Matters

The results of our auditing procedures disclosed instances of noncompliance, which are required to be reported in accordance with the Uniform Guidance and which are described in the accompanying

schedule of findings and questioned costs as items 2021-002, 2021-003, 2021-004, and 2021-005. Our opinion on each major federal program is not modified with respect to these matters.

Government Auditing Standards requires the auditor to perform limited procedures on the Authority's response to the noncompliance findings identified in our compliance audit described in the accompanying schedule of findings and questioned costs. The Authority's response was not subjected to the other auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on the response.

Report on Internal Control Over Compliance

Our consideration of internal control over compliance was for the limited purpose described in the Auditors' Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance and therefore, material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we did identify certain deficiencies in internal control over compliance that we consider to be material weaknesses and significant deficiencies.

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. We consider the deficiencies in internal control over compliance described in the accompanying schedule of findings and questioned costs as item 2021-001 to be a material weakness.

A significant deficiency in internal control over compliance is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance. We consider the deficiencies in internal control over compliance described in the accompanying schedule of findings and questioned costs as items 2021-003, 2021-004 and 2021-005 to be significant deficiencies.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

Government Auditing Standards requires the auditor to perform limited procedures on the Authority's response to the internal control over compliance findings identified in our audit described in the accompanying schedule of findings and questioned costs. The Authority's response was not subjected to the other auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on the response.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

Board of Commissioners
Housing Authority of St. Louis County

CliftonLarsonAllen LLP

St. Louis, Missouri
REPORT DATE

DRAFT 9.1.23

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
YEAR ENDED DECEMBER 31, 2021**

Federal Grantor/Pass-Through Grantor/Program Title	Assistance Listing Number	Pass-Through Entity Identifying Number	Expenditures to Subrecipients	Total Federal Expenditures
U.S. Department of Housing and Urban Development:				
Direct:				
Section 8 Project/Based Cluster:				
Lower Income Housing Assistance Program -				
Section 8 Moderate Rehabilitation	14.856	N/A	\$ -	\$ 122,098
Housing Voucher Cluster:				
Section 8 Housing Choice Vouchers	14.871	N/A	-	55,417,373
Emergency Housing Vouchers	14.871	N/A	-	20,313
COVID-19 HCV CARES Act Funding	14.HCC	N/A	-	1,354,127
Mainstream Vouchers	14.879	N/A	-	1,808,055
Mainstream CARES Act Funding	14.MSC	N/A	-	24,442
Subtotal			-	58,624,310
Public and Indian Housing	14.850	N/A	-	1,952,969
COVID-19 Public Housing CARES Act Funding	14.PHC	N/A	-	212,526
Subtotal			-	2,165,495
Public Housing Capital Fund	14.872	N/A	-	565,564
Community Development Block Grants/ Entitlement Grants	14.218	N/A	-	36,092
Family Self-Sufficiency Program	14.896	N/A	-	135,996
Total U.S. Department of Housing and Urban Development			-	61,649,555
Total Federal Expenditures			\$ -	\$ 61,649,555

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
YEAR ENDED DECEMBER 31, 2021**

NOTE 1 ORGANIZATION

The accompanying Schedule of Expenditures of Federal Awards (the Schedule) presents the activity of all federal award programs of the Housing Authority of St. Louis County (the Authority) for the year ended December 31, 2021. All federal awards received directly from federal agencies, as well as federal awards passed through other governmental agencies, are included on the Schedule.

NOTE 2 BASIS OF PRESENTATION

The Schedule includes the federal award activity of the Authority and is presented on the accrual basis of accounting. The information in the Schedule is presented in accordance with the requirements of the Uniform Guidance. Therefore, some amounts presented in the Schedule may differ from amounts presented in or used in the preparation of the basic financial statements.

NOTE 3 NEIGHBORHOOD STABILIZATION PROGRAM FUNDS

The Authority is the sub-recipient of pass-through funding from St. Louis County under the Neighborhood Stabilization Program (the NSP). The amount recorded on the Schedule for the NSP at December 31, 2021 consists of federal funds expended to acquire, maintain, and rehabilitate properties in addition to the outstanding mortgage loans balance at December 31, 2021.

The mortgage loans are secured by first deeds of trust on the mortgaged properties and are due to St. Louis County, Missouri. As of 2021, mortgage loans outstanding are \$861,459.

NOTE 4 INDIRECT COSTS

The Authority has not elected to use the 10% de minimis indirect cost rate as allowed in the Uniform Guidance, Section 414. The Authority did not charge any indirect costs to its federal programs in 2021.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
SCHEDULE OF FINDINGS AND QUESTIONED COSTS
YEAR ENDED DECEMBER 31, 2021**

Section I – Summary of Auditors’ Results

Financial Statements

1. Type of auditors’ report issued: Unmodified
2. Internal control over financial reporting:
- Material weakness(es) identified? x yes no
 - Significant deficiency(ies) identified? yes x none reported
3. Noncompliance material to financial statements noted? yes x no

Federal Awards

1. Internal control over major federal programs:
- Material weakness(es) identified? x yes no
 - Significant deficiency(ies) identified? x yes none reported
2. Type of auditors’ report issued on compliance for major federal programs: Unmodified
3. Any audit findings disclosed that are required to be reported in accordance with 2 CFR 200.516(a)? x yes no

Identification of Major Federal Programs

CFDA Number(s)	Name of Federal Program or Cluster
14.871 / 14.879	Housing Voucher Cluster

Dollar threshold used to distinguish between Type A and Type B programs: \$ 1,849,487

Auditee qualified as low-risk auditee? yes x no

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
SCHEDULE OF FINDINGS AND QUESTIONED COSTS (CONTINUED)
YEAR ENDED DECEMBER 31, 2021**

Section II – Financial Statement Findings

2021-001 Financial Reporting

Type of Finding:

- Material Weakness in Internal Control over Financial Reporting.

Condition: The Authority does not have a policy in place to provide reasonable assurance that financial statements are prepared in accordance with accounting principles generally accepted in the United States of America (GAAP); therefore, the potential exists that a material misstatement of the annual financial statements could occur and not be prevented, or detected and corrected, by the organization's internal controls. As part of our audit, material adjustments were recorded to the financial statements and to the schedule of expenditures of federal awards that were not detected by management. The lack of controls over financial reporting resulted in late issuance of the financial statements and financial data schedules to regulators.

Criteria or specific requirement: The Internal Control-Integrated Framework (COSO Report) requires adequate internal controls over financial reporting to ensure that transactions are properly recorded and accounted for to permit the preparation of reliable financial statements and demonstrate compliance with laws, regulations and other compliance requirements. Internal controls should be in place to provide reasonable assurance that financial statements are prepared in accordance with GAAP. A good system of internal control contemplates an adequate system for recording and processing adjusting journal entries significant to the financial statements and internally preparing the Authority's financial federal awards.

Effect: The lack of controls in place over the financial reporting function increases the risk of misstatements, fraud, or errors occurring and not being detected and corrected.

Cause: Failure to properly reconcile general ledger accounts to subsidiary records and posting all transactions and entries prior to the audit. The organization has not adopted a policy to provide reasonable assurance that financial statements are prepared in accordance with GAAP; however, management has reviewed and approved the annual financial statements and related notes, as prepared by the audit firm, and has accepted responsibility for those financial statements.

Recommendation: The Authority should evaluate its financial reporting processes and controls, including the expertise of its internal staff, to determine whether additional controls over the preparation of annual financial statements should be implemented to provide reasonable assurance that financial statements are prepared in accordance with U.S. GAAP.

View of Responsible Officials and Corrective Actions: Management agrees with the finding.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
SCHEDULE OF FINDINGS AND QUESTIONED COSTS (CONTINUED)
YEAR ENDED DECEMBER 31, 2021**

Section III – Federal Award Findings and Questioned Costs

2021-002 HCVP PIC Reporting

Federal Agency: U.S. Department of Housing and Urban Development

Federal Program Name: Housing Voucher Cluster

Assistance Listing Number: 14.871/14.879

Federal Award Identification Number and Year: MO004 / 2022

Award Period: January 1, 2021 – December 31, 2021

Type of Finding:

- Significant Deficiency in Internal Control over Compliance
- Other Matters

Criteria or Specific Requirement: HUD-50058, Family Report (OMB No. 2577-0083) – The PHA is required to submit this form electronically to HUD each time the PHA completes an admission, annual reexamination, interim reexamination, portability move-in, or other change of unit for a family. The PHA must also submit the Family Report when a family ends participation in the program or moves out of the PHA's jurisdiction under portability (24 CFR Part 908 and 24 CFR section 982.158).

Condition: During testing, it was noted the Authority did not have adequate internal controls designed to ensure that special reporting requirements were being met.

Questioned Costs: None

Context: Of the 40 HUD-50058's tested; there were exceptions with 4 submissions. Our sample was a statistically valid sample.

- Two instances where there was a difference between the HAP Register and what was uploaded to PIC.
- Two instances where the HUD-50058 was not uploaded timely to HUD's PIH Information Center (PIC).

Cause: The Authority does not have controls in place to ensure that special reporting requirements are being met.

Effect: The Authority is not in compliance with program requirements over special reporting.

Recommendation: The Authority should implement processes and controls to ensure HUD-50058 submissions into the PIC system are completed timely and accurately.

View of Responsible Officials: There is no disagreement with this finding.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
SCHEDULE OF FINDINGS AND QUESTIONED COSTS (CONTINUED)
YEAR ENDED DECEMBER 31, 2021**

Section III – Findings and Questioned Costs – Major Federal Programs (Continued)

2021-003 HCVP Eligibility

Federal Agency: U.S. Department of Housing and Urban Development

Federal Program Name: Housing Voucher Cluster

Assistance Listing Number: 14.871/14.879

Federal Award Identification Number and Year: MO004 / 2022

Award Period: January 1, 2021 – December 31, 2021

Type of Finding:

- Material Weakness in Internal Control over Compliance
- Other Matters

Criteria or Specific Requirement: Most PHAs devise their own application forms that are filled out by the PHA staff during an interview with the tenant. The head of the household signs (a) one or more release forms to allow the PHA to obtain information from third parties; (b) a federally prescribed general release form for employment information; and (c) a privacy notice. Under some circumstances, other members of the family are required to sign these forms (24 CFR sections 5.212 and 5.230).

The PHA must do the following:

(1) As a condition of admission or continued occupancy, require the tenant and other family members to provide necessary information, documentation, and releases for the PHA to verify income eligibility (24 CFR sections 5.230, 5.609, and 982.516).

(2) For both family income examinations and reexaminations, obtain and document in the family file third party verification of (1) reported family annual income; (2) the value of assets; (3) expenses related to deductions from annual income; and (4) other factors that affect the determination of adjusted income or income-based rent (24 CFR section 982.516).

(3) Determine income eligibility and calculate the tenant's rent payment using the documentation from third party verification in accordance with 24 CFR Part 5 Subpart F (24 CFR section 5.601 et seq.) (24 CFR sections 982.201, 982.515, and 982.516).

(4) Select tenants from the HCVP waiting list (see III.N.1, "Special Tests and Provisions – Selection from the Waiting List") (24 CFR sections 982.202 through 982.207).

(5) Reexamine family income and composition at least once every 12 months and adjust the tenant rent and housing assistance payment as necessary using the documentation from third party verification (24 CFR section 982.516).

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
SCHEDULE OF FINDINGS AND QUESTIONED COSTS (CONTINUED)
YEAR ENDED DECEMBER 31, 2021**

Section III – Findings and Questioned Costs – Major Federal Programs (Continued)

2021-003 HCVP Eligibility (Continued)

Condition: During testing, it was noted the Authority did not have adequate internal controls designed to ensure that eligibility requirements were being met.

Questioned Costs: Unknown

Context: Out of 40 tenants tested, there were 16 instances where amounts reported on the HUD-50058 were not supported by documentation. Our sample was a statistically valid sample.

- Two instances of missing third party verification information of income.
- Eight instances of incorrect income reported on the HUD-50058.
- Three instances of incorrect reporting / deduction of expenses on the HUD-50058
- Five instances of missing personal documents required to be maintained by the Authority to support allowance/deduction of expenses on the HUD-50058.
- One instance where assets reported were not supported by documentation

Cause: The Authority does not have controls in place to ensure it is meeting all eligibility requirements set by HUD.

Effect: The Authority is not in compliance with program requirements over eligibility.

Recommendation: The Authority should implement processes and controls to ensure that amounts reported on the HUD-50058 recertifications are accurate and supported by third party documentation.

View of Responsible Officials: Management agrees with the finding.

2021-004 HCVP HQS Inspections

Federal Agency: U.S. Department of Housing and Urban Development

Federal Program Name: Housing Voucher Cluster

Assistance Listing Number: 14.871/14.879

Federal Award Identification Number and Year: MO004 / 2022

Award Period: January 1, 2021 – December 31, 2021

Type of Finding:

- Significant Deficiency in Internal Control over Compliance
- Other Matters

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
SCHEDULE OF FINDINGS AND QUESTIONED COSTS (CONTINUED)
YEAR ENDED DECEMBER 31, 2021**

Section III – Findings and Questioned Costs – Major Federal Programs (Continued)

2021-004 HCVP HQS Inspections (Continued)

Criteria or Specific Requirement: The PHA must inspect the unit leased to a family at least biennially to determine if the unit meets Housing Quality Standards (HQS) and the PHA must conduct quality control re-inspections. The PHA must prepare a unit inspection report (24 CFR sections 982.158(d) and 982.405(b)).

For units under HAP contract that fail to meet HQS, the PHA must require the owner to correct any life threatening HQS deficiencies within 24 hours after the inspections and all other HQS deficiencies within 30 calendar days or within a specified PHA-approved extension. If the owner does not correct the cited HQS deficiencies within the specified correction period, the PHA must stop (abate) HAPs beginning no later than the first of the month following the specified correction period or must terminate the HAP contract. The owner is not responsible for a breach of HQS as a result of the family's failure to pay for utilities for which the family is responsible under the lease or for tenant damage. For family-caused defects, if the family does not correct the cited HQS deficiencies within the specified correction period, the PHA must take prompt and vigorous action to enforce the family obligations (24 CFR sections 982.158(d) and 982.404).

The PHA must inspect the unit leased to a family at least annually to determine if the unit meets Housing Quality Standards (HQS) and the PHA must conduct quality control re-inspections. The PHA must prepare a unit inspection report (24 CFR sections 982.158(d) and 982.405(b)).

Condition: During testing, it was noted the Authority did not have adequate internal controls designed to ensure that HQS inspection requirements were being met.

Questioned Costs: Unknown

Context: Of the 40 annual HQS inspections tested, it was noted that 2 out of 40 units were not inspected on a biennial basis.

Of the 40 failed HQS inspection tested, it was noted that:

- Eight units did not have their housing assistance payments (HAP) abated or their HAP contract terminated due to the owner not correcting cited HQS deficiencies within the specified correction period
- 1 unit was not reinspected within 30 days of the initial failure date.

Of the 8 quality control re-inspections tested, it was noted that 7 were not inspected within 90 days of original inspection date.

Our sample was a statistically valid sample.

Cause: The Authority does not have adequate internal controls designed to ensure that HQS inspection requirements were being met.

Effect: The Authority is not in compliance with program requirements over HQS Inspections.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
SCHEDULE OF FINDINGS AND QUESTIONED COSTS (CONTINUED)
YEAR ENDED DECEMBER 31, 2021**

Section III – Findings and Questioned Costs – Major Federal Programs (Continued)

2021-004 HCVP HQS Inspections (Continued)

Recommendation: The Authority should implement processes to ensure all HQS inspections are completed timely or there is proper documentation of approved extensions. The Authority should implement processes when units do not pass inspections as required by HUD.

View of Responsible Officials: Management agrees with the finding.

2021-005 Declarations of Trust

Federal Agency: U.S. Department of Housing and Urban Development

Federal Program Name: Public and Indian Housing

Assistance Listing Number: 14.850

Federal Award Identification Number and Year: MO004 / 2022

Award Period: January 1, 2021 – December 31, 2021

Type of Finding:

- Significant Deficiency in Internal Control over Compliance
- Other Matters

Criteria or specific requirement: A current Declaration of Trust (DOT), in a form acceptable to HUD, must be recorded against all public housing property owned by PHAs (or private entities for public housing developed under 24 CFR part 905, subpart F) that has been acquired, developed, maintained, or assisted with funds from the US Housing Act of 1937.

Prior Year Finding: The finding is a repeat of a finding in the immediate prior year. Prior year finding number was 2020-001.

Condition: During our testing, we noted the Authority did not have adequate internal controls to ensure they maintained declaration of trusts for all public housing properties.

Questioned costs: None

Context: During our testing, we noted the Authority did not have a declaration of trust on file for 1 public housing project out of 4.

Cause: The Declaration of Trust has been mislocated as this property is over 40 years old.

Effect: The Authority is not following compliance requirements regarding maintaining declaration of trusts.

Recommendation: The Authority should ensure they have all required documentation on file to ensure they are in compliance with HUD requirements.

Views of responsible officials: There is no disagreement with the audit finding.



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2022 Audit Results

Housing Authority of St. Louis County

Presented to the Board of Commissioners

September 12, 2023

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Presentation Agenda



- Engagement Team



- Scope



- Responsibilities of Parties Involved



- Audit Timeline



- Financial Statement Summary



- Required Governance Communication



- Questions



CLA Engagement Team



Gaby Miller, Signing Director



Nick Territo, Senior

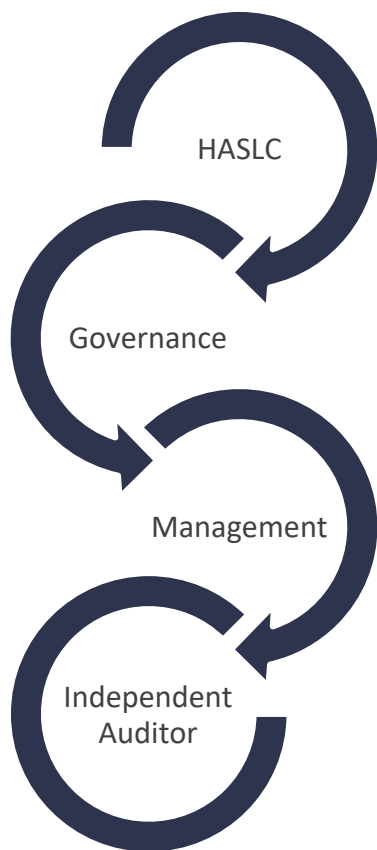


Engagement Scope

- Independent Auditors' Report – Auditors' Opinion on Financial Statements
 - Qualified Opinion due to noninsurance of 3 component units that in the aggregate are material to the Financial Statements
- Required Supplementary Information - Management's Discussion and Analysis
- Report on Compliance for Each Major Federal Program and Report on Internal Control over Compliance, and Report on the Schedule of Expenditures of Federal Awards Required by the Uniform Guidance
- Other Supplementary Information – Financial Data Schedules



Responsibilities of Parties Involved

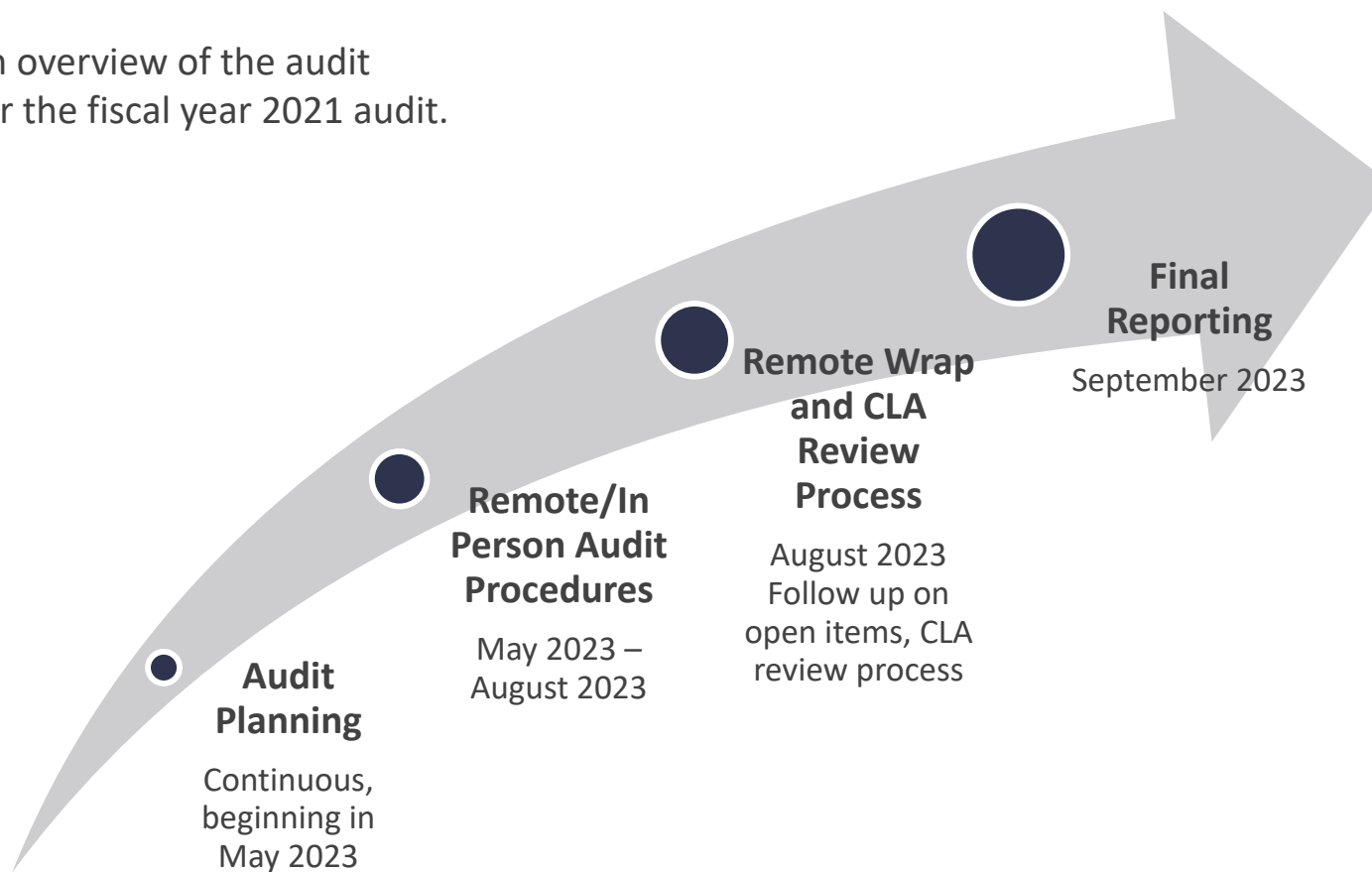


Governance	<p>Strategic Direction</p> <hr/> <p>Accountability, including financial reporting</p>
Management	<p>Internal Controls</p> <hr/> <p>Accounting Policies</p> <hr/> <p>Management Decisions</p> <hr/> <p>Fair Presentation of Financial Statements</p> <hr/> <p>Programs to Prevent and Detect Fraud</p>
Independent Auditor	<p>Opinion on Fair Presentation of Financial Statements</p> <hr/> <p>Audit in Accordance with GAAS and <i>Government Auditing Standards</i></p> <hr/> <p>Reasonable, not Absolute Assurance</p> <hr/> <p>Understanding of Internal Controls</p> <hr/> <p>Risk Based Audit Approach</p>



Audit Timeline

Below is an overview of the audit timeline for the fiscal year 2021 audit.



Financial Statements

- Auditors' report – Qualified Opinion
- Required Supplementary Information
 - Management's discussion and analysis
- Financial statements and footnotes
- Other Supplementary information
 - Financial Data Schedules



STATEMENTS OF NET POSITION

	2022	2021	Increase (Decrease)
Assets and Deferred Outflows of Resources			
Current Assets	\$ 20,802,183	\$ 20,165,902	\$ 636,281
Noncurrent Assets	1,760,725	2,043,603	(282,878)
Capital Assets, Net	13,811,927	14,911,262	(1,099,335)
Total Assets	<u>\$ 36,374,835</u>	<u>\$ 37,120,767</u>	<u>\$ (745,932)</u>
Liabilities and Deferred Inflows of Resources			
Current Liabilities	\$ 3,618,445	\$ 2,555,712	\$ 1,062,733
Noncurrent Liabilities	8,513,565	8,702,060	(188,495)
Total Liabilities	<u>12,132,010</u>	<u>11,257,772</u>	<u>874,238</u>
Net Position			
Net Investment in Capital Assets	6,272,113	7,191,077	(918,964)
Restricted for Other Purposes	2,943,309	4,019,809	(1,076,500)
Unrestricted	15,027,403	14,652,109	375,294
Total Net Position	<u>24,242,825</u>	<u>25,862,995</u>	<u>(1,620,170)</u>
Total Liabilities and Net Position	<u>\$ 36,374,835</u>	<u>\$ 37,120,767</u>	<u>\$ (745,932)</u>

Cash and Cash Equivalents decreased by \$2,148,216 from \$16,125,003 in 2021 to \$13,976,787 in 2022 mainly due to the decrease in cash received related to the sale of Bentwood Townhomes in 2021.

Capital Assets, Net decreased by \$1,099,335 and is attributable to additions of \$65,871, offset by current year depreciation expense of \$1,165,206.

Current Assets increased \$2,784,497, from \$4,040,899 in 2021 to \$6,825,396 in 2022.

Current Liabilities increased by \$1,062,733 from \$2,555,712 in 2021 to \$3,618,445 in 2022. This increase is mostly due to increase in payables due to Sansone Group.

Long-Term Liabilities decreased by \$188,495 from \$8,702,060 in 2021 to \$8,513,565 in 2022.



STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET POSITION

	<u>2022</u>	<i>% of Total</i>	<u>2021</u>	<i>% of Total</i>
Operating Revenues				
Tenant Revenue - Rents and Others	\$ 3,271,788	5%	\$ 3,143,288	4%
HUD Operating Subsidies and Grants	62,691,208	94%	61,697,161	86%
Other Revenue	1,081,638	2%	6,771,009	9%
Total Operating Revenues	<u>67,044,634</u>		<u>71,611,458</u>	
Operating Expenses				
Administrative	4,823,323	7%	4,488,149	7%
Tenant Services	360,760	1%	337,613	1%
Utilities	932,736	1%	966,513	1%
Maintenance and Operations	2,968,271	4%	1,829,311	3%
Protective Services	160,928	0%	188,799	0%
General - Other	3,318,378	5%	2,265,670	3%
General - Bad Debt	(28,032)	0%	100,944	0%
Housing Assistant Payments	54,703,559	80%	54,027,925	83%
Depreciation	1,165,206	2%	1,245,315	2%
Total Operating Expenses	<u>68,405,129</u>		<u>65,450,239</u>	
Operating Income (Loss)	(1,360,495)		6,161,219	
Total Nonoperating Revenues (Expenses)	<u>(259,675)</u>		<u>(121,461)</u>	
Change in Net Position	(1,620,170)		6,039,758	
Net Position - Beginning of Year	<u>25,862,995</u>		<u>19,823,237</u>	
Net Position - End of Year	<u>\$ 24,242,825</u>		<u>\$ 25,862,995</u>	

Total Operating Revenue decreased by \$4,444,462 from \$71,611,458 in 2021 to \$67,166,996 in 2022. This is due to a decrease in Other Revenue from sale of Bentwood Properties in 2021.

Total Operating Expenses increased by \$2,954,890 from \$65,450,239 in 2021 to \$68,405,129 in 2022. The majority of the increase is related to the increase in the Housing Assistance Payments and additional repairs and maintenance.

Operating Income was a net loss of \$1,360,495 in 2022 and net income of \$6,161,219 in 2021. The increase in the operating loss is mainly the result of an increase in operating expenses offset by the reduction in operating income.

Nonoperating Revenues (Expenses) decreased by \$138,214 from net expense of \$121,461 in 2021 to net expense of \$259,675 in 2022. Most of the change was due to the extraordinary expenses related to unrealized losses.



Auditor Communication

- Auditors' responsibility under generally accepted audit standards.
- No changes from planned scope

- We evaluated management's estimates and are comfortable with them
- Significant estimates: Allowance for doubtful accounts and depreciation

- Neutral, consistent, and clear

- Delay in issuance due to internal turnover and delay in issuance of discrete component unit financials.
- No disagreements with management
- No management consultations with other accounting firms

- Audit Adjustments – Beginning Equity Adjustment
- Uncorrected Misstatement - Allowance understated per calculation, Overstatement NSP Inventory
- Management representations forthcoming



SINGLE AUDIT REPORT

Programs Tested

- Housing Voucher Cluster (CFDA 14.871)

Single Audit Findings

- Eligibility
- Reporting
- Special Tests – HQS
- Special Tests – Failed Inspections
- Special Tests – Quality Re-Inspections
- LIPH Special Tests – DOT's

Financial Statements

- None Noted



Audit Findings

- **Admissions and Continued Occupancy Policy (ACOP)** – Need to revise or update
- **Capitalization Threshold** – \$5,000 threshold to ensure compliance with Uniform Guidance
- **Tenant A/R Allowance** – Address old, unpaid tenant balances due for collectability and allowance



Next Steps

- 2021 Audit
 - Management Representation Letter, CLA 2nd review, Stratford Commons I & II and Stratford Manor final FS, REAC upload and DCF upload, corrective actions and summary of prior audit findings from management
- 2022 Audit
 - Management Representation Letter, CLA 2nd review, principal review, REAC upload, DCF upload, corrective actions and summary of prior audit findings from management



Questions?



Special thanks to Housing
Authority of St. Louis
County's finance and
program staff during the
2022 audit!



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HOUSING AUTHORITY OF ST. LOUIS COUNTY

**FINANCIAL STATEMENTS AND
SUPPLEMENTARY INFORMATION**

YEARS ENDED DECEMBER 31, 2022 AND 2021

DRAFT 9.6.23

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
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INDEPENDENT AUDITORS' REPORT

Board of Commissioners
Housing Authority of St. Louis County
St. Louis, Missouri

Report on the Audit of the Financial Statements

Unmodified and Disclaimer of Opinions

We have audited the accompanying financial statements of the business-type activities and the aggregate discretely presented component units of the Housing Authority of St. Louis County (the Authority) as of and for the year ended December 31, 2022, and the related notes to the financial statements, which collectively comprise the Authority's basic financial statements as listed in the table of contents.

We did not audit the financial statements of the discretely presented component units Stratford Commons, LP, Stratford Commons II, LP, Stratford Manor, LP, Springwood Limited Partners, LP or Springwood Limited Partners II, LP, which represent XX%, XX% and XX% of the assets, net position, and revenues of the discretely presented component units as of December 31, 2022.

Those statements of the discretely presented component units mentioned above, which were prepared in accordance with the accounting standards issued by the Financial Accounting Standard Board, were audited by other auditors whose reports have been furnished to us. We have applied limited audit procedures on the presentation only conversion adjustments to the financial statements of the discretely presented component units mentioned above. Our opinion, insofar as it related to the amounts included the discretely presented component units mentioned above, prior to the limited presentation only conversion adjustments, is based solely on the reports of other auditors.

Summary of Opinions

Opinion Unit	Type of Opinion
Business-Type Activities	Unmodified
Aggregate Discretely Presented Component Units	Disclaimer

Disclaimer of Opinion on the Aggregate Discretely Presented Component Units

We do not express an opinion on the accompanying financial statements of the aggregate discretely presented component units of the Authority. Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the Aggregate Discretely Presented Component Units section of our report, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the financial statements of the aggregate discretely presented component units.

Unmodified Opinions on the Business-Type Activities

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the business-type activities of the Authority, as of December 31, 2022, and the respective changes in financial position and, where applicable, cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Disclaimer and Unmodified Opinions

The discretely presented component units Stratford Commons, LP, Stratford Commons II, LP and Stratford Manor, LP did not have separately issued financial statements as of REPORT DATE. As of the date of our audit report, management and the component auditors were still in the process of issuing the financial statements of the entities mentioned above. We were unable to confirm or verify by alternative means the financial statements amounts for Stratford Commons, LP, Stratford Commons II, LP and Stratford Manor, LP. As a result of these matters, we were unable to determine whether any adjustments might have been found necessary for the amounts included in the statement of financial position and changes in financial position for Stratford Commons, LP, Stratford Commons II, LP and Stratford Manor, LP. Stratford Commons, LP, Stratford Commons II, LP and Stratford Manor, LP's financial activities are included in the Authority's basic financial statements as a discretely presented component unit and represent XX%, XX%, and XX% of the assets, net position, and revenues, respectively, of the Authority's aggregate discretely presented component units.

Basis for Unmodified Opinions

We conducted our audit of the financial statements of the business-type activities in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Authority and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our unmodified audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Authority's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditors' Responsibilities for the Audit of the Financial Statements

Auditor's Responsibilities for the Audit of the Aggregate Discretely Presented Component Units

Our responsibility is to conduct an audit of the Authority's financial statements in accordance with GAAS and to issue an auditor's report. However, because of the matter described in the Basis for Disclaimer of Opinion on the Aggregate Discretely Presented Component Units section of our report, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the financial statements of the aggregate discretely presented component units.

We are required to be independent of the Authority and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit.

Auditor's Responsibilities for the Audit of the Business-Type Activities

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Authority's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Authority's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on page 5 through 12 be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with GAAS, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Authority's basic financial statements. The financial data schedules listed in the table of contents are presented for purposes of additional analysis and are not a required part of the basic financial statements. The schedule of expenditures of federal awards, as required by Title 2 U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, is also presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with GAAS. In our opinion, the financial data schedules and schedule of expenditures of federal awards is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated REPORT DATE, on our consideration of the Authority's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Authority's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Authority's internal control over financial reporting and compliance.

CliftonLarsonAllen LLP

St. Louis, Missouri
REPORT DATE

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
MANAGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2022 AND 2021**

The Management's Discussion and Analysis (MD&A) for the Housing Authority of St. Louis County (the Authority) is designed to (a) assist the reader in focusing on significant financial issues, (b) provide an overview of the Authority's financial activity, (c) identify changes in the Authority's financial position, and (d) identify individual fund issues or concerns.

Since the Management's Discussion and Analysis is designed to focus on the current year's activity, resulting changes and currently known facts, it should be read in conjunction with the Authority's financial statements.

FINANCIAL HIGHLIGHTS

- The assets of the Authority exceeded liabilities as of December 31, 2022 by \$24,242,825 (net position). This represents a decrease of \$1,625,250 from the 2021 net position balance of \$25,861,843.
- The Authority's total cash balance as of December 31, 2022 was \$13,976,787, representing an increase of \$2,147,088 from the prior year balance.
- The Authority had total operating revenues of \$67,184,502 and total operating expenses of \$68,151,020.
- Nonoperating revenues and expenses amounted to net expense of \$259,675 for 2022.
- The Authority's expenditures of federal awards amounted to \$62,462,478 for 2022.

Overview of the Financial Statements

The primary focus of the Authority's financial statements is on both the Authority as a whole and the major individual programs. Both perspectives allow the user to address relevant questions, broaden a basis for comparison, and enhance the Authority's accountability.

The Authority's financial statements are designed to provide readers with a broad overview of the Authority's finances. The reports were prepared in accordance with accounting principles generally accepted in the United States of America applicable to governmental entities for proprietary-type funds.

The Authority is a stand-alone enterprise fund. Enterprise funds utilize the full accrual basis of accounting.

Accrual accounting recognizes revenues and expenses when earned regardless of when cash is received or paid.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
MANAGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2022 AND 2021**

These statements include a Statement of Net Position. The statement reports all financial and capital resources for the Authority. The statement is presented in the format where assets and deferred outflows of resources minus liabilities and deferred inflows of resources equal net position, formerly known as net assets. Assets and liabilities are presented in order of liquidity and are classified as current (convertible into cash within one year), and noncurrent.

The focus of the Statement of Net Position is the residual of all other elements presented in the Statement. It provides the amount of funds in reserve for continued operations of the Authority. Net position is reported in three broad categories:

Net Investment in Capital Assets: This component of net position reports capital assets net of accumulated depreciation and debt related to its capital assets.

Restricted Net Position: This component of net position reports the difference between assets and liabilities with constraints placed on their use by either external parties or enabling legislation, including creditors, grantors, contributors, laws, or regulations of other governments.

Unrestricted Net Position: This component reports net position that does not meet the definition of "net investment in capital assets" or "restricted net position."

The Authority's financial statements also include a Statement of Revenues, Expenses, and Changes in Net Position (similar to an income statement). This statement includes operating revenues, such as rental income, and operating expenses, such as administrative, utilities, maintenance, and depreciation expenses. It also includes nonoperating revenue and expenses, such as capital grant revenue, extraordinary maintenance expense, investment income and interest expense.

The Authority's Programs

Many of the programs maintained by the Authority are required by the Department of Housing and Urban Development (HUD). Others are segregated to enhance accountability and control.

Business Programs – Represents non-HUD resources developed from a variety of activities.

Conventional Public Housing – Under the conventional public housing program, the Authority rents units that it owns to low-income households. The conventional public housing program is operated under an Annual Contributions Contract (ACC) with HUD. HUD provides operating subsidy to the Authority in order for the Public Housing Authority (PHA) to provide housing to the tenants at a rent that is based upon 30% of household income. The conventional public housing program also includes the capital fund program, which is the primary funding source for physical and management improvements to the Authority's properties.

Housing Choice Voucher Program – Under the Housing Choice Voucher Program, the Authority administers contracts with independent landlords who own the property. The Authority subsidizes the family's rent through a Housing Assistance Payment (HAP) made to the landlord. The program is administered under an Annual Contributions Contract with HUD. HUD provides Annual Contributions funding to enable the Authority to structure a lease that sets the participants' rent at 30% of household income.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
MANAGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2022 AND 2021**

Other Nonmajor Programs – In addition to the major programs above, the Authority also maintains the following nonmajor programs. Nonmajor programs are defined as programs that have assets, liabilities, revenues, or expenses of less than 5% of the Authority's total assets, liabilities, revenues or expenses:

Section 8 Moderate Rehab Program – This is a Section 8 program that is unit based. This program consists of projects that were rehabbed in the 1980s.

Mainstream Voucher Program – This is a subset of the Housing Choice Voucher Program. Mainstream vouchers assist nonelderly persons with disabilities.

AUTHORITY FINANCIAL STATEMENTS

Statement of Net Position

The following table reflects the condensed Statement of Net Position compared to prior year. The Authority is engaged only in business-type activities.

STATEMENT OF NET POSITION

	December 31,			\$ Change 2022/2021	% Change 2022/2021
	2022	2021	2020		
Cash and Cash Equivalents	\$ 13,976,787	\$ 16,125,003	\$ 11,252,536	\$ (2,148,216)	-13%
Current and Other Assets	6,825,396	4,040,899	3,333,935	2,784,497	69%
Noncurrent Assets	1,760,725	2,043,603	1,077,740	(282,878)	-14%
Capital Assets, Net	13,811,927	14,911,262	15,769,447	(1,099,335)	-7%
Total Assets	<u>36,374,835</u>	<u>37,120,767</u>	<u>31,433,658</u>	<u>(745,932)</u>	<u>-2%</u>
Current Liabilities	3,618,445	2,555,712	3,710,718	1,062,733	42%
Long-Term Liabilities	8,513,565	8,702,060	8,931,488	(188,495)	-2%
Total Liabilities	<u>12,132,010</u>	<u>11,257,772</u>	<u>12,642,206</u>	<u>874,238</u>	<u>8%</u>
Net Position:					
Net Investment in Capital Assets	6,272,113	7,191,077	7,877,616	(918,964)	-13%
Restricted for Other Purposes	2,943,309	4,019,809	5,484,766	(1,076,500)	-27%
Unrestricted	15,027,403	14,652,109	5,429,070	375,294	3%
Total Net Position	<u>\$ 24,242,825</u>	<u>\$ 25,862,995</u>	<u>\$ 18,791,452</u>	<u>\$ (1,620,170)</u>	<u>-6%</u>

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
MANAGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2022 AND 2021**

The narrative below explains the fluctuations in the elements of the Statement of Net Position.

Analysis of Entity Wide Net Position (Statement of Net Position) for the years ended December 31, 2022 and 2021:

Total Assets for 2022 were \$36,374,835. This represents a decrease of \$745,932 from the previous year.

Cash and Cash Equivalents decreased by \$2,148,216 from \$16,125,003 in 2021 to \$13,976,787 in 2022 mainly due to the decrease in cash received related to the sale of Bentwood Townhomes in 2021.

Capital Assets, Net decreased by \$1,099,335 and is attributable to additions of \$65,871, offset by current year depreciation expense of \$1,165,206.

Current Assets increased \$2,784,497, from \$4,040,899 in 2021 to \$6,825,396 in 2022.

Current Liabilities increased by \$1,062,733 from \$2,555,712 in 2021 to \$3,618,445 in 2022. This increase is mostly due to increase in payables due to Sansone Group.

Long-Term Liabilities decreased by \$188,495 from \$8,702,060 in 2021 to \$8,513,565 in 2022.

Restricted Net Position decreased by \$1,076,500 from \$4,019,809 in 2021 to \$2,943,39 in 2022. This is due to the decrease in restricted net position for Housing Choice Vouchers for the CAREs programs.

Net Investment in Capital Assets decreased by \$918,964 from \$7,191,077 in 2021 to \$6,272,113 in 2022.

Analysis of Entity Wide Net Position (Statement of Net Position) for the years ended December 31, 2021 and 2020:

Total Assets for 2021 were \$37,120,767. This represents an increase of \$4,655,324 from the previous year.

Cash and Cash Equivalents increased by \$4,839,927 from \$11,252,536 in 2020 to \$16,125,003 in 2021 mainly due to the increase in cash received to the sale of Bentwood properties, offset by the decrease in CARES Act funding.

Capital Assets, Net decreased by \$858,185 and is attributable to additions of \$387,100, offset by current year depreciation expense of \$1,245,315.

Current Assets increased \$574,873, from \$3,464,874 in 2020 to \$4,039,747 in 2021, mostly a result in an increase of accounts receivable of \$464,590.

Current Liabilities decreased by \$1,155,006 from \$3,710,718 in 2020 to \$2,555,712 in 2021. This decrease is mostly due to a decrease in unearned revenue related to CAREs funding received in advance for the HCV and Mainstream Voucher programs.

Long-Term Liabilities decreased by \$229,428 from \$8,931,488 in 2020 to \$8,702,060 in 2021 as a result of normal payoffs of long-term debt.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
MANAGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2022 AND 2021**

Restricted Net Position decreased by \$1,464,957 from \$5,484,766 in 2020 to \$4,019,809 in 2021. This is due to the decrease in restricted net position for Housing Choice Vouchers for the CAREs programs.

Net Investment in Capital Assets decreased by \$686,539 from \$7,877,616 in 2020 to \$7,191,077 in 2021 as a result of changes in capital assets and debt.

Statement of Revenues, Expenses, and Changes in Net Position

The following schedule compares the revenues and expenses of the Authority for 2022, 2021, and 2020:

STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION

	Years Ended December 31,			\$ Change 2022/2021	% Change 2022/2021
	2022	2021	2020		
Operating Revenues:					
Tenant Revenue - Rents and Other	\$ 3,271,788	\$ 3,143,288	\$ 3,247,157	\$ 128,500	4%
HUD Operating Subsidies and Grants	62,691,208	61,697,161	60,125,176	994,047	2%
Other Revenue	1,081,638	6,771,009	719,944	(5,689,371)	-84%
Total Operating Revenues	<u>67,044,634</u>	<u>71,611,458</u>	<u>64,092,277</u>	<u>(4,566,824)</u>	<u>-6%</u>
Operating Expenses:					
Administrative	6,881,080	5,996,054	6,361,618	885,026	15%
Tenant Services	544,668	526,959	441,791	17,709	3%
Utilities	932,736	966,513	883,041	(33,777)	-3%
Maintenance	2,968,271	1,829,311	3,216,305	1,138,960	62%
Protective Services	160,928	188,799	157,222	(27,871)	-15%
General - Other	1,076,713	568,419	648,975	508,294	89%
General - Bad Debt	(28,032)	100,944	562,629	(128,976)	-128%
Housing Assistance Payments	54,703,559	54,027,925	50,226,653	675,634	1%
Depreciation	1,165,206	1,245,315	1,254,143	(80,109)	-6%
Total Operating Expenses	<u>68,405,129</u>	<u>65,450,239</u>	<u>63,752,377</u>	<u>2,954,890</u>	<u>5%</u>
Operating Income (Loss)	(1,360,495)	6,161,219	339,900	(7,521,714)	122%
Nonoperating Revenues (Expenses):					
Investment Income	78,667	101,273	198,595	(22,606)	-22%
Amortization and Interest Expense	(203,205)	(222,734)	(288,835)	19,529	9%
Extraordinary Maintenance and Casualty Losses	(21,479)	-	-	(21,479)	#DIV/0!
Unrealized Loss	(113,658)	-	-	(113,658)	#DIV/0!
Total Nonoperating Revenues (Expenses)	<u>(259,675)</u>	<u>(121,461)</u>	<u>(90,240)</u>	<u>(138,214)</u>	<u>-114%</u>
Change in Net Position	(1,620,170)	6,039,758	249,660	(7,659,928)	127%
Net Position - Beginning of Year	<u>25,862,995</u>	<u>19,823,237</u>	<u>18,541,792</u>	<u>6,039,758</u>	<u>30%</u>
Prior Period Adjustments	-	-	-	-	#DIV/0!
Net Position - End of Year	<u>\$ 24,242,825</u>	<u>\$ 25,862,995</u>	<u>\$ 18,791,452</u>	<u>\$ (1,620,170)</u>	<u>-6%</u>

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
MANAGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2022 AND 2021**

Analysis of Entity Wide Statement of Revenues, Expenses, and Changes in Net Position for the years ended December 31, 2022 and 2021:

Total Operating Revenue decreased by \$4,566,8242 from \$71,611,458 in 2021 to \$67,044,634 in 2022. This is due to a decrease in Other Revenue from sale of Bentwood Properties in 2021.

Total Operating Expenses increased by \$2,954,890 from \$65,450,239 in 2021 to \$68,405,129 in 2022. The majority of the increase is related to the increase in the Housing Assistance Payments and additional repairs and maintenance.

Operating Income was a net loss of \$1,360,495 in 2022 and net income of \$6,161,219 in 2021. The increase in the operating loss is mainly the result of an increase in operating expenses offset by the reduction in operating income.

Nonoperating Revenues (Expenses) decreased by \$138,214 from net expense of \$121,461 in 2021 to net expense of \$259,675 in 2022. Most of the change was due to the extraordinary expenses related to unrealized losses.

Analysis of Entity Wide Statement of Revenues, Expenses, and Changes in Net Position for the years ended December 31, 2021 and 2020:

Total Operating Revenue increased by \$7,519,181 from \$64,092,277 in 2020 to \$71,611,458 in 2021. This is due to the sale of the Bentwood properties and monies the Authority received for it as well as an increase in funding received for the HCV program.

Total Operating Expenses increased by \$1,697,862 from \$63,752,377 in 2020 to \$65,450,239 in 2021. The majority of the increase is related to the increase in the Housing Assistance Payments.

Operating Income was \$6,161,219 in 2021 and \$339,900 in 2020. The increase in operating income is mainly the result of the monies received related to the sale of the Bentwood properties as well as the increase in HUD monies greater than the increase in related expenses.

Nonoperating Revenues (Expenses) decreased by \$31,221 from net expense of \$90,240 in 2020 to net expense of \$121,461 in 2021. Most of the change was due to a reduction in investment income, amortization expense and interest expense.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
MANAGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2022 AND 2021**

SUMMARY OF AUTHORITY REVENUES

The Authority administered the following programs with revenues generated from these programs during 2022 as follows:

ANALYSIS OF ENTITY WIDE REVENUES

Low Income Public Housing		\$ 4,151,745
Mainstream 5		2,366,481
Section 8:		
Housing Choice Vouchers	\$ 56,772,223	
Moderate Rehabilitation	153,595	
Emergency Housing Vouchers	63,235	
Total Section 8		56,989,053
Component Units		3,137,394
Business Activities		252,958
Central Office Cost Center		2,379,756
Family Self-Sufficiency Program		180,000
EFA FSS Escrow Forfeiture Account		22,463
Total Revenues by Program		69,479,850
Less: Eliminated Intercompany Revenues		2,356,549
Total Revenues Per Statement of Revenues, Expenses, and Changes in Net Position		<u>\$ 67,123,301</u>

CAPITAL ASSETS AND DEBT ADMINISTRATION

Capital Assets

At December 31, 2022, the Authority had \$13,811,927 invested in a variety of capital assets. The following reconciliation summarizes the change in capital assets.

CHANGE IN CAPITAL ASSETS

Beginning Balance - January 1, 2022		\$ 14,911,263
Disposals, Net of Depreciation		(4,352)
Additions		70,222
Depreciation		(1,165,206)
Ending Balance - December 31, 2022		<u>\$ 13,811,927</u>

Additional information on capital assets can be found in Note 5 to the financial statements.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
MANAGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2022 AND 2021**

CHANGE IN LONG-TERM DEBT

Beginning Balance - January 1, 2022	\$ 8,581,644
Principal Payments	<u>(180,370)</u>
Ending Balance - December 31, 2022	<u>\$ 8,401,274</u>

Additional information on long-term debt can be found in Note 9 to the financial statements.

ECONOMIC FACTORS

Significant economic factors affecting the Authority are as follows:

- Federal funding provided by Congress to the Department of Housing and Urban Development
- Local labor supply and demand, which can affect salary and wage rates
- Local inflationary, recessionary and employment trends, which can affect resident incomes and therefore the amount of rental income
- Inflationary pressure on utility rates, supplies, and other costs
- Rental market fluctuations

The Authority has an annual challenge of estimating what the next year's budget authority from HUD will be as that information is generally not received until 2 ½ months after the year has started. Once the information is received, the Authority has to adjust the level of vouchers to match the new budget authority by estimating future program attrition and cost of rental increases.

In recent years, the Authority has applied for state tax credits as part of a plan to develop low income housing. The state tax program is competitive and has been suspended in recent years.

FINANCIAL CONTACT

The individual to be contacted regarding this report is Shannon Koenig, Executive Director, Housing Authority of St. Louis County, at (314) 227-3114. Specific requests may be submitted to the Housing Authority of St. Louis County at 8865 Natural Bridge, St. Louis, MO 63121.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
STATEMENT OF NET POSITION
DECEMBER 31, 2022

ASSETS	<u>Business Activities</u>	<u>Discretely Presented Component Units</u>
CURRENT ASSETS		
Cash, Unrestricted	\$ 12,265,762	\$ 64,114
Cash, Restricted	1,711,025	2,067,446
Investments, Restricted	1,825,182	-
Accounts Receivable, Net Allowance for Doubtful Accounts	3,788,294	647,314
Notes and Mortgages Receivable	26,819	-
Prepaid Expenses and Other Assets	317,703	101,151
Assets Held for Sale	861,459	-
Inventory	5,939	-
Total Current Assets	<u>20,802,183</u>	<u>2,880,025</u>
NONCURRENT ASSETS		
Notes and Mortgages Receivable, Net Allowance for Doubtful Accounts	1,646,689	-
Other Assets	114,036	411,384
Total	<u>1,760,725</u>	<u>411,384</u>
Capital Assets, Net	13,811,927	37,168,500
Total Noncurrent Assets	<u>15,572,652</u>	<u>37,579,884</u>
Total Assets	<u>\$ 36,374,835</u>	<u>\$ 40,459,909</u>
LIABILITIES AND NET POSITION		
CURRENT LIABILITIES		
Accounts Payable	\$ 1,230,324	\$ 1,760,937
Accrued Liabilities	509,812	-
Accrued Interest Payable	1,133,040	223,790
Current Portion of Long-Term Debt	183,440	-
Tenant Security Deposits	261,728	237,653
Unearned Revenues	300,101	514,383
Total Current Liabilities	<u>3,618,445</u>	<u>2,736,763</u>
NONCURRENT LIABILITIES		
Long-Term Debt, Net of Current	8,217,834	16,872,702
Miscellaneous Long-Term Liabilities	275,473	10,750,329
Accrued Compensated Absences	20,258	-
Total Noncurrent Liabilities	<u>8,513,565</u>	<u>27,623,031</u>
Total Liabilities	12,132,010	30,359,794
NET POSITION		
Net Investment in Capital Assets	6,272,113	19,781,415
Restricted for Other Purposes	2,943,309	1,829,793
Unrestricted	15,027,403	(11,511,093)
Total Net Position	<u>24,242,825</u>	<u>10,100,115</u>
Total Liabilities and Net Position	<u>\$ 36,374,835</u>	<u>\$ 40,459,909</u>

See accompanying Notes to Financial Statements.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
STATEMENT OF NET POSITION
DECEMBER 31, 2021

ASSETS	Business Activities	Discretely Presented Component Units
CURRENT ASSETS		
Cash, Unrestricted	\$ 13,554,069	\$ 96,191
Cash, Restricted	2,570,934	2,363,852
Investments, Restricted	1,938,840	-
Accounts Receivable, Net Allowance for Doubtful Accounts	1,013,576	122,726
Notes and Mortgages Receivable	30,467	-
Prepaid Expenses and Other Assets	185,660	108,055
Assets Held for Sale	861,459	-
Inventory	10,897	-
Total Current Assets	20,165,902	2,690,824
NONCURRENT ASSETS		
Notes and Mortgages Receivable, Net Allowance for Doubtful Accounts	1,923,360	-
Other Assets	120,243	483,081
Total	2,043,603	483,081
Capital Assets, Net	14,911,262	43,165,292
Total Noncurrent Assets	16,954,865	43,648,373
Total Assets	\$ 37,120,767	\$ 46,339,197
LIABILITIES AND NET POSITION		
CURRENT LIABILITIES		
Accounts Payable	\$ 404,447	\$ 2,191,461
Accrued Liabilities	295,098	-
Accrued Interest Payable	1,079,613	252,087
Current Portion of Long-Term Debt	176,260	495,239
Tenant Security Deposits	254,588	255,111
Unearned Revenues	345,706	103,687
Total Current Liabilities	2,555,712	3,297,585
NONCURRENT LIABILITIES		
Long-Term Debt, Net of Current	8,405,384	21,607,183
Miscellaneous Long-Term Liabilities	234,689	7,372,691
Accrued Compensated Absences	61,987	-
Total Noncurrent Liabilities	8,702,060	28,979,874
Total Liabilities	11,257,772	32,277,459
NET POSITION		
Net Investment in Capital Assets	7,191,077	21,545,951
Restricted for Other Purposes	4,019,809	2,108,741
Unrestricted	14,652,109	(9,592,954)
Total Net Position	25,862,995	14,061,738
Total Liabilities and Net Position	\$ 37,120,767	\$ 46,339,197

See accompanying Notes to Financial Statements.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION
YEAR ENDED DECEMBER 31, 2022

	Business Activities	Discretely Presented Component Units
OPERATING REVENUES		
Tenant Revenue	\$ 3,271,788	\$ 5,201,565
HUD PHA Grants	62,691,208	-
Fraud Recovery	19,377	-
Other Revenue	1,062,261	2,009,309
Total Operating Revenues	<u>67,044,634</u>	<u>7,210,874</u>
OPERATING EXPENSES		
Administrative:		
Salaries and Fringes	4,823,323	-
Other	2,241,665	1,150,592
Tenant Services	360,760	-
Utilities	932,736	871,738
Ordinary Maintenance and Operations	2,968,271	2,994,320
Protective Services	160,928	-
General:		
Insurance Premiums	652,451	1,126,953
Other	424,262	-
Bad Debt	(28,032)	-
Housing Assistance Payments	54,703,559	-
Depreciation	1,165,206	1,834,480
Total Operating Expenses	<u>68,405,129</u>	<u>7,978,083</u>
OPERATING LOSS	(1,360,495)	(767,209)
NONOPERATING EXPENSES		
Investment and Interest Income, Unrestricted	78,667	3,110
Interest Expense and Bond Issuance Costs	(203,205)	(569,420)
Extraordinary Maintenance and Casualty Losses, Noncapitalized	(21,479)	-
Unrealized Loss	(113,658)	-
Total Nonoperating Expenses	<u>(259,675)</u>	<u>(566,310)</u>
CHANGE IN NET POSITION	(1,620,170)	(1,333,519)
Net Position - Beginning of Year	<u>25,862,995</u>	<u>14,061,738</u>
NET POSITION - END OF YEAR	<u>\$ 24,242,825</u>	<u>\$ 12,728,219</u>

See accompanying Notes to Financial Statements.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION (CONTINUED)
YEAR ENDED DECEMBER 31, 2021

	Business Activities	Discretely Presented Component Units
OPERATING REVENUES		
Tenant Revenue	\$ 3,143,288	\$ 4,330,299
HUD PHA Grants	61,697,161	-
Fraud Recovery	32,724	-
Other Revenue	6,738,285	283,056
Total Operating Revenues	71,611,458	4,613,355
OPERATING EXPENSES		
Administrative:		
Salaries and Fringes	4,488,149	-
Other	1,697,251	898,104
Tenant Services	337,613	-
Utilities	966,513	777,189
Ordinary Maintenance and Operations	1,829,311	1,101,731
Protective Services	188,799	-
General:		
Insurance Premiums	468,897	1,139,634
Other	99,522	-
Bad Debt	100,944	-
Housing Assistance Payments	54,027,925	-
Depreciation	1,245,315	2,102,501
Total Operating Expenses	65,450,239	6,019,159
OPERATING INCOME (LOSS)	6,161,219	(1,405,804)
NONOPERATING REVENUE (EXPENSES)		
Investment and Interest Income, Unrestricted	46,043	3,500
Investment Income, Restricted	55,230	-
Interest Expense	(222,734)	(692,033)
Sale of Bentwood Properties	-	(6,720,472)
Total Nonoperating Revenue (Expenses)	(121,461)	(7,409,005)
CHANGE IN NET POSITION	6,039,758	(8,814,809)
Net Position - Beginning of Year	19,823,237	29,597,019
NET POSITION - END OF YEAR	\$ 25,862,995	\$ 14,061,738

See accompanying Notes to Financial Statements.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
STATEMENTS OF CASH FLOWS
YEARS ENDED DECEMBER 31, 2022 AND 2021**

	2022	2021
CASH FLOWS FROM OPERATING ACTIVITIES		
Received from Tenants	\$ 2,993,220	\$ 3,084,223
Received from Grants	60,156,593	60,238,606
Received from Other Sources	1,081,638	6,771,009
Paid to Employees for Services	(4,518,778)	(4,239,451)
Paid for Housing Assistance	(54,703,559)	(54,027,925)
Paid to Suppliers for Goods and Services	(7,073,423)	(6,258,264)
Net Cash Provided (Used) by Operating Activities	(2,064,309)	5,568,198
CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES		
Principal Payments on Loans	(180,370)	(171,686)
Interest Paid	(203,205)	(222,734)
Purchase of Capital Assets	(70,223)	(387,100)
Casualty Loss	(21,479)	-
Proceeds from Sale of Capital Assets and Assets Held for Sale	4,352	(30)
Net Cash Used by Capital and Related Financing Activities	(470,925)	(781,550)
CASH FLOWS FROM INVESTING ACTIVITIES		
Change in Value of Investments	113,658	87,770
Interest Income	78,667	46,043
Net Repayments from Others Under Note Receivable Agreements	308,351	(47,994)
Unrealized Loss	(113,658)	-
Net Cash Provided by Investing Activities	387,018	85,819
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(2,148,216)	4,872,467
Cash and Cash Equivalents - Beginning of Year	16,125,003	11,252,536
CASH AND CASH EQUIVALENTS - END OF YEAR	\$ 13,976,787	\$ 16,125,003

See accompanying Notes to Financial Statements.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
STATEMENTS OF CASH FLOWS (CONTINUED)
YEARS ENDED DECEMBER 31, 2022 AND 2021**

	2022	2021
RECONCILIATION OF OPERATING INCOME (LOSS) TO NET CASH PROVIDED (USED) BY OPERATING ACTIVITIES		
Operating Income (Loss)	\$ (1,360,495)	\$ 6,161,219
Adjustment to Reconcile Operating Income (Loss) to Net Cash Provided (Used) by Operating Activities:		
Depreciation	1,165,206	1,245,315
Bad Debt	(28,032)	100,944
Changes in Assets and Liabilities:		
Accounts Receivable	(2,774,718)	(465,742)
Prepaid Expenses	(132,043)	(139,551)
Other Assets	11,165	(121,239)
Accounts Payable and Accrued Expenses	1,052,289	(103,856)
Deferred Revenues and Deposits	(38,465)	(1,051,878)
Other Noncurrent Liabilities	40,784	(57,014)
Net Cash Provided (Used) by Operating Activities	\$ (2,064,309)	\$ 5,568,198
SUPPLEMENTAL DISCLOSURES OF CASH FLOW INFORMATION		
Investment Income	\$ 78,667	\$ 198,595

See accompanying Notes to Financial Statements.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
COMBINING BALANCE SHEET – DISCRETELY PRESENTED COMPONENT UNITS
YEAR ENDED DECEMBER 31, 2022

	Stratford Commons LP	Stratford Commons II LP	Stratford Manor LP	Ventura Village Partners LP	Springwood Limited Partners LP	Springwood Limited Partners II LP	12/31/22 Total
ASSETS							
Cash and Cash Equivalents	\$ 439	\$ (4,187)	\$ -	\$ 24,904	\$ 15,695	\$ 27,263	\$ 64,114
Tenant Deposit Held in Trust	16,630	12,565	-	148,274	30,025	36,477	243,971
Restricted Deposits and Funded Reserves	150,664	84,251	-	555,158	669,653	363,749	1,823,475
Accounts Receivable - Tenant and Other	28,235	12,390	-	530,468	16,541	59,680	647,314
Prepays and Other Assets	8,288	5,422	-	52,714	5,592	29,135	101,151
Deferred Costs	67,601	2,805	-	315,733	10,286	14,959	411,384
Rental Property, Net	2,706,832	2,270,166	-	17,520,505	7,790,198	6,880,799	37,168,500
Total Assets	\$ 2,978,689	\$ 2,383,411	\$ -	\$ 19,147,756	\$ 8,537,990	\$ 7,412,062	\$ 40,459,908
LIABILITIES							
Accounts Payable and Accrued Expenses	\$ 846,385	\$ 457,514	\$ -	\$ 368,729	\$ 49,378	\$ 38,931	\$ 1,760,937
Accrued Interest	176,875	2,667	-	32,372	7,041	4,835	223,790
Prepaid Revenue	23,645	1,546	-	45,656	17,449	10,135	98,431
Tenant Security Deposits Held in Trust	16,630	12,565	-	146,502	29,373	32,583	237,653
Notes and Mortgages Payable, Net	1,358,065	1,603,203	-	11,338,458	1,693,890	1,393,469	17,387,085
Miscellaneous Long-Term Liabilities	3,294,004	203,587	-	5,852,675	220,387	1,179,676	10,750,329
Total Liabilities	5,715,604	2,281,082	-	17,784,392	2,017,518	2,659,629	30,458,225
NET POSITION							
Net Investment in Capital Assets	1,348,767	666,963	-	6,182,047	6,096,308	5,487,330	19,781,415
Restricted Net Position	150,664	84,251	-	555,158	669,653	363,749	1,829,793
Unrestricted Net Position	(4,236,346)	(648,886)	-	(5,373,841)	(245,489)	(1,098,646)	(11,609,526)
Total Net Position	(2,736,915)	102,328	-	1,363,364	6,520,472	4,752,433	10,001,682
Total Liabilities and Net Position	\$ 2,978,689	\$ 2,383,411	\$ -	\$ 19,147,756	\$ 8,537,990	\$ 7,412,062	\$ 40,459,908

See accompanying Notes to Financial Statements.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
COMBINING STATEMENT OF OPERATIONS – DISCRETELY PRESENTED COMPONENT UNITS
YEAR ENDED DECEMBER 31, 2022

	Stratford Commons LP	Stratford Commons II LP	Stratford Manor LP	Ventura Village Partners LP	Springwood Limited Partners LP	Springwood Limited Partners II LP	12/31/22 Total
OPERATING REVENUES							
Tenant Rent	\$ 348,573	\$ 278,701	\$ -	\$ 2,530,620	\$ 477,760	\$ 425,820	\$ 4,061,474
Other Tenant Income	-	-	-	1,066,377	36,974	36,740	1,140,091
Other Revenue	1,032,006	976,061	-	-	-	1,242	2,009,309
Total Operating Revenues	<u>1,380,579</u>	<u>1,254,762</u>	<u>-</u>	<u>3,596,997</u>	<u>514,734</u>	<u>463,802</u>	<u>7,210,874</u>
OPERATING EXPENSES							
Administrative Expenses	75,252	55,538	-	873,780	76,426	69,596	1,150,592
Operating and Maintenance Expense	988,800	1,031,867	-	693,581	127,435	152,637	2,994,320
Taxes and Insurance	81,393	57,843	-	796,947	100,821	89,949	1,126,953
Utilities	87,327	70,607	-	604,989	53,235	55,580	871,738
Total Operating Expenses	<u>1,232,772</u>	<u>1,215,855</u>	<u>-</u>	<u>2,969,297</u>	<u>357,917</u>	<u>367,762</u>	<u>6,143,603</u>
OPERATING INCOME	147,807	38,907	-	627,700	156,817	96,040	1,067,271
NONOPERATING REVENUES (EXPENSES)							
Interest Income	100	104	-	825	2,081	-	3,110
Interest Expense	(51,794)	(44,220)	-	(334,325)	(84,404)	(54,677)	(569,420)
Depreciation	(320,107)	(207,867)	-	(654,315)	(413,615)	(238,576)	(1,834,480)
Total Nonoperating Revenues (Expenses)	<u>(371,801)</u>	<u>(251,983)</u>	<u>-</u>	<u>(987,815)</u>	<u>(495,938)</u>	<u>(293,253)</u>	<u>(2,400,790)</u>
NET LOSS	(223,994)	(213,076)	-	(360,115)	(339,121)	(197,213)	(1,333,519)
Net Position - Beginning of Year	(2,512,921)	315,405	2,726,536	1,723,479	6,859,593	4,949,646	14,061,738
NET POSITION - END OF YEAR	<u>\$ (2,736,915)</u>	<u>\$ 102,329</u>	<u>\$ 2,726,536</u>	<u>\$ 1,363,364</u>	<u>\$ 6,520,472</u>	<u>\$ 4,752,433</u>	<u>\$ 12,728,219</u>

See accompanying Notes to Financial Statements.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Reporting Entity

The Housing Authority of St. Louis County (the Authority) is a public body organized and authorized in accordance with the laws of the state of Missouri to engage in the development, acquisition, leasing, and administration of a Low-Rent Housing Program under the United States Housing Act of 1937, as amended, administered by the Department of Housing and Urban Development (HUD).

Component Units

The Authority's financial reporting entity has been determined in accordance with governmental standards for defining the reporting entity and identifying entities to be included in its basic financial statements. In determining how to define the reporting entity, management has considered all potential component units of the Authority. Component units are legally separate entities for which the Authority is financially accountable or are other organizations for which the nature and significance of their relationship with a primary government are such that exclusion would cause the reporting entity's financial statements to be misleading or incomplete. The decision to include a component unit in the reporting entity using the blending method or by discrete presentation was made by applying the criteria set forth in Sections 2100 and 2600 of the Government Accounting Standards Board (GASB) Codification of Governmental Accounting and Financial Reporting.

The following component units are reported as blended because the governing bodies are substantially the same as the Authority and the component units provide financial obligations to the Authority: Paradigm Properties, Inc., a management company, Paradigm Properties II through XV, Inc., management companies, Operation Excel, Inc., a nonprofit organization, West County Properties, Inc., a nonprofit organization, Meacham Park Partners, LP, a limited partnership, Primm Place Partners, LP, a limited partnership, Bentwood 2019, Inc., a corporation and Meacham Park 2018, Inc., a corporation. There are separate financial statements issued for Meacham Park Partners, LP and Primm Place Partners, LP. There are no separate financial statements issued for any of the other blended component units. Bentwood 2019, Inc. and Meacham Park 2018, Inc. did not have any activity in the current year.

In 2022, the Authority evaluated the following entities to be discretely presented component units: Bentwood Townhomes I, LP, Bentwood Townhomes II, LP, Bentwood Townhomes III, LP, Stratford Commons, LP, Stratford GP II, LP, Stratford Commons II, LP, Stratford Manor, LP, Ventura Village Partners, LP, Springwood Limited Partners, LP and Springwood Limited Partners II, LP. There are separate financial statements issued for the Limited Partnerships. The following entities are 50% owned by the Authority and had no activity during the year: Bentwood I GP, LLC, Bentwood II GP, LLC, Bentwood III GP, LLC, Bentwood Investors, LLC, Stratford GP, LLC, Stratford II GP, LLC and Stratford Manor GP, LLC.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021**

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Component Units (Continued)

On September 21, 2021, Bentwood Townhomes I, LP, Bentwood Townhomes II, LP and Bentwood Townhomes III, LP were sold and became ENV Bentwood Townhomes, LP – Phase I, ENV Bentwood Townhomes, LP – Phase II and Bentwood Townhomes, LP – Phase III (the Partnerships). The Authority is the .01% owner of these Partnerships as the Special Limited Partner. As the Authority has no control over these partnerships, they are not considered discretely presented component units.

The Authority also owns 43% of Stratford Development, LLC. This entity had no activity during the year and is not considered to be a component unit.

In addition, the Housing Authorities of Hillsdale, Olivette, and Pagedale are managed by the Authority. These entities do not meet the requirements outlined in the governmental standards noted above to be considered a component unit and are therefore not included in the financial statements of the Authority.

Basis of Presentation

The financial statements of the Authority have been prepared in conformity with accounting principles generally accepted in the United States of America as applied to government units. The GASB is the accepted standard-setting body for establishing state and local governmental accounting and financial reporting principles. The more significant of the Authority's accounting policies are described below.

Basis of Accounting and Measurement Focus

All activities of the Authority are accounted for within a single proprietary (enterprise) fund. An enterprise fund is used to account for operations that are financed and operated in a manner similar to private business enterprises - where the intent of the governing body is that the costs (including depreciation) of providing housing to the general public on a continuing basis be financed or recovered primarily through tenant charges and HUD subsidies.

The Authority's financial statements are presented on the accrual basis of accounting, where revenues are recognized as earned and expenses are recognized when the related liability is incurred. The accounting and financial reporting treatment applied to the Authority is determined by its measurement focus. The transactions of the Authority are accounted for on a flow of economic resources measurement focus. With this measurement focus, all assets and all liabilities associated with the operations are included on the statement of net position.

The Authority follows GASB Statement No. 33, *Accounting and Financial Reporting for Non-Exchange Transactions* (GASB 33), which establishes accounting and financial reporting standards for nonexchange transactions involving financial or capital resources.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Basis of Accounting and Measurement Focus (Continued)

GASB 33 groups nonexchange transactions into the following four classes, based upon their principal characteristics: derived tax revenues, imposed nonexchange revenues, government mandated nonexchange transactions, and voluntary nonexchange transactions.

Intergovernmental revenues, representing grants and assistance received from other governmental units, are generally recognized as revenues in the period when all eligibility requirements, as defined by GASB 33, have been met. Any resources received before eligibility requirements are met are reported as deferred revenues.

The Authority does not receive any material derived tax revenues or imposed nonexchange transactions.

The Authority distinguishes operating revenues and expenses from nonoperating items. Operating revenues and expenses generally result from providing services in connection with a proprietary fund's principal ongoing operations. The principal operating revenues of the Authority are HUD PHA grants (mostly Housing Choice Voucher grant monies) and tenant revenues. Transactions that are capital, financing, or investing related are reported as nonoperating revenues. All expenses related to operating the Authority are reported as operating expenses. Interest expense, financing costs, and miscellaneous expenses are reported as nonoperating expenses.

When both restricted and unrestricted resources are available for use, it is the Authority's policy to use restricted resources first, then unrestricted resources as they are needed.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the reported amounts in the financial statements. Actual results could differ from those estimates.

Cash and Cash Equivalents

The Authority considers all highly liquid investments that are immediately available to the Authority to be cash equivalents.

Investments

The Authority accounts for its investments at fair value. The Authority categorizes its fair value measurements within the fair value hierarchy established by accounting principles generally accepted in the United States of America pursuant to GASB Statement No. 72. The hierarchy is based on the valuation inputs used to measure the fair value of the asset. Level 1 inputs are quoted prices in active markets for identical assets; Level 2 inputs are significant other observable inputs; Level 3 inputs are significant unobservable inputs. Changes in unrealized gain (loss) on the carrying value of investments are reported as a component of "Investment Income – Restricted" in the statement of revenues, expenses, and changes in net position.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021**

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Restricted Pledged Assets

On December 31, 1995, the Authority purchased a \$2,000,000 face value U.S. Treasury strip bond, maturing February 15, 2025, with funds totaling \$332,440. At December 31, 2022 and 2021, this investment had a fair value of \$1,825,182 and \$1,938,840, respectively. This investment has been placed in escrow as collateral on a Missouri Housing Development Commission \$1,000,000 loan commitment with simple interest of 3.33%. The loan was issued to Primm Place Partners, LP (a blended component unit) of the Authority.

Inventory

Inventory is stated at the lower of cost or market measured on the first-in, first-out basis. Inventory expense is recognized when the item is consumed.

Capital Assets

Capital assets, which include buildings, leasehold improvements, equipment, and furniture and fixtures, are stated at cost. Donated capital assets are recorded at acquisition value at the date of donation. Capital assets are defined by the Authority as assets with an estimated useful life in excess of one year with an initial, individual cost greater than 0.5% of revenue.

The Authority tracks capital assets over \$500 and all electronic assets and furniture. Upon retirement or disposition of capital assets, the cost and accumulated depreciation are removed from the respective accounts. Expenditures for capital assets that substantially increase the useful lives of existing buildings and equipment are capitalized at cost.

Depreciation is recorded using the straight-line method over the estimated useful lives of the various classes of assets as follows:

Buildings	20 to 40 Years
Leasehold Improvements	10 to 40 Years
Furniture and Fixtures	5 to 10 Years
Equipment	3 to 10 Years

Land and permanent improvements to land are not depreciated.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Net Position

Net position is classified as follows:

Net Investment in Capital Assets: This component of net position reports the capital assets, net of accumulated depreciation and debt related to its capital assets.

Restricted for Other Purpose: This component of net position reports the difference between assets and liabilities with constraints placed on their use by either external parties or enabling legislation, including creditors, grantors, contributors, or laws or regulations of other governments. Constraints are placed on the Authority's net position primarily for housing assistance reserves and investments placed in escrow as collateral.

Unrestricted: This consists of components of net position that do not meet the definition of "net investment in capital assets" or "restricted."

Capital Fund Program Grants

Capital fund program grants to the Authority represent government grants and other aid used to fund capital projects. Capital fund program grants are recognized as revenue when the expenditure is made, and the amount becomes subject to claim for reimbursement.

Cost Allocation

Indirect costs, including a usage charge related to the office, computers, and service buildings owned by the Authority are allocated to programs based upon the relationship of their respective direct labor charges to the total direct labor charges and the number of units of each respective project to the total of all units Authority-wide. Indirect costs of public housing and housing choice vouchers are recovered by the use of a central office cost center and charging a property management fee, bookkeeping fee, and an asset management fee.

Compensated Absences

Employees earn annual leave at a rate ranging from 19 days per year for the first three years of service, up to a maximum of 32 days per year after 15 years. There is no requirement that annual leave be taken, however, the maximum permissible accumulation is one and one-half of his or her annual leave accrual rate at any time. At termination, employees are paid for any accumulated annual leave up to the maximum. All annual leave is accrued in the period incurred.

NOTE 2 INCOME TAXES

The Authority is not subject to federal income taxation under the Internal Revenue Code (IRC).

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021**

NOTE 3 CASH AND INVESTMENTS

Cash and Investments – Primary Government

Cash and investments consist of the following at December 31:

	Fair Value	
	2022	2021
Cash	\$ 13,976,787	\$ 16,125,003
U.S. Treasury STRIP	1,825,182	1,938,840
Total	\$ 15,801,969	\$ 18,063,843

Investment Policy – General

The Authority formally adopted the HUD investment policy (policy) during 2006. Funds available for investment include monies that exceed the Authority’s estimated operating cash requirements for a period of 90 days. The policy permits the Authority to invest in direct obligations of the Federal Government, Federal Government agencies, demand and savings deposits, money-market deposit accounts, municipal depository funds, super NOW accounts, collateralized certificates of deposit, collateralized repurchase agreements, and United States Treasury STRIPs. The objectives of the Authority’s policy are as follows:

Safety: Safety is achieved through adherence to the list of permitted investments coupled with an appropriate maturity date.

Liquidity: All investments must be capable of being liquidated on one day’s notice. Therefore, no investments may be made that impose a longer notice period for redemption or that are not readily marketable.

Yield: The Authority strives to achieve the highest yield possible while adhering to the other investment objectives. Tax-exempt securities are not appropriate for investment by the Authority because it would not benefit from the tax advantage.

Investment Type and Maturities

The Authority holds a U.S. Treasury STRIP that matures in 2025 with a fair value of \$1,825,182 and \$1,938,840 at December 31, 2022 and 2021, respectively. The investment is a Level 2 asset valued on a recurring basis using a market approach to measuring fair value prices that considers relevant information generated by market transactions involving identical or similar assets or groups of assets.

The policy indicates that investments should be scheduled to mature when the funds are needed. Sale of securities prior to maturity should be avoided due to the inherent risk of interest rate changes in the market. The Authority may invest in securities with maturities of up to three years for the investment of operating reserves and for longer periods as permitted for certain investment types.

Credit Risk

The policy does not address credit quality standards for investments of the Authority. The Authority did not have any investments in debt securities at December 31, 2022 and 2021.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021**

NOTE 3 CASH AND INVESTMENTS (CONTINUED)

Concentration of Credit Risk

The policy places no limits on the amount the Authority may invest in any one issuer with respect to any approved type of investment, with the exception of municipal depository funds, which are limited to no more than 30% of the Authority's available funds for investment. The U.S. Treasury STRIP represents 100% of total investments at December 31, 2022 and 2021.

Interest Rate Risk

Interest rate risk is the risk that changes in interest rates will adversely affect the fair value of an investment. Investments held for longer periods are subject to increased risk of adverse interest rate changes.

Custodial Credit Risk

For investments, custodial credit risk is the risk that in the event of the failure of the counterparty to a transaction, the Authority will not be able to recover the value of the investments or collateral securities that are in the possession of an outside party. Guidance provided by HUD does not specifically address custodial credit risk. For deposits, custodial credit risk is the risk that in the event of bank failure, the Authority's deposits may not be returned to it. Protection of the Authority's deposits is provided by the Federal Deposit Insurance Corporation and by eligible securities pledged by financial institutions. At December 31, 2022 and 2021, the Authority's bank balances were entirely insured or collateralized with securities held by the Authority or by its agent in the Authority's name.

Restricted cash at December 31, 2022 and 2021 consisted of:

	<u>2022</u>	<u>2021</u>
Debt Related Escrows and Reserves	\$ 723,465	\$ 672,677
Tenant Security Deposits	276,260	261,550
Housing Assistance Payments & FSS Funds	302,261	728,704
Emergency Housing Vouchers	-	499,017
Other Restricted Cash	409,039	408,986
Total Restricted Cash	<u>\$ 1,711,025</u>	<u>\$ 2,570,934</u>

NOTE 4 NOTES AND MORTGAGES RECEIVABLE

During 2000, West County Properties closed the sale of 15 homes in the Meacham Single Family Homes project. As part of the sales agreement for each home, a \$26,000 note was due to the Authority with monthly interest payments due at a rate of 1% and no stated maturity date, provided the loan covenants continue to be met. During 2022 and 2021, none of the notes were repaid. The total amount of the notes due from the homeowners was \$182,000 at December 31, 2022 and 2021. Allowance for uncollectible accounts was \$26,000 at December 31, 2022 and 2021.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

NOTE 4 NOTES AND MORTGAGES RECEIVABLE (CONTINUED)

In addition, the Authority loaned West County Properties (a blended component unit) a total of \$312,932 to purchase and redevelop a total of six homes in the Meacham project. There are no stated maturity dates and all agreements have an interest rate of 5% and are unsecured. The total amount of the notes due from West County Properties is \$270,708 at December 31, 2022 and 2021. Total accrued interest receivable of \$293,205 and \$302,616 in 2022 and 2021, respectively, are related to the notes due from West County Properties. Amounts due from West County Properties have been eliminated in the basic financial statements.

During 2010, the Authority loaned Stratford Development LLC \$1,165,000 as a partner in the development of Stratford Manor. The loan earns interest at a rate of 5% and payments are due monthly until maturity in January 2041. The balance of the loan was \$866,729 and \$893,670 at December 31, 2022 and 2021, respectively. \$26,819 is considered current at December 31, 2022 and due in 2041.

The Authority has loaned Ventura Village Partners, L.P. (a discretely presented component unit of the Authority) funds as a partner in the development of Ventura Village. The loan does not accrue interest and principal payments commence subsequent to completion of the project and will be made when cash flows are available as defined in the agreement. The balance of the loan was \$4,904,342 at December 31, 2022 and 2021 and carried a net of allowance for uncollectible amounts of \$4,904,342 and \$4,904,342 at December 31, 2022 and 2021, respectively.

During 2018, the Authority issued a promissory note to Meramec Place Associates, LP (Meramec) (formally known as Valley Park) in the amount of \$287,000. The note accrues interest at an annual interest rate of 2.6%. The outstanding principal balance plus unpaid accrued interest, if any, is due and payable at the earliest of May 31, 2048 or the date of Meramec's sale of its entire interest in the Mortgaged Property or the date of Meramec's refinance of all senior loans. The Authority deemed the note uncollectible in 2020 and an allowance for uncollectible amounts of \$287,000 was recorded.

Other notes and mortgages receivable total \$97,134, net of allowance of collectible accounts of \$97,134 as of December 31, 2022 and 2021.

Total notes and mortgages receivable, net of allowance of uncollectible accounts at December 31, 2022 and 2021 are \$1,673,508 and \$1,953,827, respectively, of which \$26,819 and \$30,467 are classified as current at December 31, 2022 and 2021, respectively.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

NOTE 5 CAPITAL ASSETS

Capital Assets – Primary Government

The following is a summary of changes in capital assets for the year ended December 31, 2022:

	Balance - January 1, 2022	Additions	Deletions/ Transfers	Balance - December 31, 2022
Capital Assets Not Being Depreciated:				
Land	\$ 1,467,290	\$ -	\$ -	\$ 1,467,290
Construction in Progress	361,451	56,050	-	417,501
Total Capital Assets Not Being Depreciated	1,828,741	56,050	-	1,884,791
Capital Assets Being Depreciated:				
Buildings	49,938,696	14,172	-	49,952,868
Furniture, Equipment, and Machinery - Dwellings	770,507	-	-	770,507
Furniture, Equipment, and Machinery - Administration	401,077	-	-	401,077
Leasehold Improvements	2,583,932	-	-	2,583,932
Total Capital Assets Being Depreciated	53,694,212	14,172	-	53,708,384
Total Accumulated Depreciation	(40,611,690)	(1,165,206)	(4,352)	(41,781,248)
Total Capital Assets Being Depreciated, Net	13,082,522	(1,151,034)	(4,352)	11,927,136
Capital Assets, Net	<u>\$ 14,911,263</u>	<u>\$ (1,094,984)</u>	<u>\$ (4,352)</u>	<u>\$ 13,811,927</u>

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

NOTE 5 CAPITAL ASSETS (CONTINUED)

Capital Assets – Primary Government (Continued)

The following is a summary of changes in capital assets for the year ended December 31, 2021:

	Balance - January 1, 2021	Additions	Deletions/ Transfers	Balance - December 31, 2021
Capital Assets Not Being Depreciated:				
Land	\$ 1,396,111	\$ -	\$ 71,179	\$ 1,467,290
Construction in Progress	-	361,451	-	361,451
Total Capital Assets Not Being Depreciated	1,396,111	361,451	71,179	1,828,741
Capital Assets Being Depreciated:				
Buildings	49,916,737	21,959	-	49,938,696
Furniture, Equipment, and Machinery - Dwellings	770,507	-	-	770,507
Furniture, Equipment, and Machinery - Administration	397,387	3,690	-	401,077
Leasehold Improvements	2,655,110	-	(71,179)	2,583,931
Total Capital Assets Being Depreciated	53,739,741	25,649	(71,179)	53,694,211
Total Accumulated Depreciation	(39,366,405)	(1,245,315)	30	(40,611,690)
Total Capital Assets Being Depreciated, Net	14,373,336	(1,219,666)	(71,149)	13,082,521
Capital Assets, Net	<u>\$ 15,769,447</u>	<u>\$ (858,215)</u>	<u>\$ 30</u>	<u>\$ 14,911,262</u>

Capital Assets – Discretely Presented Component Units

The following is a summary of changes in capital assets for the year ended December 31, 2022:

	Balance - January 1, 2022	Additions	Deletions/ Transfers	Balance - December 31, 2022
Capital Assets Not Being Depreciated:				
Land	\$ 7,669,561	\$ -	\$ -	\$ 7,669,561
Capital Assets Being Depreciated:				
Buildings	62,232,059	488,898	(1,152,908)	61,568,049
Furniture, Equipment, and Machinery - Dwellings	665,328	-	-	665,328
Furniture, Equipment, and Machinery - Administration	799,783	-	-	799,783
Total Capital Assets Being Depreciated	63,697,170	488,898	(1,152,908)	63,033,160
Total Accumulated Depreciation	(28,201,438)	(2,032,845)	220,851	(30,013,432)
Total Capital Assets Being Depreciated, Net	35,495,732	(1,543,947)	(932,057)	33,019,728
Capital Assets, Net	<u>\$ 43,165,293</u>	<u>\$ (1,543,947)</u>	<u>\$ (932,057)</u>	<u>\$ 40,689,289</u>

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021**

NOTE 6 LOW-INCOME HOUSING TAX CREDIT LIMITED PARTNERSHIPS

The low-income housing tax credit program provides a federal tax credit to investors in affordable housing. The credit can be used each year for 10 years and is allocated to developers who may sell it to raise equity to construct or acquire and rehabilitate affordable rental housing. This allows developers to lower debt, offset development costs and provide a more affordable product. Missouri also has a state low-income housing credit and may allocate an amount equal to 100% of the federal credit. The housing credit is limited to a percentage of the qualified basis, based upon depreciable basis, and the percentage of affordable units in the development. The minimum number of qualifying units is a) 40% of the total number of units affordable to persons at 60% of the median income or b) 20% of the total number of units affordable to persons at 50% of the median income. The Authority has developed several low-income housing tax credit developments, and typically creates a new affiliated entity, which operates as a component unit of the Authority. These component units serve as the general partners, or co-general partners of the individual developments. All of the owners of the Authority's tax credit developments are limited partnerships organized under the laws of the state of Missouri.

Although a component unit of the Authority serves as the general partner, the Authority is the developer and earns a fee in that capacity. The Authority earned development fees of \$0 in 2022 and 2021. The entire development fee is allowed for at December 31, 2022. Some tax credit projects also pay the general partner's management fees. The amounts received by the Authority totaled \$0 and \$163,199 in 2022 and 2021, respectively.

The following table reflects these entities and the Authority's interest:

Project	HASLC Affiliate	HASLC Ownership	Type of Component Unit
Primm Place Partners, LP	Paradigm Properties, Inc.	100.00 %	Blended
Meacham Park Partners, LP	Paradigm Properties III, Inc.	100.00 %	Blended
Stratford Development, LLC	Paradigm Properties VIII, Inc.	43.00 %	N/A
Stratford GP, LLC	Paradigm Properties VIII, Inc.	50.00 %	Discrete
Stratford Commons LP	Stratford GP, LLC	0.01 %	Discrete
Stratford II GP, LLC	Paradigm Properties IX, Inc.	50.00 %	Discrete
Stratford Commons II, LP	Stratford II GP, LLC	0.01 %	Discrete
Stratford Manor GP, LLC	Paradigm Properties X, Inc.	50.00 %	Discrete
Stratford Manor, LP	Stratford Manor GP, LLC	0.01 %	Discrete
Ventura Village Partners, LP	Paradigm Properties XI, Inc.	0.01 %	Discrete
Springwood Limited Partners, LP	Paradigm Properties XII, Inc.	0.01 %	Discrete
Springwood Limited Partners II, LP	Paradigm Properties XIII, Inc.	0.01 %	Discrete

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021**

NOTE 7 NONCURRENT LIABILITIES

Noncurrent Liabilities – Primary Government

For the years ended December 31, 2022 and 2021, noncurrent liabilities - other include the offsetting liability for amounts held in escrow (included in cash balance) for the Family Self Sufficiency fund of \$272,413 and \$234,689, respectively.

The following is a summary of changes in the Authority's noncurrent liabilities for the year ended December 31, 2022:

	Balance - January 1, 2022	Additions	Retired	Balance - December 31, 2022	Due Within One Year
Family Self-Sufficiency Escrow	\$ 212,989	\$ 158,579	\$ (117,795)	\$ 253,773	\$ -
Compensated Absences	261,590	339,309	(318,076)	282,823	262,565
Non-Current Liabilities - Other	21,700	-	-	21,700	-
Total	<u>\$ 496,279</u>	<u>\$ 497,888</u>	<u>\$ (435,871)</u>	<u>\$ 558,296</u>	<u>\$ 262,565</u>

The following is a summary of changes in the Authority's noncurrent liabilities for the year ended December 31, 2021:

	Balance - January 1, 2021	Additions	Deletions	Balance - December 31, 2021	Due Within One Year
Family Self-Sufficiency Escrow	\$ 213,764	\$ 117,524	\$ (118,299)	\$ 212,989	\$ -
Compensated Absences	232,440	346,942	(317,792)	261,590	199,603
Non-Current Liabilities - Other	77,939	-	(56,239)	21,700	-
Total	<u>\$ 524,143</u>	<u>\$ 464,466</u>	<u>\$ (492,330)</u>	<u>\$ 496,279</u>	<u>\$ 199,603</u>

Noncurrent Liabilities – Discretely Presented Component Units

The following is a summary of changes in the Discretely Presented Component Units' noncurrent liabilities for the year ended December 31, 2022:

	Balance - January 1, 2022	Additions	Deletions	Balance - December 31, 2022	Due Within One Year
Stratford Commons, LP - Due to Related Parties	\$ 160,514	\$ -	\$ -	\$ 160,514	\$ -
Stratford Manor, LP - Accrued Developer Fees	287,171	-	-	287,171	-
Ventura Village Partners, LP - Miscellaneous Advances Due to HASLC	4,904,342	-	-	4,904,342	-
Ventura Village Partners, LP - Accrued Developer Fees	919,268	29,066	-	948,334	-
Springwood Limited Partners, LP - Accrued Developer Fees	110,195	-	-	110,195	-
Springwood Limited Partners, LP - Due to Affiliates - Operations	65,192	-	-	65,192	-
Springwood Limited Partners, LP - Due to Affiliates - Partnership Management Fee	40,500	-	-	40,500	-
Springwood Limited Partners II, LP - Surplus Cash	602,024	-	-	602,024	-
Springwood Limited Partners II, LP - Due to Affiliates - Operations	283,485	-	-	283,485	-
Total	<u>\$ 7,372,691</u>	<u>\$ 29,066</u>	<u>\$ -</u>	<u>\$ 7,401,757</u>	<u>\$ -</u>

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021**

NOTE 8 MORTGAGE NOTES PAYABLE

Mortgage Notes Payable – Primary Government

The following is a summary of changes in mortgage notes payable for the year ended December 31, 2022:

	Balance - January 1, 2022	Additions / Refinancing	Retired	Balance - December 31, 2022	Due Within One Year	Accrued Interest
Busey Bank Mortgage - Primm Place	\$ 2,072,635	\$ -	\$ (132,172)	\$ 1,940,463	\$ 133,353	\$ 1,427
MHDC Note - Primm Place	1,000,000	-	-	1,000,000	-	901,837
CDBG Note - Primm Place	300,000	-	-	300,000	-	55,800
HOME Note - Primm Place	300,000	-	-	300,000	-	51,000
HOME Note 2002 - Meacham Park	1,000,000	-	-	1,000,000	-	111,168
Gershman Note - Meacham Park	3,047,550	-	(48,198)	2,999,352	50,087	11,808
Mortgage Notes Payable - HASLC	861,459	-	-	861,459	-	-
Total	<u>\$ 8,581,644</u>	<u>\$ -</u>	<u>\$ (180,370)</u>	<u>\$ 8,401,274</u>	<u>\$ 183,440</u>	<u>\$ 1,133,040</u>

The following is a summary of changes in mortgage notes payable for the year ended December 31, 2021:

	Balance - January 1, 2021	Additions / Refinancing	Retired	Balance - December 31, 2021	Due Within One Year	Accrued Interest
Busey Bank Mortgage - Primm Place	\$ 2,198,127	\$ -	\$ (125,492)	\$ 2,072,635	\$ 128,062	\$ 996
MHDC Note - Primm Place	1,000,000	-	-	1,000,000	-	868,537
CDBG Note - Primm Place	300,000	-	-	300,000	-	52,800
HOME Note - Primm Place	300,000	-	-	300,000	-	48,000
HOME Note 2002 - Meacham Park	1,000,000	-	-	1,000,000	-	101,068
Gershman Note - Meacham Park	3,093,744	-	(46,194)	3,047,550	48,198	8,212
Mortgage Notes Payable - HASLC	861,459	-	-	861,459	-	-
Total	<u>\$ 8,753,330</u>	<u>\$ -</u>	<u>\$ (171,686)</u>	<u>\$ 8,581,644</u>	<u>\$ 176,260</u>	<u>\$ 1,079,613</u>

The following mortgage notes payable are related to Primm Place Partners, LP, a blended component unit of the Authority:

Busey Bank Mortgage

In August 2014, the Partnership refinanced an existing loan with Busey Bank in the original principal amount of \$2,871,946. The loan is secured by a first deed of trust of the property, bears interest at an annual rate of 4.25%. The loan is payable as follows: 84 monthly principal and interest payments of \$18,030 beginning September 26, 2014; an interest rate reset on August 26, 2021 to the three year Fixed Rate Advance published by the Federal Home Loan Bank plus 2.750 percentage points, for another 35 monthly payments and a balloon payment of all remaining principal and interest due August 26, 2024. The loan balance was \$1,940,463 and \$2,072,635 at December 31, 2022 and 2021, respectively. Accrued interest at December 31, 2022 and 2021 totaled 1,427 and \$996, respectively.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

NOTE 8 MORTGAGE NOTES PAYABLE (CONTINUED)

MHDC Note

Financing was also provided by MHDC under a loan commitment of \$1,000,000. Simple interest at a rate of 3.33% noncompounding per annum accrues on the note. At December 31, 2022 and 2021, \$901,837 and 868,537, respectively, of interest is accrued. No interest or principal is due until maturity of the note on December 1, 2025. The note is secured by a second deed of trust on the property as well as additional collateral provided by the Authority. Interest expense totaled \$33,300 in 2022.

St. Louis County CDBG Note

Financing was also provided by The County of St. Louis, Missouri under a loan commitment of \$300,000 using Community Development Block Grant funds. The loan, secured by a third deed of trust, bears simple interest at 1% per year and, commencing January 1, 2005, is payable only from Net Annual Cash Flow, as defined in the loan agreement. Principal is payable out of Net Annual Cash Flow, if available, or on maturity, December 1, 2025. Interest of \$55,800 and \$52,800 is accrued at December 31, 2022 and 2021, respectively.

St. Louis County HOME Program Note

Financing was also provided through the HOME Program by The County of St. Louis, Missouri under a loan commitment of \$300,000. The loan, secured by a fourth deed of trust, bears simple interest at 1% per year and, commencing January 1, 2005, is payable only from Net Annual Cash Flow, as defined in the loan agreement. Principal is payable out of Net Annual Cash Flow, if available, or on maturity, December 1, 2025. Interest of \$51,000 and \$48,000 is accrued at December 31, 2022 and 2021, respectively.

The following mortgage notes payable are related to Meacham Park Partners, LP, a blended component unit of the Authority:

Gershman Note

On April 22, 2019, Meacham closed on a refinancing of the MHDC loans with an insured mortgage note payable under Section 223(f) program from the U.S. Department of Housing and Urban Development (HUD) and Gershman Investment Corp. The loan is secured by a first deed of trust on the land, property and furnishing and bears interest at an annual rate of 4.30%. Principal and interest is due in monthly installments of \$14,555 over 35 years. The principal balance at December 31, 2022 and 2021 totaled \$2,999,352 and \$3,047,550, respectively, and is included net of current portion of \$50,087 and \$48,198, respectively, on the statements of net position. Accrued interest was \$11,808 and \$8,212 at December 31, 2022 and 2021, respectively.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021**

NOTE 8 MORTGAGE NOTES PAYABLE (CONTINUED)

St. Louis County HOME Program Note

In November 2002, Meacham received additional financing provided by the St. Louis County Office of Community Development through the HOME program under a commitment of \$1,000,000 bearing interest at 1% for 30 years. The nonrecourse loan is secured by a second deed of trust. Annual interest payments on the loan are to equal 50% of Meacham's Net Annual Cash Flow, as defined in the deed of trust up to an assumed rate of 1%. Interest expense totaled \$10,000 in 2022. Accrued interest was \$101,068 and \$111,168 at December 31, 2022 and 2021, respectively. Accumulated interest and principal to be deferred and due upon sale or refinance.

HASLC Mortgage Notes Payable to St. Louis County

The Authority's mortgage notes payable are secured by first deeds of trust on mortgaged properties and were due to St. Louis County, Missouri in the amounts of \$861,459 at December 31, 2022 and 2021. The notes do not bear interest and are payable when the premises are sold or leased or when the deed of trust is otherwise released by the County. The mortgaged properties held by the Authority are classified as assets held for sale in the statement of net position. These assets are not being depreciated by the Authority.

The scheduled maturities of the mortgage notes payable as of December 31, 2022 are as follows:

<u>Years Ended December 31,</u>	<u>Amount</u>
2023	\$ 183,440
2024	1,859,433
2025	1,654,089
2026	56,209
2027	315,862
2028 - 2032	1,382,794
2033 - 2037	463,909
2038 - 2042	562,213
2043 - 2047	681,348
2048 - 2052	380,518
2053 - 2055	861,459
Total	<u>\$ 8,401,274</u>

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021**

NOTE 8 MORTGAGE AND NOTES PAYABLE (CONTINUED)

Mortgage and Notes Payable – Discretely Presented Component Units

The following is a summary of changes in mortgage notes payable for the year ended December 31, 2022:

Loan Issuer	Property	Interest Rate	Maturity Date	Balance - January 1, 2022	Additions	Retired	Balance - December 31, 2022	Due Within One Year
Missouri Housing Development Commission	Stratford Commons	6.2500%	4/1/2035	\$ 1,455,356	\$ -	\$ (81,116)	\$ 1,374,240	\$ 162,552
Missouri Housing Development Commission	Stratford Commons	0.0000%	4/1/2035	3,133,490	-	-	3,133,490	-
Missouri Housing Development Commission	Stratford Commons II	2.0000%	2/1/2027	1,600,399	-	-	1,600,399	63,671
Housing Authority of St. Louis County	Stratford Manor	5.0000%	1/1/2041	922,228	-	(26,708)	895,520	28,074
Industrial Development Authority of the County of St. Louis, Missouri	Ventura Village	3.1800%	11/1/2052	11,579,500	-	(222,129)	11,357,371	132,972
Missouri Housing Development Commission	Springwood Limited Partners	4.8500%	2/1/2033	1,743,474	-	(42,505)	1,700,969	90,012
Missouri Housing Development Commission	Springwood Limited Partners II	3.8500%	8/1/2035	1,417,974	-	(7,675)	1,410,299	35,158
Missouri Housing Development Commission	Springwood Limited Partners II	2.0000%	N/A	250,000	-	-	250,000	-
Total				<u>\$ 22,102,421</u>	<u>\$ -</u>	<u>\$ (380,133)</u>	<u>\$ 21,722,288</u>	<u>\$ 512,439</u>

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021**

NOTE 8 MORTGAGE NOTES PAYABLE (CONTINUED)

Mortgage Notes Payable – Discretely Presented Component Units (Continued)

The scheduled maturities of the mortgage notes payable as of December 31, 2022 are as follows:

<u>Years Ended December 31,</u>	
2023	\$ 514,384
2024	534,407
2025	555,359
2026	577,200
2027	599,839
Thereafter	15,498,615
Total	<u>\$ 18,279,804</u>

NOTE 9 PENSION PLAN

The Authority sponsors a defined contribution pension plan known as the Retirement Plan and Trust for the Housing Authority of St. Louis County (the Plan). The Plan is administered by Plan trustees who are employees of the Authority and an external administrator who is not affiliated with the Authority. The Plan trustees have the authority to amend the Plan as deemed necessary. The Plan allows for 100% participation, except for temporary and part-time employees. Participants and the Authority contribute 5% and 9%, respectively, of the participant's salary. The participant's and the Authority's contributions are self-directed by the participants into either a stable value fund and/or various mutual funds. The Authority's contributions vest equally over five years. The Authority's policy is to fund pension costs accrued. The total employer's pension contribution expense was approximately \$266,322 and \$246,958 in 2022 and 2021, respectively. The Authority's payroll for employees covered by the pension plan for the years ended December 31, 2022 and 2021 was \$3,762,694 and \$3,199,951, respectively.

NOTE 10 DEFERRED COMPENSATION PLAN

Starting in 2002, the Authority offered its employees a deferred compensation plan created in accordance with IRC Section 457. The plan, available to all Authority employees, permits them to defer a portion of their salary until future years. Participation in the plan is optional. The deferred compensation is not available to employees until termination, retirement, death, or unforeseeable emergency.

In accordance with Section 457 of the IRC, plan assets are held in trust for the exclusive benefit of participants and their beneficiaries. Accordingly, the assets and liabilities of the deferred compensation plan are not included in the accompanying financial statements.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021**

NOTE 11 COMMITMENTS

At December 31, 2022, the Authority had the following pending construction projects in progress:

Job	Grant	Funds Approved	Funds Expended in Prior Years	Funds Expended Year-to-Date	Funds Expended Project to Date
CFP 18	MO36P004501-18	\$ 1,076,463	\$ 840,946	\$ 218,834	\$ 1,059,780
CFP 19	MO36P004501-19	1,120,718	665,261	222,864	888,125
CFP 20	MO36P004501-20	1,650,401	-	503,040	503,040
CFP 21	MO36P004501-21	1,718,217	-	-	-
CFP19 (Wellston)	MO36P138501-19	401,539	268,553	132,986	401,539
Total CFP		<u>\$ 5,967,338</u>	<u>\$ 1,774,760</u>	<u>\$ 1,077,724</u>	<u>\$ 2,852,484</u>

NOTE 12 CONTINGENCIES

The Authority and Stratford GP, LLC guaranteed to fund Stratford Commons, L.P. operating deficits limited to \$230,000. These guarantees will be released three years after three continuous months in which revenue is sufficient to pay expenses and loan principal.

The Authority and Stratford GP II, LLC guaranteed to fund Stratford Commons II, L.P. operating deficits limited to \$230,000. These guarantees will be released three years after three continuous months in which revenue is sufficient to pay expenses and loan principal.

The Authority and Stratford Manor GP, LLC guaranteed to fund Stratford Manor, L.P. operating deficits.

Paradigm Properties XII, Inc. (a blended component unit) guaranteed to fund Springwood Limited Partners I, LP operating deficits. This guarantee will be released five years upon achievement of a minimum debt service ratio. Paradigm Properties XIII, Inc. (a blended component unit) guaranteed to fund Springwood Limited Partners II, LP operating deficits. This guarantee will be released five years upon achievement of a minimum debt service ratio.

The Authority guaranteed the limited partners of various partnerships in which it has an interest will receive the full allotment of low-income housing tax credits. Additionally, the Authority has guaranteed various partnerships in which it has an interest will make appropriate payment into required escrow accounts.

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

NOTE 13 CONDENSED COMBINING INFORMATION FOR BLENDED COMPONENT UNITS

	Blended Component Units											
	Bentwood 2019, Inc.	Paradigm Properties, Inc.	Paradigm Properties II, Inc.	Paradigm Properties III, Inc.	Paradigm Properties IV, Inc.	Paradigm Properties V, Inc.	Paradigm Properties VI, Inc.	Paradigm Properties VII, Inc.	Paradigm Properties VIII, Inc.	Paradigm Properties IX, Inc.	Paradigm Properties X, Inc.	Paradigm Properties XI, Inc.
ASSETS												
Unrestricted Cash	\$ (9,450)	\$ 174,192	\$ (30,580)	\$ (86,312)	\$ (42,235)	\$ (149,781)	\$ (25,470)	\$ (40,413)	\$ (61,131)	\$ (70,426)	\$ (16,256)	\$ (1,271,539)
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-	-
Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-	-
Investments, Prepaids and Other Assets	-	-	-	-	-	-	-	-	-	-	-	-
Due from Primary Government / BCU	-	-	-	-	-	-	-	-	-	-	-	-
Notes Receivable	-	-	-	-	-	-	-	-	-	-	-	-
Capital Assets	-	-	-	-	-	-	-	-	-	-	-	-
Total Assets	<u>\$ (9,450)</u>	<u>\$ 174,192</u>	<u>\$ (30,580)</u>	<u>\$ (86,312)</u>	<u>\$ (42,235)</u>	<u>\$ (149,781)</u>	<u>\$ (25,470)</u>	<u>\$ (40,413)</u>	<u>\$ (61,131)</u>	<u>\$ (70,426)</u>	<u>\$ (16,256)</u>	<u>\$ (1,271,539)</u>
LIABILITIES												
Current Liabilities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 56,351	\$ -	\$ 1,019	\$ 18,059	\$ -	\$ -
Notes Payable	-	-	-	-	-	-	-	-	-	-	-	-
Other Noncurrent Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Due to Primary Government / BCU	-	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>56,351</u>	<u>-</u>	<u>1,019</u>	<u>18,059</u>	<u>-</u>	<u>-</u>
NET POSITION												
Net Investment in Capital Assets	-	-	-	-	-	-	-	-	-	-	-	-
Restricted for Other Purposes	-	-	-	-	-	-	-	-	-	-	-	-
Unrestricted	(9,450)	174,192	(30,580)	(86,312)	(42,235)	(149,781)	(81,821)	(40,413)	(62,150)	(88,485)	(16,256)	(1,271,539)
Total Net Position	<u>(9,450)</u>	<u>174,192</u>	<u>(30,580)</u>	<u>(86,312)</u>	<u>(42,235)</u>	<u>(149,781)</u>	<u>(81,821)</u>	<u>(40,413)</u>	<u>(62,150)</u>	<u>(88,485)</u>	<u>(16,256)</u>	<u>(1,271,539)</u>
Total Liabilities and Net Position	<u>\$ (9,450)</u>	<u>\$ 174,192</u>	<u>\$ (30,580)</u>	<u>\$ (86,312)</u>	<u>\$ (42,235)</u>	<u>\$ (149,781)</u>	<u>\$ (25,470)</u>	<u>\$ (40,413)</u>	<u>\$ (61,131)</u>	<u>\$ (70,426)</u>	<u>\$ (16,256)</u>	<u>\$ (1,271,539)</u>

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

NOTE 17 CONDENSED COMBINING INFORMATION FOR BLENDED COMPONENT UNITS (CONTINUED)

	Blended Component Units									Total Blended Component Units (BCUs)	Primary Government	Elimination	Total
	Paradigm Properties XII, Inc.	Paradigm Properties XIII, Inc.	Paradigm Properties XIV, Inc.	Paradigm Properties XV, Inc.	West County Properties, Inc.	Operation Excel, Inc.	Meacham Park 2018, Inc.	Meacham Park Partners, LP	Primm Place Partners, LP				
ASSETS													
Unrestricted Cash	\$ (27,864)	\$ (46,594)	\$ (3,006)	\$ (5,520)	\$ 432,650	\$ (48,074)	\$ (28,689)	\$ 174,266	\$ 1,464,091	\$ 281,859	\$ 11,983,903	\$ -	\$ 12,265,762
Restricted Cash	-	-	-	-	16,767	463	-	787,743	106,346	911,319	799,706	-	1,711,025
Accounts Receivable	-	-	-	-	7,163	-	-	7,526	388,658	403,347	3,678,152	(293,205)	3,788,294
Prepays and Other Assets	-	-	-	-	873,975	-	-	118,493	8,683	1,001,151	2,123,168	-	3,124,319
Due from Primary Government	-	-	-	-	-	-	-	-	-	-	347,772	(347,772)	-
Notes Receivable	-	-	-	-	-	1,059,554	-	-	-	1,059,554	884,662	(270,708)	1,673,508
Capital Assets	-	-	-	-	247,432	-	-	5,003,636	2,529,685	7,780,753	6,031,174	-	13,811,927
Total Assets	<u>\$ (27,864)</u>	<u>\$ (46,594)</u>	<u>\$ (3,006)</u>	<u>\$ (5,520)</u>	<u>\$ 1,577,987</u>	<u>\$ 1,011,943</u>	<u>\$ (28,689)</u>	<u>\$ 6,091,664</u>	<u>\$ 4,497,463</u>	<u>\$ 11,437,983</u>	<u>\$ 25,848,537</u>	<u>\$ (911,685)</u>	<u>\$ 36,374,835</u>
					119,724								
LIABILITIES													
Current Liabilities	\$ -	\$ -	\$ -	\$ -	\$ 326,057	\$ -	\$ -	\$ 277,437	\$ 1,200,358	\$ 1,879,281	\$ 1,848,929	\$ (293,205)	\$ 3,435,005
Notes Payable	-	-	-	-	1,132,167	-	-	3,999,079	3,540,736	8,671,982	-	(270,708)	8,401,274
Other Noncurrent Liabilities	-	-	-	-	39	-	-	-	-	39	295,692	-	295,731
Due to Primary Government	-	-	-	-	-	-	-	-	-	-	347,772	(347,772)	-
Total Liabilities	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,458,263</u>	<u>-</u>	<u>-</u>	<u>4,276,516</u>	<u>4,741,094</u>	<u>10,551,302</u>	<u>2,492,393</u>	<u>(911,685)</u>	<u>12,132,010</u>
NET POSITION													
Net Investment in Capital Assets	-	-	-	-	247,432	-	-	1,004,557	(1,011,051)	240,938	6,031,175	-	6,272,113
Restricted for Other Purposes	-	-	-	-	-	463	-	708,625	-	709,088	2,234,221	-	2,943,309
Unrestricted	(27,864)	(46,594)	(3,006)	(5,520)	(127,708)	1,011,480	(28,689)	101,966	767,420	(63,345)	15,090,748	-	15,027,403
Total Net Position	<u>(27,864)</u>	<u>(46,594)</u>	<u>(3,006)</u>	<u>(5,520)</u>	<u>119,724</u>	<u>1,011,943</u>	<u>(28,689)</u>	<u>1,815,148</u>	<u>(243,631)</u>	<u>886,681</u>	<u>23,356,144</u>	<u>-</u>	<u>24,242,825</u>
Total Liabilities and Net Position	<u>\$ (27,864)</u>	<u>\$ (46,594)</u>	<u>\$ (3,006)</u>	<u>\$ (5,520)</u>	<u>\$ 1,577,987</u>	<u>\$ 1,011,943</u>	<u>\$ (28,689)</u>	<u>\$ 6,091,664</u>	<u>\$ 4,497,463</u>	<u>\$ 11,437,983</u>	<u>\$ 25,848,537</u>	<u>\$ (911,685)</u>	<u>\$ 36,374,835</u>

HOUSING AUTHORITY OF ST. LOUIS COUNTY
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NOTE 13 CONDENSED COMBINING INFORMATION FOR BLENDED COMPONENT UNITS (CONTINUED)

	Blended Component Units											
	Bentwood 2019, Inc.	Paradigm Properties, Inc.	Paradigm Properties II, Inc.	Paradigm Properties III, Inc.	Paradigm Properties IV, Inc.	Paradigm Properties V, Inc.	Paradigm Properties VI, Inc.	Paradigm Properties VII, Inc.	Paradigm Properties VIII, Inc.	Paradigm Properties IX, Inc.	Paradigm Properties X, Inc.	Paradigm Properties XI, Inc.
OPERATING REVENUES												
Tenant Rent	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Revenue	-	30	-	-	-	-	-	-	-	-	-	686,461
Total Operating Revenues	-	30	-	-	-	-	-	-	-	-	-	686,461
OPERATING EXPENSES												
Administrative Expenses	7,812	1,150	1,150	1,150	1,150	1,150	57,501	19,616	44,872	74,204	908	1,150
Bad Debt	-	-	-	-	-	-	-	-	-	-	-	-
Operating and Maintenance Expense	-	-	-	-	-	-	-	-	-	-	-	494,677
Taxes and Insurance	-	6,890	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-	-	-
Housing Assistance Payments	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	7,812	8,040	1,150	1,150	1,150	1,150	57,501	19,616	44,872	74,204	908	495,827
OPERATING INCOME (LOSS)	(7,812)	(8,010)	(1,150)	(1,150)	(1,150)	(1,150)	(57,501)	(19,616)	(44,872)	(74,204)	(908)	190,634
NONOPERATING REVENUES (EXPENSES)												
Interest Income	-	-	-	-	-	-	-	-	-	-	-	-
Interest Expense	-	-	-	-	-	-	-	-	-	-	-	-
Gain on Disposal of Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-
Unrealized Loss	-	-	-	-	-	-	-	-	-	-	-	-
Extraordinary Maintenance	-	-	-	-	-	-	-	-	-	-	-	-
Transfers in (out)	-	-	-	-	-	-	-	-	-	-	-	-
Total Nonoperating Revenues (Expenses)	-	-	-	-	-	-	-	-	-	-	-	-
CHANGE IN NET POSITION	(7,812)	(8,010)	(1,150)	(1,150)	(1,150)	(1,150)	(57,501)	(19,616)	(44,872)	(74,204)	(908)	190,634
Total Net Position - Beginning of Year	(1,638)	182,202	(29,430)	(85,162)	(41,085)	(148,631)	(24,320)	(20,797)	(17,278)	(14,281)	(15,348)	(1,462,173)
Prior Period Adjustments	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL NET POSITION - END OF YEAR	\$ (9,450)	\$ 174,192	\$ (30,580)	\$ (86,312)	\$ (42,235)	\$ (149,781)	\$ (81,821)	\$ (40,413)	\$ (62,150)	\$ (88,485)	\$ (16,256)	\$ (1,271,539)

HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO FINANCIAL STATEMENTS
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NOTE 13 CONDENSED COMBINING INFORMATION FOR BLENDED COMPONENT UNITS (CONTINUED)

	Blended Component Units									Total Blended Component Units (BCUs)	Primary Government	Elimination	Total
	Paradigm Properties XII, Inc.	Paradigm Properties XIII, Inc.	Paradigm Properties XIV, Inc.	Paradigm Properties XV, Inc.	West County Properties, Inc.	Operation Excel, Inc.	Meacham Park 2018, Inc.	Meacham Park Partners, LP	Primm Place Partners, LP				
OPERATING REVENUES													
Tenant Rent	\$ -	\$ -	\$ -	\$ -	\$ 150,454	\$ -	\$ -	\$ 881,729	\$ 1,341,195	\$ 2,373,378	\$ 898,410	\$ -	\$ 3,271,788
Other Revenue	-	-	2,262	-	20,515	-	-	2,261	29,284	740,813	65,388,582	(2,356,549)	63,772,846
Total Operating Revenues	-	-	2,262	-	170,969	-	-	883,990	1,370,479	3,114,191	66,286,992	(2,356,549)	67,044,634
OPERATING EXPENSES													
Administrative Expenses	1,150	1,150	835	908	25,588	1,410	3,345	173,144	314,292	733,635	9,633,852	(2,356,549)	8,010,938
Bad Debt	-	-	-	-	8,195	-	-	-	-	8,195	(36,227)	-	(28,032)
Operating and Maintenance Expense	-	-	-	-	75,545	-	-	201,527	313,749	1,085,498	1,882,773	-	2,968,271
Taxes and Insurance	-	-	-	-	11,673	-	-	93,918	32,644	145,125	507,326	-	652,451
Utilities	-	-	-	-	16,554	-	-	165,829	297,936	480,319	452,417	-	932,736
Housing Assistance Payments	-	-	-	-	-	-	-	-	-	-	54,703,559	-	54,703,559
Depreciation	-	-	-	-	6,233	-	-	259,794	182,076	448,103	717,103	-	1,165,206
Total Operating Expenses	1,150	1,150	835	908	143,788	1,410	3,345	894,212	1,140,697	2,900,875	67,860,803	(2,356,549)	68,405,129
OPERATING INCOME (LOSS)	(1,150)	(1,150)	1,427	(908)	27,181	(1,410)	(3,345)	(10,222)	229,782	213,316	(1,573,811)	-	(1,360,495)
NONOPERATING REVENUES (EXPENSES)													
Interest Income	-	-	-	-	-	23,198	-	-	5	23,203	55,464	-	78,667
Interest Expense	-	-	-	-	-	-	-	(116,429)	(80,569)	(196,998)	(6,207)	-	(203,205)
Gain on Disposal of Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealized Loss	-	-	-	-	-	-	-	-	-	-	(113,658)	-	(113,658)
Extraordinary Maintenance	-	-	-	-	-	-	-	-	-	-	(21,479)	-	(21,479)
Transfers in (out)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Nonoperating Revenues (Expenses)	-	-	-	-	-	23,198	-	(116,429)	(80,564)	(173,795)	(85,880)	-	(259,675)
CHANGE IN NET POSITION BEFORE	(1,150)	(1,150)	1,427	(908)	27,181	21,788	(3,345)	(126,651)	149,218	39,521	(1,659,691)	-	(1,620,170)
Total Net Position - Beginning of Year	(26,714)	(45,444)	(4,433)	(4,612)	92,543	990,155	(25,344)	1,941,799	(392,849)	847,160	25,015,835	-	25,862,995
Prior Period Adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL NET POSITION - END OF YEAR	\$ (27,864)	\$ (46,594)	\$ (3,006)	\$ (5,520)	\$ 119,724	\$ 1,011,943	\$ (28,689)	\$ 1,815,148	\$ (243,631)	\$ 886,681	\$ 23,356,144	\$ -	\$ 24,242,825

HOUSING AUTHORITY OF ST. LOUIS COUNTY
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DECEMBER 31, 2022 AND 2021

NOTE 13 CONDENSED COMBINING INFORMATION FOR BLENDED COMPONENT UNITS (CONTINUED)

	Blended Component Units											
	Bentwood 2019, Inc.	Paradigm Properties, Inc.	Paradigm Properties II, Inc.	Paradigm Properties III, Inc.	Paradigm Properties IV, Inc.	Paradigm Properties V, Inc.	Paradigm Properties VI, Inc.	Paradigm Properties VII, Inc.	Paradigm Properties VIII, Inc.	Paradigm Properties IX, Inc.	Paradigm Properties X, Inc.	Paradigm Properties XI, Inc.
NET CASH PROVIDED (USED) BY												
Operating Activities	\$ (8,621)	\$ 174,192	\$ (30,580)	\$ (86,312)	\$ (42,235)	\$ (149,781)	\$ (25,470)	\$ (40,413)	\$ (61,131)	\$ (70,426)	\$ (16,256)	\$ (1,271,539)
Capital and Related Financial Activities	-	-	-	-	-	-	-	-	-	-	-	-
Investing Activities	-	-	-	-	-	-	-	-	-	-	-	-
NET INCREASE (DECREASE) IN CASH	(8,621)	174,192	(30,580)	(86,312)	(42,235)	(149,781)	(25,470)	(40,413)	(61,131)	(70,426)	(16,256)	(1,271,539)
Cash and Cash Equivalents - Beginning of Year	(829)	-	-	-	-	-	-	-	-	-	-	-
CASH AND CASH EQUIVALENTS - END OF YEAR	<u>\$ (9,450)</u>	<u>\$ 174,192</u>	<u>\$ (30,580)</u>	<u>\$ (86,312)</u>	<u>\$ (42,235)</u>	<u>\$ (149,781)</u>	<u>\$ (25,470)</u>	<u>\$ (40,413)</u>	<u>\$ (61,131)</u>	<u>\$ (70,426)</u>	<u>\$ (16,256)</u>	<u>\$ (1,271,539)</u>

	Blended Component Units									Total Blended Component Units (BCUs)	Primary Government	Elimination	Total
	Paradigm Properties XII, Inc.	Paradigm Properties XIII, Inc.	Paradigm Properties XIV, Inc.	Paradigm Properties XV, Inc.	West County Properties, Inc.	Operation Excel, Inc.	Meacham Park 2018, Inc.	Meacham Park Partners, LP	Primm Place Partners, LP				
NET CASH PROVIDED (USED) BY													
Operating Activities	\$ (27,864)	\$ (46,594)	\$ (3,006)	\$ (5,520)	\$ 316,694	\$ (31,195)	\$ (25,450)	\$ 137,578	\$ 267,108	\$ (1,046,821)	\$ (1,017,488)	\$ -	\$ (2,064,309)
Capital and Related Financial Activities	-	-	-	-	-	-	-	(48,199)	(132,172)	(180,371)	(290,554)	-	(470,925)
Investing Activities	-	-	-	-	-	-	-	-	-	-	387,018	-	387,018
NET INCREASE (DECREASE) IN CASH	(27,864)	(46,594)	(3,006)	(5,520)	316,694	(31,195)	(25,450)	89,379	134,936	(1,227,192)	(921,024)	-	(2,148,216)
Cash and Cash Equivalents - Beginning of Year	-	-	-	-	132,723	(16,416)	(3,239)	872,630	1,435,501	2,420,370	13,704,633	-	16,125,003
CASH AND CASH EQUIVALENTS - END OF YEAR	<u>\$ (27,864)</u>	<u>\$ (46,594)</u>	<u>\$ (3,006)</u>	<u>\$ (5,520)</u>	<u>\$ 449,417</u>	<u>\$ (47,611)</u>	<u>\$ (28,689)</u>	<u>\$ 962,009</u>	<u>\$ 1,570,437</u>	<u>\$ 1,193,178</u>	<u>\$ 12,783,609</u>	<u>\$ -</u>	<u>\$ 13,976,787</u>

SUPPLEMENTARY INFORMATION

DRAFT 9.6.23

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
FINANCIAL DATA SCHEDULES
DECEMBER 31, 2022**

Line Item #	Accounts Description	Project Total	Public Housing CARES Act Total	Housing Choice Voucher	HCV CARES Act Funding	Rent Supplements Rental Housing for Lower Income Families	Blended Component Unit	Business Activities	Business Activities CARES Act Funding	AmeriCorps	YouthBuild Program	Resident Opportunity and Supportive Services	Mainstream Vouchers	Mainstream Vouchers CARES Act Funding	Lower Income Housing Assistance Program	COCC CARES Act Funding	COCC	EHV	FSS Escrow Forfeiture	Subtotal	Eliminations	Total Entity
ASSETS																						
CURRENT ASSETS																						
Cash:																						
111	Unrestricted	\$ 1,217,554	\$ -	\$ 1,161,816	\$ -	\$ -	\$ 281,859	\$ 8,275,587	\$ -	\$ -	\$ -	\$ -	\$ 320,112	\$ -	\$ 283,079	\$ 491,456	\$ -	\$ 211,836	\$ 22,463	\$ 12,265,762	\$ -	\$ 12,265,762
113	Other Restricted	-	-	272,413	-	-	723,465	409,039	-	-	-	-	29,848	-	-	-	-	-	-	1,434,765	-	1,434,765
114	Tenant Security Deposits	85,781	-	-	-	-	187,854	2,625	-	-	-	-	-	-	-	-	-	-	-	276,260	-	276,260
	Total Cash	1,303,335	-	1,434,229	-	-	1,193,178	8,687,251	-	-	-	-	349,960	-	283,079	491,456	-	211,836	22,463	13,976,787	-	13,976,787
Accounts and Notes Receivable:																						
122	Accounts Receivable - HUD	1,392,551	-	459,841	-	-	-	-	-	-	-	-	50,976	-	-	-	-	37,275	-	1,940,643	-	1,940,643
124	Accounts Receivable - Other Government	-	-	5,053	-	-	-	400,501	-	-	-	-	-	-	-	-	-	-	-	405,554	-	405,554
125	Accounts Receivable - Miscellaneous	550,001	-	235,506	-	-	266,683	7,147	-	-	-	-	-	-	-	-	-	-	-	1,059,337	-	1,059,337
126	Accounts Receivable - Tenants	143,166	-	20,575	-	-	157,389	2,100	-	-	-	-	-	-	4,968	-	-	-	-	328,198	-	328,198
126.1	Allowance for Doubtful Accounts - Tenants	(98,870)	-	(20,575)	-	-	(20,722)	(700)	-	-	-	-	-	-	-	-	-	-	-	(140,867)	-	(140,867)
126.2	Allowance for Doubtful Accounts - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	(4,968)	-	-	-	-	(4,968)	-	(4,968)
127	Notes, Loans, and Mortgages Receivable	-	-	-	-	-	-	26,819	-	-	-	-	-	-	-	-	-	-	-	26,819	-	26,819
128	Accounts Receivable - Fraud Recovery	-	-	239,772	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	239,772	-	239,772
128.1	Allowance for Doubtful Accounts - Fraud	-	-	(239,772)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(239,772)	-	(239,772)
129	Accrued Interest Receivable	-	-	-	-	-	164,886	328,716	-	-	-	-	-	-	-	-	-	-	-	493,602	(293,205)	200,397
	Total Receivables, Net	1,986,848	-	700,400	-	-	568,236	764,583	-	-	-	-	50,976	-	-	-	-	37,275	-	4,108,318	(293,205)	3,815,113
132	Investments - Restricted	-	-	-	-	-	-	1,825,182	-	-	-	-	-	-	-	-	-	-	-	1,825,182	-	1,825,182
142	Prepaid Expenses and Other Assets	129,191	-	116,632	-	-	25,654	1,122	-	-	-	-	3,044	-	242	41,818	-	-	-	317,703	-	317,703
143	Inventories	5,939	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,939	-	5,939
144	Interprogram Due From	-	-	-	-	-	-	-	-	-	-	-	-	-	-	347,772	-	-	-	347,772	(347,772)	-
145	Assets Held for Sale	-	-	-	-	-	861,459	-	-	-	-	-	-	-	-	-	-	-	-	861,459	-	861,459
	Total Other Current Assets	135,130	-	116,632	-	-	887,113	1,826,304	-	-	-	-	3,044	-	242	389,590	-	-	-	3,358,055	(347,772)	3,010,283
	Total Current Assets	3,425,313	-	2,251,261	-	-	2,648,527	11,278,138	-	-	-	-	403,980	-	283,321	881,046	-	249,111	22,463	21,443,160	(640,977)	20,802,183
NONCURRENT ASSETS																						
Capital Assets:																						
161	Land	752,139	-	-	-	-	606,594	108,557	-	-	-	-	-	-	-	-	-	-	-	1,467,290	-	1,467,290
162	Buildings	31,286,621	-	-	-	-	16,613,255	1,930,255	-	-	-	-	-	-	-	122,737	-	-	-	49,952,868	-	49,952,868
163	Furniture and Equipment, Dwellings	544,265	-	-	-	-	226,242	-	-	-	-	-	-	-	-	-	-	-	-	770,507	-	770,507
164	Furniture and Equipment, Administration	208,023	-	-	-	-	-	193,054	-	-	-	-	-	-	-	-	-	-	-	401,077	-	401,077
165	Leasehold Improvements	1,553,257	-	-	-	-	1,000,000	30,675	-	-	-	-	-	-	-	-	-	-	-	2,583,932	-	2,583,932
166	Accumulated Depreciation	(29,135,195)	-	-	-	-	(10,665,339)	(1,907,018)	-	-	-	-	-	-	-	(73,696)	-	-	-	(41,781,248)	-	(41,781,248)
167	Construction in Progress	417,501	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	417,501	-	417,501
	Total Capital Assets, Net	5,626,611	-	-	-	-	7,760,752	355,523	-	-	-	-	-	-	49,041	-	-	-	-	13,811,927	-	13,811,927
171	Notes Receivable - Noncurrent	-	-	-	-	-	894,668	1,022,729	-	-	-	-	-	-	-	-	-	-	-	1,917,397	(270,708)	1,646,689
174	Other Assets	-	-	-	-	-	114,036	-	-	-	-	-	-	-	-	114,036	-	-	-	-	-	114,036
	Total Noncurrent Assets	5,626,611	-	-	-	-	8,769,456	1,378,252	-	-	-	-	-	-	49,041	-	-	-	-	15,843,360	(270,708)	15,572,652
TOTAL ASSETS AND DEFERRED OUTFLOW OF RESOURCES																						
		\$ 9,051,924	\$ -	\$ 2,251,261	\$ -	\$ -	\$ 11,437,983	\$ 12,656,390	\$ -	\$ -	\$ -	\$ -	\$ 403,980	\$ -	\$ 283,321	\$ 930,087	\$ -	\$ 249,111	\$ 22,463	\$ 37,286,520	\$ (911,685)	\$ 36,374,835

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
FINANCIAL DATA SCHEDULES (CONTINUED)
DECEMBER 31, 2022**

Line Item #	Accounts Description	Project Total	Public Housing CARES Act Total	Housing Choice Voucher	HCV CARES Act Funding	Rent Supplements Rental Housing for Lower Income Families	Blended Component Unit	Business Activities	Business Activities CARES Act Funding	AmeriCorps	YouthBuild Program	Resident Opportunity and Supportive Services	Mainstream Vouchers	Mainstream CARES Act Funding	Lower Income Housing Assistance Program	COCC CARES Act Funding	EHV	FSS Escrow Forfeiture	Subtotal	Eliminations	Total Entity	
LIABILITIES AND NET POSITION																						
CURRENT LIABILITIES																						
311	Bank Overdraft	\$ -	-	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
312	Accounts Payable < 90 Days	792,097	-	57,996	-	-	218,565	189	-	-	-	-	246	-	3,025	84,363	-	5,735	1,162,216	-	1,162,216	
321	Accrued Salaries/Payroll Withholding	8,730	-	44,744	-	-	-	4,786	-	-	-	-	-	-	-	27,994	-	-	86,254	-	86,254	
322	Accrued Compensated Absences	17,898	-	146,918	-	-	-	19,733	-	-	-	-	-	-	-	78,016	-	-	262,565	-	262,565	
324	Accrued Contingency Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
325	Accrued Interest Payable	-	-	-	-	-	1,426,245	-	-	-	-	-	-	-	-	-	-	-	1,426,245	(293,205)	1,133,040	
331	Accounts Payable - HUD PHA Programs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
333	Accounts Payable - Other Government	68,108	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68,108	-	68,108	
341	Tenant Security Deposits	85,781	-	-	-	-	173,322	2,625	-	-	-	-	-	-	-	-	-	-	261,728	-	261,728	
342	Unearned Revenue	16,363	-	108	-	-	39,149	1,105	-	-	-	-	-	-	-	-	-	243,376	300,101	-	300,101	
343	Current Portion of L-T Debt - Capital Projects	-	-	-	-	-	183,440	-	-	-	-	-	-	-	-	-	-	-	183,440	-	183,440	
345	Other Current Liabilities	-	-	-	-	-	22,000	138,993	-	-	-	-	-	-	-	-	-	-	160,993	-	160,993	
346	Accrued Liabilities - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
347	Interprogram (Due To)	347,772	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	347,772	(347,772)	-	
	Total Current Liabilities	1,336,749	-	249,766	-	-	2,062,721	167,431	-	-	-	-	246	-	3,025	190,373	-	249,111	4,259,422	(640,977)	3,618,445	
NONCURRENT LIABILITIES																						
351	Long-Term Debt, Net of Current - Capital Projects/Mortgage Revenue Bonds	-	-	-	-	-	8,488,542	-	-	-	-	-	-	-	-	-	-	-	8,488,542	(270,708)	8,217,834	
352	Long-Term Debt, Net of Current - Operating Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
353	Noncurrent Liabilities - Other	3,021	-	272,413	-	-	39	-	-	-	-	-	-	-	-	-	-	-	275,473	-	275,473	
354	Accrued Compensated Absences - Long Term	46	-	7,539	-	-	-	1,688	-	-	-	-	-	-	-	10,985	-	-	20,258	-	20,258	
	Total Noncurrent Liabilities	3,067	-	279,952	-	-	8,488,581	1,688	-	-	-	-	-	-	-	10,985	-	-	8,784,273	(270,708)	8,513,565	
	Total Liabilities	1,339,816	-	529,718	-	-	10,551,302	169,119	-	-	-	-	246	-	3,025	201,358	-	249,111	13,043,695	(911,685)	12,132,010	
NET POSITION																						
508	Net Investment in Capital Assets	5,626,611	-	-	-	-	240,938	355,523	-	-	-	-	-	-	-	49,041	-	-	6,272,113	-	6,272,113	
511	Restricted	-	-	-	-	-	709,088	2,234,221	-	-	-	-	-	-	-	-	-	-	2,943,309	-	2,943,309	
512	Unrestricted	2,085,497	-	1,721,543	-	-	(63,345)	9,897,527	-	-	-	-	403,734	-	280,296	679,688	-	22,463	15,027,403	-	15,027,403	
	Total Net Position	7,712,108	-	1,721,543	-	-	886,681	12,487,271	-	-	-	-	403,734	-	280,296	728,729	-	22,463	24,242,825	-	24,242,825	
TOTAL LIABILITIES AND NET POSITION		\$ 9,051,924	\$ -	\$ 2,251,261	\$ -	\$ -	\$ 11,437,983	\$ 12,656,390	\$ -	\$ -	\$ -	\$ -	\$ 403,980	\$ -	\$ 283,321	\$ 930,087	\$ -	\$ 249,111	\$ 22,463	\$ 37,286,520	\$ (911,685)	\$ 36,374,835

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
FINANCIAL DATA SCHEDULES (CONTINUED)
DECEMBER 31, 2022**

Line Item #	Accounts Description	Project Total	Public Housing CARES Act Total	Housing Choice Voucher	HCV CARES Act Funding	Rent Supplements Rental Housing for Lower Income	Blended Component Unit	Business Activities	Business Activities CARES Act Funding	AmeriCorps	Youth/Build Program	Resident Opportunity and Supportive Services	Mainstream Vouchers	Mainstream Vouchers CARES Act Funding	Lower Income Housing Assistance Program	COCC	COCC CARES Act Funding	EHV	Family Self Sufficiency Program	FSS Escrow Forfeiture	Subtotal	Eliminations	Total Entity
REVENUE																							
70300	Net Tenant Rental Revenue	\$ 856,094	\$ -	\$ -	\$ -	\$ -	\$ 2,351,358	\$ 21,660	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,229,112
70400	Tenant Revenue - Other	20,656	-	-	-	-	22,020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42,676
70500	Total Tenant Revenue	876,750	-	-	-	-	2,373,378	21,660	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,271,788
70600	HUD PHA Operating Grants	3,105,785	-	56,593,382	-	-	-	-	-	-	-	-	2,366,481	-	153,595	-	-	63,235	180,000	-	62,462,478	-	62,462,478
70610	Capital Grants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
70710	Management Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,608,797	-	-	-	-	1,608,797	(1,608,797)	-
70720	Asset Management Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24,480	-	-	-	-	24,480	(24,480)	-
70730	Bookkeeping Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	597,810	-	-	-	-	597,810	(597,810)	-
70800	Other Government Grants	86,980	-	-	-	-	-	141,750	-	-	-	-	-	-	-	-	-	-	-	-	228,730	-	228,730
71100	Investment Income - Unrestricted	11	-	403	-	-	25,464	15,804	-	-	-	-	-	-	-	1,206	-	-	-	-	42,888	-	42,888
71200	Mortgage Interest Income	-	-	-	-	-	-	35,779	-	-	-	-	-	-	-	-	-	-	-	-	35,779	-	35,779
71400	Fraud Recovery	17,039	-	2,338	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,377	-	19,377
71500	Other Revenue	65,180	-	176,100	-	-	738,552	37,965	-	-	-	-	-	-	-	147,463	-	-	-	22,463	1,187,723	(125,462)	1,062,261
71600	Gain or Loss on Sale of Capital Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
72000	Investment Income - Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Revenue	4,151,745	-	56,772,223	-	-	3,137,394	252,958	-	-	-	-	2,366,481	-	153,595	2,379,756	-	63,235	180,000	22,463	69,479,850	(2,356,549)	67,123,301
EXPENSES																							
Administrative:																							
91100	Administrative Salaries	169,094	-	1,594,563	-	-	102,003	299,342	-	-	-	-	-	-	-	1,132,270	-	-	-	-	3,297,272	-	3,297,272
91200	Auditing Fees	3,601	-	83,017	-	-	43,472	-	-	-	-	-	-	-	-	-	-	-	-	-	133,888	-	133,888
91300	Management Fee	511,097	-	1,013,891	-	-	-	-	-	-	-	-	3,565	-	233	-	-	-	-	-	1,606,897	(1,606,897)	-
91310	Bookkeeping Fee	28,995	-	568,815	-	-	-	-	-	-	-	-	80,392	-	-	-	-	1,717	-	-	597,810	(597,810)	-
91400	Advertising and Marketing	-	-	-	-	-	2,402	-	-	-	-	-	-	-	-	4,987	-	-	-	-	7,389	-	7,389
91500	Employee Benefit Contributions - Administrative	63,906	-	559,291	-	-	43,088	66,773	-	-	-	-	-	-	-	269,776	-	-	-	-	1,002,834	-	1,002,834
91600	Office Expenses	234,410	-	389,105	-	-	143,526	265,344	-	-	-	-	4,262	-	6,656	185,036	-	-	-	-	1,228,339	(125,462)	1,102,877
91700	Legal Expense	13,673	-	1,976	-	-	2,599	-	-	-	-	-	-	-	-	171,527	-	-	-	-	189,675	-	189,675
91800	Travel	4,768	-	30,705	-	-	808	-	-	-	-	-	-	-	-	417	-	-	-	-	36,698	-	36,698
91810	Allocated Overhead	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
91900	Other	115,617	-	360,975	-	-	103,883	19,485	-	-	-	-	3,327	-	-	169,751	-	-	-	-	773,038	(1,900)	771,138
	Total Administrative	1,145,161	-	4,602,038	-	-	441,781	650,944	-	-	-	-	91,546	-	6,889	1,933,764	-	1,717	-	-	8,673,840	(2,332,069)	6,541,771
92000	Asset Management Fee	24,480	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24,480	(24,480)	-
Tenant Services:																							
92100	Salaries	-	0	-	-	-	3,908	-	-	-	-	-	-	-	-	-	-	-	142,954	-	146,862	-	146,862
92200	Relocation Costs	8,979	-	-	-	-	-	3,861	-	-	-	-	-	-	-	-	-	-	-	-	12,840	-	12,840
92300	Employee Benefit Contributions	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37,046	-	37,046	-	37,046
92400	Other	198,552	-	16,317	-	-	9,265	31,609	-	-	-	-	-	-	-	-	-	92,177	-	-	347,920	-	347,920
	Total Tenant Services	207,531	-	16,317	-	-	13,173	35,470	-	-	-	-	-	-	-	-	-	92,177	180,000	-	544,668	-	544,668
Utilities:																							
93100	Water	79,662	-	-	-	-	420,576	-	-	-	-	-	-	-	-	1,167	-	718	-	-	502,123	-	502,123
93200	Electricity	62,493	-	-	-	-	37,408	1,014	-	-	-	-	-	-	-	37,639	-	6,840	-	-	145,394	-	145,394
93300	Gas	66,415	-	-	-	-	8,633	-	-	-	-	-	-	-	-	3,883	-	7,330	-	-	86,261	-	86,261
93600	Sewer	182,097	-	-	-	-	13,702	1,826	-	-	-	-	-	-	-	1,333	-	-	-	-	198,958	-	198,958
93800	Other Utilities Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Utilities	390,667	-	-	-	-	480,319	2,840	-	-	-	-	-	-	-	44,022	-	14,888	-	-	932,736	-	932,736
Ordinary Maintenance and Operations:																							
94100	Labor	47,669	-	-	-	-	128,256	-	-	-	-	-	-	-	-	10,369	-	-	-	-	186,294	-	186,294
94200	Materials and Other	78,835	-	16	-	-	148,614	104	-	-	-	-	-	-	1,400	-	-	-	-	-	228,969	-	228,969
94300	Contracts	1,662,250	-	395	-	-	808,628	3,233	-	-	-	-	-	-	57,047	-	-	-	-	-	2,531,553	-	2,531,553
94500	Employee Benefits Contribution	20,824	-	-	-	-	-	-	-	-	-	-	-	-	65	-	-	-	-	-	21,455	-	21,455
	Total Ordinary Maintenance and Operations	1,809,558	-	411	-	-	1,085,498	3,337	-	-	-	-	-	-	68,467	-	-	-	-	-	2,968,271	-	2,968,271

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
FINANCIAL DATA SCHEDULES (CONTINUED)
DECEMBER 31, 2022**

Line Item #	Accounts Description	Project Total	Public Housing CARES Act Total	Housing Choice Voucher	HCV CARES Act Funding	Rent Supplements Rental Housing for Lower Income	Blended Component Units	Business Activities	Business Activities CARES Act Funding	AmeriCorps	YouthBuild Program	Resident Opportunity and Supportive Services	Mainstream Vouchers	Mainstream Vouchers CARES Act Funding	Lower Income Housing Assistance Program	COCC CARES Act Funding	EHV	FSS Escrow Forfeiture	Subtotal	Eliminations	Total Entity	
EXPENSES (Continued)																						
Protective Services:																						
95200	Other Contract Costs	\$ 31,401	\$ -	\$ 111,723	\$ -	\$ -	\$ 15,737	\$ 83	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 158,944	\$ -	\$ 158,944	
95300	Other	-	-	-	-	-	1,984	-	-	-	-	-	-	-	-	-	-	-	1,984	-	1,984	
95000	Total Protective Services	31,401	-	111,723	-	-	17,721	83	-	-	-	-	-	-	-	-	-	-	160,928	-	160,928	
Insurance Premiums:																						
96110	Property Insurance	275,292	-	-	-	-	170,420	-	-	-	-	-	-	-	29,966	-	-	-	475,678	-	475,678	
96120	Liability Insurance	32,410	-	4,323	-	-	23,915	-	-	-	-	-	-	-	17,647	-	-	-	78,295	-	78,295	
96130	Workmen's Compensation	2,585	-	26,664	-	-	5,820	4,375	-	-	-	-	-	-	15,330	-	-	-	54,774	-	54,774	
96140	All Other Insurance	3,639	-	-	-	-	39,513	-	-	-	-	-	-	-	552	-	-	-	43,704	-	43,704	
96100	Total Insurance Premiums	313,926	-	30,987	-	-	239,668	4,375	-	-	-	-	-	-	63,495	-	-	-	652,451	-	652,451	
General Expenses:																						
96200	Other General Expenses	195,947	-	-	-	-	160,210	-	-	-	-	-	-	-	-	-	-	-	356,157	-	356,157	
96210	Compensated Absences	24,184	-	205,327	-	-	-	32,814	-	-	-	-	-	-	-	76,984	-	-	339,309	-	339,309	
96300	Payments in Lieu of Taxes	68,105	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68,105	-	68,105	
96400	Bad Debt - Tenant Rents	43,502	-	-	-	-	8,195	700	-	-	-	-	-	-	-	-	-	-	52,397	-	52,397	
96600	Bad Debt - Other	(81,088)	-	-	-	-	-	-	-	-	-	-	-	-	659	-	-	-	(80,429)	-	(80,429)	
	Total General Expenses	250,650	-	205,327	-	-	168,405	33,514	-	-	-	-	-	-	659	76,984	-	-	735,539	-	735,539	
96710	Interest of Mortgage or Bonds Payable	-	-	-	-	-	196,998	-	-	-	-	-	-	-	-	-	-	-	196,998	-	196,998	
96720	Interest on Notes Payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
96730	Amortization of Bond Issuance Costs	-	-	-	-	-	6,207	-	-	-	-	-	-	-	-	-	-	-	6,207	-	6,207	
	Total Operating Expenses	4,173,374	-	4,966,803	-	-	2,649,770	730,563	-	-	-	-	91,546	-	7,548	2,187,732	-	108,782	-	15,086,118	(2,356,549)	12,739,569
Excess of Operating Revenue Over Operating Expenses																						
		(21,629)	-	51,805,420	-	-	487,624	(477,605)	-	-	-	2,274,935	-	146,047	192,024	-	-	-	54,383,732	-	54,383,732	
97100	Extraordinary Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
97200	Casualty Losses - Non-capitalized	21,479	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21,479	-	21,479	
97300	Housing Assistance Payments	-	-	52,057,549	-	-	-	-	-	-	-	-	1,964,522	-	128,809	-	536,292	-	54,687,172	-	54,687,172	
97350	Hap Portability-In	-	-	16,387	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16,387	-	16,387	
97400	Depreciation Expense	658,620	-	-	-	-	448,103	50,301	-	-	-	-	-	-	-	8,182	-	-	1,165,206	-	1,165,206	
97500	Fraud Losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Total Expenses	4,853,473	-	57,040,739	-	-	3,097,873	780,864	-	-	-	-	2,056,068	-	136,357	2,195,914	-	645,074	-	70,986,362	(2,356,549)	68,629,813
Other Financing Sources (Uses):																						
10010	Operating Transfers In	909,425	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	909,425	(909,425)	-	
10020	Operating Transfers Out	(909,425)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(909,425)	909,425	-	
10040	Operating Transfers from/to Component Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10070	Extraordinary Items, Net Gain/Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10080	Special Items (Net Gain/Loss)	-	-	-	-	-	-	(113,658)	-	-	-	-	-	-	-	-	-	-	(113,658)	-	(113,658)	
10091	Inter Project Excess Cash Transfer In	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10092	Inter Project Excess Cash Transfer Out	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10093	Transfers Between Program and Project - In	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10094	Transfers Between Program and Project - Out	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Total Other Financing Sources (Uses)	-	-	-	-	-	(113,658)	-	-	-	-	-	-	-	-	-	-	-	(113,658)	-	(113,658)	
EXCESS (DEFICIENCY) OF REVENUE OVER (UNDER) EXPENSES																						
		\$ (701,728)	\$ -	\$ (268,516)	\$ -	\$ -	\$ 39,521	\$ (641,564)	\$ -	\$ -	\$ -	\$ -	\$ 310,413	\$ -	\$ 17,238	\$ 183,842	\$ -	\$ (581,839)	\$ 22,463	\$ (1,620,170)	\$ -	\$ (1,620,170)
Memo Account Information																						
11020	Required Annual Debt Principal Payments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 180,370	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 180,370	\$ -	\$ 180,370	
11030	Beginning Equity	8,413,836	-	1,990,059	-	1,480,292	847,160	11,884,809	-	(406)	(95,791)	(140,069)	93,321	-	263,058	544,887	-	581,839	-	25,862,995	-	25,862,995
11040	Prior Period Adjustments, Equity Transfers and Correction	-	-	-	-	(1,480,292)	-	1,244,026	-	406	95,791	140,069	-	-	-	-	-	-	-	-	-	
11170	Administrative Fee Equity	-	-	1,721,543	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,721,543	-	1,721,543	
11180	Housing Assistance Payments Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11190	Unit Months Available	4,054	-	83,880	-	-	2,820	144	-	-	-	-	3,920	-	274	-	1,788	-	96,880	-	96,880	
11210	Unit Months Leased	3,869	-	75,842	-	-	2,674	144	-	-	-	-	3,257	-	-	231	588	-	86,605	-	86,605	

SINGLE AUDIT REPORT

DRAFT 9.6.23

**INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER
FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS
BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN
ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS**

Board of Commissioners
Housing Authority of St. Louis County
St. Louis, Missouri

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the business-type activities and the aggregate discretely presented component units of the Housing Authority of St. Louis County (the Authority), as of and for the years ended December 31, 2022 and 2021, and the related notes to the financial statements, which collectively comprise the Authority's basic financial statements, and have issued our report thereon dated REPORT DATE. Our report includes a reference to other auditors who audited the financial statements of Stratford Commons, LP, Stratford Commons II, LP, Stratford Manor, LP, Springwood Limited Partners, LP and Springwood Limited Partners II, LP (the discretely presented component units) as described in our report to the Authority's financial statements. The audits of Stratford Manor, LP, Springwood Limited Partners, LP and Springwood Limited Partners II, LP were not performed in accordance with Government Auditing Standards, and accordingly this report does not include reporting on internal control over financial reporting or instances of reportable noncompliance associated with these discretely presented component units.

Report on Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Authority's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Authority's internal control. Accordingly, we do not express an opinion on the effectiveness of the Authority's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the Authority's financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any

deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Authority’s financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of This Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Authority’s internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Authority’s internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

CliftonLarsonAllen LLP

St. Louis, Missouri
REPORT DATE

DRAFT 9.6.8

**INDEPENDENT AUDITORS' REPORT ON COMPLIANCE FOR EACH MAJOR
FEDERAL PROGRAM, REPORT ON INTERNAL CONTROL OVER COMPLIANCE
REQUIRED BY THE UNIFORM GUIDANCE**

Board of Commissioners
Housing Authority of St. Louis County
St. Louis, Missouri

Report on Compliance for Each Major Federal Program

Opinion on Each Major Federal Program

We have audited Housing Authority of St. Louis County's (the Authority) compliance with the types of compliance requirements identified as subject to audit in the OMB *Compliance Supplement* that could have a direct and material effect on each of the Authority's major federal programs for the year ended December 31, 2022. The Authority's major federal programs are identified in the summary of auditors' results section of the accompanying schedule of findings and questioned costs.

The Authority's basic financial statements include the operations of Meacham Park Partners, LP and Primm Place Partners, LP (the Partnerships) which are included as blended component units. The federal award loan programs for these Partnerships are not included in the Authority's schedule of expenditures of federal awards during the year ended December 31, 2022. Our audit over the Authority's major federal programs, as described below, did not include the federal awards of these Partnerships as their financial statements were audited separately.

The Authority's basic financial statements include the operations of the discretely presented component units which may have received federal awards which are not included in the schedule of expenditures of federal awards for the year ended December 31, 2022.

In our opinion, the Authority complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended December 31, 2022.

Basis for Opinion on Each Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America (GAAS); the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditors' Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the Authority and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of the Authority's compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules and provisions of contracts or grant agreements applicable to the Authority's federal programs.

Auditors' Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the Authority's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the Authority's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance, we:

- exercise professional judgment and maintain professional skepticism throughout the audit.
- identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the Authority's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- obtain an understanding of the Authority's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of the Authority's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Other Matters

The results of our auditing procedures disclosed instances of noncompliance, which are required to be reported in accordance with the Uniform Guidance and which are described in the accompanying schedule of findings and questioned costs as items 2021-002, 2021-003, 2021-004, and 2021-005. Our opinion on each major federal program is not modified with respect to these matters.

Government Auditing Standards requires the auditor to perform limited procedures on the Authority's response to the noncompliance findings identified in our compliance audit described in the accompanying schedule of findings and questioned costs. The Authority's response was not subjected to the other auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on the response.

Report on Internal Control Over Compliance

Our consideration of internal control over compliance was for the limited purpose described in the Auditors' Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance and therefore, material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we did identify certain deficiencies in internal control over compliance that we consider to be material weaknesses.

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. We consider the deficiencies in internal control over compliance described in the accompanying schedule of findings and questioned costs as items 2022-001, 2022-002, 2022-003, 2022-004, and 2022-005, to be significant deficiencies.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

Government Auditing Standards requires the auditor to perform limited procedures on the Authority's response to the internal control over compliance findings identified in our audit described in the accompanying schedule of findings and questioned costs. The Authority's response was not subjected to the other auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on the response.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

CliftonLarsonAllen LLP

St. Louis, Missouri
REPORT DATE

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
YEAR ENDED DECEMBER 31, 2022**

Federal Grantor/Pass-Through Grantor/Program Title	Assistance Listing Number	Pass-Through Entity Identifying Number	Expenditures to Subrecipients	Total Federal Expenditures
U.S. Department of Housing and Urban Development:				
Direct:				
Section 8 Project/Based Cluster:				
Lower Income Housing Assistance Program - Section 8 Moderate Rehabilitation	14.856	N/A	\$ -	\$ 153,595
Housing Voucher Cluster:				
Section 8 Housing Choice Vouchers	14.871	N/A	-	56,593,382
Emergency Housing Vouchers	14.871	N/A	-	63,235
Mainstream Vouchers	14.879	N/A	-	2,366,481
Subtotal			-	59,023,098
Public and Indian Housing	14.850	N/A	-	1,588,530
Public Housing Capital Fund	14.872	N/A	-	1,517,255
Family Self-Sufficiency Program	14.896	N/A	-	180,000
Total U.S. Department of Housing and Urban Development			-	62,462,478
Total Federal Expenditures			\$ -	\$ 62,462,478

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
YEAR ENDED DECEMBER 31, 2022**

NOTE 1 ORGANIZATION

The accompanying Schedule of Expenditures of Federal Awards (the Schedule) presents the activity of all federal award programs of the Housing Authority of St. Louis County (the Authority) for the year ended December 31, 2022. All federal awards received directly from federal agencies, as well as federal awards passed through other governmental agencies, are included on the Schedule.

NOTE 2 BASIS OF PRESENTATION

The Schedule includes the federal award activity of the Authority and is presented on the accrual basis of accounting. The information in the Schedule is presented in accordance with the requirements of the Uniform Guidance. Therefore, some amounts presented in the Schedule may differ from amounts presented in or used in the preparation of the basic financial statements.

NOTE 3 NEIGHBORHOOD STABILIZATION PROGRAM FUNDS

The Authority is the sub-recipient of pass-through funding from St. Louis County under the Neighborhood Stabilization Program (the NSP). The amount recorded on the Schedule for the NSP at December 31, 2022 consists of federal funds expended to acquire, maintain, and rehabilitate properties in addition to the outstanding mortgage loans balance at December 31, 2022.

The mortgage loans are secured by first deeds of trust on the mortgaged properties and are due to St. Louis County, Missouri. As of 2022, mortgage loans outstanding are \$861,459.

NOTE 4 INDIRECT COSTS

The Authority has not elected to use the 10% de minimis indirect cost rate as allowed in the Uniform Guidance, Section 414. The Authority did not charge any indirect costs to its federal programs in 2022.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
SCHEDULE OF FINDINGS AND QUESTIONED COSTS
YEAR ENDED DECEMBER 31, 2022**

Section I – Summary of Auditors’ Results

Financial Statements

1. Type of auditors’ report issued: Unmodified
2. Internal control over financial reporting:
- Material weakness(es) identified? _____ yes x no
 - Significant deficiency(ies) identified? _____ yes x none reported
3. Noncompliance material to financial statements noted? _____ yes x no

Federal Awards

1. Internal control over major federal programs:
- Material weakness(es) identified? _____ yes x no
 - Significant deficiency(ies) identified? x yes _____ none reported
2. Type of auditors’ report issued on compliance for major federal programs: Unmodified
3. Any audit findings disclosed that are required to be reported in accordance with 2 CFR 200.516(a)? x yes _____ no

Identification of Major Federal Programs

CFDA Number(s)	Name of Federal Program or Cluster
14.871 / 14.879	Housing Voucher Cluster

Dollar threshold used to distinguish between Type A and Type B programs: \$ 1,873,874

Auditee qualified as low-risk auditee? _____ yes x no

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
SCHEDULE OF FINDINGS AND QUESTIONED COSTS (CONTINUED)
YEAR ENDED DECEMBER 31, 2022**

Section II – Financial Statement Findings

Our audit did not disclose any matters required to be reported in accordance with *Government Auditing Standards*

Section III – Federal Award Findings and Questioned Costs

2022-001 HCVP Eligibility

Federal Agency: U.S. Department of Housing and Urban Development

Federal Program Name: Housing Choice Voucher Program

Assistance Listing Number: 14.871

Award Period: January 1, 2022 through December 31, 2022

Type of Finding:

- Significant Deficiency in Internal Control over Compliance
- Other Matters

Criteria or Specific Requirement: Most PHAs devise their own application forms that are filled out by the PHA staff during an interview with the tenant. The head of the household signs (a) one or more release forms to allow the PHA to obtain information from third parties; (b) a federally prescribed general release form for employment information; and (c) a privacy notice. Under some circumstances, other members of the family are required to sign these forms (24 CFR sections 5.212 and 5.230).

The PHA must do the following:

(1) As a condition of admission or continued occupancy, require the tenant and other family members to provide necessary information, documentation, and releases for the PHA to verify income eligibility (24 CFR sections 5.230, 5.609, and 982.516).

(2) For both family income examinations and reexaminations, obtain and document in the family file third party verification of (1) reported family annual income; (2) the value of assets; (3) expenses related to deductions from annual income; and (4) other factors that affect the determination of adjusted income or income-based rent (24 CFR section 982.516).

(3) Determine income eligibility and calculate the tenant's rent payment using the documentation from third party verification in accordance with 24 CFR Part 5 Subpart F (24 CFR section 5.601 et seq.) (24 CFR sections 982.201, 982.515, and 982.516).

(4) Select tenants from the HCVP waiting list (see III.N.1, "Special Tests and Provisions – Selection from the Waiting List") (24 CFR sections 982.202 through 982.207).

(5) Reexamine family income and composition at least once every 12 months and adjust the tenant rent and housing assistance payment as necessary using the documentation from third party verification (24 CFR section 982.516).

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
SCHEDULE OF FINDINGS AND QUESTIONED COSTS (CONTINUED)
YEAR ENDED DECEMBER 31, 2022**

Section III – Findings and Questioned Costs – Major Federal Programs (Continued)

2022-001 HCVP Eligibility (Continued)

Prior Year Finding: This finding is a repeat finding in the immediate prior year. Prior year finding number was 2021-003.

Condition: During our testing, we noted the Authority did not have adequate internal controls designed to ensure that eligibility requirements were being met.

Questioned Costs: None

Context: Out of 60 tenants tested, we noted seven instances where there was a difference between the third-party verification and what was reported on the HUD-50058, all of which could have a potential impact on the Housing Assistant Payments (HAP) calculation. Our sample was a statistically valid sample.

- Six instances of missing third-party verification information of income.
- Two instances of missing or incorrect verification of deductions/exclusions

Cause: The Authority does not have controls in place to ensure it is meeting all eligibility requirements set by HUD.

Effect: The Authority is not in compliance with program requirements over eligibility.

Recommendation: The Authority should implement processes to ensure that all documentation is received and that the correct inputs are being accurately reported on the HUD-50058.

View of Responsible Officials: Management agrees with the finding.

2022-002 HCVP PIC Reporting

Federal Agency: U.S. Department of Housing and Urban Development

Federal Program Name: Housing Choice Voucher Program

Assistance Listing Number: 14.871

Award Period: January 1, 2022 through December 31, 2022

Type of Finding:

- Significant Deficiency in Internal Control over Compliance
- Other Matters

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
SCHEDULE OF FINDINGS AND QUESTIONED COSTS (CONTINUED)
YEAR ENDED DECEMBER 31, 2022**

Section III – Findings and Questioned Costs – Major Federal Programs (Continued)

2022-002 HCVP PIC Reporting (Continued)

Criteria or Specific Requirement: HUD-50058, Family Report (OMB No. 2577-0083) – The PHA is required to submit this form electronically to HUD each time the PHA completes an admission, annual reexamination, interim reexamination, portability move-in, or other change of unit for a family. The PHA must also submit the Family Report when a family ends participation in the program or moves out of the PHA’s jurisdiction under portability (24 CFR Part 908 and 24 CFR section 982.158).

Prior Year Finding: This finding is a repeat finding in the immediate prior year. Prior year finding number was 2021-002.

Condition: During our testing, we noted the Authority did not have adequate internal controls designed to ensure that special reporting requirements were being met.

Questioned Costs: None

Context: Of the 60 HUD-50058’s tested; we noted that 14 out of 60 were not uploaded timely to HUD’s PIH Information Center (PIC). Our sample was a statistically valid sample.

- Two instances where there was a difference between the Housing Assistance Payments (HAP) and what was uploaded to PIC.

Cause: The Authority does not have controls in place to ensure that special reporting requirements are being met.

Effect: The Authority is not in compliance with program requirements over special reporting.

Recommendation: The Authority should implement processes to ensure HUD-50058 submissions are submitted into the PIC system timely and accurately.

View of Responsible Officials: There is no disagreement with this finding.

2022-003 HCVP HQS Inspections

Federal Agency: U.S. Department of Housing and Urban Development

Federal Program Name: Housing Choice Voucher Program

Assistance Listing Number: 14.871

Award Period: January 1, 2022 through December 31, 2022

Type of Finding:

- Significant Deficiency in Internal Control over Compliance
- Other Matters

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
SCHEDULE OF FINDINGS AND QUESTIONED COSTS (CONTINUED)
YEAR ENDED DECEMBER 31, 2022**

Section III – Findings and Questioned Costs – Major Federal Programs (Continued)

2022-003 HCVP HQS Inspections (Continued)

Criteria or Specific Requirement: The PHA must inspect the unit leased to a family at least biennially to determine if the unit meets Housing Quality Standards (HQS) and the PHA must conduct quality control re-inspections. The PHA must prepare a unit inspection report (24 CFR sections 982.158(d) and 982.405(b)).

For units under HAP contract that fail to meet HQS, the PHA must require the owner to correct any life threatening HQS deficiencies within 24 hours after the inspections and all other HQS deficiencies within 30 calendar days or within a specified PHA-approved extension. If the owner does not correct the cited HQS deficiencies within the specified correction period, the PHA must stop (abate) HAPs beginning no later than the first of the month following the specified correction period or must terminate the HAP contract. The owner is not responsible for a breach of HQS as a result of the family's failure to pay for utilities for which the family is responsible under the lease or for tenant damage. For family-caused defects, if the family does not correct the cited HQS deficiencies within the specified correction period, the PHA must take prompt and vigorous action to enforce the family obligations (24 CFR sections 982.158(d) and 982.404).

Prior Year Finding: This finding is a repeat finding in the immediate prior year. Prior year finding number was 2021-004.

Condition: During our testing, we noted the Authority did not have adequate internal controls designed to ensure that HQS inspection requirements were being met.

Questioned Costs: \$39,976

Context: Of the 60 annual HQS inspections tested, it was noted that 4 out of 60 units were not inspected on a biennial basis.

Of the 40 failed HQS inspection tested, it was noted that three units were not reinspected within 30 days of the initial failure date.

- Nine units did not have their housing assistance payments (HAP) abated or their HAP contract terminated due to the owner not correcting cited HQS deficiencies within the specified correction period

Of the 11 quality control re-inspections tested, it was noted that 8 were not inspected within 90 days of original inspection date.

Our sample was a statistically valid sample.

Cause: The Authority does not have adequate internal controls designed to ensure that HQS inspection requirements were being met.

Effect: The Authority is not in compliance with program requirements over HQS Inspections.

**HOUSING AUTHORITY OF ST. LOUIS COUNTY
SCHEDULE OF FINDINGS AND QUESTIONED COSTS (CONTINUED)
YEAR ENDED DECEMBER 31, 2022**

Section III – Findings and Questioned Costs – Major Federal Programs (Continued)

2022-003 HCVP HQS Inspections (Continued)

Recommendation: The Authority should implement processes to ensure all HQS biennial and re-inspections are completed timely and that there is proper documentation of approved extensions and abatements.

View of Responsible Officials: Management agrees with the finding.

2022-004 Declarations of Trust

Federal Agency: U.S. Department of Housing and Urban Development

Federal Program Name: Public and Indian Housing

Assistance Listing Number: 14.850

Award Period: January 1, 2022 – December 31, 2022

Type of Finding:

- Significant Deficiency in Internal Control over Compliance
- Other Matters

Criteria or specific requirement: A current Declaration of Trust (DOT), in a form acceptable to HUD, must be recorded against all public housing property owned by PHAs (or private entities for public housing developed under 24 CFR part 905, subpart F) that has been acquired, developed, maintained, or assisted with funds from the US Housing Act of 1937.

Prior Year Finding: The finding is a repeat of a finding in the immediate prior year. Prior year finding number was 2021-005.

Condition: During our testing, we noted the Authority did not have adequate internal controls to ensure they were in compliance with special tests - declaration of trust requirements.

Questioned costs: None

Context: During our testing, we noted the Authority did not have a declaration of trust on file for 1 public housing project out of 4.

Cause: The Declaration of Trust has been mislocated as this property is over 40 years old.

Effect: The Authority is not following compliance requirements regarding special tests – declaration of trusts.

Recommendation: The Authority should ensure they have all required documentation on file to ensure they are in compliance with HUD standards.

Views of responsible officials: There is no disagreement with the audit finding.

Memorandum



To: Board of Commissioners, Housing Authority of St. Louis County

From: Shannon Koenig, Executive Director and CEO

Date: September 12, 2023

Subject: *Executive Director's Report*

This memo provides information about select Housing Authority activities.

I. Communications

Staff continue to work with Bailey & Co. on modernizing the housing authority's brand. The first official rendering of the county's logo, as well as the managed authorities' logos, have been shared with commissioners at all four housing authorities.

The next steps include adopting a brand narrative as well as other visual brand elements. There is also a team working on updating the website to provide information better and faster to residents, landlords, and the public. The new brand elements will be incorporated into the updated website.

II. Budgets for 2024

The 2024 budget will be presented for your approval at the next meeting in November. This will include the managed authority budgets, which will have already been approved by the other boards of commissioners.

III. Affirmative Action Plan Completed

Human resources staff have completed an affirmative action plan for the Authority. This plan provides a framework for ensuring we are an equal opportunity employer.

IV. Main Facility Upgrade

Staff are actively working with HDA on mapping out physical facility needs.



To: Board of Commissioners, Housing Authority of St. Louis County

Through: Shannon Koenig, Executive Director and CEO

From: Carolyn Riddle, Interim Finance Director

Date: September 12, 2023

Subject: *Financial Summary*

This memo provides a financial summary of activities through May 31, 2023.

I. Recommendation

Staff recommend the Board approve the financial statements, as prepared.

II. Highlights

A. Revenue

The total operating income is under budget by \$1,141,745. The timing of the capital funds drawdowns contributed in large part to this variance. In addition, the operating subsidy has been less than anticipated this year. Bad debt on HCV for \$327,000 was not anticipated. The anticipated developer fee income has not been realized yet for the redevelopment of Arbor Hill. Lastly, no funds have been received for the mobility grant which was anticipated through April.

B. Expense

Total operating expense is under budget by \$225,245. This variance is primarily due to salaries and benefits being less than anticipated. In addition, contract costs, outside services, and management fees incurred were less than anticipated this year.

C. Net Income (Loss)

The total net operating loss is \$552,948. However, the total net loss is \$681,393 including depreciation and gain/loss on treasury investments.

D. Cash

- i. As of May 31, 2023, the cash balance in the USB Agency Disbursing operating bank account was \$6,790,567, of which \$352,941 is restricted, and \$5,951,299 is funds remaining from the Bentwood sale. The operating subsidy received for the month was \$72,245 and total rent received was \$82,158.
- ii. The cash balance for the FSS Escrow bank account was \$286,674, all of which is restricted.
- iii. HCV cash balance was \$2,058,176 with \$520,486 restricted. HAP received \$5,269,901 and admin fee and operating subsidy received was \$416,648. HAP expenses were \$4,726,613.
- iv. The ending cash balance for the Wellston bank account was \$66,272. The Wellston bank account is to be reconciled upon receiving the sales document, with an execution date of March 17, 2023.

III. Attachments

- A. Budgeted Income Statement
- B. Cash Report

Housing Authority of St. Louis County
Budgeted Income Statement
SUMMARY - ALL
May 31, 2023

	Entity Wide			COCC			AMP's			HCV - ALL			BA			Mod Rehab		
	YTD Actual	YTD Budget	Variance	YTD Actual	YTD Budget	Variance	YTD Actual	YTD Budget	Variance	YTD Actual	YTD Budget	Variance	YTD Actual	YTD Budget	Variance	YTD Actual	YTD Budget	Variance
OPERATING ITEMS																		
Total Voucher Grants	25,845,366	25,787,418	57,948	-	-	-	-	-	-	25,845,366	25,787,418	57,948	-	-	-	-	-	-
Total Operating Subsidy	520,738	706,157	(185,419)	-	-	-	463,689	640,338	(176,649)	-	-	-	-	-	-	57,049	65,819	(8,770)
Total Capital Grants	-	715,924	(715,924)	-	-	-	-	715,924	(715,924)	-	-	-	-	-	-	-	-	-
Total Tenant Charges	394,889	307,777	87,113	-	600	(600)	373,966	297,881	76,085	4	-	4	9,025	9,296	(271)	-	-	-
Total Fraud Recovery	824	14,583	(13,760)	-	-	-	-	-	-	824	14,583	(13,760)	-	-	-	-	-	-
Total Investment Income	99,572	164,696	(65,124)	2,135	208	1,927	-	-	-	58,489	20,900	37,589	38,949	143,589	(104,640)	-	-	-
Total Miscellaneous Other Income	(124,566)	174,913	(299,479)	33,565	36,449	(2,884)	135,311	13,073	122,237	(303,800)	23,330	(327,130)	10,358	102,061	(91,703)	-	-	-
Total Internal Income	809,530	816,631	(7,101)	809,530	816,631	(7,101)	-	-	-	-	-	-	-	-	-	-	-	-
Total Income	27,546,354	28,688,099	(1,141,745)	845,230	853,887	(8,657)	972,966	1,667,216	(694,250)	25,600,882	25,846,231	(245,348)	58,332	254,946	(196,614)	57,049	65,819	(8,770)
Total Rents and Utility Reimbursements	23,946,419	23,502,721	443,698	-	-	-	20,845	21,693	(848)	23,865,801	23,429,145	436,656	-	-	-	59,773	51,883	7,890
Total Salaries	1,481,733	1,848,931	(367,198)	416,668	366,825	49,844	234,427	483,282	(248,855)	754,460	957,274	(202,814)	76,178	33,425	42,753	-	8,125	(8,125)
Total Benefits and Taxes	415,289	720,298	(305,009)	99,196	140,379	(41,183)	65,841	191,067	(125,226)	236,049	356,290	(120,241)	14,204	30,288	(16,084)	-	2,275	(2,275)
Total Other Employee Costs	329	1,055	(725)	329	951	(621)	-	-	-	-	104	(104)	-	-	-	-	-	-
Total Training, Seminars, Conferences	5,962	15,512	(9,550)	5,336	9,937	(4,601)	78	677	(599)	548	4,506	(3,958)	-	394	(394)	-	-	-
Total Admin Expenses	25,849,732	26,088,517	(238,785)	521,530	518,091	3,439	321,190	696,719	(375,529)	24,856,857	24,747,319	109,539	90,382	64,106	26,276	59,773	62,283	(2,510)
Total Utilities	159,032	155,784	3,248	16,339	18,522	(2,183)	126,365	130,738	(4,373)	13,548	5,300	8,249	942	1,225	(282)	-	-	-
Total Materials	63,459	19,145	44,314	2,552	260	2,293	52,387	18,809	33,578	-	-	-	-	77	(77)	-	-	-
Total Contract Costs	245,981	275,235	(29,254)	15,679	26,156	(10,478)	226,595	246,836	(20,241)	113	208	(95)	823	2,034	(1,211)	-	-	-
Total Tenant Services Expense	259,291	52,918	206,374	-	-	-	186,195	11,684	174,510	73,097	19,780	53,316	-	21,453	(21,453)	-	-	-
Total Other Maintenance Expenses	11,923	13,281	(1,358)	842	315	528	11,081	12,967	(1,886)	-	-	-	-	-	-	-	-	-
Total Outside Services	1,000	23	977	-	-	-	1,000	1,000	-	-	-	-	-	23	(23)	-	-	-
Total Other Occupancy Expenses	75,275	79,834	(4,559)	-	-	-	33,845	27,783	6,062	41,372	52,012	(10,641)	31	39	(8)	-	-	-
Total Occupancy Expenses	815,962	596,220	219,741	35,412	45,252	(9,840)	637,468	448,817	188,651	128,130	77,301	50,829	1,797	24,850	(23,053)	-	-	-
Total Insurance	116,571	83,423	33,148	19,167	23,164	(3,997)	51,205	49,568	1,636	5,646	8,739	(3,093)	657	1,952	(1,295)	-	-	-
Total Outside Services	120,772	203,142	(82,370)	51,821	177,518	(125,697)	35,381	-	35,381	33,533	17,083	16,450	37	8,540	(8,504)	-	-	-
Total Professional Fees	115,184	94,698	20,486	101,631	50,000	51,631	1,330	2,320	(989)	11,020	41,932	(30,912)	-	335	(335)	29	111	(82)
Total Other Fees	78,588	146,753	(68,165)	25,046	27,304	(2,258)	(22,893)	1,869	(24,762)	76,435	117,392	(40,957)	-	188	(188)	-	-	-
Total Telephone and Technology	108,935	143,615	(34,681)	19,188	34,320	(15,132)	11,958	9,998	1,960	77,114	98,166	(21,053)	458	1,080	(622)	157	51	107
Total Other Administrative Expenses	88,075	83,910	4,165	38,638	28,379	10,259	19,091	24,694	(5,603)	30,782	30,365	417	10	472	(462)	-	-	-
Total Internal Charges	805,483	884,268	(78,786)	-	-	-	107,899	167,339	(59,440)	694,331	713,980	(19,649)	1,125	610	515	-	2,340	(2,340)
Total Other General Expenses	1,433,608	1,639,810	(206,202)	255,492	340,686	(85,194)	203,971	255,789	(51,818)	928,860	1,027,657	(98,797)	2,287	13,177	(10,890)	186	2,502	(2,316)
Total Expenses	28,099,302	28,324,547	(225,245)	812,434	904,029	(91,595)	1,162,630	1,401,325	(238,695)	25,913,847	25,852,276	61,571	94,466	102,133	(7,667)	59,959	64,785	(4,825)
Total Operating Income (Loss)	(552,948)	363,552	(916,500)	32,796	(50,141)	82,938	(189,663)	265,891	(455,554)	(312,965)	(6,045)	(306,919)	(36,134)	152,813	(188,947)	(2,910)	1,035	(3,945)
NON-OPERATING ITEMS																		
Investment Gain/ Loss on Treasury Strips	202	6,106	(5,903)	-	-	-	-	-	-	-	-	-	202.28	6,105.70	(5,903.42)	-	-	-
Total Depreciation Expense	(128,647)	(117,296)	(11,351)	(3,409)	(3,410)	0.24	(103,788.39)	(101,660.49)	(2,127.90)	-	-	-	(20,959.30)	(12,226.30)	(8,733.00)	-	-	-
Total Non- Operating Items	(128,445)	(111,191)	(17,254)	(3,409)	(3,410)	0.24	(103,788.39)	(101,660.49)	(2,127.90)	-	-	-	(20,757.02)	(6,120.60)	(14,636.42)	-	-	-
Net Income (Loss)	(681,393)	252,361	(933,754)	29,387	(53,551)	82,938	(293,452)	164,231	(457,682)	(312,965)	(6,045)	(306,919)	(56,891)	146,692	(203,583)	(2,910)	1,035	(3,945)

Central Cost Center Centralized administrative expenses that cover Executive, Finance, IT, Human Resources and Administration functions
Public Housing All public housing asset management projects or AMPs, including 001 Fee Free and Villa Lago, 002 Scattered Sites, 004 Arbor Hill, and 006 Wellston
Housing Choice Voucher All voucher programs including specialty programs: Mainstream, Veterans, Family Unification, Foster Youth, and Emergency Housing Vouchers
Component Units Development entities in which the Authority has some ownership including the Stratford properties, Laurel Park, Heritage Senior and Windfall Trace
Business Activity Authority's substantially owned development and nonprofit entities that sponsor activities such as the Mobility program, Bentwood social services, market rate housing, and neighborhood stabilization lots
Moderate Rehab Funds for rehabbed units that participate in the Voucher program

**St. Louis County Housing Authority
Cash Report
May 2023**

	USB Agency Disbursing	FSS Escrow	HCV Cash	Housing Authority Wellston Act	Other Small Bank Accounts	HASLC	TOTAL	Component Unit Cash
BEGINNING BOOK CASH BALANCE 5/1/2023	\$ 7,531,136.27	\$ 286,637.32	\$ 1,277,770.65	\$ 66,263.41	\$ 417,689.30	\$ 9,579,496.95	\$ 2,308,131.00	
ADD:								
Tenant Rent	82,158.33	-	-	-	-	-	82,158.33	
Security Deposits	-	-	-	-	-	-	-	
FSS Deposits	-	-	-	-	-	-	-	
Other Deposits	27,145.74	-	-	-	4,781,090.65	-	4,808,236.39	
HAP Income	-	-	5,269,901.00	-	-	-	5,269,901.00	
Operating Subsidy / Admin Fee	72,245.00	-	416,648.00	-	-	-	488,893.00	
Interest	-	36.51	474.95	8.44	53.14	-	573.04	
Transfer	-	-	-	-	-	-	-	
Other Revenue	-	-	-	-	-	-	-	
TOTAL DEPOSITS	181,549.07	36.51	5,687,023.95	8.44	4,781,143.79	10,649,761.76		-
LESS:								
Other Transfers	(552,151.94)	-	(180,005.16)	-	(4,780,038.65)	-	(5,512,195.75)	
Manual Checks	-	-	-	-	-	-	-	
Checks	(369,259.99)	-	-	-	-	-	(369,259.99)	
NSF	-	-	-	-	-	-	-	
HAP payments	-	-	(4,726,613.00)	-	-	-	(4,726,613.00)	
Withdraws/Other Deductions	(706.22)	-	-	-	-	-	(706.22)	
Operating Subsidy Out	-	-	-	-	-	-	-	
TOTAL PAYMENTS	(922,118.15)	-	(4,906,618.16)	-	(4,780,038.65)	(10,608,774.96)		-
ENDING BOOK CASH BALANCE 5/31/2023	\$ 6,790,567.19	\$ 286,673.83	\$ 2,058,176.44	\$ 66,271.85	\$ 418,794.44	\$ 9,620,483.75	\$ 2,308,131.00	
	<i>USB Agency Disbursing</i>	<i>FSS Escrow</i>	<i>HCV Cash</i>	<i>Housing Authority Wellston Act</i>				<i>Component Unit Cash</i>
Ending Bank Balance 5/31/23	\$ 6,790,567.19	\$ 286,673.83	\$ 2,072,916.56	\$ 66,271.85	418,794.44	\$ 9,635,223.87	\$ 2,308,131.00	
Outstanding Checks	-	-	(14,740.12)	-	-	(14,740.12)		
ACH in Transit	-	-	-	-	-	-		
Other Items	-	-	-	-	-	-		
Adjusted Bank Balance 5/31/2023	6,790,567.19	\$ 286,673.83	\$ 2,058,176.44	\$ 66,271.85	\$ 418,794.44	\$ 9,620,483.75	\$ 2,308,131.00	
Variance	-	-	-	-	-	-	-	-
Unrestricted Cash	486,327.37	-	1,537,690.12	66,271.85	-	-	1,478,470.00	
Unrestricted Cash - Bentwood sale	5,951,298.74	-	-	-	-	-	-	
Security Deposit Cash	101,358.00	-	-	-	8,037.99	-	170,013.00	
Restricted Cash	251,583.08	286,673.83	520,486.32	-	410,756.45	-	659,648.00	
	6,790,567.19	286,673.83	2,058,176.44	66,271.85	418,794.44		2,308,131.00	

Other Small Bank Accounts include: Bentwood Social Services, Scholarship Account, Wellston HA Security Deposits, and Windfall Trace



Memorandum

To: Board of Commissioners, Housing Authority of St. Louis County

Through: Shannon Koenig, Executive Director and CEO

From: Carolyn Riddle, Interim Finance Director

Date: September 12, 2023

Subject: *Resolution No. 1424, Write-offs of Uncollectable Rents*

Attached are the write-offs for uncollectable rents for the quarter ending June 30, 2023.

I. **Recommendation**

Staff recommend the Board approve write-offs for the 2nd quarter of 2023.

RESOLUTION NO. 1424

AUTHORIZING QUARTERLY WRITE-OFF OF UNCOLLECTABLE RENTS
September 12, 2023

WHEREAS, the Executive Director and CEO has reported that continued unsuccessful attempts have been made to collect delinquent payments from former tenant(s) of the Housing Authority of St. Louis County.

WHEREAS, it has been determined by the Board of Commissioners that after unsuccessful efforts to collect the delinquent payments from said former tenant, said payments in the total amount of \$12,319.65 uncollectable and should be written off the books of the Authority.

NOW, THEREFORE, BE IT RESOLVED, by the Board of Commissioners of the Housing Authority of St. Louis County, that the following payments are uncollectable and should be written off the books of said Authority.

<u>Project</u>	<u>Tenant's Name</u>	<u>Balance Due</u>
MO-001	Diane Fox	\$ 605.00
Villa	Mary Dickson	\$ 4.00
	Renee Williams	\$583.00
MO-002	Myesha Carter	\$ 3,995.00
Single Family		
MO-004	Ashley Edwards	\$49.85
Arbor Hill	Senieka Parker	\$104.00
NSP	Shanae Adams	\$2,083.33
	Latasha Kates	\$1,231.63
	Briana Everett	\$1,079.84
WCP	Ronisha Thompson	\$2,584.00
	Total:	\$12,319.65
	Rent 97%	Legal 03%

Chairman

Secretary

Date



Memorandum

To: Board of Commissioners, Housing Authority of St. Louis County

Through: Shannon Koenig, Executive Director and CEO

From: Emily Smith, Director of Program Compliance and Training

Date: September 12, 2023

Subject: *2024 Annual PHA Plan*

The Housing Authority of St. Louis County's 2024 Annual PHA Plan and the Certification of Compliance with PHA Plans and Related Regulations is attached.

I. Recommendation

Staff recommend that the Board approve the 2024 Annual PHA Plan, and that the Board Chairman sign the Certification of Compliance with the PHA Plans and Related Regulations.

II. Overview

The Annual PHA Plan is a HUD-required document that details the agency's policies, programs, and strategies for meeting local housing needs and goals. The Authority's 2024 Annual PHA Plan describes the updates made to the organization's policies and planned activities for the upcoming fiscal year.

III. Submission Requirements

As a requirement of the Annual Plan submission, the board chairman must sign the Certification of Compliance with PHA Plans and Related Regulations. Once the Annual PHA Plan is approved by the board, it will be submitted to HUD for review and approval.

IV. Attachments

- A. Housing Authority of St. Louis County's 2024 Annual PHA Plan
- B. Certification of Compliance with the PHA Plans and Related Regulations

Annual PHA Plan <i>(Standard PHAs and Troubled PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, including changes to these policies, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families.

Applicability. The Form HUD-50075-ST is to be completed annually by **STANDARD PHAs or TROUBLED PHAs**. PHAs that meet the definition of a High Performer PHA, Small PHA, HCV-Only PHA or Qualified PHA do not need to submit this form.

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers, and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.																	
A.1	<p> PHA Name: _____ Housing Authority of St. Louis County _____ PHA Code: _____ MO-004 _____ PHA Type: <input checked="" type="checkbox"/> Standard PHA <input type="checkbox"/> Troubled PHA PHA Plan for Fiscal Year Beginning: (MM/YYYY): _____ 01/2024 _____ PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units _____ 309 _____ Number of Housing Choice Vouchers (HCVs) _____ 6,718 _____ Total Combined Units/Vouchers _____ 7,027 _____ PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission </p> <p> Availability of Information. PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans. </p> <p> <u>The Draft 2024 PHA Annual Plan is available for viewing at the following locations:</u> </p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%; vertical-align: top;"> PHA Main Administrative Office 8865 Natural Bridge Road St. Louis, MO 63121 </td> <td style="width: 33%; vertical-align: top;"> PHA Site Management Office Arbor Hill 133 Grape Avenue Maryland Heights, MO 63043 </td> <td style="width: 33%; vertical-align: top;"> PHA Site Management Office Highview 2876 West Pasture St. Louis, MO 63114 </td> </tr> </table> <p> Housing Authority of St. Louis County Website at www.haslc.com </p> <p> <input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below) </p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th rowspan="2" style="width: 25%;">Participating PHAs</th> <th rowspan="2" style="width: 10%;">PHA Code</th> <th rowspan="2" style="width: 25%;">Program(s) in the Consortia</th> <th rowspan="2" style="width: 20%;">Program(s) not in the Consortia</th> <th colspan="2" style="width: 20%;">No. of Units in Each Program</th> </tr> <tr> <th style="width: 10%;">PH</th> <th style="width: 10%;">HCV</th> </tr> </thead> <tbody> <tr> <td style="height: 30px;">Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	PHA Main Administrative Office 8865 Natural Bridge Road St. Louis, MO 63121	PHA Site Management Office Arbor Hill 133 Grape Avenue Maryland Heights, MO 63043	PHA Site Management Office Highview 2876 West Pasture St. Louis, MO 63114	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:					
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Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program														
				PH	HCV													
Lead PHA:																		

B. Plan Elements

B.1 Revision of Existing PHA Plan Elements.

(a) Have the following PHA Plan elements been revised by the PHA?

Y N

Statement of Housing Needs and Strategy for Addressing Housing Needs

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.

Financial Resources.

Rent Determination.

Operation and Management.

Grievance Procedures.

Homeownership Programs.

Community Service and Self-Sufficiency Programs.

Safety and Crime Prevention.

Pet Policy.

Asset Management.

Substantial Deviation.

Significant Amendment/Modification

(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):

STATEMENT OF HOUSING NEEDS AND STRATEGY FOR ADDRESSING HOUSING NEEDS

Where an individual lives affects nearly every aspect of life, from the quality of education they receive to their physical health and wellbeing. Simply being housed is not enough to determine future success, in St. Louis County where one lives also matters. Access to jobs, transit, quality schools, and healthcare all shape a person’s future.

The mission of the Housing Authority of St. Louis County (Authority) is to provide housing options and support at multiple stages of an individual’s housing journey. This begins with placing a client in decent, safe, and affordable housing and ensuring their right to equal housing opportunities but extends to specialized programming and partnerships to promote self-sufficiency. Ultimately the goal of the Authority is to improve the quality of life for low- and moderate-income families and individuals.

Families in search of affordable housing in St. Louis County face considerable challenges. These challenges are more acute for extremely low-income families, elderly and disabled individuals, and households of certain races and ethnicities. The U.S. Department of Housing and Urban Development (HUD) has identified four major housing problems affecting low- and moderate-income households:

- substandard housing (i.e., housing lacking complete plumbing or kitchen facilities),
- overcrowding (i.e., more than one person per room),
- cost burden (i.e., spending more than 30% of income on housing costs), and
- severe cost burden (i.e., spending greater than 50% of income on housing costs).

Below are the specific needs of families with incomes below 30% of the Area Median Income (AMI), elderly families, households with individuals with disabilities, and households of certain races and ethnic groups.

Housing Needs for Extremely Low-income Families (30% AMI)

Across Missouri and St. Louis County, there is a shortage of affordable rental homes available to families whose household incomes are at or below the poverty guideline. Many of these households are severely cost-burdened, spending more than half of their income on housing. According to Comprehensive Housing Affordability Strategy (CHAS) data from 2019, of the 405,985 households in St. Louis County, there are 29,990 renter households and 48,175 total households with a household income below 30% AMI. Severely cost burdened households are more likely than other renters to sacrifice health care and food costs in order to pay rent. According to the National Low Income Housing Coalition, these households are also much more likely to experience unstable housing situations like evictions and homelessness.

Extremely low-income households face a severe shortage of housing supply. According to the Affordable STL's *Affordable Housing Report Card (2021)* which assesses affordable housing needs in St. Louis City and County, renters with budgets of \$2,000 per month for rent have the choice of ten times as many units than renters with rental budgets of \$550.

Currently, there are approximately 442,243 housing units for 998,684 people in the County, according to St. Louis County’s 2021-2025 *Affordable Housing and Homeless Services Investment Strategic Plan*. Low-income families are forced to compete for these available units with those who have the income to afford more expensive places to live. Only about one in four households in the lowest income bracket have access to income-restricted subsidized housing. The greatest need in the St. Louis region is for one-, two-, and three-bedroom affordable units.

In terms of housing quality, maintenance and accessibility are often an issue for extremely low-income families. According to the St. Louis HOME Consortium’s *Analysis of Impediments to Fair Housing Choice (2021)*, lack of availability to accessible housing is one of the eight main impediments to housing choice in the St. Louis area. While older homes are less expensive to purchase, the cost of

maintaining them can create a significant financial challenge for low-to moderate-income households. According to St. Louis County's *Consolidated Plan (2021)* data, in St. Louis County 745 extremely low-income rental households are faced with substandard housing, lacking complete plumbing or kitchen facilities. Overcrowding and severe overcrowding (homes with greater than 1.01-1.5 people per room and homes with greater than 1.51 people per room, respectively), affect 797 extremely low-income rental households.

Affordable housing in the County tends to be concentrated in areas of low opportunity that lack the resources of areas of high opportunity. These conditions make it more likely that families in poverty remain in poverty. According to 2019 ACS data, poverty is higher in North St. Louis County when compared to the rest of the County. Vacancy rates, foreclosures, and evictions are all higher in North County than the rest of the County, while home values are lower.

The *Affordable Housing Report Card (2021)* states that 42% of Housing Choice vouchers are used in five municipalities in North St. Louis County: Florissant, Ferguson, Spanish Lake, Jennings, and Bellefontaine Neighbors, while the largest and wealthiest municipalities in the County (Wildwood, Clayton, Town and Country, Ladue, and Brentwood) have no voucher households at all. New construction exacerbates this place-based problem, as more new development primarily occurs in the central, west, and south subareas of the County. Multifamily housing, however, is concentrated in the northern regions of the County.

Elderly Families

The elderly population in St. Louis County is increasing and will continue increasing as baby boomers age. According to 2021 ACS data, about 19% of St. Louis County's total population is 65 years old or older. Of all adults over the age of 65 in the County, about 7% live below the federal poverty level and according to *Affordable Housing and Homeless Services Investment Strategic Plan (2021)*, seniors living in North St. Louis County are among the most likely to be cost burdened.

Issues of quality and accessibility disproportionately affect elderly households, as household income typically decreases post-working years and retrofits are often needed to allow adults to age in place. Harvard University's Joint Center for Housing Studies' *State of the Nation's Housing Report (2022)* states that most U.S. homes across the country lack basic accessibility features, such as no-step entryways and grab-bars in bathrooms would allow older adults to remain in their homes as they age.

The housing stock in the County is aging as well, making it more likely that homeowners, elderly or not, will need to make improvements to their home to maintain livability. The majority of St. Louis County's single-family housing stock was built prior to 1970 and most were built in the 1950s and 1960s. The oldest homes are clustered in North St. Louis County bordering St. Louis City.

Households with Individuals with Disabilities

According to 2015-2019 ACS data, 12% of the County's population has a disability and 69% of that group is under age 65. The lack of accessible housing in St. Louis County and the concentration of affordable housing in low-opportunity areas with fewer resources make it difficult for families with disabilities to find housing. The short supply of affordable housing is compounded when an individual in a household is disabled and needs a home with accessibility modifications. As discussed above, many of the affordable housing units in the County are aging and are less likely to be accessible. With many protected classes having lower than average incomes, housing affordability becomes a critical aspect of fair access to housing.

Disability is cited in the *Consolidated Plan* as one of the main risk factors for individuals and families to being evicted and becoming unhoused. Local zoning restrictions make it difficult for residents with disabilities to locate housing in certain St. Louis County neighborhoods or to modify housing to make it more accessible. Additionally, administrative and citing constraints for group homes for persons with disabilities create further barriers to safe, accessible housing.

Households of Various Races and Ethnic Groups

Race has shaped the social fabric and physical infrastructure of St. Louis County. An assessment of affordable housing in the County cannot be discussed without an examination of the role race plays in where resources are allocated. The legacy of racially motivated housing policies in the County and the nation mean that people of color are more likely to live in poverty and be disproportionately affected by the lack of affordable housing. According to 2019 ACS data, out of 87,337 total County residents living in poverty, 43,402 are Black or African American. Black or African American (23.3%) and/or Hispanic female headed households (65.3%) have the highest poverty rates in the County. Low- and extremely low-income Black or African American families are more likely to be housing cost burdened and severely housing cost burdened, and evictions and foreclosures are concentrated in majority-Black or African American areas of both St. Louis City and County.

In North St. Louis County, the majority of low- and extremely low-income Black or African American renters experience housing cost burden. According to the *Affordable Housing Report Card (2021)*, in some census tracts in North St. Louis County, half of the renters are paying 30% or more of their monthly income on housing costs and the population of those census tracts is nearly entirely Black or African American.

HUD defines a group as having disproportionate need if its members experience housing needs at a rate that is 10% or greater than those of white households. While 23% of White St. Louis County households have housing problems, these problems disproportionately affect 33% of Native American and other non-Hispanic households, 35% of Hispanic households and 42% of Black or African American households.

Economic mobility, the likelihood that a family will progress up the income ladder over generations, is much less likely for Black or African American families in St. Louis County compared with the White population. Disproportionate rates of Black and White homeownership mean that Black or African American households are less likely to build wealth through homeownership. In the

United States, 45% of Black or African American households are homeowners compared with 73% of White American households, according to 2019 ACS data.

For those Black or African Americans who do own homes in the County, funding the upkeep is more difficult. The *Affordable Housing Report Card (2021)* found that Black or African American applicants were more than twice as likely to be denied a home improvement loan than White applicants in 2020. Changes in the housing market that allowed existing homeowners to build equity during the COVID-19 pandemic further exacerbated inequities between those who can afford to own a home and those who cannot.

Strategy for Addressing Housing Needs

The PHA developed internal and external strategies and is taking a data-driven approach to addressing clients' housing needs. The Authority adopted the following core objectives and key results to measure its progress in 2023:

Objective 1: Deliver services safely, effectively, and efficiently.

The first objective speaks to establishing excellence in the Authority's basic operations. Streamlined processes and procedures and an emphasis on quality control ensure that residents' housing needs are met. Findings on the finance/single audit along with earned PHAS, SEMAP, and MHDC scores indicate how well those processes and procedures work.

Objective 2: Ensure residents, landlords, and employees feel respected during interactions with the Authority.

Every client or employee at the PHA deserves to be treated with respect and empathy. Staff is working to increase customer service quality so that it is easy to do business with the Authority, simple to find the information that residents need, that employees are helpful and care, and that everyone is treated fairly.

Objective 3: Help our residents and families gain self-sufficiency through partnerships with other organizations in the community.

Last year, the PHA completed a partnership plan to establish which organizations in the community can aid in providing supportive services to residents. These partnerships are prioritized based on the services they offer and their capacity to serve Authority residents. A team is currently working on putting more formal relationships in place in order to increase housing stability and self-sufficiency for residents.

Objective 4: Expand access to desirable and affordable housing.

The Authority's strategy for expanding access will be targeted at:

- a. Primarily extremely low-income (30% AMI), elderly, and disabled households; using an equity lens, to:
 - i. Increase production of rental units
 - ii. Preserve existing units
 - iii. Improve quality and eliminate substandard housing
 - iv. Improve housing stability
- b. New production for lower income levels, including workforce and mixed-income housing.
- c. Increasing homeownership opportunities.
- d. Increasing mobility.

DECONCENTRATION AND OTHER POLICIES THAT GOVERN ELIGIBILITY, SELECTION, AND ADMISSIONS

Please see Section B.1(c) of this document for the Authority's De-concentration Policy.

The Authority is in the process of revising its Admissions and Continued Occupancy Policy (ACOP). Please see Attachment 1: Applications, Waiting List and Tenant Selection for the drafted update to this policy within the ACOP.

FINANCIAL RESOURCES

Annual Contribution by Program - 2024

Housing Choice Voucher	61,077,760
Mainstream Voucher	2,350,723
Emergency Housing Voucher	1,302,455
Family Self-Sufficiency	189,000
Moderate Rehab	162,705
Operating Subsidy	812,059
Capital Funds	1,717,217
	<hr/>
	67,611,919

RENT DETERMINATION

*Revisions pending HOTMA requirements

OPERATION AND MANAGEMENT

Please see Attachment 2: Operation and Management for the drafted update to this policy within the ACOP.

GRIEVANCE PROCEDURES

Please see Attachment 3: Grievance Procedures for the drafted update to this policy within the ACOP.

COMMUNITY SERVICE AND SELF-SUFFICIENCY PROGRAMS

Please see Attachment 4: Priority Partnership Framework; and Attachment 5: Community Service and Self-Sufficiency Policy

(c) The PHA must submit its De-concentration Policy for Field Office review.

DE-CONCENTRATION POLICY

The Authority will use greater flexibility in attracting households with broader ranges of income. The Authority will continue to reassess flat rental amounts annually in public housing developments to potentially attract higher-income families and will continue to offer the choice of flat rent or income-based rent to residents residing in the developments. Other avenues to attract higher-income families being considered by the Authority are changes in waitlist admission preferences, more aggressive marketing of developments, ongoing evaluation of public housing inventory for capital improvements, and support from Landlord Liaisons.

A goal of the Landlord Liaisons is to connect with current and prospective property owners and landlords for the Housing Choice Voucher (HCV) program. The Landlord Liaisons will attempt to make these connections and refer HCV participants to property owners in high opportunity areas, and they continue to facilitate educational landlord meetings to attract and inform prospective landlords about the HCV program and its benefits.

The Authority is also updating its Community Service and Self-Sufficiency Requirements (CSSR) and Family Self-Sufficiency (FSS) program. The updates to the CSSR will offer more guidance and structure for public housing residents who are required to complete community service or self-sufficiency hours. Updates to the FSS program and continued administration of the program will allow the Authority to offer more direct support to program participants. Both the CSSR and FSS program will encourage and support participants in building wealth and gaining a better understanding of how to maintain self-sufficiency.

The Authority has also successfully begun establishing partnerships with other service agencies to offer more supportive services and resources to all its service population. These updates, new partnerships, and continued administration of the Family Self-Sufficiency will benefit participants and help deconcentrate poverty.

B.2 New Activities.

(a) Does the PHA intend to undertake any new activities related to the following in the PHA’s current Fiscal Year?

Y N

- Hope VI or Choice Neighborhoods.
- Mixed Finance Modernization or Development.
- Demolition and/or Disposition.
- Designated Housing for Elderly and/or Disabled Families.
- Conversion of Public Housing to Tenant-Based Assistance.
- Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.
- Occupancy by Over-Income Families.
- Occupancy by Police Officers.
- Non-Smoking Policies.
- Project-Based Vouchers.
- Units with Approved Vacancies for Modernization.
- Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).

(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.

MIXED FINANCE MODERNIZATION OR DEVELOPMENT

The Authority has received low-income housing tax credits (LIHTC) for Arbor Hill Apartments as part of its activity for encouraging private equity investment in the development of affordable rental housing for low-income households. The Authority will build 68 new income-restricted housing units.

The Authority is also partnering with Peace United Church of Christ to develop approximately 48 affordable senior housing units in Webster Groves. This project will be funded in part with the equity from LIHTC and the Authority is examining the possibility of providing Project Based Vouchers to the project. This development will work to further the availability of affordable housing in opportunity areas and supports the goals of the mobility program.

CONVERSION OF PUBLIC HOUSING TO PROJECT-BASED RENTAL ASSISTANCE OR PROJECT-BASED VOUCHERS UNDER RAD

The Authority is in the process of converting the Arbor Hill Apartments to private ownership under HUD’s RAD program, using low-income housing tax credits.

PROJECT-BASED VOUCHERS

The Authority will allocate 186 project-based vouchers to the new development, Wellington Family Homes. The Authority will continue to maintain and manage the waiting list for project-based vouchers at Wellington Family Homes.

	<p>The Authority is also examining the possibility of providing project-based vouchers for the Webster Groves project with Peace United Church of Christ. The project will develop 48 affordable senior housing units in Webster Groves.</p> <p>The Authority has also successfully issued a Project-Based Voucher Request for Proposal (RFP) to begin allocating more project-based vouchers.</p>
<p>B.3</p>	<p>Progress Report. Provide a description of the PHA’s progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan.</p> <p><u>Mission</u> The Housing Authority of St. Louis County provides decent, safe, and affordable housing, ensures equal housing opportunity, promotes self-sufficiency, and improves the quality of life and economic vitality for low- and moderate-income families. The Authority pursues these goals by using existing federal programs to the maximum feasible extent, by linking with other service providers, and by creating new opportunities of its own design.</p> <p><u>Objectives and Key Results</u> In executing its mission, the Authority adopted four guiding objectives in 2021. The 2023 key results communicate to our employees, board members, and external stakeholders how well the agency is performing:</p> <p>Objective 1: Deliver services safely, effectively, and efficiently.</p> <ul style="list-style-type: none"> ● Key Results <ul style="list-style-type: none"> ○ Number of findings on our finance/single audit scores ○ PHAS score ○ SEMAP score ○ MHDC scores <p>Objective 2: Ensure residents, landlords, and employees feel respected during interactions with the Authority.</p> <ul style="list-style-type: none"> ● Key Results <ul style="list-style-type: none"> ○ Active implementation of deliverables by the Customer Service Improvement Team ○ Increase in customer satisfaction <p>Objective 3: Help our residents and families gain self-sufficiency through partnerships with other organizations in the community.</p> <ul style="list-style-type: none"> ● Key Results <ul style="list-style-type: none"> ○ Active implementation of deliverables by the Partnership Improvement Team ○ Formally establish 3-5 Level 1 (emergency housing and crisis support) partnerships <p>Objective 4: Expand access to desirable and affordable housing.</p> <ul style="list-style-type: none"> ● Key Results <ul style="list-style-type: none"> ○ Close Wellston financing ○ Close Arbor Hill financing ○ Successful implementation of project-based voucher (PBV) request for proposal (RFP) <p>Thus far in 2023, Authority staff has made progress on a number of key results. After bringing the property management function of a number of sites in-house, public housing staff is developing new ways to ensure quality control in its programming. The Authority additionally formed two groups dedicated to improving customer service and providing additional support to residents through relationships with partner organizations. Staff deployed a customer satisfaction survey at the end of 2022 to Housing Choice Voucher (HCV) and public housing residents and landlords to determine a baseline for improving customer service. A streamlining of internal processes and the acquisition of new tools for communicating with residents are top priority for the organization to improve the way it does business with residents, landlords, and partner organizations.</p> <p>To improve supportive services to residents, a Partnership Improvement Team is currently putting in place a number of Memorandum of Understanding (MOUs) with community organizations. The team is prioritizing relationships with organizations who can provide emergency housing and crisis support to residents, with the end goal of increasing residents' housing stability and self-sufficiency.</p> <p>In a step towards expanding safe and affordable housing access in the county, the team finalized the closing of a \$44 million low-income housing tax credit project to rehabilitate 186 affordable housing units in the City of Wellston in March. Construction will begin in the summer of 2023 on these units initially slated for demolition. Former Wellston residents will have the first right to return. Authority staff is also working on closing a 4% tax credit deal to redevelop its Arbor Hill public housing to meet the changing needs of residents. Additionally, the development staff issued a request for proposals for project-based vouchers in new and existing developments.</p>
<p>B.4</p>	<p>Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.</p> <p>See 2022-2026 Capital Fund 5 Year Action Plan in EPIC approved by HUD on 12/21/2021.</p>

<p>B.5</p>	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p> <p>Audit findings FY2020 Public and Indian Housing - CFDA No. 14.850</p> <p>Recommendation: The Authority should develop policies and processes to ensure that they are meeting compliance requirements for the special test: declaration of trusts.</p> <p>Action taken in response to finding: The Authority will collaborate with its General Counsel to update all declaration of trusts, as necessary.</p>
<p>C. Other Document and/or Certification Requirements.</p>	
<p>C.1</p>	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N <input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
<p>C.2</p>	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
<p>C.3</p>	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</p> <p>Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
<p>C.4</p>	<p>Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA’s response to the public.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N <input type="checkbox"/> <input type="checkbox"/></p> <p>If yes, include Challenged Elements.</p>
<p>C.5</p>	<p>Troubled PHA.</p> <p>(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?</p> <p>Y N N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, please describe:</p>
<p>D. Affirmatively Furthering Fair Housing (AFFH).</p>	
<p>D.1</p>	<p>Affirmatively Furthering Fair Housing (AFFH).</p> <p>Provide a statement of the PHA’s strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete</p>

this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

APPLICATIONS, WAITING LIST AND TENANT SELECTION

INTRODUCTION

When a family wishes to reside in public housing, the family must submit an application that provides the Authority with the information needed to determine the family's eligibility. HUD requires the Authority to place all eligible families that apply for public housing on a waiting list. When a unit becomes available, the Authority must select families from the waiting list in accordance with HUD requirements and Authority policies as stated in its Admissions and Continued Occupancy Policy (ACOP) and its annual plan.

The Authority is required to adopt a clear approach to accepting applications, placing families on the waiting list, and selecting families from the waiting list, and must follow this approach consistently. The actual order in which families are selected from the waiting list can be affected if a family has certain characteristics designated by HUD or the Authority to receive preferential treatment.

HUD regulations require that the Authority comply with all equal opportunity requirements, and it must affirmatively further fair housing goals in the administration of the program [24 CFR 960.103, PH Occ GB p. 13]. Adherence to the selection policies described in this document ensures that the Authority will be in compliance with all relevant fair housing requirements, as described in Chapter 2 of the ACOP.

THE APPLICATION PROCESS

OVERVIEW

This part describes the policies that guide the Authority's efforts to distribute and accept applications, and to make preliminary determinations of applicant family eligibility that affect placement of the family on the waiting list. This part also describes the Authority's obligation to ensure the accessibility of the application process.

APPLYING FOR ASSISTANCE

Any family that wishes to reside in public housing must apply for admission to the program [24 CFR 1.4(b)(2)(ii), 24 CFR 960.202(a)(2)(iv), and PH Occ GB, p. 68]. HUD permits the Authority to determine the format and content of its applications, as well as how such applications will be made available to interested families and how applications will be accepted by the Authority. However, the Authority must include Form HUD-92006, Supplement to Application for Federally Assisted Housing, as part of the Authority's application [Notice PIH 2009-36].

The Authority's Policy

A two-step application process will be used by the Authority. Under their two-step application process, the Authority initially will require families to provide only the information needed to make an initial assessment of the family's eligibility, and to determine the family's placement on the waiting list. The family will be required to provide all the information necessary to establish family eligibility and the amount of rent the family will pay when the family is selected from the waiting list.

Families may access applications online using Rent Café, an online registration and application portal. If families are unable to complete the online version of the application, they may contact the Authority's office during normal business hours to schedule an appointment to complete the application in person. Families may also request - by telephone, email, or by mail - that an application form be sent to the family via first class mail.

Completed applications must be submitted to the Authority through Rent Café, by email, mail, or dropped-off at the Authority office. Applications must be filled out completely in order to be accepted by the Authority for processing. If an application is incomplete, the Authority will notify the family of the additional information required.

ACCESSIBILITY OF THE APPLICATION PROCESS

The Authority must take a variety of steps to ensure that the application process is accessible to those people who might have difficulty complying with the standard Authority application process.

Disabled Populations [24 CFR 8; PH Occ GB, p. 68]

The Authority must provide reasonable accommodation as needed for persons with disabilities to make the application process fully accessible. The facility where applications are accepted and the application process must be fully accessible, or the Authority must provide an alternate approach that provides equal access to the program. Chapter 2 of the ACOP provides a full discussion of the Authority's policies related to providing reasonable accommodations for people with disabilities.

Attachment 1: Applications, Waiting List and Tenant Selection

Limited English Proficiency

Public Housing Agencies (PHA) are required to take reasonable steps to ensure meaningful access to their programs and activities by persons with limited English proficiency [24 CFR 1]. Chapter 2 of the ACOP provides a full discussion on the Authority's policies related to ensuring access to people with limited English proficiency (LEP).

PLACEMENT ON THE WAITING LIST

The Authority must review each completed application received and make a preliminary assessment of the family's eligibility. Applicants for whom the waiting list is open must be placed on the waiting list unless the Authority determines the family to be ineligible. Where the family is determined to be ineligible, the Authority must notify the family in writing [24 CFR 960.208(a); PH Occ GB, p. 41].

No applicant has a right or entitlement to be listed on the waiting list, or to any particular position on the waiting list.

Ineligible for Placement on the Waiting List

Authority Policy

If the Authority determines from the information provided that a family is ineligible, the family will not be placed on the waiting list. When a family is determined to be ineligible, the Authority will send written notification of the ineligibility determination within 30 business days of receipt of the completed application. The notice will specify the reasons for ineligibility and will inform the family of its right to request an informal hearing and explain the process for doing so (see Chapter 14 of the ACOP).

Eligible for Placement on the Waiting List

Authority Policy

The Authority will send written notification of the preliminary eligibility determination within 30 business days of receiving a completed application. If applicable, the notice will also indicate the waiting list preference(s) for which the family appears to qualify.

Applicants will be placed on the waiting list using a lottery system. Once each application has been randomly assigned a number, the applications will be placed on the waiting list in order of the assigned numbers.

The Authority will assign families on the waiting list according to the bedroom size for which a family qualifies as established in its occupancy standards (see Chapter 5 of the ACOP).

Placement on the waiting list does not indicate that the family is, in fact, eligible for admission. When the family is selected from the waiting list, the Authority will verify any preference(s) claimed and determine eligibility and suitability for admission to the program.

MANAGING THE WAITING LIST

OVERVIEW

The Authority must have policies regarding the type of waiting list it will utilize as well as how the waiting list will be organized and managed. This includes policies on notifying the public on the opening and closing of the waiting list to new applicants, updating family information, purging the list of families that are no longer interested in or eligible for public housing, and conducting outreach to ensure a sufficient number of applicants.

In addition, HUD imposes requirements on how the Authority may structure its waiting list and how families must be treated if they apply for public housing at a PHA that administers more than one assisted housing program.

ORGANIZATION OF THE WAITING LIST

The Authority's public housing waiting list must be organized in such a manner to allow the Authority to accurately identify and select families in the proper order, according to the admissions policies described in the ACOP.

Authority Policy

The waiting list will contain the following information for each applicant listed:

- Names, birth dates, and social security numbers of all family members

- Unit size required (number of family members)

- Amount and source of annual income

- Mailing address, phone numbers, and email address

- Accessibility requirement, if any

- Household type (family, elderly, disabled)

- Admission preference, if any

- Race and ethnicity of the head of household

- Citizenship/eligible immigration status

The Authority will maintain one single community-wide waiting list for its developments. Within the list, the Authority will designate subparts to easily identify who should be offered the next available unit (i.e., unit size and accessible units).

The Authority will not adopt site-based waiting lists.

HUD requires that public housing applicants must be offered the opportunity to be placed on the waiting list for any tenant-based or project-based voucher or moderate rehabilitation program that the Authority operates if 1) the other programs' waiting lists are open, and 2) the family is qualified for the other programs [24 CFR 982.205(a)(2)(i)].

HUD permits, but does not require, that PHAs maintain a single merged waiting list for their public housing, Housing Choice Voucher program, and other subsidized housing programs [24 CFR 982.205(a)(1)].

Attachment 1: Applications, Waiting List and Tenant Selection

Authority Policy

The Authority will not merge the public housing waiting list with the waiting list for any other program the Authority operates.

OPENING AND CLOSING THE WAITING LIST

Closing the Waiting List

Authority Policy

The Authority will close the waiting list, in whole or in part, if it has an adequate pool of families to fully lease its developments. The authority may close the waiting list completely, or restrict intake by preference, type of project, or by size and type of dwelling unit.

Reopening the Waiting List

If the waiting list has been closed, it may be reopened at any time. The Authority should publish a notice announcing the opening of the waiting list in local newspapers of general circulation, minority media, and other suitable media outlets. Such notice must comply with HUD fair housing requirements. The Authority should specify who may apply, and where and when applications will be received.

Authority Policy

The Authority will announce the reopening of the waiting list at least 10 business days prior to the date applications will first be accepted. If the list is only being reopened for certain categories of families, this information will be contained in the notice. The notice will specify where, when, and how applications are to be received.

The Authority will give public notice by publishing the relevant information in suitable media outlets including, but not limited to:

The Authority's website

St. Louis Post Dispatch

Available minority publications

FAMILY OUTREACH [24 CFR 903.2(d); 24 CFR 903.7(a) and (b)]

The Authority should conduct outreach as necessary to ensure that the Authority has a sufficient number of applicants on the waiting list to fill anticipated vacancies and to assure that the Authority is affirmatively furthering fair housing and complying with the Fair Housing Act.

Because HUD requires the Authority to admit a specified percentage of extremely low-income families, the Authority may need to conduct special outreach to ensure that an adequate number of such families apply for public housing.

Authority outreach efforts must comply with fair housing requirements. This includes:

- Analyzing the housing market area and the populations currently being served to identify underserved populations
- Ensuring that outreach efforts are targeted to media outlets that reach eligible populations that are underrepresented in the program

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- Avoiding outreach efforts that prefer or exclude people who are members of a protected class

Authority outreach efforts must be designed to inform qualified families about the availability of units under the program. These efforts may include, as needed, any of the following activities:

- Submitting press releases to local newspapers, including minority newspapers
- Developing informational materials and flyers to distribute to other agencies
- Providing application forms to other public and private agencies that serve the low income population
- Developing partnerships with other organizations that serve similar populations, including agencies that provide services for persons with disabilities

Authority Policy

The Authority will monitor the characteristics of the population being served and the characteristics of the population as a whole in the Authority's jurisdiction. Targeted outreach efforts will be undertaken if a comparison suggests that certain populations are being underserved.

REPORTING CHANGES IN FAMILY CIRCUMSTANCES

Authority Policy

While the family is on the waiting list, the family must inform the Authority of changes in family size or composition, preference status, or contact information, including current residence, mailing address, and phone number. The changes must be submitted in the online Rent Café system, or by email.

Changes in an applicant's circumstances while on the waiting list may affect the family's qualification for a particular bedroom size or entitlement to a preference. When an applicant reports a change that affects their placement on the waiting list, the waiting list will be updated accordingly.

UPDATING THE WAITING LIST

HUD requires the Authority to establish policies that describe the circumstances under which applicants will be removed from the waiting list [24 CFR 960.202(a)(2)(iv)].

Purging the Waiting List

The decision to remove an applicant family that includes a person with disabilities from the waiting list is subject to reasonable accommodation. If the applicant did not respond to the Authority's request for information or updates because of the family member's disability, the Authority must, upon the family's request, reinstate the applicant family to their former position on the waiting list as a reasonable accommodation [24 CFR 8.4(a), 24 CFR 100.204(a), and PH Occ GB, p. 39 and 40]. See Chapter 2 of the ACOP for further information regarding reasonable accommodations.

Authority Policy

The waiting list will be updated as needed to ensure that all applicant information is current and timely.

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To update the waiting list, the Authority will send an update request via email to each family on the waiting list to determine whether the family continues to be interested in, and to qualify for, the program. This update request will be sent to the last email address that the Authority has on record for the family. The update request will provide a deadline by which the family must respond and will state that failure to respond will result in the applicant's name being removed from the waiting list.

The family's response to the update request must be in writing and may be delivered in person by appointment, by mail, by email, by fax, or by updating family information in Rent Café. Responses should be postmarked or received by the Authority not later than 10 business days from the date of the Authority letter.

If updates to applications are made by the applicant family in Rent Café, Authority staff must review and approve the updates. Applicants will not be able to see the updated information in Rent Café until Authority staff has approved the changes. Once changes are approved, an email will be sent to the applicant informing them that the changes were approved. Authority staff will review changes in Rent Café within 10 business days.

If the family fails to respond to update requests from the Authority within 10 business days, the family will be removed from the waiting list without further notice.

If the update request is returned by the post office with no forwarding address, the applicant will be removed from the waiting list without further notice.

If the notice is returned by the post office with a forwarding address, the notice will be re-sent to the address indicated. The family will have 10 business days to respond from the date the letter was re-sent. If the family fails to respond within this time frame, the family will be removed from the waiting list without further notice.

When a family is removed from the waiting list during the update process for failure to respond, the Authority will contact an unresponsive applicant through all means available, which may include via mail, phone, email, and text message. The Authority will give that family a reasonable period of time to respond with their interest to not inadvertently remove an applicant who remains interested but may have moved, changed their contact information, or otherwise are difficult to reach. No informal hearing will be offered in such cases. Such failures to act on the part of the applicant prevent the Authority from making an eligibility determination; therefore, no informal hearing is required.

If a family is removed from the waiting list for failure to respond, the Authority may reinstate the family if the lack of response was due to Authority error, or to circumstances beyond the family's control, as a result of a family member's disability, or as a direct result of status as a victim of domestic violence, dating violence, sexual assault, stalking, or human trafficking, including an adverse factor resulting from such abuse.

Removal from the Waiting List

Authority Policy

The Authority will remove an applicant from the waiting list upon request by the applicant family. In such cases no informal hearing is required.

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If the Authority determines that the family is not eligible for admission at any time while the family is on the waiting list, the family will be removed from the waiting list.

If a family is removed from the waiting list because the Authority has determined the family is not eligible for admission, a notice will be sent to the family's email address of record as well as to any alternate address provided on the initial application. The notice will state the reasons the family was removed from the waiting list and will inform the family how to request an informal hearing regarding the Authority's decision [24 CFR 960.208(a)].

TENANT SELECTION

OVERVIEW

The Authority must establish tenant selection policies for families being admitted to public housing [24 CFR 960.201(a)]. The Authority must not require any specific income or racial quotas for any developments [24 CFR 903.2(d)]. The Authority must not assign persons to a particular section of a community or to a development or building based on race, color, religion, sex, disability, familial status, or national origin for purposes of segregating populations [24 CFR 1.4(b)(1)(iii) and 24 CFR 903.2(d)(1)].

The order in which families will be selected from the waiting list depends on the selection method chosen by the Authority and is impacted in part by any selection preferences that the family qualifies for. The availability of units also may affect the order in which families are selected from the waiting list.

The Authority must maintain a clear record of all information required to verify that the family is selected from the waiting list according to the Authority's selection policies [24 CFR 960.206(e)(2)]. The Authority's policies must be posted any place where the Authority receives applications. The Authority must provide a copy of its tenant selection policies upon request to any applicant or tenant. The Authority may charge the family for providing a copy of its tenant selection policies [24 CFR 960.202(c)(2)].

Authority Policy

When an applicant or resident family requests a copy of the Authority's tenant selection policies, the Authority will provide copies to them free of charge.

SELECTION METHOD

PHAs must describe the method for selecting applicant families from the waiting list, including the system of admission preferences that will be used.

Local Preferences [24 CFR 960.206]

PHAs are permitted to establish local preferences and to give priority to serving families that meet those criteria. HUD specifically authorizes and places restrictions on certain types of local preferences. HUD also permits the PHA to establish other local preferences, at its discretion. Any local preferences established must be consistent with the PHA plan and the consolidated plan and must be based on local housing needs and priorities that can be documented by generally accepted data sources [24 CFR 960.206(a)].

Authority Policy

The Authority will use the following local preferences:

The Authority will offer a preference to families that include victims of domestic violence, dating violence, sexual assault, stalking, or human trafficking who has either been referred by a partnering service agency or consortia or who is seeking an emergency transfer under VAWA from the Authority's housing choice voucher program or other covered housing program operated by the Authority.

The Authority will work with the local partnering service agencies.

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The applicant must certify that the abuser will not reside with the applicant unless the Authority gives prior written approval.

Income Targeting Requirement [24 CFR 960.202(b)]

HUD requires that extremely low-income (ELI) families make up at least 40 percent of the families admitted to public housing during the Authority's fiscal year. ELI families are those with annual incomes at or below the federal poverty level or 30 percent of the area median income, whichever number is higher [*Federal Register* notice 6/25/14]. To ensure this requirement is met, the Authority may skip non-ELI families on the waiting list in order to select an ELI family.

If a PHA also operates a housing choice voucher (HCV) program, admissions of extremely low-income families to the PHA's HCV program during a PHA fiscal year that exceed the 75 percent minimum target requirement for the voucher program, shall be credited against the PHA's basic targeting requirement in the public housing program for the same fiscal year. However, under these circumstances the fiscal year credit to the public housing program must not exceed the lower of: (1) ten percent of public housing waiting list admissions during the PHA fiscal year; (2) ten percent of waiting list admissions to the PHA's housing choice voucher program during the PHA fiscal year; or (3) the number of qualifying low-income families who commence occupancy during the fiscal year of PHA public housing units located in census tracts with a poverty rate of 30 percent or more. For this purpose, qualifying low-income family means a low-income family other than an extremely low-income family.

Authority Policy

The Authority will monitor progress in meeting the ELI requirement throughout the fiscal year. ELI families will be selected ahead of other eligible families on an as-needed basis to ensure that the income targeting requirement is met.

Mixed Population Developments [24 CFR 960.407]

A mixed population development is a public housing development or portion of a development that was reserved for elderly families and disabled families at its inception (and has retained that character) or the PHA at some point after its inception obtained HUD approval to give preference in tenant selection for all units in the development (or portion of a development) to elderly and disabled families [24 CFR 960.102]. Elderly family means a family whose head, spouse, cohead, or sole member is a person who is at least 62 years of age. Disabled family means a family whose head, spouse, cohead, or sole member is a person with disabilities [24 CFR 5.403]. The PHA must give elderly and disabled families equal preference in selecting these families for admission to mixed population developments. The PHA may not establish a limit on the number of elderly or disabled families that may occupy a mixed population development. In selecting elderly and disabled families to fill these units, the PHA must first offer the units that have accessibility features for families that include a person with a disability and require the accessibility features of such units. The PHA may not discriminate against elderly or disabled families that include children (Fair Housing Amendments Act of 1988).

Units Designated for Elderly or Disabled Families [24 CFR 945]

The Authority may designate projects or portions of a public housing project specifically for elderly or disabled families. The Authority must have a HUD-approved allocation plan before the designation may take place.

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Among the designated developments, the Authority must also apply any preferences that it has established. If there are not enough elderly families to occupy the units in a designated elderly development, the Authority may allow near-elderly families to occupy the units [24 CFR 945.303(c)(1)]. Near-elderly family means a family whose head, spouse, or cohead is at least 50 years old, but is less than 62 [24 CFR 5.403].

If there are an insufficient number of elderly families and near-elderly families for the units in a development designated for elderly families, the Authority must make available to all other families any unit that is ready for re-rental and has been vacant for more than 60 consecutive days [24 CFR 945.303(c)(2)].

The decision of any disabled family or elderly family not to occupy or accept occupancy in designated housing shall not have an adverse affect on their admission or continued occupancy in public housing or their position on or placement on the waiting list. However, this protection does not apply to any family who refuses to occupy or accept occupancy in designated housing because of the race, color, religion, sex, disability, familial status, or national origin of the occupants of the designated housing or the surrounding area [24 CFR 945.303(d)(1) and (2)].

This protection does apply to an elderly family or disabled family that declines to accept occupancy, respectively, in a designated project for elderly families or for disabled families, and requests occupancy in a general occupancy project or in a mixed population project [24 CFR 945.303(d)(3)].

Authority Policy

The Authority does not have designated elderly or designated disabled housing at this time.

Deconcentration of Poverty and Income-Mixing [24 CFR 903.1 and 903.2]

The Authority's admission policy must be designed to provide for deconcentration of poverty and income-mixing by bringing higher income tenants into lower income projects and lower income tenants into higher income projects.

The Authority's deconcentration policy must comply with its obligation to meet the income targeting requirement [24 CFR 903.2(c)(5)].

Developments subject to the deconcentration requirement are referred to as 'covered developments' and include general occupancy (family) public housing developments. The following developments are not subject to deconcentration and income mixing requirements: developments operated by a PHA with fewer than 100 public housing units; mixed population or developments designated specifically for elderly or disabled families; developments operated by a PHA with only one general occupancy development; developments approved for demolition or for conversion to tenant-based public housing; and developments approved for a mixed-finance plan using HOPE VI or public housing funds [24 CFR 903.2(b)].

Steps for Implementation [24 CFR 903.2(c)(1)]

To implement the statutory requirement to deconcentrate poverty and provide for income mixing in covered developments, the Authority must comply with the following steps:

Step 1. The Authority must determine the average income of all families residing in all the Authority's covered developments. The Authority may use the median income, instead of

Attachment 1: Applications, Waiting List and Tenant Selection

average income, provided that the Authority includes a written explanation in its annual plan justifying the use of median income.

Authority Policy

The Authority will determine the average income of all families in all covered developments on an annual basis.

Step 2. The Authority must determine the average income (or median income, if median income was used in Step 1) of all families residing in each covered development. In determining average income for each development, the Authority has the option of adjusting its income analysis for unit size in accordance with procedures prescribed by HUD.

Authority Policy

The Authority will determine the average income of all families residing in each covered development (not adjusting for unit size) on an annual basis.

Step 3. The Authority must then determine whether each of its covered developments falls above, within, or below the established income range (EIR), which is from 85% to 115% of the average family income determined in Step 1. However, the upper limit must never be less than the income at which a family would be defined as an extremely low-income family (federal poverty level or 30 percent of median income, whichever number is higher).

Step 4. The Authority with covered developments having average incomes outside the EIR must then determine whether or not these developments are consistent with its local goals and annual plan.

Step 5. Where the income profile for a covered development is not explained or justified in the annual plan submission, the Authority must include in its admission policy its specific policy to provide for deconcentration of poverty and income mixing.

Depending on local circumstances the Authority's deconcentration policy may include, but is not limited to the following:

- Providing incentives to encourage families to accept units in developments where their income level is needed, including rent incentives, affirmative marketing plans, or added amenities
- Targeting investment and capital improvements toward developments with an average income below the EIR to encourage families with incomes above the EIR to accept units in those developments
- Establishing a preference for admission of working families in developments below the EIR
- Skipping a family on the waiting list to reach another family to further the goals of deconcentration
- Providing other strategies permitted by statute and determined by the Authority in consultation with the residents and the community through the annual plan process to be responsive to local needs and the Authority's strategic objectives

A family has the sole discretion whether to accept an offer of a unit made under the Authority's deconcentration policy. The Authority must not take any adverse action toward any eligible family for choosing not to accept an offer of a unit under the Authority's deconcentration policy [24 CFR 903.2(c)(4)].

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If, at annual review, the average incomes at all general occupancy developments are within the EIR, the Authority will be in compliance with the deconcentration requirement, and no further action is required.

Authority Policy

For developments outside the EIR the Authority will take the following actions to provide for deconcentration of poverty and income mixing:

The Authority will use greater flexibility in attracting households with broader ranges of incomes. The Authority will continue to reassess flat rental amounts annually to attract higher income families and will continue to offer the choice of flat rent or income-based rent to residents. Other avenues to attract higher income families being considered are:

- changes in wait list admission preferences
- more aggressive marketing of developments
- ongoing evaluation of Public Housing inventory for capital improvements.

The Authority will also continue reassessing and updating its Community Service and Self-Sufficiency Requirements (CSSR). The updates to the CSSR will offer more guidance, structure, and community service and self-sufficiency opportunities for public housing residents.

The Authority will continue establishing partnerships with other service agencies to offer more supportive services and resources to public housing residents.

Order of Selection [24 CFR 960.206(e)]

The Authority system of preferences may select families either according to the date and time of application or by a random selection process.

Authority Policy

Families will be selected from the waiting list based on selection preference(s) for which they qualify, and in accordance with the Authority's hierarchy of those preferences. Within each preference category, families will be selected in numerical order based on the numbers that were assigned to each application, by lottery, at the time the applications were placed on the waiting list.

When selecting applicants from the waiting list, the Authority will match the characteristics of the available unit (unit size, accessibility features, unit type) to the applicants on the waiting lists. The Authority will offer the unit to the highest-ranking applicant who qualifies for that unit size or type, or that requires the accessibility features.

By matching unit and family characteristics, it is possible that families who are lower on the waiting list may receive an offer of housing ahead of families with a higher placement based on application number and/or higher preference status.

Factors such as deconcentration or income mixing, and income targeting will also be considered in accordance with HUD requirements and Authority policy.

NOTIFICATION OF SELECTION

When the family has been selected from the waiting list, the Authority must notify the family [24 CFR 960.208].

Authority Policy

Families selected from the waiting list are required to complete an intake application process. An electronic version of the intake paperwork replaces the need for an in-person interview. However, if an applicant is unable to complete the electronic application, or requests an in-person interview, the Authority will schedule an appointment.

The Authority will notify the family by email and first-class mail when it is selected from the waiting list. The notice will inform the family of their selection from the waiting list and will provide instructions for completing the intake process. A copy of the electronic intake paperwork will be sent to the applicant's email address for completion. Authority staff will be available to assist applicants with the intake paperwork via phone, email, or in-person appointment. Required verification documents will be requested, and applicants will sign all required intake forms electronically, if possible.

All adult household members will be required to supply required documentation, and to electronically sign all required intake forms. If an in-person interview is scheduled, all adult family members are required to attend.

If a notification letter is returned to the Authority with no forwarding address, the family will be removed from the waiting list without further notice. Such failure to act on the part of the applicant prevents the Authority from making an eligibility determination; therefore, no informal hearing will be offered.

THE APPLICATION INTERVIEW

HUD recommends that the Authority obtain the information and documentation needed to make an eligibility determination through a private interview. Being invited to attend an interview does not constitute admission to the program.

Assistance cannot be provided to the family until all SSN documentation requirements are met. However, if the Authority determines that an applicant family is otherwise eligible to participate in the program, the family may retain its place on the waiting list for a period determined by the Authority [Notice PIH 2018-24].

Reasonable accommodation must be made for persons with disabilities who are unable to attend an interview due to their disability [24 CFR 8.4(a) and 24 CFR 100.204(a)].

Authority Policy

Pending disclosure and documentation of social security cards, the Authority will allow the family to retain its place on the waiting list for 30 days. If not, all household members have disclosed their social security cards at the next time a unit becomes available, the Authority will offer a unit to the next eligible applicant family on the waiting list.

If the family is claiming a waiting list preference, the family must provide documentation to verify their eligibility for a preference (see Chapter 7 of the ACOP). If

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the family is verified as eligible for the preference, the Authority will proceed with the intake application process. If the Authority determines the family is not eligible for the preference, the intake application will not be made available, and the family will be placed back on the waiting list according to the date and time of their application.

The family must provide the information necessary to establish the family's eligibility, including suitability, and to determine the appropriate amount of rent the family will pay. The family must also complete required forms, provide required signatures, and submit required documentation. If any materials are missing, the Authority will send an email providing the family with a written list of items that must be submitted.

Any required documents or information that the family is unable to provide in the initial intake application must be provided within 5 business days of the interview (Chapter 7 of the ACOP provides details about longer submission deadlines for particular items, including documentation of Social Security numbers and eligible noncitizen status). If the family is unable to obtain the information or materials within the required time frame, the family may request an extension. If the required documents and information are not provided within the required time frame (plus any extensions), the family will be sent a notice of denial.

An advocate, interpreter, or other assistant may assist the family with the intake application process.

Interviews will be conducted in English. For limited English proficient (LEP) applicants, the Authority will provide translation services in accordance with the Authority's LEP plan.

FINAL ELIGIBILITY DETERMINATION [24 CFR 960.208]

The Authority must verify all information provided by the family. Based on verified information related to the eligibility requirements, including suitability standards, the Authority must make a final determination of eligibility.

When a determination is made that a family is eligible and satisfies all requirements for admission, including tenant selection criteria, the applicant must be notified of the approximate date of occupancy insofar as that date can be reasonably determined [24 CFR 960.208(b)].

Authority Policy

The Authority will notify a family in writing of their eligibility via email within 15 business days of the determination and will provide the approximate date of occupancy insofar as that date can be reasonably determined.

The Authority will expedite the administrative process for determining eligibility to the extent possible for applicants who are admitted to the public housing program because of an emergency transfer from another Authority program.

The Authority must promptly notify any family determined to be ineligible for admission of the basis for such determination, and must provide the applicant upon request, within a reasonable time after the determination is made, with an opportunity for an informal hearing on such determination [24 CFR 960.208(a)].

Attachment 1: Applications, Waiting List and Tenant Selection

Authority Policy

If the Authority determines that the family is ineligible, the Authority will send written notification via email of the ineligibility determination within 15 business days of the determination. The notice will specify the reasons for ineligibility and will inform the family of its right to request an informal hearing.

If the Authority uses a criminal record or sex offender registration information obtained under 24 CFR 5, Subpart J, as the basis of a denial, a copy of the record must precede the notice to deny, with an opportunity for the applicant to dispute the accuracy and relevance of the information before the Authority can move to deny the application. See Section 3-III.G for the Authority's policy regarding such circumstances.

The Authority must provide the family a notice of VAWA rights (form HUD-5380) as well as the HUD VAWA self-certification form (form HUD-5382) in accordance with the Violence against Women Act, and as outlined in 16-VII.C, at the time the applicant is provided assistance or at the time the applicant is denied assistance. This notice must be provided in both of the following instances: (1) when a family actually begins receiving assistance (lease execution); or (2) when a family is notified of its ineligibility.

OPERATION AND MANAGEMENT: INSPECTIONS

TYPES OF INSPECTIONS

Move-In Inspections. Leases require the Authority and the family to inspect the residence prior to occupancy to determine the condition of the unit and the equipment therein. The Authority will provide a copy of this initial signed inspection to the family and retain a copy in the resident's file.

Any adult family member may attend the initial inspection and sign the inspection form on behalf of the head of household.

Move-Out Inspections. The Authority will inspect the residence at the time the resident vacates it and will allow the residents to participate in the inspection, if they wish, unless they vacate without notice. The Authority will provide to the resident a statement of any costs incurred for maintenance and damage beyond normal wear and tear.

The difference between the condition of the unit at move-in and move-out serves as the basis for any charges against the resident's security deposit if the required work exceeds that for normal wear and tear.

When applicable, the Authority will provide the resident with a statement of charges for maintenance and damage beyond normal wear and tear, within ten business days of conducting the move-out inspection.

Annual Inspections. The Authority will inspect all occupied dwellings annually using HUD's National Standards for the Physical Inspection of Real Estate (NSPIRE).

Special Inspections. The Authority may conduct a special inspection for concerns in any of the following areas:

- housekeeping,
- unit condition,
- suspected lease violation,
- preventive maintenance,
- routine maintenance, or
- there is reasonable cause to believe an emergency exists.

NOTICE AND SCHEDULING OF INSPECTIONS

Non-emergency Entries. The Authority will notify the resident in writing at least 48 hours prior to any non-emergency inspection.

The Authority will notify residents in writing at least one week prior to a regular annual inspection. This will allow the family time to prepare the unit for the inspection.

Entry for repairs requested by the family will not require prior notice. Resident-requested repairs presume permission for the Authority to enter the unit.

Emergency Entries. The Authority may enter the dwelling at any time without advance notice when there is reasonable cause to believe that an emergency exists. If no adult household

Attachment 2: Operation and Management

member is present at the time of an emergency entry, Authority staff will leave a written statement with the date, time, and purpose of the entry prior to leaving the unit.

Scheduling of Inspections. The Authority will conduct Inspections during business hours. If a family needs to reschedule an inspection, they must notify the Authority at least 24 hours prior to the scheduled inspection. The Authority will reschedule the inspection no more than once, unless the resident has a verifiable good cause to delay the inspection. The Authority may request verification of such cause.

Attendance at Inspections. The Authority does not require the resident to be present for any inspection except the move-in inspection. However, the resident may choose to attend any inspection if they desire.

INSPECTION RESULTS

Emergency Repairs. When the Authority deems conditions in the unit to be hazardous to residents' health or safety, it will make repairs or otherwise abate the situation within 24 hours. Circumstances potentially hazardous to health or safety include but are not limited to the following.

- Any condition that jeopardizes the security of the unit.
- Major plumbing leaks or flooding.
- A waterlogged ceiling or floor in imminent danger of falling.
- Natural, liquified petroleum gas, or fuel oil leaks.
- Any electrical condition that could result in shock or fire.
- Absence of a working heating system when outside temperature is below 60 degrees Fahrenheit.
- Utilities not in service, including no running hot water.
- Conditions that present the imminent possibility of injury.
- Obstacles that prevent safe entrance or exit from the unit.
- Absence of a functioning toilet.
- Inoperable smoke detectors.

Non-emergency Repairs. The Authority will correct non-life-threatening health and safety defects within ten business days of the inspection date. If the Authority is unable to make repairs within that period due to circumstances beyond its control (e.g., required parts or services are unavailable, weather conditions, etc.) the Authority will notify the family of an estimated date of completion.

The family must allow the Authority access to the residence to make repairs.

Resident-caused Damages. The Authority will bill the resident for damages to the unit beyond normal wear and tear, in accordance with the Authority's Admissions and Continued Occupancy Policy (ACOP), Section 8-I.F., Maintenance and Damage Charges. The Authority will consider repeated or excessive damages to the unit beyond normal wear and tear a serious or repeated violation of the lease.

Attachment 2: Operation and Management

Housekeeping. Residents whose housekeeping habits pose a non-emergency health or safety risk, encourage insect or rodent infestation, or cause damage to the unit are in violation of the lease. In these instances, the Authority will provide proper notice of a lease violation.

The Authority will perform a reinspection within 30 days to confirm that the resident has complied with the requirement to abate the problem. Failure to abate the problem or allow for a reinspection is considered a violation of the lease and may result in termination of tenancy in accordance with the ACOP (Chapter 13).

The Authority will also issue notices of lease violation to residents who purposely disengage the unit's smoke detector. The Authority will provide one warning; a second incidence will result in lease termination.

GRIEVANCE PROCEDURES FOR PUBLIC HOUSING RESIDENTS

REQUIREMENTS

The Authority must have a grievance procedure in place through which residents of public housing are provided an opportunity to grieve any Authority action or failure to act involving the lease or Authority policies which adversely affect their rights, duties, welfare, or status. The Authority must not only meet the minimal procedural due process requirements provided under the regulations but must also meet any additional requirements imposed by local, state, or federal law.

The Authority grievance procedure must be included in, or incorporated by reference in, the lease.

Authority Policy

The Authority grievance procedure will be incorporated by reference in the tenant lease.

The Authority must provide at least 30 days' notice to tenants and resident organizations setting forth proposed changes in the Authority's grievance procedure and provide an opportunity to present written comments. Comments submitted must be considered by the Authority before adoption of any changes to the grievance procedure by the Authority.

Authority Policy

Residents and resident organizations will have thirty calendar days from the date they are notified by the Authority of any proposed changes in the Authority's grievance procedure, to submit written comments to the Authority.

The Authority must furnish a copy of the grievance procedure to each tenant and to resident organizations.

DEFINITIONS

There are several terms used by HUD regarding public housing grievance procedures, which take on specific meanings different from their common usage. These terms are as follows:

- **Grievance** - any dispute which a tenant may have with respect to Authority action or failure to act in accordance with the individual tenant's lease or Authority regulations which adversely affect the individual tenant's rights, duties, welfare or status
- **Complainant** - any tenant whose grievance is presented to the Authority or at the project management office
- **Due Process Determination** - a determination by HUD that law of the jurisdiction requires that the tenant must be given the opportunity for a hearing in court which provides the basic elements of due process before eviction from the dwelling unit
- **Expedited Grievance** - a procedure established by the Authority for any grievance or termination that involves:
 - Any criminal activity that threatens the health, safety, or right to peaceful enjoyment or the Authority's public housing premises by other residents or employees of the Authority; or

Attachment 3: Grievance Procedures

- Any drug-related criminal activity on or off the premises
- **Elements of Due Process** - an eviction action or a termination of tenancy in a state or local court in which the following procedural safeguards are required:
 - Adequate notice to the tenant of the grounds for terminating the tenancy and for eviction
 - Right of the tenant to be represented by counsel
 - Opportunity for the tenant to refute the evidence presented by the Authority including the right to confront and cross-examine witnesses and to present any affirmative legal or equitable defense which the tenant may have
 - A decision on the merits
- **Hearing Officer** - an impartial person selected by the Authority, other than the person who made or approved the decision under review, or a subordinate of that person. The individual or individuals do not need legal training.
- **Tenant** - the adult person (or persons) (other than a live-in aide)
 - Who resides in the unit, and who executed the lease with the Authority as lessee of the dwelling unit, or, if no such person now resides in the unit,
 - Who resides in the unit, and who is the remaining head of household of the tenant family residing in the dwelling unit
- **Resident Organization** - includes a resident management corporation

APPLICABILITY

Grievances could potentially address most aspects of the Authority's operation. However, there are some situations for which the grievance procedure is not applicable.

The grievance procedure is applicable only to individual tenant issues relating to the Authority. It is not applicable to disputes between tenants not involving the Authority. Class grievances are not subject to the grievance procedure and the grievance procedure is not to be used as a forum for initiating or negotiating policy changes of the Authority.

If HUD has issued a due process determination, a Public Housing Agency (PHA) may exclude from its grievance procedure any grievance concerning a termination of tenancy or eviction that involves:

- Any criminal activity that threatens the health, safety or right to peaceful enjoyment of the premises of other residents or employees of the PHA
- Any violent or drug-related criminal activity on or off such premises
- Any criminal activity that resulted in felony conviction of a household member

In states without due process determinations, PHAs must grant opportunity for grievance hearings for all lease terminations, regardless of cause, with the following exception: PHAs may use expedited grievance procedures for the excluded categories listed above. These expedited grievance procedures are described in Section 14-III.E. below.

Attachment 3: Grievance Procedures

If HUD has issued a due process determination, the PHA may evict through the state/local judicial eviction procedures. In this case, the PHA is not required to provide the opportunity for a hearing under the PHA's grievance procedure as described above.

Authority Policy

The Authority is in a HUD-declared due process state. Therefore, the Authority will not offer grievance hearings for lease terminations involving criminal activity that threatens the health, safety, or right to peaceful enjoyment of the premises of other residents or employees of the Authority, for violent or drug-related criminal activity on or off the premises, or for any criminal activity that resulted in felony conviction of a household member.

See Chapter 13 of the ACOP for related policies on the content of termination notices.

INFORMAL SETTLEMENT OF GRIEVANCE [24 CFR 966.54]

HUD regulations state that any grievance must be personally presented, either orally or in writing, to the Authority office or to the office of the housing development in which the complainant resides so that the grievance may be discussed informally and settled without a hearing.

Authority Policy

The Authority will accept requests for an informal settlement of a grievance either orally or in writing (including emailed requests), to the Authority office within ten business days of the grievable event. Within ten business days of receipt of the request the Authority will arrange a meeting with the tenant at a mutually agreeable time and confirm such a meeting in writing to the tenant. The informal settlement may be conducted remotely as required by the Authority or may be conducted remotely upon consideration of the request of the tenant. See 14-III.G for information on how and under what circumstances remote informal settlements may be conducted.

If a tenant fails to attend the scheduled meeting without prior notice, the Authority will reschedule the appointment only if the tenant can show good cause for failing to appear, or if it is needed as a reasonable accommodation for a person with disabilities.

Good cause is defined as an unavoidable conflict which seriously affects the health, safety, or welfare of the family.

HUD regulations require that a summary of such discussion be prepared within a reasonable time and one copy will be given to the tenant and one retained in the Authority's tenant file.

The summary must specify the names of the participants, dates of meeting, the nature of the proposed disposition of the complaint and the specific reasons therefore and will specify the procedures by which a hearing may be obtained if the complainant is not satisfied.

Authority Policy

The Authority will prepare a summary of the informal settlement within five business days; one copy to be given to the tenant and one copy to be retained in the Authority's tenant file.

Attachment 3: Grievance Procedures
PROCEDURES TO OBTAIN A HEARING

Requests for Hearing and Failure to Request

Authority Policy

The resident must submit a written request (including emailed requests) for a grievance hearing to the Authority within five business days of the tenant's receipt of the summary of the informal settlement.

If the complainant does not request a hearing, the Authority's disposition of the grievance under the informal settlement process will become final. However, failure to request a hearing does not constitute a waiver by the complainant of the right to contest the Authority's action in disposing of the complaint in an appropriate judicial proceeding.

Scheduling of Hearings

If the complainant has complied with all requirements for requesting a hearing as described above, a hearing must be scheduled by the hearing officer promptly for a time and place reasonably convenient to both the complainant and the Authority. A written notification specifying the time, place and the procedures governing the hearing must be delivered to the complainant and the appropriate Authority official.

Authority Policy

Within ten business days of receiving a written request for a hearing, the hearing officer will schedule and send written notice of the hearing to both the complainant and the Authority.

The hearing will be conducted remotely, and at the time the notice is sent to the family, the family will be notified:

Regarding the processes involved in a remote grievance hearing

That the Authority will provide technical assistance prior to and during the hearing, if needed

That if the family or any individual witness has any technological, resource, or accessibility barriers, the family may inform the Authority and the Authority will assist the family in either resolving the issue or allow the family to participate in an in-person hearing, as appropriate

The Authority may wish to permit the tenant to request to reschedule a hearing for good cause.

Authority Policy

The tenant may request to reschedule a hearing for good cause, or if it is needed as a reasonable accommodation for a person with disabilities. Good cause is defined as an unavoidable conflict which seriously affects the health, safety, or welfare of the family. Requests to reschedule a hearing must be made orally or in writing prior to the hearing date. At its discretion, the Authority may request documentation of the "good cause" prior to rescheduling the hearing.

Attachment 3: Grievance Procedures
Expedited Grievance Procedure

The Authority may establish an expedited grievance procedure for any grievance concerning a termination of tenancy or eviction that involves:

- Any criminal activity that threatens the health, safety, or right to peaceful enjoyment of the premises by other residents or employees of the Authority
- Any drug-related criminal activity on or near such premises
- Any criminal activity that resulted in felony conviction of a household member

In such expedited grievances, the informal settlement of grievances as discussed in 14-III.D is not applicable.

The Authority may adopt special procedures concerning expedited hearings, including provisions for expedited notice or scheduling, or provisions for expedited decision on the grievance.

Authority Policy

The Authority will not offer expedited grievance procedures.

SELECTION OF HEARING OFFICER [24 CFR 966.53(e)]

The grievance hearing must be conducted by an impartial person or persons appointed by the Authority, other than the person who made or approved the Authority action under review, or a subordinate of such person. The Authority must describe their policies for selection of a hearing officer in their lease.

Authority Policy

Authority grievance hearings will be conducted by a single hearing officer and not a panel.

The Authority will appoint a staff member who was not involved in the decision under appeal. If a designated staff member (such as the program manager) was involved in the decision, or is a subordinate of such person, an alternate hearing officer will be selected.

The Authority may select designated staff members who were not involved in the decision under appeal in certain circumstances, such as appeals involving discrimination claims or denials of requests for reasonable accommodations.

PHAs must describe their policies for selection of a hearing officer in their lease forms. Changes to the public housing lease are subject to a 30-day comment period [24 CFR 966.4].

REMOTE HEARINGS [Notice PIH 2020-32]

There is no requirement that grievance hearings be conducted in-person, and as such, HUD allows PHAs to conduct all or a portion of their grievance hearings remotely either over the phone, via video conferencing, or through other virtual platforms. If the PHA chooses to conduct remote grievance hearings, applicants may still request an in-person hearing, as applicable.

Attachment 3: Grievance Procedures

Authority Policy

The Authority has the sole discretion to require that hearings be conducted remotely in case of local, state, or national physical distancing orders, and in cases of inclement weather or natural disaster.

The Authority will conduct all informal hearings remotely, unless upon request of the applicant as a reasonable accommodation, an applicant requires an in-person informal hearing. The Authority will consider other reasonable requests for an in-person informal hearing on a case-by-case basis.

Discovery of Documents Before the Remote Hearing

Authority Policy

If the hearing will be conducted remotely, the Authority will compile a hearing packet, consisting of all documents the Authority intends to produce at the hearing. The Authority will mail copies of the hearing packet to the tenant, the tenant's representatives, if any, and the hearing officer at least three days before the scheduled remote hearing. The original hearing packet will be in the possession of the Authority representative and retained by the Authority.

If the hearing is to be conducted remotely, the Authority will require the resident to provide any documents directly relevant to the hearing at least 24 hours before the scheduled hearing through the mail, via email, or text. The Authority will scan and email copies of these documents to the hearing officer and the Authority representative the same day they are received.

Documents will be shared electronically whenever possible.

Ensuring Accessibility for Persons with Disabilities and LEP Individuals

As with in-person grievance hearings, the platform for conducting remote grievance hearings must be accessible to persons with disabilities and the grievance hearings must be conducted in accordance with Section 504 and accessibility requirements. This includes ensuring any information, websites, emails, digital notifications, and other virtual platforms are accessible for persons with vision, hearing, and other disabilities. Further, providing effective communication in a digital context may require the use of individualized auxiliary aids or services, such as audio description, captioning, sign language and other types of interpreters, keyboard accessibility, accessible documents, screen reader support, and transcripts. Auxiliary aids or services must be provided in accessible formats, in a timely manner, and in such a way to protect the privacy and independence of the individual. The Authority may never request or require that individuals with disabilities provide their own auxiliary aids or services, including for remote grievance hearings.

If no method of conducting a remote grievance hearing is available that appropriately accommodates an individual's disability, the Authority may not hold against the individual his or her inability to participate in the remote grievance hearing, and the Authority should consider whether postponing the remote hearing to a later date is appropriate or whether there is a suitable alternative.

Due to the individualized nature of disability, the appropriate auxiliary aid or service necessary, or reasonable accommodation will depend on the specific circumstances and requirements.

Attachment 3: Grievance Procedures

As with in-person reviews, Limited English Proficiency (LEP) requirements also apply to remote grievance hearings, including the use of interpretation services and document translation. See Chapter 2 of the ACOP for a more thorough discussion of accessibility and LEP requirements, all of which apply in the context of remote grievance hearings.

Conducting Hearings Remotely

The Authority must ensure that the lack of technology or inability to use technology for remote grievance hearings does not pose a disadvantage to families that may not be apparent to the Authority. The Authority should determine through a survey or other means if these barriers exist prior to conducting the remote grievance hearing and, if the family does not have the proper technology to fully participate, either postpone the hearing or provide an alternative means of access.

As with in-person grievance hearings, the Authority must provide all materials presented, whether paper or electronic, to the family prior to the remote grievance hearing. The family must also be provided with an accessible means by which to transmit their own evidence.

The Authority's essential responsibility is to ensure grievance hearings meet the requirements of due process and comply with HUD regulations. Therefore, all Authority policies and processes for remote grievance hearings will be conducted in accordance with due process requirements and will be in compliance with HUD regulations at 24 CFR 966.56 and the guidance for conducting remote hearings specified in Notice PIH 2020-32.

Authority Policy

The Authority will conduct remote grievance hearings via a video conferencing platform, when available. If, after attempting to resolve any barriers, participants are unable to adequately access the video conferencing platform at any point, or upon request, the grievance hearing will be conducted by telephone conferencing call-in. If the family is unable to adequately access the telephone conferencing call-in at any point, the remote grievance hearing will be postponed, and an in-person alternative will be provided promptly within a reasonable time.

At least five business days prior to scheduling the remote hearing, the Authority and Hearing Officer will provide the family with login information and/or conferencing call-in information and an electronic copy of all materials being presented via first class mail and/or email. The notice will advise the family of technological requirements for the hearing and request the family notify the Authority of any known barriers. The Authority will resolve any barriers using the guidance in Section 6 of Notice PIH 2020-32, including offering the family the opportunity to attend an in-person hearing.

The Authority will follow up with a phone call and/or email to the family at least one business day prior to the remote grievance hearing to ensure that the family received all information and is comfortable accessing the video conferencing or call-in platform.

The Authority will ensure that all electronic information stored or transmitted with respect to the grievance hearing is secure, including protecting personally identifiable information (PII), and meets the requirements for accessibility for persons with disabilities and persons with LEP.

Attachment 3: Grievance Procedures
PROCEDURES GOVERNING THE HEARING [24 CFR 966.56]

Rights of Complainant

The complainant will be afforded a fair hearing. This includes:

- The opportunity to examine before the grievance hearing any Authority documents, including records and regulations that are directly relevant to the hearing. The tenant must be allowed to copy any such document at the tenant's expense. If the Authority does not make the document available for examination upon request by the complainant, the Authority may not rely on such document at the grievance hearing.

Authority Policy

The tenant will be allowed to copy any documents related to the hearing at no cost to the family. There will be no charge for documents emailed by the Authority. The family must request discovery of Authority documents no later than 12:00 p.m. on the business day prior to the hearing.

If the tenant needs to make copies of documents on-site, the Authority staff will schedule an appointment. Authority staff will be present at the time the tenant makes necessary copies of documentation to ensure there are no violations of privacy regarding tenant files.

- The right to be represented by counsel or another person chosen to represent the tenant, and to have such person make statements on the tenant's behalf.

Authority Policy

Hearings may be attended by the following applicable persons:

The Authority representatives and any witnesses for the Authority

The tenant and any witnesses for the tenant

The tenant's counsel or other representative

Any other person approved by the Authority as a reasonable accommodation for a person with a disability

- The right to a private hearing unless the complainant requests a public hearing.
- The right to present evidence and arguments in support of the tenant's complaint, to controvert evidence relied on by the Authority or project management, and to confront and cross-examine all witnesses upon whose testimony or information the Authority or project management relies.
- A decision based solely and exclusively upon the facts presented at the hearing.

Failure to Appear

If the complainant or the Authority fails to appear at a scheduled hearing, the hearing officer may decide to postpone the hearing for no more than five business days or may decide that the party has waived his/her right to a hearing. Both the complainant and the Authority must be notified of the determination by the hearing officer: Provided, that a determination that the complainant has waived his/her right to a hearing will not constitute a waiver of any right the complainant may have to contest the Authority's disposition of the grievance in an appropriate judicial proceeding.

Attachment 3: Grievance Procedures

There may be times when a complainant does not appear due to unforeseen circumstances which are out of their control and are no fault of their own.

Authority Policy

If the tenant does not appear at the scheduled time of the hearing, the hearing officer will wait up to 15 minutes. If the tenant appears within 15 minutes of the scheduled time, the hearing will be held. If the tenant does not arrive within 15 minutes of the scheduled time, they will be considered to have failed to appear.

If the tenant fails to appear and was unable to reschedule the hearing in advance, the tenant must contact the Authority within 24 hours of the scheduled hearing date, excluding weekends and holidays. The hearing officer will reschedule the hearing only if the tenant can show good cause for the failure to appear, or it is needed as a reasonable accommodation for a person with disabilities.

"Good cause" is defined as an unavoidable conflict which seriously affects the health, safety, or welfare of the family.

General Procedures

At the hearing, the complainant must first make a showing of an entitlement to the relief sought and thereafter the Authority must sustain the burden of justifying the Authority action or failure to act against which the complaint is directed [24 CFR 966.56(d)].

The hearing is conducted informally by the hearing officer. The Authority and the tenant must be given the opportunity to present oral or documentary evidence pertinent to the facts and issues raised by the complaint, and to question any witnesses.

Authority Policy

Any evidence to be considered by the hearing officer must be presented at the time of the hearing. There are four categories of evidence.

Oral evidence: the testimony of witnesses

Documentary evidence: a writing which is relevant to the case, for example, a letter written to the Authority. Writings include all forms of recorded communication or representation, including letters, emails, words, pictures, sounds, videotapes, symbols, or combinations thereof.

Demonstrative evidence: Evidence created specifically for the hearing and presented as an illustrative aid to assist the hearing officer, such as a model, a chart or other diagram.

Real evidence: A tangible item relating directly to the case.

Hearsay Evidence is evidence based not on a witness' personal knowledge. In and of itself, hearsay evidence carries no weight when making a finding of fact. The hearing officer may include hearsay evidence when considering their decision if it is corroborated by other evidence. Even though hearsay evidence is generally admissible in a hearing, the hearing officer will not base a hearing decision on hearsay alone unless there is clear probative value and credibility of the evidence, and the party seeking the change has met the burden of proof.

Attachment 3: Grievance Procedures

If the Authority fails to comply with the discovery requirements (providing the tenant with the opportunity to examine Authority documents prior to the grievance hearing), the hearing officer will refuse to admit such evidence.

Other than the failure of the Authority to comply with discovery requirements, the hearing officer has the authority to overrule any objections to evidence.

The complainant or the Authority may arrange, in advance and at the expense of the party making the arrangement, for a transcript of the hearing. Any interested party may purchase a copy of such transcript [24 CFR 966.56(e)].

Authority Policy

If the complainant would like the Authority to record the proceedings by audiotape, the request must be made to the Authority by 12:00 p.m. on the business day prior to the hearing.

The Authority will consider that an audio tape recording of the proceedings is a transcript.

Accommodations of Persons with Disabilities

The Authority must provide reasonable accommodation for persons with disabilities to participate in the hearing. Reasonable accommodation may include qualified sign language interpreters, readers, accessible locations, or attendants.

If the tenant is visually impaired, any notice to the tenant which is required in the grievance process must be in an accessible format.

See Chapter 2 of the ACOP for a thorough discussion of the Authority's responsibilities pertaining to reasonable accommodation.

Limited English Proficiency

The Authority must comply with HUD's LEP Final Rule in providing language services throughout the grievance process.

DECISION OF THE HEARING OFFICER

The hearing officer must issue a written decision, stating the reasons for the decision, within a reasonable time after the hearing. Factual determinations relating to the individual circumstances of the family must be based on a preponderance of evidence presented at the hearing. A copy of the decision must be sent to the complainant and the Authority. The Authority must retain a copy of the decision in the tenant's folder. A log of all hearing officer decisions must also be maintained by the Authority and made available for inspection by a prospective complainant, his/her representative, or the hearing officer [24 CFR 966.57(a)].

Authority Policy

In rendering a decision, the hearing officer will consider the following matters:

Authority Notice to the Family: The hearing officer will determine if the reasons for the Authority's decision are factually stated in the notice.

Discovery: The hearing officer will determine if the family was given the opportunity to examine any relevant documents in accordance with Authority policy.

Attachment 3: Grievance Procedures

Authority Evidence to Support the Authority Decision: The evidence consists of the facts presented. Evidence is not conclusion, and it is not argument. The hearing officer will evaluate the facts to determine if they support the Authority's conclusion.

Validity of Grounds for Termination of Tenancy (when applicable): The hearing officer will determine if the termination of tenancy is for one of the grounds specified in the HUD regulations and Authority policies. If the grounds for termination are not specified in the regulations or in compliance with Authority policies, then the decision of the Authority will be overturned.

The hearing officer will issue a written decision to the family and the Authority no later than ten business days after the hearing. The report will contain the following information:

Hearing information:

- Name of the complainant
- Date, time, and place of the hearing
- Name of the hearing officer
- Name of the Authority representatives
- Name of family representative (if any)
- Names of witnesses (if any)

Background: A brief, impartial statement of the reason for the hearing and the date(s) on which the informal settlement was held, who held it, and a summary of the results of the informal settlement. Also includes the date the complainant requested the grievance hearing.

Summary of the Evidence: The hearing officer will summarize the testimony of each witness and identify any documents that a witness produced in support of his/her testimony and that are admitted into evidence.

Findings of Fact: The hearing officer will include all findings of fact, based on a preponderance of the evidence. *Preponderance of the evidence* is defined as evidence which is of greater weight or more convincing than the evidence which is offered in opposition to it; that is, evidence which as a whole shows that the fact sought to be proved is more probable than not. Preponderance of the evidence may not be determined by the number of witnesses, but by the greater weight of all evidence.

Conclusions: The hearing officer will render a conclusion derived from the facts that were found to be true by a preponderance of the evidence. The conclusion will result in a determination of whether these facts uphold the Authority's decision.

Order: The hearing report will include a statement of whether the Authority's decision is upheld or overturned. If it is overturned, the hearing officer will instruct the Authority to change the decision in accordance with the hearing officer's determination. In the case of termination of tenancy, the hearing officer will instruct the Authority to restore the family's status.

Attachment 3: Grievance Procedures Procedures for Further Hearing

Authority Policy

The hearing officer may ask the family for additional information and/or might adjourn the hearing to reschedule it at a later date, before reaching a decision. If the family misses an appointment or deadline ordered by the hearing officer, the action of the Authority will take effect and another hearing will not be granted.

Final Decision

The decision of the hearing officer is binding on the Authority which must take the action, or refrain from taking the action cited in the decision unless the Authority's Board of Commissioners determines within a reasonable time, and notifies the complainant that:

- The grievance does not concern Authority action or failure to act in accordance with or involving the complainant's lease on Authority policies which adversely affect the complainant's rights, duties, welfare, or status; or
- The decision of the hearing officer is contrary to federal, state, or local law, HUD regulations or requirements of the annual contributions contract between HUD and the Authority

Authority Policy

When the Authority considers the decision of the hearing officer to be invalid due to the reasons stated above, it will present the matter to the Authority Board of Commissioners within ten business days of the date of the hearing officer's decision. The Board has thirty calendar days to consider the decision. If the Board decides to reverse the hearing officer's decision, it must notify the complainant within ten business days of this decision.

A decision by the hearing officer or Board of Commissioners in favor of the Authority or which denies the relief requested by the complainant in whole or in part must not constitute a waiver of any rights, nor effect in any manner whatever, any rights the complainant may have to a subsequent trial or judicial review in court [24 CFR 966.57(c)].

PRIORITY PARTNERSHIP FRAMEWORK

OVERVIEW

In addition to running the Family Self-Sufficiency (FSS) program for Housing Choice Voucher (HCV) recipients, the Authority has expanded that model to extend supportive services to all its residents. The Priority Partnership Framework is largely based on the FSS model of partnering with community organizations in order to provide services to increase residents' ability to build and maintain self-sufficiency. This model prioritizes the establishment of services in levels, beginning with the most critical: emergency housing and crisis support. Once the team has established relationships with organizations in this level, staff will pursue agreements with childcare and family support, workforce development and job training, and education and financial literacy organizations. These partnerships are being formalized through Memorandum of Understanding (MOUs) with community partners.

Priority Partnership Framework

Housing Authority of St. Louis County



Level 1 Services:

- Crisis support
- Domestic violence support
- Emergency housing
- Energy and utility assistance
- Food resources
- Legal services
- Mental health support
- Natural disaster assistance
- Physical health support
- Security deposit assistance

Level 2 Services:

- Broadband services
- Daycare
- Holiday support
- Newborn and post-partum support
- Parenting training and support
- Transportation

Level 3 Services:

- Assisting youth with career skills
- Connecting job seekers to training programs
- Job training
- Scholarship programs

Level 4 Services:

- Debt counseling
- Financial literacy and planning
- Homeownership education
- Tenants' rights training

Level 5 Services:

- Home repair services
- Senior and disability services
- Wealth-building training

COMMUNITY SERVICE AND SELF-SUFFICIENCY POLICY

Background

The Quality Housing and Work Responsibility Act of 1998 requires that all non-exempt (see definitions) public housing adult residents (18 or older) contribute eight (8) hours per month of community service (volunteer work) or participate in eight (8) hours of training, counseling, classes, or other activities that help an individual toward self-sufficiency and economic independence. This is a requirement of the public housing lease.

Definitions

Community Service - community service activities include, but are not limited to, work at:

- Local public or nonprofit institutions such as schools, head start programs, before or after school programs, childcare centers, hospitals, clinics, hospices, nursing homes, recreation centers, senior centers, adult day care programs, homeless shelters, feeding programs, food banks (distributing either donated or commodity foods), or clothes closets (distributing donated clothing)
- Nonprofit organizations serving Authority residents or their children such as: Boy or Girl Scouts, Boys or Girls Club, 4-H clubs, Police Assistance League (PAL), organized children's recreation, mentoring or education programs, Big Brothers or Big Sisters, garden centers, community clean-up programs, beautification programs
- Programs funded under the Older Americans Act, such as Green Thumb, Service Corps of Retired Executives, senior meals programs, senior centers, Meals on Wheels
- Public or nonprofit organizations dedicated to seniors, youth, children, residents, citizens, special-needs populations or with missions to enhance the environment, historic resources, cultural identities, neighborhoods, or performing arts
- Authority housing to improve grounds or provide gardens (so long as such work does not alter the Authority's insurance coverage); or work through resident organizations to help other residents with problems, including serving on the Resident Advisory Board
- Care for the children of other residents so parent may volunteer

Note: Political activity is excluded.

Self-Sufficiency Activities - self-sufficiency activities include, but are not limited to:

- Job readiness or job training
- Training programs through local one-stop career centers, workforce investment boards (local entities administered through the U.S. Department of Labor), or other training providers
- Employment counseling, work placement, or basic skills training
- Education, including higher education (junior college or college), or reading, financial, or computer literacy classes
- Apprenticeships (formal or informal)

Attachment 5: Community Service and Self-Sufficiency Policy

- English proficiency or English as a second language classes
- Budgeting and credit counseling
- Any other program necessary to ready a participant to work (such as substance abuse or mental health counseling)

Exempt Adult - an adult member of the family who meets any of the following criteria:

- Is 62 years of age or older
- Is blind or a person with disabilities (as defined under section 216[i][I] or 1614 of the Social Security Act), and who certifies that because of this disability he or she is unable to comply with the service provisions, or is the primary caretaker of such an individual
- Is engaged in *work activities*
- Is able to meet requirements under a state program funded under part A of title IV of the Social Security Act, or under any other welfare program of Missouri, including a state-administered welfare-to-work program; or
- Is a member of a family receiving assistance, benefits, or services under a state program funded under part A of title IV of the Social Security Act, or under any other welfare program of Missouri, including a state-administered welfare-to-work program and the supplemental nutrition assistance program (SNAP), and has not been found by the state or other administering entity to be in non-compliance with such program

Public Housing Agencies (PHA) can use reasonable guidelines in clarifying the work activities in coordination with TANF, as appropriate.

Work Activities mean it relates to an exemption from the community service requirement, *work activities* means:

- Unsubsidized employment
- Subsidized private sector employment
- Subsidized public sector employment
- Work experience (including work associated with the refurbishing of publicly assisted housing) if sufficient private sector employment is not available
- On-the-job training
- Job search and job readiness assistance
- Community service programs
- Vocational educational training (not to exceed 12 months with respect to any individual)
- Job skills training directly related to employment
- Education directly related to employment, in the case of a recipient who has not received a high school diploma or a certificate of high school equivalency
- Satisfactory attendance at secondary school or in a course of study leading to a certificate of general equivalence, in the case of a recipient who has not completed secondary school or received such a certificate

Attachment 5: Community Service and Self-Sufficiency Policy

- Provision of childcare services to an individual who is participating in a community service program

Requirements of the Program

1. The eight (8) hours per month may be either volunteer work or self-sufficiency program activity, or a combination of the two.
2. At least eight (8) hours of activity must be performed each month or may be aggregated across a year. Any blocking of hours is acceptable as long as long as 96 hours is completed by each annual certification of compliance.
3. Family obligation:
 - At lease execution, all adult members (18 or older) of a public housing resident family must:
 - Sign a certification that they have received and read this policy and understand that if they are not exempt, failure to comply with the community service requirement will result in a nonrenewal of their lease; and
 - Declare if they are exempt. If exempt, they must complete the Exemption Form and provide documentation of the exemption.
 - Upon written notice from the Authority, non-exempt family members must present complete documentation of activities performed during the applicable lease term. This documentation will include places for signatures of supervisors, instructors, or counselors, certifying the number of hours.
 - If a family member is found to be non-compliant at the end of the 12-month lease term, he or she, and the head of household, will be required to sign an agreement with the housing authority to make up the deficient hours over the next twelve (12) month period, or the lease will be terminated.
 - At annual reexamination, the family must also sign a certification certifying that they understand the community service requirement.
4. Change in exempt status:
 - If, during the twelve (12) month lease period, a non-exempt person becomes exempt, it is his or her responsibility to report this to the Authority and provide documentation of exempt status.
 - If, during the twelve (12) month lease period, an exempt person becomes non-exempt, it is their responsibility to report this to the Authority. Upon receipt of this information the Authority will provide the person with the appropriate documentation form(s) and a list of agencies in the community that provide volunteer and/or training opportunities.

Authority Obligation

1. To the greatest extent possible and practicable, the Authority will:
 - Provide names and contacts at agencies that can provide opportunities for residents, including residents with disabilities, to fulfill their community service obligations.

Attachment 5: Community Service and Self-Sufficiency Policy

- Provide in-house opportunities for volunteer work or self-sufficiency activities.
2. The Authority will provide the family with a copy of this policy, and all applicable exemption verification forms and community service documentation forms, at lease-up, lease renewal, when a family member becomes subject to the community service requirement during the lease term, and at any time upon the family's request.
 3. Although exempt family members will be required to submit documentation to support their exemption, the Authority will verify the exemption status in accordance with its verification policies. The Authority will make the final determination as to whether or not a family member is exempt from the community service requirement. Residents may use the Authority's grievance procedure if they disagree with the Authority's determination.
 4. Non-compliance of family member:
 - At least thirty (30) days prior to the end of the 12-month lease term, the Authority will begin reviewing the exempt or non-exempt status and compliance of family members;
 - If, at the end of the initial 12-month lease term under which a family member is subject to the community service requirement, the Authority finds the family member to be non-compliant, the Authority will not renew the lease unless:
 - The head of household and any other non-compliant resident enter into a written agreement with the Authority, to make up the deficient hours over the next twelve (12) month period; or
 - The family provides written documentation satisfactory to the Authority that the non-compliant family member no longer resides in the unit.
 - If, at the end of the next 12-month lease term, the family member is still not compliant, a 30-day notice to terminate the lease will be issued and the entire family will have to vacate, unless the family provides written documentation satisfactory to the Authority that the non-compliant family member no longer resides in the unit;
 - The family may use the Authority's grievance procedure to dispute the lease termination.

**Certifications of Compliance with
PHA Plan and Related Regulations
(Standard, Troubled, HCV-Only, and
High Performer PHAs)**

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 3/31/2024

**PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations
including PHA Plan Elements that Have Changed**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the ___ 5-Year and/or X Annual PHA Plan, hereinafter referred to as "the Plan", of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the PHA fiscal year beginning 01/2024, in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located (24 CFR § 91.2).
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments (AI) to Fair Housing Choice, or Assessment of Fair Housing (AFH) when applicable, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan (24 CFR §§ 91.2, 91.225, 91.325, and 91.425).
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Resident Advisory Board or Boards in developing the Plan, including any changes or revisions to the policies and programs identified in the Plan before they were implemented, and considered the recommendations of the RAB (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA provides assurance as part of this certification that:
 - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
 - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
 - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d-4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), title II of the Americans with Disabilities Act (42 U.S.C. 12101 et seq.), and other applicable civil rights requirements and that it will affirmatively further fair housing in the administration of the program. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with the Fair Housing Act, title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, title II of the Americans with Disabilities Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of the program.
7. The PHA will affirmatively further fair housing, which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR § 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR § 903.7(o)(3). The PHA will fulfill the requirements at 24 CFR § 903.7(o) and 24 CFR § 903.15(d). Until such time as the PHA is required to submit an AFH, the PHA will fulfill the requirements at 24 CFR § 903.7(o) promulgated prior to August 17, 2015, which means that it examines its programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintains records reflecting these analyses and actions.
8. For PHA Plans that include a policy for site-based waiting lists:
 - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2011-65);

- The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
 - Adoption of a site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such a waiting list is consistent with affirmatively furthering fair housing; and
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR 903.7(o)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
 10. In accordance with 24 CFR § 5.105(a)(2), HUD’s Equal Access Rule, the PHA will not make a determination of eligibility for housing based on sexual orientation, gender identify, or marital status and will make no inquiries concerning the gender identification or sexual orientation of an applicant for or occupant of HUD-assisted housing.
 11. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
 12. The PHA will comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
 13. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
 14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
 15. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
 16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
 17. The PHA will keep records in accordance with 2 CFR 200.333 and facilitate an effective audit to determine compliance with program requirements.
 18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
 19. The PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Financial Assistance, including but not limited to submitting the assurances required under 24 CFR §§ 1.5, 3.115, 8.50, and 107.25 by submitting an SF-424, including the required assurances in SF-424B or D, as applicable.
 20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
 21. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
 22. The PHA certifies that it is in compliance with applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

Housing Authority of St. Louis County
PHA Name

MO-004
PHA Number/HA Code

Annual PHA Plan for Fiscal Year 2024

5-Year PHA Plan for Fiscal Years 20__ - 20__

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Name of Executive Director & CEO		Name Board Chairman	
Shannon Koenig	09/12/2023	Bishop Calvin Scott	09/12/2023
Signature	Date	Signature	Date

The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to ensure compliance with PHA Plan, Civil Rights, and related laws and regulations including PHA plan elements that have changed.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.



Memorandum

To: Board of Commissioners, Housing Authority of St. Louis County

Through: Shannon Koenig, Executive Director and CEO

From: William Barry, Director of Maintenance and Facilities

Date: September 12, 2023

Subject: *Capital Fund Action Plans for 2027 and 2028*

The Capital Fund Program (CFP) provides funds annually to Public Housing Agencies (PHAs) for the development, financing, and modernization of public housing developments and management improvements. By providing financial support for capital improvements, the program helps PHAs address the backlog of repairs, create healthier living environments, and promote the overall well-being of residents in public housing communities.

I. Recommendation

Staff recommend the Board approve the Capital Fund Action Plans for 2027 and 2028.

II. 2027 Work Items

A. All County Housing

- i. Replace bathroom exhaust fans
- ii. Replace carbon monoxide detectors
- iii. Remove or trim trees and trim vegetation
- iv. Operations
- v. Administration
- vi. Planning

B. Both Villa Lago and Fee Fee

- i. Remove and replace aluminum wiring in 120 units and two community buildings
- ii. Repave parking lots (41,000 sq. ft.)
- iii. Paint the interiors of 120 units
- iv. Install vertical blinds in 120 units

C. Villa Lago Specific

- i. Install security door locks with key card access in three laundry rooms

D. Fee Fee Specific

- i. Install and fortify storm drainage at 166 Fee Fee

- E. Arbor Hill**
 - i. Relocation fees for 68 residents
 - ii. Demolition and land grading of 11 buildings
 - F. Highview**
 - i. Replace windows in 15 units
 - G. Highview (Scattered Sites South)**
 - i. Replace siding, soffits, and gutters at nine units
- III. 2028 Work Items**
- A. All County Housing**
 - i. Operations
 - ii. Administration
 - iii. Planning
 - iv. Management improvements
 - B. Both Villa Lago and Fee Fee**
 - i. Remove and replace aluminum wiring in 120 units and two community buildings.
 - C. Arbor Hill**
 - i. Relocation fees for 68 families
 - ii. Demolition and land grading of 11 buildings
 - iii. Office relocation to Fee Fee community building
 - D. Highview (Scattered Sites South)**
 - i. Foundation repairs for two units
- IV. Attachment**
Capital Fund Program Annual Funding



Housing Authority of St. Louis County
Capital Fund Program
\$1,735,791 Annual Funding

New 2028 Work Items

All County Housing

Operations	\$300,000
Administration	\$173,000
Planning	\$10,000
Total	<u>\$483,000</u>

Both Villa Lago and Fee Fee

Remove and replace aluminum wiring in 120 units and two community buildings	\$368,000
Total	<u>\$368,000</u>

Arbor Hill

Relocation fees for 68 families	\$170,000
Demolition and land grading of 11 buildings	\$654,791
Office relocation to Fee Fee community building	\$20,000
Total	<u>\$844,791</u>

Highview (Scattered Sites South)

Foundation repairs for two units	\$40,000
Total	<u>\$40,000</u>

2028 Total \$1,735,791

New 2027 Work Items

All County Housing

Replace bathroom exhaust fans	\$60,000
Replace carbon monoxide detectors	\$40,000
Remove or trim trees and trim vegetation	\$80,000
Operations	\$300,000
Administration	\$173,000
Planning	\$9,791
Total	<u>\$662,791</u>

Both Villa Lago and Fee Fee

Remove and replace of aluminum wiring in 120 units and two community buildings	\$368,000
Repave parking lots (41,000 sq. ft.)	\$90,000
Paint the interiors of 120 units	\$180,000
Install vertical blinds in 120 units	\$35,000
Total	<u>\$673,000</u>

Villa Lago Specific

Install security door locks with key card access in three laundry rooms \$8,000

Fee Fee Specific

Install and fortify storm drainage at 166 Fee Fee \$50,000

Total Villa Lago and Fee Fee \$731,000

Arbor Hill

Relocation fees for 68 families \$170,000

Demolition and land grading of 11 buildings \$30,000

Total \$200,000

Highview

Replace windows in 15 units \$62,000

Highview (Scattered Sites South)

Replace siding, soffits, and gutters at nine units \$80,000

Total Highview and Scattered Sites South \$142,000

2027 Total \$1,735,791

Existing 2026 - 2024 Work Items

2026	
All County Housing	
Replace mailboxes and property addresses	\$14,000
Replace property signage	\$6,000
Total	<u>\$20,000</u>
Villa Lago and Fee Fee	
Renovate bathrooms in 20 units	\$95,000
Install security systems at community centers and laundry rooms	\$50,000
Tree removal, landscaping, and installation of wrought iron fencing	\$188,791
Renovate kitchens in seven units	\$46,000
Repair or replace siding	\$30,000
Replace retention pond pump and electronics	\$100,000
Install patio storm doors in 60 units	\$48,000
Replace roofs, gutters, and downspouts for eight buildings	\$110,000
Total	<u>\$667,791</u>
Arbor Hill	
Demolition and land grading of 11 buildings	\$136,000
Total	<u>\$136,000</u>
Highview	
Install security system at office and maintenance building	\$20,000
Power wash siding and replace windows at 56 units	\$10,000
Replace windows	\$110,000
Total	<u>\$140,000</u>
Highview (Scattered Sites North)	
Replace windows at seven units	\$40,000
Replace electrical service panels in seven units	\$21,000
Total	<u>\$61,000</u>
Highview (Scattered Sites South)	
Replace windows at nine units	\$56,000
Replace electrical service panels in nine units,	\$27,000
Total	<u>\$83,000</u>
Highview (Scattered Sites North and South)	
Replace floor tile in 16 units	\$60,000
Total	<u>\$60,000</u>
Meacham Homes	
Replace electrical service panels in 28 units	\$85,000
Total	<u>\$85,000</u>
2026 Total	<u>\$1,252,791</u>

2025	
Fee Fee	
Replace porch concrete slabs in 60 units and 10 building entrances	\$269,010
Total	\$269,010
Villa Lago	
Paint fencing	\$5,000
Total	\$5,000
Arbor Hill	
Demolition and land grading of 11 buildings	\$296,781
Total	\$296,781
Elmwood Homes	
Replace entry doors in 20 units	\$37,000
Total	\$37,000
Meacham Homes	
Replace siding, entry doors, and windows at 14 units	\$523,000
Total	\$523,000
Highview (Scattered Sites South)	
Replace entry and storm doors	\$47,000
Total	\$47,000
Highview (Scattered Sites North)	
Replace siding	\$80,000
Total	\$80,000
2025 Total	\$1,257,791

2024	
All County Housing	
Lead-based paint testing and mitigation	\$175,148
Total	\$175,148
Fee Fee and Villa Lago	
Install community center security cameras	\$40,000
Replace floor tile in 120 units	\$330,000
Install a water run-off drainage system	\$75,000
Total	\$445,000
Villa Lago Specific	
Replace the retention pond pump	\$80,000
Total	\$80,000
Arbor Hill	
Relocation fees for 68 families	\$140,000
Total	\$140,000

Meacham Homes	
Replace garage doors	\$75,000
Install sump pumps in two units	\$24,000
Replace water heaters	\$40,000
Total	\$139,000
Highview (Scattered Sites North)	
Replace siding	\$101,643
Total	\$101,643
Highview (Scattered Sites South)	
Renovate bathrooms and install sump pumps in nine units	\$172,000
Total	\$172,000
2024 Total	\$1,252,791

Existing 2026 - 2024 Administrative Funds
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All County Housing	
Operations	\$900,000
Administration	\$519,000
Planning	\$25,000
2024-2026 Total	\$1,444,000



Memorandum

To: Board of Commissioners, Housing Authority of St. Louis County

Through: Shannon Koenig, Executive Director and CEO

From: Emily Smith, Director of Program Compliance and Training

Date: September 12, 2023

Subject: *NSPIRE*

This memo provides information about changes to the U.S. Department of Housing and Urban Development's (HUD) inspection standards.

I. **Background**

In 1998, HUD created the office of Real Estate Assessment Center (REAC) to enhance the accuracy and consistency of physical inspections for HUD-assisted and public housing units. REAC developed the Uniform Physical Condition Standards (UPCS) to standardize the inspection process for the public housing program. REAC also created Housing Quality Standards (HQS) for the Housing Choice Voucher (HCV) program.

REAC inspectors use the UPCS to conduct inspections of public housing units and provide scores to Public Housing Agencies (PHA). The REAC inspection scores affect the PHA's overall Public Housing Assessment System (PHAS) score. For the HCV program, HQS inspections occur at private market units where HCV participants reside or wish to reside. The HQS inspections are completed by the Authority's own inspectors and affect the Authority's score on the Section Eight Management Assessment Program (SEMAP).

II. **Changes to Inspection Standards**

A. **NSPIRE**

On July 1, 2023, HUD implemented the National Standards for the Physical Inspection of Real Estate (NSPIRE) as the new physical inspection model designed to promote HUD's goal of reducing health and safety hazards in the home. NSPIRE replaces UPCS and HQS, standardizing the inspection process for HUD programs so the same expectations of housing quality can be achieved across all programs.

B. **Inspectable Areas**

Under UPCS, there were five separate inspectable areas: site, exterior, system, common areas, and unit. The new NSPIRE protocol reduces the inspectable areas to three different categories: outside, inside, and unit. The change to inspectable areas emphasizes the importance of the residents' unit rather than the exterior or appearance of the development or building.

C. Deficiencies

The new NSPIRE protocol includes a more comprehensive and detailed list of inspectable items and possible deficiencies. There are more health and safety defects than UPCS formerly listed, and REAC considers many of these defects "severe" health and safety defects, which require a repair within 24 hours. This change emphasizes the importance of the residents' wellbeing.

Deficiency severity has also changed with NSPIRE. Under UPCS, each deficiency could be assigned a level of severity that would result in varying deductions in points. To create more objectivity during the inspection process, NSPIRE removes the levels of severity criteria.

D. REAC Inspections

REAC inspections will continue to occur using the new NSPIRE protocol rather than the UPCS protocol. Under NSPIRE, the REAC inspections will require a larger sample size of units for inspection. The REAC inspections will also use the new NSPIRE scoring model which assigns different point deductions to different types of deficiencies. The REAC inspections will continue to impact the PHAS score and dictate how often the REAC inspections will occur.

III. The Authority's Response to NSPIRE

A. Training

To prepare for NSPIRE, the Authority procured NSPIRE and REAC training through U.S. Inspections Group, Inc. (USIG). USIG offers specialized inspection training courses for PHAs and other housing entities and leads the industry in inspection standards training.

The training was a two-day, on-site course that included the review of each individual inspection standard and deficiency under NSPIRE, real-life examples and photos of deficiencies, onsite inspections of two Authority units, and an exam for each training participant. The Authority's entire maintenance and facilities, inspections, and property management staff attended the training.

B. Implementation

In response to NSPIRE, and with the completion of the training, the Authority has begun NSPIRE self-inspections for its public housing and HUD-assisted units. The Housing Quality Inspection Department has already completed 60 inspections at Fee Fee Manor and is in the process of prioritizing and scheduling more inspections. The Authority will complete these self-inspections at least annually to ensure that work orders are being generated and addressed appropriately. This will also help ensure that all units are prepared for REAC inspections.

C. Resident Education

The Authority has been hosting resident meetings for each of its PHAs. At the meetings, residents are informed of the changes to the inspection standards and how these changes will affect them. The Authority hopes that by sharing this information with residents, both the Authority and residents will be prepared for upcoming inspections, and ultimately able to improve REAC and PHAS scores.

Memorandum



To: Board of Commissioners, Housing Authority of St. Louis County

Through: Shannon Koenig, Executive Director and CEO

From: Anna Holyan, Director of Strategic Initiatives

Date: September 12, 2023

Subject: *Agency Performance Report*

This memo provides an overview of the Agency Performance Report. This report is designed to communicate how the agency is performing by U.S. Housing and Urban Development (HUD) standards and by the internal measures the organization uses to track its own performance. This update is provided on a quarterly basis.

I. Updates Since First Quarter

Since the first quarter, the Authority received information on its SEMAP and PHAS scores. An outline of changes in PHAS and key results from the first quarter is below.

A. SEMAP Scores

HUD measures the effectiveness of our Housing Choice Voucher (HCV) program through the Section Eight Management Assessment Program (SEMAP). We scored as a Standard Performer at 85% in 2022 and anticipate that our score will rise to a High Performer for 2023 due to process and management changes.

B. PHAS Scores

We measure whether we are on track to receive our target score by monitoring the points received through the PHAS subsystem indicators. The Authority is set to score as a Substandard Performer at 79% for 2022 and is working diligently to make improvements to score as a High Performer for 2023.

C. Key Result: Formally Establish 3-5 Level 1 Partnerships

Since the last quarter, staff have met with several partner organizations to develop ways to work together to mutually benefit our clients. To date, formal agreements are in place or in progress with Community Action Agency of St. Louis County, Heat Up/Cool Down St. Louis, St. Louis County Weinman Domestic Violence Shelter, Urban League, and YWCA St. Louis.

D. Key Result: Successful Implementation of Project Based Voucher RFP

Staff drafted and issued an RFP for project-based vouchers in July. Staff received five submissions and will make awards soon.

E. Other Updates

Staff continues to make progress towards increasing customer satisfaction. To date, two customer service trainings have been scheduled for the entire team. The first centers around who our customers are and the best way to interact with them; the second is basic customer service training focusing on how to create positive interactions with customers and handle tough conversations with skill and empathy. These trainings ensure that all staff have the tools they need to be successful towards our goal of improving resident, landlord, and partner interactions with the agency.

II. Attachments

Agency Performance Report, Third Quarter

AGENCY PERFORMANCE REPORT

Housing Authority of St. Louis County
Third Quarter, 2023

Service
Respect
Integrity
Excellence
Collaboration

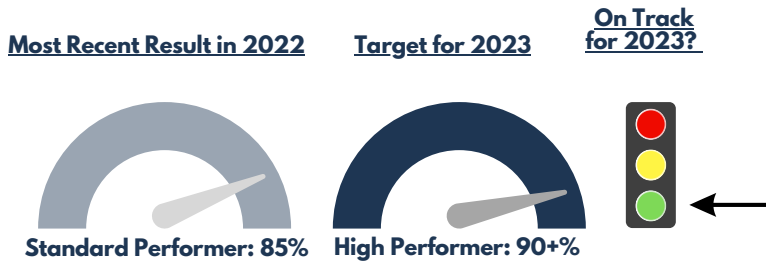
WHAT HUD MEASURES

SEMAP SCORES

HUD assesses the health of a PHA's **Housing Choice Voucher program** through an indicator called the Section Eight Management Assessment Program, or SEMAP.

Why it matters

The Housing Authority's SEMAP score communicates how well the agency is performing and impacts the amount of HUD funding it receives for the fiscal year.

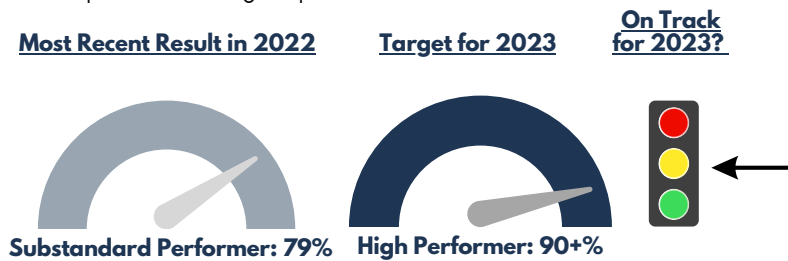


PHAS SCORES

HUD assesses the health of a PHA's **Public Housing program** through an indicator called the Public Housing Assessment System, or PHAS.

Why it matters

The Housing Authority's PHAS score communicates how well the agency is performing, impacts the amount of HUD funding it receives for the fiscal year, and determines the frequency of HUD public housing inspections.



WHAT THE AUTHORITY MEASURES

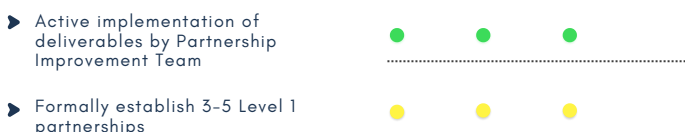
Objective 1: Deliver services safely, effectively, and efficiently.

RESULTS



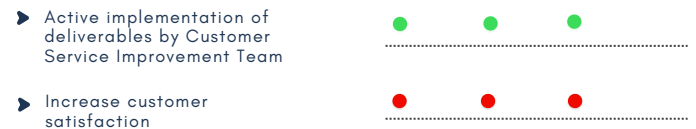
Objective 3: Help our residents and families gain self-sufficiency through partnerships with other organizations in the community.

RESULTS



Objective 2: Ensure residents, landlords, and employees feel respected during interactions with the Authority.

RESULTS



Objective 4: Expand access to desirable and affordable housing.

RESULTS





Memorandum

To: Board of Commissioners, Housing Authority of St. Louis County

Through: Shannon Koenig, Executive Director and CEO

From: Kawanna Tate, Director of Housing Administration

Date: September 12, 2023

Subject: *Housing Administration Report*

At our last meeting, the U.S. Department of Housing and Urban Development (HUD) had not yet released our 2022 Public Housing Assessment System (PHAS) scores. Today I will discuss our PHAS score and our current performance for the Management Assessment Sub-System (MASS) performance indicator.

I. Public Housing Assessment System Update

PHAS Indicator	Score	Maximum Allowance
Physical (PASS)	37	40
Financial (FASS)	18	25
Management (MASS)	14	25
Capital Fund	10	10
PHAS Total Score	79	100

The Authority received a *Substandard Performer* designation for 2022 because we achieved less than 60% of the total points available under the MASS performance indicator. Since the Authority returned its public housing program to in-house management and oversight in January 2023, we have made improvements to occupancy management aimed at improving MASS scores going forward.

II. Current MASS Performance

Authority staff have adjusted our management strategy to collect and evaluate our progress on the MASS sub-indicators. Our performance for August is below:

Sub-Indicator	Performance	Projected Points	Max Points
Occupancy	97.39	12	16
Accounts Payable Ratio	0.186	4	4
Tenant Accounts Receivable	0.279	0	5
Current Snapshot	Standard Performer	16	25

III. Public Housing Updates

A. Resident Meetings

The Authority convened resident meetings this past June and July; the first time since the COVID pandemic. We discussed changes to various HUD policies and procedures including, National Standards for the Physical Inspection of Real Estate (NSPIRE), community service and self-sufficiency requirements, and the Housing Opportunity through Modernization Act of 2016 (HOTMA).

B. Resident Advisory Board Meeting

The Authority convened a Resident Advisory Board meeting on August 14, 2023. During this meeting we discussed HUD requirements for the 2024 Annual Public Housing Authority (PHA) Plan and presented key revisions to the plan.

C. Tenant Repayment Agreement

The Authority will implement a tenant rent repayment agreement to provide an opportunity for the tenant to repay past due rent, rather than being removed from the program. It also allows the Authority to improve its financial position and our MASS score Tenant Accounts Receivable sub-indicator.



Memorandum

To: Board of Commissioners, Housing Authority of St. Louis County

Through: Shannon Koenig, Executive Director and CEO

From: William Barry, Director of Maintenance and Facilities

Date: September 12, 2023

Subject: *Maintenance Report*

This memo summarizes the monthly maintenance and supply costs for the Housing Authority of St. Louis County public housing from April 1 through August 31, 2023.

I. Maintenance Supply Costs

The following are repair and replacement costs for janitorial services, paint supplies, water heaters, kitchen cabinets, exterior doors, plumbing, and window repairs required to ensure the units meet Housing Quality Standards.

April	\$ 9,112
May	\$ 2,113
June	\$ 6,698
July	\$ 18,363
<u>August</u>	<u>\$ 15,126</u>
TOTAL	\$ 51,412

A. Attachment: Work Orders from April - August 2023

II. Contracted Repair Costs

These costs include groundskeeping, pest control, janitorial and alarm monitoring, elevator services, seven unit rehabs, mold mitigation, trash services, heating and cooling system repairs, kitchen cabinet replacements, floor restorations, door resurfacing, and electrical and plumbing contractors services.

April	\$ 59,091
May	\$ 7,553
June	\$ 69,484
July	\$ 103,481
<u>August</u>	<u>\$ 40,607</u>
TOTAL	\$ 280,216

III. Other Maintenance Costs

These costs include vehicle maintenance and vehicle fuel costs.

April	\$ 1,006
May	\$ 2,440
June	\$ 187
July	\$ 2,218
<u>August</u>	<u>\$ 1,671</u>
TOTAL	\$ 7,522



Work Order Detail

Multiple Properties
Work Orders active between 04/01/2023 and 08/01/2023

Property	Unit	WO	WO Category	WO Brief Description	Call Date	Date Completed	Days to Complete	Days open in Period Reported
1004aarb	PLU186	34796	Doors	mail box key	03/14/2023	04/03/2023	20	2 2
1004aarb	APP153	34871	Plumbing	shower head	03/22/2023	04/04/2023	13	3 3
1004aarb	A14523	34881		water/sink	03/24/2023	04/04/2023	11	3 3
1004aarb	A14511	34896	Electrical		03/24/2023	04/04/2023	11	3 3
1004aarb	PLU164	34900	Appliance	stove	03/27/2023	04/07/2023	11	6 6
1004aarb	APP153	34936	Plumbing	shower head	03/31/2023	04/04/2023	4	3 3
1004aarb	PLU144	34938	Doors	Keys	03/31/2023	04/10/2023	10	9 9
1004aarb	PLU158	34939		Graffiti	03/31/2023	04/04/2023	4	3 3
1004aarb	A14733	34941	HVAC	no hot water	04/03/2023	04/04/2023	1	1 1
1004aarb	PLU115	34942	Grounds	large branch	04/03/2023	04/04/2023	1	1 1
1004aarb	PLU119	34946	Doors	lock out	04/04/2023	04/04/2023	1	1 1
1004aarb	A14521	34959		lioght bulbs	04/05/2023	04/06/2023	1	1 1
1004aarb	PLU160	34964	HVAC	no hot water	04/05/2023	04/07/2023	2	2 2
1004aarb	PLU139	34983	Plumbing	kitchen amg	04/10/2023	04/12/2023	2	2 2
1004aarb	APP155	34991	Walls-Ceilings	light bulb	04/11/2023	04/25/2023	14	14 #
1004aarb	PLU137	34993		water from dinning wall	04/11/2023	04/20/2023	9	9 9
1004aarb	PLU196	35000	HVAC	no a/c	04/12/2023	04/17/2023	5	5 5
1004aarb	A14521	35043	Doors	key	04/19/2023	04/25/2023	6	6 6
1004aarb	APP185	35057	Electrical	pull chain ceiling fan	04/24/2023	04/25/2023	1	1 1
1004aarb	PLU141	35077	Plumbing	toilet leaking	04/26/2023	04/26/2023	1	1 1
1004aarb	PLU144	35080	Electrical	thermostat & blinds	04/26/2023	04/27/2023	1	1 1
1004aarb	A14721	35083	HVAC	no hot water	04/26/2023	04/26/2023	1	1 1
1004aarb	PLU143	35103	Plumbing	furnace	05/01/2023	05/02/2023	1	1 1
1004aarb	A14721	35107	HVAC	tub	05/02/2023	05/02/2023	1	1 1
1004aarb	PLU139	35133	HVAC	thermostat	05/08/2023	05/16/2023	8	8 8
1004aarb	A14532	35143	Plumbing	leak	05/09/2023	05/11/2023	2	2 2
1004aarb	APP159	35155	Doors	Screen door	05/09/2023	05/22/2023	13	13 #
1004aarb	APP157	35170	Doors	door knob	05/10/2023	05/18/2023	8	8 8
1004aarb	APP185	35175	HVAC	thermostat	05/11/2023	05/18/2023	7	7 7
1004aarb	APP149	35178	HVAC	no a/c	05/11/2023	05/18/2023	7	7 7
1004aarb	PLU158	35187	Electrical	light bulb	05/12/2023	05/15/2023	3	3 3
1004aarb	A14723	35192	Windows	Removal	05/12/2023	05/16/2023	4	4 4
1004aarb	PLU170	35245		change lock	05/22/2023	05/23/2023	1	1 1
1004aarb	PLU170	35246		lock change	05/22/2023	05/23/2023	1	1 1
1004aarb	A14711	35275	Plumbing	back up	05/30/2023	06/01/2023	2	2 2
1004aarb	PLU119	35290	Electrical	light, cabinet door	05/31/2023	06/02/2023	2	2 2
1004aarb	PLU158	35294	Building Exterior	graffiti on building	06/01/2023	06/22/2023	21	21 #
1004aarb	PLU182	35296	Building Exterior		06/01/2023	06/22/2023	21	21 #
1004aarb	PLU172	35323	HVAC	no a/c	06/02/2023	06/05/2023	3	3 3
1004aarb	APP159	35326	Doors	storm door	06/05/2023	06/09/2023	4	4 4
1004aarb	A14722	35376	Doors	key	06/13/2023	06/14/2023	1	1 1
1004aarb	APP185	35392	Electrical	need light bulb	06/16/2023	06/22/2023	6	6 6
1004aarb	APP181	35444	Doors	door	06/26/2023	07/06/2023	10	10 #
1004aarb	A14711	35475	Electrical	ceiling light bulb	06/29/2023	07/05/2023	6	6 6
1004aarb	APP173	35485		light	06/30/2023	07/06/2023	6	6 6
1004aarb		35494			06/30/2023	07/05/2023	5	5 5
1004aarb	APP177	35518		light	07/05/2023	07/10/2023	5	5 5
1004aarb	APP193	35531	Doors	patio door	07/06/2023	07/07/2023	1	1 1
1004aarb	APP173	35532			07/06/2023	07/06/2023	1	1 1
1004aarb	A14712	35551		stove	07/10/2023	07/10/2023	1	1 1
1004aarb	A14523	35561	Doors	bathroom door	07/11/2023	07/12/2023	1	1 1
1004aarb	PLU139	35569	Windows	blinds	07/12/2023	08/02/2023	21	20 #
1004aarb	A14512	35576	Electrical	ceiling fan	07/13/2023	07/14/2023	1	1 1
1004aarb	APP177	35611		refrigerator gasket	07/18/2023	07/19/2023	1	1 1
1004aarb	APP185	35622	Doors	door	07/19/2023	07/19/2023	1	1 1
1004aarb	A14534	35696	Doors	front door	07/31/2023	08/01/2023	1	1 1
1004aarb	A14531	35706	HVAC	no hot water	07/31/2023	08/01/2023	1	1 1
1004afee		34756		building lights	03/06/2023	04/11/2023	36	10 #
1004afee	FF194F	34921	Doors	storage closet	03/30/2023	04/03/2023	4	2 2
1004afee	FF170B	34963		drawer	04/05/2023	04/11/2023	6	6 6
1004afee	FF170B	34967	Doors	Front door/hole in ground:	04/05/2023	04/07/2023	2	2 2
1004afee	FF194B	34969	Appliance	top stove	04/06/2023	04/17/2023	11	11 #
1004afee	FF186C	34982	Doors	patio door	04/10/2023	04/20/2023	10	10 #
1004afee	FF162G	34992	Appliance	refrigerator	04/11/2023	04/20/2023	9	9 9
1004afee	FF194E	35019	Plumbing	toilet	04/17/2023	04/20/2023	3	3 3
1004afee	FF162B	35022	Plumbing	toilet	04/17/2023	04/19/2023	2	2 2
1004afee	FF170C	35079	Electrical	thermostat and filter	04/26/2023	04/27/2023	1	1 1
1004afee	FF162H	35086	HVAC	No hot water	04/27/2023	04/27/2023	1	1 1
1004afee	FF170B	35087		kitchen light	04/27/2023	05/01/2023	4	4 4

1004afee	FF190F	35090	Doors	front door jam	04/28/2023	05/01/2023	3	33
1004afee	FF194F	35120		A/C	05/03/2023	05/09/2023	6	66
1004afee	FF166G	35130	Windows	Blinds	05/05/2023	05/10/2023	5	55
1004afee	FF166C	35141			05/08/2023	05/12/2023	4	44
1004afee	FF166J	35150	Plumbing	Leak	05/09/2023	05/10/2023	1	11
1004afee	FF186C	35182	Plumbing	sink clogged	05/12/2023	05/12/2023	1	11
1004afee	FF166H	35195	Appliance	stove/light bulb	05/15/2023	05/17/2023	2	22
1004afee	FF166E	35217		light, door	05/16/2023	05/18/2023	2	22
1004afee	FF186E	35219	Plumbing	leak in unit	05/17/2023	05/17/2023	1	11
1004afee	FF178F	35239		door/ Blinds	05/18/2023	05/22/2023	4	44
1004afee	FF162C	35280	HVAC	thermostat	05/30/2023	05/31/2023	1	11
1004afee	FF162B	35286	Appliance	hood light	05/31/2023	06/05/2023	5	55
1004afee	FF170D	35314	Plumbing	Shower	06/02/2023	06/15/2023	13	13 #
1004afee	FF170F	35440	Doors	mailbox	06/23/2023	06/30/2023	7	77
1004afee		35450		Keys	06/26/2023	07/05/2023	9	99
1004afee	FF166A	35452		door knob	06/27/2023	06/30/2023	3	33
1004afee	FF178F	35471	Doors	screen door	06/28/2023	07/06/2023	8	88
1004afee	FF170F	35491			06/30/2023	07/06/2023	6	66
1004afee	FFBLDG1	35493			06/30/2023	07/06/2023	6	66
1004afee	FF166C	35501	Plumbing	tiolet	07/03/2023	07/06/2023	3	33
1004afee	FF166J	35512		peep hole	07/03/2023	07/06/2023	3	33
1004afee	FF162J	35513		washer not working	07/03/2023	07/06/2023	3	33
1004afee	FF186F	35536		storm door	07/06/2023	07/12/2023	6	66
1004afee	FF190A	35539		refrigerator	07/06/2023	07/10/2023	4	44
1004afee	FF166A	35546	Electrical	ceiling light	07/07/2023	07/12/2023	5	55
1004afee	FF166B	35578		pilot	07/13/2023	07/14/2023	1	11
1004afee	FF170B	35588		drain	07/13/2023	07/18/2023	5	55
1004afee	FF166B	35592		tissue holder	07/17/2023	07/19/2023	2	22
1004afee	FF170A	35612		rails	07/18/2023	07/18/2023	1	11
1004afee	FF166C	35620	Doors	lock on door	07/19/2023	07/19/2023	1	11
1004afee	FF162C	35621	Electrical	light over sink	07/19/2023	07/19/2023	1	11
1004afee	FF186C	35667	Plumbing	shower head	07/27/2023	07/27/2023	1	11
1004afee	FF166E	35695	Doors	patio door	07/31/2023	08/01/2023	1	11
1004avil	V12336	34729	Windows	blinds	03/01/2023	04/03/2023	33	22
1004avil	VD1567	34815	Walls-Ceilings		03/15/2023	04/03/2023	19	22
1004avil	VD1565	34827	Plumbing	shower knob	03/16/2023	04/04/2023	19	33
1004avil	VD1561	34935	Plumbing	water not going down	03/31/2023	04/04/2023	4	33
1004avil	VD1539	34940	Electrical	outlet	04/03/2023	04/04/2023	1	11
1004avil	VD1516	34961	Plumbing	shower faucet	04/05/2023	04/12/2023	7	77
1004avil	V12260	34962	Plumbing	safety bar	04/05/2023	04/12/2023	7	77
1004avil	V12286	34972	Plumbing	no water	04/07/2023	04/07/2023	1	11
1004avil	V12284	34976		closet door	04/07/2023	04/26/2023	19	19 #
1004avil	V12350	34994	Plumbing	shower spout	04/12/2023	04/26/2023	14	14 #
1004avil	V12364	35020			04/17/2023	05/02/2023	15	15 #
1004avil	V12338	35034	Plumbing		04/18/2023	04/26/2023	8	88
1004avil	V12364	35036	Electrical	smoke detector	04/18/2023	04/19/2023	1	11
1004avil	V12363	35075	Doors		04/26/2023	05/01/2023	5	55
1004avil	VD1529	35076	Doors	strom door	04/26/2023	05/02/2023	6	66
1004avil	V12260	35081	Plumbing	anchor safety rod	04/26/2023	04/28/2023	2	22
1004avil	VD1543	35102	Appliance	smell gass	05/01/2023	05/02/2023	1	11
1004avil	VD1516	35104	Plumbing	shower head	05/01/2023	05/02/2023	1	11
1004avil	VD1525	35117	Doors	key	05/02/2023	05/03/2023	1	11
1004avil	V12366	35118	Appliance	refrigerator	05/03/2023	05/03/2023	1	11
1004avil	V12244	35119	Windows	blinds	05/03/2023	05/03/2023	1	11
1004avil	VD1543	35122	Appliance	stove	05/03/2023	05/03/2023	1	11
1004avil	V12286	35160	HVAC	a/c	05/10/2023	05/15/2023	5	55
1004avil	VD1519	35162	Doors	front door	05/10/2023	05/12/2023	2	22
1004avil	V12260	35165	Flooring-Steps	hole in floor	05/10/2023	05/12/2023	2	22
1004avil	V12369	35166	Electrical	outlet	05/10/2023	05/15/2023	5	55
1004avil	VD1565	35174	HVAC	no a/c	05/11/2023	05/11/2023	1	11
1004avil	V12332	35188	Grounds	bee hives	05/12/2023	05/16/2023	4	44
1004avil	VD1515	35205	Electrical	doorbell	05/15/2023	05/18/2023	3	33
1004avil	V12338	35238			05/18/2023	05/23/2023	5	55
1004avil	V12244	35252	Doors	locks change	05/23/2023	06/07/2023	15	15 #
1004avil	VD1553	35259	Plumbing	toliet	05/24/2023	05/29/2023	5	55
1004avil	V12250	35267	Doors	bathroom knob	05/26/2023	05/30/2023	4	44
1004avil	VD1529	35274	Doors	screw	05/26/2023	06/16/2023	21	21 #
1004avil	VD1515	35289	HVAC	need filter	05/31/2023	06/16/2023	16	16 #
1004avil	V12365	35311	Grounds	tree	06/02/2023	06/16/2023	14	14 #
1004avil	VLBLDG7	35352	Appliance	washer court 3	06/09/2023	06/16/2023	7	77
1004avil	VD1516	35455	Doors	door knob	06/27/2023	07/03/2023	6	66
1004avil	VD1515	35463		sewer smell	06/27/2023	06/28/2023	1	11
1004avil	VD1514	35515	Building Exterior	gutter	07/05/2023	07/12/2023	7	77
1004avil	VLBLDG9	35562	Appliance	laundry room	07/12/2023	07/15/2023	3	33
1004avil	VD1516	35564	Plumbing	front door/bathrub	07/12/2023	07/12/2023	1	11
1004avil	V12364	35635	Electrical	light bulb	07/21/2023	07/26/2023	5	55
1004avil	V12326	35660	Doors	chane locks	07/26/2023	08/09/2023	14	66
1004avil	V12322	35661	Electrical	light bulb	07/26/2023	07/26/2023	1	11

1004avil	V12286	35664	Electrical	fluorescent	07/26/2023	07/26/2023	1	1 1
1004bsfh	WS1422	34735	Electrical	Hallway light and basemer	03/02/2023	04/05/2023	34	4 4
1004bsfh	BRO705	34825		Raccoons in attic	03/15/2023	04/04/2023	20	3 3
1004bsfh	JL7930	34926	Plumbing	yellowish stuff in bottom o	03/30/2023	04/07/2023	8	6 6
1004bsfh	JL7930	34927	Grounds	Check fence, neighbor con	03/30/2023	04/19/2023	20	18 #
1004bsfh	ATT432	34928	Doors	Weather stripping at front	03/30/2023	04/04/2023	5	3 3
1004bsfh	ATT432	34929	Electrical	Light in basement will not	03/30/2023	04/04/2023	5	3 3
1004bsfh	WP2862	34930	Electrical	Needing batteries for smol	03/31/2023	04/03/2023	3	2 2
1004bsfh	WP2868	34932	Plumbing	Toilet stopped up	03/31/2023	04/03/2023	3	2 2
1004bsfh	E11108	34943	Plumbing	Kitchen sink	04/03/2023	04/03/2023	1	1 1
1004bsfh	CHI325	34945	Grounds	Tree fell in back on fence	04/03/2023	04/24/2023	21	21 #
1004bsfh	WP2889	34951		Measure front door	04/04/2023	04/25/2023	21	21 #
1004bsfh	E11132	34968	Plumbing	Outside faucet is leaking	04/06/2023	04/21/2023	15	15 #
1004bsfh	MP2802	34973		Under kitchen sink leaking	04/07/2023	04/07/2023	1	1 1
1004bsfh	WP2857	34978		Gap in fence	04/10/2023	04/18/2023	8	8 8
1004bsfh	EL1476	34985	Plumbing	Hall toilet is running	04/11/2023	04/12/2023	1	1 1
1004bsfh	BRO705	34989	Appliance	Exhaust fan	04/11/2023	04/28/2023	17	17 #
1004bsfh	BRO705	34990	General	Switch for dishwasher	04/11/2023	05/04/2023	23	23 #
1004bsfh	E11112	34995	Plumbing	Toilet is running	04/12/2023	04/12/2023	1	1 1
1004bsfh	WS1423	34996	Plumbing	Water is coming from the	04/12/2023	04/12/2023	1	1 1
1004bsfh	EL1460	35008		AC blowing warm air	04/14/2023	04/14/2023	1	1 1
1004bsfh	WP2816	35010	Electrical	No Electric service	04/14/2023	04/17/2023	3	3 3
1004bsfh	FRW404	35015	HVAC	Check her thermostat plea	04/14/2023	04/20/2023	6	6 6
1004bsfh	EL1420	35016	General	Re-caulk around the tub.	04/14/2023	04/27/2023	13	13 #
1004bsfh	EL1420	35017	Flooring-Steps	Rail for basement steps	04/14/2023	04/27/2023	13	13 #
1004bsfh	BRO705	35021		Squirrels in attic	04/17/2023	04/19/2023	2	2 2
1004bsfh	WP2835	35023	Grounds	Tree limbs are hanging in	04/17/2023	04/18/2023	1	1 1
1004bsfh	WP2835	35024		Toilet running	04/17/2023	04/18/2023	1	1 1
1004bsfh	WS1431	35025		Toilet clogged	04/17/2023	04/21/2023	4	4 4
1004bsfh	AR1114	35026		Bathroom faucet leaks unc	04/17/2023	04/24/2023	7	7 7
1004bsfh	FRW404	35028		Hole in basement wall	04/17/2023	04/28/2023	11	11 #
1004bsfh	FRW404	35029		vents coming away from v	04/17/2023	04/28/2023	11	11 #
1004bsfh	FRW404	35030		Ceiling fan shakes when tu	04/17/2023	04/28/2023	11	11 #
1004bsfh	FRW404	35031		Front door handle loose	04/17/2023	04/28/2023	11	11 #
1004bsfh	FRW404	35032		a/c not working	04/17/2023	04/20/2023	3	3 3
1004bsfh	EL1476	35049	Building Exterior	Siding is hanging	04/21/2023	04/25/2023	4	4 4
1004bsfh	U10124	35056		Oven not working	04/21/2023	04/26/2023	5	5 5
1004bsfh	WS1470	35062	Plumbing	Pipe came apart in kitchen	04/24/2023	04/25/2023	1	1 1
1004bsfh	WP2816	35063	Doors	Front screen door closer is	04/25/2023	04/27/2023	2	2 2
1004bsfh	WP2894	35066		Water pressure is low	04/25/2023	04/26/2023	1	1 1
1004bsfh	WP2894	35067		Outlets not working	04/25/2023	04/27/2023	2	2 2
1004bsfh	WP2894	35068		Mold has returned inside t	04/25/2023	04/27/2023	2	2 2
1004bsfh	EL1420	35093	Electrical	Outlet behind TV is out.	04/28/2023	05/01/2023	3	3 3
1004bsfh	ATT432	35094	Electrical	Lights in basement will not	04/28/2023	05/01/2023	3	3 3
1004bsfh	ATT432	35095	Doors	Needing weather stripping	04/28/2023	05/02/2023	4	4 4
1004bsfh	E11140	35096	General	Saw one mice.	05/01/2023	05/01/2023	1	1 1
1004bsfh	MP2817	35097		Stove doesnt work	05/01/2023	05/02/2023	1	1 1
1004bsfh	WP2873	35098		Chain on screen door brok	05/01/2023	05/04/2023	3	3 3
1004bsfh	WS1486	35110	Electrical	Light in bathroom will not	05/02/2023	05/03/2023	1	1 1
1004bsfh	MP2802	35126	Appliance	Light in refrigerator is out.	05/04/2023	05/04/2023	1	1 1
1004bsfh	MP2817	35127	HVAC	No hot water	05/04/2023	05/04/2023	1	1 1
1004bsfh	E11140	35161	HVAC	Not working	05/10/2023	05/15/2023	5	5 5
1004bsfh	WS1463	35168		No A/C	05/10/2023	05/22/2023	12	12 #
1004bsfh	C10516	35172		leak in basement	05/11/2023	05/19/2023	8	8 8
1004bsfh	C10516	35173		Nails coming out of basem	05/11/2023	05/19/2023	8	8 8
1004bsfh	WS1486	35181	Electrical	Light/exhaust fan in bathr	05/12/2023	05/23/2023	11	11 #
1004bsfh	WP2803	35186		Water leaking into her yar	05/12/2023	05/16/2023	4	4 4
1004bsfh	E11112	35196		No A/C	05/15/2023	05/15/2023	1	1 1
1004bsfh	WP2873	35198	Appliance	Stove is out.....	05/15/2023	05/15/2023	1	1 1
1004bsfh	CHI340	35202		no hot water	05/15/2023	05/19/2023	4	4 4
1004bsfh	WP2881	35211	Electrical	Light in the livingroom is	05/16/2023	05/22/2023	6	6 6
1004bsfh	WP2835	35216	Appliance	Oven is not coming on	05/16/2023	05/24/2023	8	8 8
1004bsfh	SAR402	35229		Fridge not getting cold	05/18/2023	05/24/2023	6	6 6
1004bsfh	SAR402	35230		Needs new furnace filter	05/18/2023	05/24/2023	6	6 6
1004bsfh	SAR402	35231		Eyes on stove not working	05/18/2023	05/24/2023	6	6 6
1004bsfh	E11140	35235		Shelf in fridge shattered	05/18/2023	05/24/2023	6	6 6
1004bsfh	WS1487	35241		A/C not working properly	05/19/2023	05/23/2023	4	4 4
1004bsfh	AR1114	35242	Appliance	Rubber keeps coming from	05/19/2023	05/24/2023	5	5 5
1004bsfh	ATT432	35247	Electrical	Light/ceiling fan is not wor	05/22/2023	05/31/2023	9	9 9
1004bsfh	ATT432	35248	Doors	Child's bedroom will not cl	05/22/2023	05/24/2023	2	2 2
1004bsfh	WP2862	35256		Baseboards peeling off wa	05/23/2023	05/24/2023	1	1 1
1004bsfh	MEA406	35262	HVAC	A lot of water in basement	05/25/2023	05/31/2023	6	6 6
1004bsfh	NEW247	35270	Plumbing	Toilet backing up.	05/26/2023	05/30/2023	4	4 4
1004bsfh	MEA406	35271	Doors	Front door not closing and	05/26/2023	05/31/2023	5	5 5
1004bsfh	FB7100	35277		A/C not working	05/30/2023	05/31/2023	1	1 1
1004bsfh	WP2800	35297		Toilet leaking	06/01/2023	06/06/2023	5	5 5
1004bsfh	E11108	35303	Plumbing	toilet in hallway running	06/01/2023	06/07/2023	6	6 6
1004bsfh	E11108	35304	Electrical	Outlet in the bedrooms an	06/01/2023	06/05/2023	4	4 4

1004bsfh	E11108	35305	Electrical	Front porch light is out.	06/01/2023	06/12/2023	11	11 #
1004bsfh	WP2835	35321		Toilet still running	06/02/2023	06/06/2023	4	4 4
1004bsfh	EL1492	35329	Electrical	Light over kitchen sink out	06/05/2023	06/23/2023	18	18 #
1004bsfh	WP2861	35345	Plumbing	Secure toilet in hall bathro	06/07/2023	06/12/2023	5	5 5
1004bsfh	WP2861	35346	Appliance	Sides holders for the shelv	06/07/2023	06/12/2023	5	5 5
1004bsfh	WP2835	35353	Plumbing	Toilet is still running	06/12/2023	06/12/2023	1	1 1
1004bsfh	E11136	35356		Very little to no water pres	06/12/2023	06/23/2023	11	11 #
1004bsfh	E11136	35357		Wall behind toilet is cracke	06/12/2023	06/23/2023	11	11 #
1004bsfh	NEW317	35364	Building Exterior	Garage door will not lift up	06/12/2023	06/27/2023	15	15 #
1004bsfh	R10336	35366	General	Bad problem with mice	06/12/2023	06/30/2023	18	18 #
1004bsfh	D10453	35370		Mice infestation	06/13/2023	06/23/2023	10	10 #
1004bsfh	WP2861	35377	HVAC	A/C still not blowing	06/13/2023	06/16/2023	3	3 3
1004bsfh	E11140	35388	Electrical	Outlet for stove is not wor	06/15/2023	06/21/2023	6	6 6
1004bsfh	WP2889	35391	Plumbing	Kitchen sink is stopped up	06/16/2023	06/19/2023	3	3 3
1004bsfh	C10516	35398		Bathroom sink and tub clo	06/20/2023	06/21/2023	1	1 1
1004bsfh	C10516	35399		Walls in basement crumbli	06/20/2023	06/23/2023	3	3 3
1004bsfh	E11140	35402		Oven not working	06/20/2023	06/23/2023	3	3 3
1004bsfh	E11124	35404	Grounds	Secure mailbox.	06/20/2023	07/07/2023	17	17 #
1004bsfh	WP2839	35406		Front door bottom lock do	06/20/2023	06/23/2023	3	3 3
1004bsfh	SAR402	35420		Fridge still not cooling.	06/22/2023	06/28/2023	6	6 6
1004bsfh	MP2821	35430		Replace back door.	06/23/2023	07/14/2023	21	21 #
1004bsfh	WP2815	35445	Plumbing	Toilet in master bedroom	06/26/2023	07/05/2023	9	9 9
1004bsfh	WP2815	35446	Doors	Front door not locking	06/26/2023	07/07/2023	11	11 #
1004bsfh		35462		Strong mildew smell comir	06/27/2023	06/28/2023	1	1 1
1004bsfh	WP2803	35473	Plumbing	Toilet is running	06/29/2023	06/30/2023	1	1 1
1004bsfh	WP2803	35474	Appliance	Oven knob came off.	06/29/2023	06/30/2023	1	1 1
1004bsfh	MP2822	35478	General	Problem with spider, ants	06/29/2023	07/10/2023	11	11 #
1004bsfh	EL1492	35503	Plumbing	Hall bathroom is stopped u	07/03/2023	07/05/2023	2	2 2
1004bsfh	E11113	35509	Plumbing	toilet stopped up	07/03/2023	07/05/2023	2	2 2
1004bsfh	E11113	35510	Electrical	Outside light, front and ba	07/03/2023	07/07/2023	4	4 4
1004bsfh	MP2817	35511	Doors	Front screen door lock is b	07/03/2023	07/24/2023	21	21 #
1004bsfh	E11104	35516	HVAC	No A/C	07/05/2023	07/06/2023	1	1 1
1004bsfh	WP2864	35529	HVAC	A/C not coming on.	07/06/2023	07/07/2023	1	1 1
1004bsfh	WP2864	35530	Doors	Need weatherstripping at l	07/06/2023	07/24/2023	18	18 #
1004bsfh	EL1460	35552		Screen door not closing.	07/11/2023	07/14/2023	3	3 3
1004bsfh	EL1460	35553		Basement light out	07/11/2023	07/14/2023	3	3 3
1004bsfh	MP2826	35555	Doors	Back door is jammed	07/11/2023	07/24/2023	13	13 #
1004bsfh	MP2826	35556	Appliance	Pilot light is out on stove	07/11/2023	07/18/2023	7	7 7
1004bsfh	MP2826	35557	General	Vanity sink is cracked	07/11/2023	07/24/2023	13	13 #
1004bsfh	MEA406	35567	HVAC	unit still leaking	07/12/2023	07/14/2023	2	2 2
1004bsfh	JL7930	35574		A/C not working	07/13/2023	07/14/2023	1	1 1
1004bsfh	WP2800	35584	HVAC	Needing a filter	07/14/2023	07/19/2023	5	5 5
1004bsfh	WS1463	35586	HVAC	No A/C	07/14/2023	07/18/2023	4	4 4
1004bsfh	E11113	35587	HVAC	No hot water at all	07/14/2023	07/17/2023	3	3 3
1004bsfh	EL1436	35590	Grounds	Tree branch down in back	07/14/2023	08/04/2023	21	18 #
1004bsfh	GV8704	35591	HVAC	Gas tank has rusted, has b	07/14/2023	07/19/2023	5	5 5
1004bsfh	WS1455	35613	Electrical	Light fixture in the kids be	07/18/2023	07/25/2023	7	7 7
1004bsfh	WS1455	35614	Plumbing	Toilet is stopped up.	07/18/2023	07/25/2023	7	7 7
1004bsfh	MEA406	35617	Doors	Front and back door not cl	07/18/2023	07/21/2023	3	3 3
1004bsfh	WP2864	35618	HVAC	No A/C	07/18/2023	07/19/2023	1	1 1
1004bsfh	WP2889	35624	Electrical	Light in the bedroom has e	07/19/2023	07/24/2023	5	5 5
1004bsfh	E11132	35649	HVAC	No hot water in unit.	07/25/2023	07/27/2023	2	2 2
1004bsfh	MP2802	35652	Plumbing	Hall ,toilet running.	07/25/2023	07/27/2023	2	2 2
1004bsfh	MP2802	35653	Electrical	Tighten outlets	07/25/2023	07/26/2023	1	1 1
1004bsfh	E11112	35659		Possible water leak	07/26/2023	08/03/2023	8	6 6
1004bsfh	MEA406	35665	HVAC	Unit still leaking	07/26/2023	07/28/2023	2	2 2
1004bsfh	FRW404	35669	Doors	Front Door is nor locking	07/27/2023		5	5 5
1004bsfh	MP2822	35670	Windows	Replace front window scre	07/27/2023	08/04/2023	8	5 5
1004bsfh	MP2822	35671	Building Exterior	Siding on the side of the h	07/27/2023	08/04/2023	8	5 5
1004bsfh	MP2822	35672	Doors	Weather stripping for back	07/27/2023	08/04/2023	8	5 5
1004bsfh	WP2889	35673	HVAC	Needing a filter	07/27/2023	08/04/2023	8	5 5
1004bsfh	WP2889	35674	Flooring-Steps	Floor in the kitchen, water	07/27/2023	08/04/2023	8	5 5
1004bsfh	WP2861	35675	HVAC	A/C unit is leaking	07/27/2023	07/28/2023	1	1 1
1004bsfh	WS1479	35678		Kitchen sink leaking	07/28/2023	07/28/2023	1	1 1
1004bsfh	WS1479	35679		Sink broken	07/28/2023	07/28/2023	1	1 1
1004bsfh	WS1479	35680		Mold on ceiling in main ba	07/28/2023	07/28/2023	1	1 1
1004bsfh	WS1479	35681		mailbox broken	07/28/2023	07/28/2023	1	1 1
1004bsfh	WS1479	35682		Screen door handle broker	07/28/2023	07/28/2023	1	1 1
1004bsfh	WS1479	35683		Side screen door broken	07/28/2023	07/28/2023	1	1 1
1004bsfh	WS1479	35684		Bathtub needs new caulkir	07/28/2023	07/28/2023	1	1 1
1004bsfh	WS1479	35685		Toilet in main bath needs i	07/28/2023	07/28/2023	1	1 1
1004bsfh	WS1479	35686		A/C leaking	07/28/2023	07/28/2023	1	1 1
1004bsfh	WS1479	35687		bathroom door has an ope	07/28/2023	07/28/2023	1	1 1
1004bsfh	ALK404	35688		Snake toilet properly	07/28/2023	08/07/2023	10	4 4
1004bsfh	JL7930	35689	HVAC	A/C not working.	07/28/2023	07/28/2023	1	1 1
1004bsfh	JL7930	35693		Chain on fan broke	07/28/2023	08/25/2023	28	4 4
1004bsfh	WP2835	35700		Toilet keeps running	07/31/2023	08/04/2023	4	1 1
1004bsfh	WP2835	35701		Garage door wont open.	07/31/2023		1	1 1

Total number of work orders:	304
Work orders closed within 25 days:	300
Average completion days:	10.54
Average completion days for reporting period 2 years pr	2.00
Reduction in average completion days over the past thre	-8.54



Memorandum

To: Board of Commissioners, Housing Authority of St. Louis County

Through: Shannon Koenig, Executive Director and CEO

From: Nicole O'Dell, Director of Housing Choice Voucher Program

Date: September 12, 2023

Subject: *Housing Choice Voucher Program Updates*

The Authority's status report for the Housing Choice Voucher Program's Section Eight Management Assessment Program (SEMAP) is attached with a final score of our 2022 SEMAP assessment.

I. 2022 SEMAP Final Score

The U.S. Department of Housing and Urban Development (HUD) issued the Authority a SEMAP rating of *Standard Performer* for fiscal year 2022. The Authority received this score because two performance indicators, Housing Quality Standards (HQS) Enforcement and Payment Standards, received zero points.

HUD updates payment standards and the Authority is responsible for gathering the data generated through the update and incorporating it into the following fiscal year cases. Due to a software issue within the Authority's operating system the four-bedroom payment standard was automatically rounded up in price instead of down, which changed the standard. This error caused the Authority to receive zero points for this indicator. The Authority has addressed this issue with the software team and moving forward will ensure that payment standard calculation inputs are in compliance with HUD guidelines.

The HQS Enforcement performance indicator measures the Authority's success in processing failed HQS inspections in a timely manner. Even before our SEMAP assessment, the Authority had taken actions to improve the process. Most significantly, the Authority assigned a new leader to oversee the Housing Quality Inspections Department. Since becoming the HQ Inspections Manager in March, Erin Fisher has initiated effective process monitoring techniques and has provided staff with advanced training to ensure timely and accurate inspections and administration. The Authority does not anticipate this performance indicator will be an issue for our 2023 SEMAP.

II. **Veterans Affairs Supportive Housing (VASH)**

The Authority partners with the local office of the U.S. Department of Veterans Affairs to provide homeless veterans with stable housing and the resources to become self-sufficient. In August 2023, HUD provided the Authority with an additional 10 VASH vouchers to further assist veterans in need of housing. This additional allocation brings the Authority's total VASH vouchers to 135.

SECTION EIGHT MANAGEMENT ASSESSMENT PROGRAM (SEMAP)

STATUS REPORT

Housing Authority of St. Louis County
Third Quarter, 2023

ABOUT SEMAP SCORES

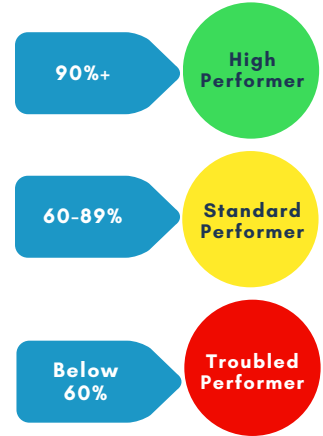
The Section Eight Management Assessment Program (SEMAP) measures the performance of the public housing agencies (PHAs) that administer the housing choice voucher program in 14 key areas (below).

SEMAP helps HUD target monitoring and assistance to PHA programs that need the most improvement.

HOW ARE SEMAP SCORES GENERATED?

SEMAP is used to remotely measure PHA performance and administration of the Housing Choice Voucher program. SEMAP uses HUD's national database of tenant information and information from audits conducted annually by independent auditors. HUD will annually assign each PHA a rating on each of the 14 indicators and an overall performance rating of high, standard, or troubled. Metropolitan PHAs, like HASLC, will also be able to earn bonus points for their achievements in encouraging assisted families to choose housing in low poverty areas.

POSSIBLE SEMAP SCORES



HOW ARE WE DOING?

INDICATOR	MAX PTS	2019 SCORE	2022 SCORE	AUDIT
1. Selection from waiting list	15	15	15	Monthly
2. Rent reasonableness	20	20	20	Monthly
3. Determination of adjusted income	20	20	20	Monthly
4. HQS quality control inspections	5	5	5	Monthly
5. HQS enforcement	10	0	0	Monthly
6. Utility allowance schedule	5	5	5	Q1
7. Payment standards	5	5	0	Q1
8. Expanding housing opportunities	5	5	5	Q4
9. Annual re-examinations	10	10	10	Q4
10. Correct tenant rent calculations	5	5	5	Q4
11. Pre-contract HQS inspections	5	5	5	Q4
12. Annual HQS inspections	10	10	5	Q4
13. Lease-up	20	20	20	Q4
14. Family Self-Sufficiency enrollment	10	N/A	N/A	Q4

HIGHLIGHTS

- Final 2022 Rating: The Authority was rated a Standard Performer in the Fiscal Year 2022.
- The Authority has begun improving processes for indicators that received low or zero points to ensure higher scores for next year.

2022 SEMAP SCORE



2023 PROJECTED SEMAP SCORE





Memorandum

To: Board of Commissioners, Housing Authority of St. Louis County

Through: Shannon Koenig, Executive Director and CEO

From: Kurt Schulte, Development Coordinator

Date: September 12, 2023

Subject: *Development Report*

This memo provides an overview of current development activities as well as future development plans.

I. Recommendation

No Board action is required.

II. Discussion

A. Wellington Family Homes

- i. Project is underway and construction is progressing on schedule.
- ii. First units should be ready for occupancy next month.
- iii. Bi-weekly calls continue with the Housing Authority and the development team to ensure construction remains on schedule.

B. Arbor Hill Apartments Redevelopment

- i. The Authority and the development have made significant progress with the RAD and HUD loan processes.
- ii. The Authority has worked diligently with the City of Maryland Heights and has achieved re-zoning of the site to a planned use development district.
- iii. Final plans for the off-site detention area have been completed and are under review.
- iv. The Authority is pushing to get this closed by the end of the year.

C. Future Development Plans

- i. The Authority was approached by St. Louis County to assist with a transitional housing project on the site of the Weinman Center. The Authority is developing a plan for 50 LIHTC-assisted units at the site and will act as the developer and owner of the project. The application for 4% LIHTC is in process and will be submitted on September 22nd.
- ii. The Authority was approached by the Peace United Church of Christ to examine the possibility of locating affordable housing on their property in Webster Groves. After studying the property, assessing market demand and meeting with local leaders and stakeholders, the Authority has decided to team up with Peace and act as co-developer and co-owner of a LIHTC-assisted senior housing development. The application for 9% LIHTC is in process and will be submitted on September 22nd.