

MELVINDALE HOUSING COMMISSION

ANNUAL REPORT

Fiscal Year 2015 (January 1, 2015 through December 31, 2015)



The Melvindale Housing Commission seeks to serve the needs of low income residents of Wayne County through innovative programs, partnership and effective stewardship. Primarily, the Melvindale Housing Commission provides affordable housing through its public housing and its tenant based assistance programs. Simultaneously, the housing commission looks for opportunities to create and preserve affordable housing within its jurisdiction.

As a “public housing commission”, we are governed by a Board of Officials generally called “Commissioners”. These public officials are appointed by the Mayor of the City of Melvindale in accordance with Michigan Public Act 18. To receive funding for its programs from the federal government, the public housing agency executes an Annual Contribution Contract with the Department of Housing and Urban Development which requires compliance with a host of laws.

As a public service agency, the Melvindale Housing Commission is committed to providing excellent service to all public housing applicants, residents, and the public.



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Message from Board Chair

C. Sue Herman



Message from Executive Director Cynthia C. Telfer

Financial Reports

Melvindale Housing Commission Statement of Net Position December 31, 2015

Current assets

Cash and cash equivalents	\$ 868,946
Cash - payment of current liabilities	1,932
Cash - tenant security deposits	52,584
Due from other governmental units	3,987
Accounts receivable, net	3,269
Prepaid expenses	97,777
Inventory	<u>89,278</u>
Total current assets	<u>1,119,773</u>

Noncurrent assets

Capital assets:	
Nondepreciable	201,053
Depreciable	12,145,878
Less: accumulated depreciation	(8,053,498)
Net capital assets	<u>4,293,433</u>
Total assets	<u>5,413,206</u>

Deferred outflows of resources

	<u>30,924</u>
Total assets and deferred outflows of resources	<u>5,444,130</u>

Current liabilities

Accounts payable	13,681
Accrued liabilities	15,222
Tenant security deposits	54,584
Due to other governmental units	33,400
Unearned revenue	1,932
Accrued compensated absences, current portion	<u>15,905</u>
Total current liabilities	<u>134,724</u>

Noncurrent Liabilities

Net pension liabilities	<u>200,000</u>
Total Liabilities	<u>335,076</u>

Net position

Net investment in capital assets	4,293,433
Unrestricted	<u>815,621</u>

Total net position	<u>\$ 5,109,054</u>
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Melvindale Housing Commission
Statement of Revenues, Expenses and Changes in Fund Net Position
For the Year End December 31, 2015

Operating revenues

Tenant revenue	\$ 516,112
Program grants - subsidies	1,171,881
Other income	<u>20,735</u>

Total operating revenues	<u>1,708,728</u>
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Operating expenses

Administration	442,745
Tenant services	44,527
Utilities	182,100
Maintenance	260,929
Protective services	39,264
Insurance	62,185
General	31,718
Housing assistance payments	719,578
Depreciation	<u>371,050</u>

Total operating expenses	<u>2,154,096</u>
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Operating income (loss)	<u>(445,368)</u>
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Nonoperating revenues and (expenses)

Gain / (loss) on sale of capital assets	1,116
Interest income	1,177
Total nonoperating revenues and (expenses)	<u>2,293</u>

Income (loss) before contributions	(443,075)
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Capital contribution	<u>58,892</u>
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Change in net position	<u>(384,183)</u>
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Net position - Beginning of year	5,668,840
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Prior period adjustment	<u>(175,603)</u>
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Net position - Beginning of year, as restated	<u>5,493,237</u>
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Net position - End of year	<u>\$ 5,109,054</u>
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PROGRAM HIGHLIGHTS and ACCOMPLISHMENTS

Occupancy – Coogan Terrace

Thirty-four new families were able to call Coogan Terrace home in 2014. Of these new admissions, eighty-eight percent had income that equaled or fell below thirty percent of the area median income. This income level is called “Extremely Low” income. The average annual income per household was \$8,567.53. The remaining twelve percent were admitted with incomes considered to be “very low”, with an average of \$14,442 per year.

December 31, 2014 closed out with zero vacancies. Kudos to the maintenance and occupancy staff for ending the year on 100% occupancy.

Greatest of These Is Love (501(c)3)

Many applicants who ultimately became residents of the Melvindale Housing Commission’s public housing program (Coogan Terrace) moved in with very little resources. Of the thirty four households that moved in in 2015, twenty five had income less than \$14,250 annually. They constituted an Extremely Low Income segment of the population as defined by the Department of Housing & Urban Development. As a result of the income limitations of residents, it became evident further assistance was needed. So, the Melvindale Housing Commission filed articles of incorporation for Greatest of These Is Love with the State of Michigan and applied to the Internal Revenue Services to be recognized as a tax exempt organization.

The Greatest of These Is Love (GOTL) opened Nora’s Closet, a thrift shop providing Coogan Terrace with basic essentials such as socks, underwear, personal hygiene items, household goods and small appliances. Many residents were also food insecure, falling short of resources toward the end of each month. Determined to provide two delicious and nutritious meals per month, the last two Thursdays were chosen to open The Ladle of Love Bistro. Donations from staff, community leaders and proceeds from a vending machine at Coogan Terrace provided the funds to purchase food. By means of volunteers, food is prepared and served to an average of one hundred residents per month.

Nora's Closet has served dozens of residents monthly by providing clothing, furniture, small appliances, household products and requested personal hygiene items for sale through a thrift shop environment. Many of the items for sale are gently used, pre-owned items, although as proceeds allow many products are purchased locally and resold.



Luz Guzman, Property Manager at
Nora's Closet Grand Opening
January 13, 2015

Ladle of Love Bistro



Security Camera's

The Department of Housing & Urban Development's Capital Fund Program provided the necessary resources to upgrade analog security cameras to digital, replacing _____ camera's. Twenty one additional camera's were added by installing a camera on each wing of seven floors to provide maximum coverage. Video feed is stored for thirty days and has been instrumental in addressing lease violations and improving security for residents.



Resident Services – Coogan Terrace

Many activities are offered to Coogan Terrace Residents including: Gardening, Nutrician classes through MSUS extension, Dances, Arts and Crafts and Field Trips.

Dances –

“Young At Heart” dance
October 23, 2015



Tea Party in July



Tea and finger food

Staff serving residents at the July ____ 2015 tea party



Gardening

For residents who use wheelchairs or just cannot get down on their knees with ease anymore, planter beds were built. This allowed many more residents to garden and enjoy fresh produce.



Kiwanis – Halloween Party



30 Year Anniversary Bash

Coogan Terrace welcomed its first resident on April 28, 1985, although the official date of building availability was July 31, 1985. To celebrate an anniversary party was held at Coogan Terrace on August 20, 2015. The Honorable Paul Clemente, State of Michigan Representative provided a proclamation acknowledging Coogan Terrace's thirty years of providing decent, safe and affordable housing to the Melvindale community. Speakers included Commission Chair Sue Herman, Mayor Stacy Striz and a representative of Wayne County Executive Warren Evan's office.

Special recognition was given to Marie Quinn and Balbina (Scotty) Paul. Ms. Quin moved into Coogan Terrace on August 8, 1985. At the time of the celebration, Ms. Paul was the longest tenured resident at the young age of 94.

Mrs. Betty Coogan (widow of the late Mayor and our name sake) and her son Larry Coogan attended as special honorees. Mr. Coogan spoke a few words on behalf of the Coogan family.

All in attendance enjoyed a picnic provided by donations from Melvindale Pharmacy and GOTLE.



Housing Choice Voucher Program

In addition to the public housing program, Melvindale Housing Commission also administers a tenant based rental assistance program called Housing Choice Vouchers. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the public housing agency.

Housing subsidy is paid to the landlord directly by the Melvindale Housing Commission on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

During the 2014 program year, twenty-eight vouchers were issued to applicants off the waiting list, however only four families were able to locate and utilize their voucher under the program. Fifty-nine families were removed from the active waiting list for various reasons as noted below:

• No response to outreach	28
• Voucher Expired	20
• Declined / returned Voucher	2
• Criminal History	2
• Moved in with Voucher	4
• Over Income	2
• Ported off list to Sterling Heights	1

Total Families Assisted in 2014

149	Households assisted during 2014 (although not all at one time)
115	Average Number of Households Assisted Each Month
\$55,841	Average monthly Housing Assistance Payments on behalf of program families
\$485.58	Average monthly per household assistance provided

PARTNERS / VOLUNTEERS

- **Kiwanis**

Kiwanis is so very much valued for the events they host throughout the year including, St. Patrick's Day and Halloween. Residents enjoy the wonderful food and fellowship at these events.



- **Resident Volunteers**

At every event residents volunteer to assist others less mobile than themselves. They help cook, serve food and generally fill in wherever the need. How wonderful it is when residents assist staff with decorations, setting up the event and assisting with the cleaning. Flower Day planting would never be accomplished so well without the nimble hands and horticultural skills of our residents.



LEADERSHIP TEAM

Board Members:

C. Sue Herman - Chair
Jerry L. Williams – Vice Chair
Nancy Kibby - Commissioner
Jeanette DeCaire - Commissioner
Carmen Cotto - Commissioner

Resident Advisory Board:

- Jerry L. Williams
- Raymond Rivers
- Louis Hornok
- Sandra Hornok
- Terrance Vance

Garden Club:



Melvindale Housing Commission Staff:

× Cynthia C. Telfer, Executive Director

- × Luz Guzman, Property Manager
- × Julian Emerson, Assistant Property Manager
- × Regina Washington, Business Manager
- × Yvette Honu, Administrative Assistant
- × Gregory Roy, Maintenance
- × Margaret Alford, Housing Choice Voucher Program
- × Patricia Brown, Resource Coordinator