

board agenda



Knox County Housing Authority
Regular Meeting of the Board of Commissioners
Moon Towers Conference Room
11/28/2017
10:00 a.m.

Opening	Roll Call	Chairperson Payton
<input type="checkbox"/> Wayne Allen	Review/Approve 10-2017 Minutes	Chairperson Payton
<input type="checkbox"/> Ben Burgland	Review/Ratify 10-2017 Financial Report	Chairperson Payton
<input type="checkbox"/> Thomas Dunker	Review/Ratify 10-2017 Claims and Bills	Chairperson Payton
<input type="checkbox"/> Jared Hawkinson	COCC:	\$ 43,169.62
<input type="checkbox"/> Lomac Payton	Moon Towers:	\$ 53,300.72
<input type="checkbox"/> Paula Sanford	Family:	\$ 73,969.28
<input type="checkbox"/> Paul H. Stewart	Bluebell:	\$ 19,758.03
<u>Excused:</u>	HCV:	\$ 82,767.06
	Brentwood:	\$ 28,435.16
<u>Others Present:</u>	Prairieland:	\$ 21,123.41
	Capital Fund 2016:	\$ 0.00
	Capital Fund 2017:	\$ 0.00

Old Business	None	
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New Business	Review/Approve Group Medical Insurance Rates for CY 2018	Derek Antoine
	Review/Approve Resolution 2017-13 for Bad Debt Charge Off for Period Ending 09/30/17	Derek Antoine

Reports	Executive Director's Report – No Report	Derek Antoine
	KCHA Legal Counsel Report – 09/2017	Jack Ball

Other Business	Galesburg Community Foundation Grant	Derek Antoine
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Adjournment

**MINUTES OF THE MONTHLY MEETING
OF THE BOARD OF COMMISSIONERS
OF THE KNOX COUNTY HOUSING AUTHORITY
October 31, 2017**

The regular meeting of the Board of Commissioners of the Knox County Housing Authority was held at William H. Moon Towers. Roll call was taken and the following Commissioners were present:

PRESENT: Wayne Allen
 Tom Dunker
 Jared Hawkinson
 Lomac Payton
 Paula Sanford

EXCUSED: Ben Burgland

ABSENT: Paul H. Stewart

Also present were Derek Antoine, Executive Director; Cheryl Lefler, Assistant Director; Lee Lofing, Finance Coordinator; and Jack Ball, KCHA Legal Counsel.

Chairperson Payton called the meeting to order at 10:00 a.m.

Chairperson Payton then asked if there were any additions or corrections to the previous meeting's minutes. Chairperson Payton identified one place where he was incorrectly identified as Vice-Chairperson. Chairperson Payton then declared the September meeting minutes approved with the correction.

Chairperson Payton then requested the Board review and ratify the September 2017 financial reports and committee notes. After brief discussion, Commissioner Allen made a motion to ratify the financial reports for September 2017 as presented; Commissioner Hawkinson seconded. Roll call was taken as follows:

Commissioner Allen - aye
Commissioner Dunker - aye
Commissioner Hawkinson - aye
Commissioner Payton - aye
Commissioner Sanford - aye

Motion Carried, 5-0.

September 2017 claims against the HA Administration in the sum of \$379,945.43; Central Office Cost Center in the sum of \$65,034.24; Moon Towers in the sum of \$64,700.39; Family in the sum of \$86,663.55; Bluebell in the sum of \$22,118.48; Housing Choice Voucher Program in the sum of \$84,096.09; Brentwood (A.H.P.) in the sum of \$28,571.47; Prairieland (A.H.P.) in the sum of \$25,561.21; Capital Fund '16 in the sum of \$3,200.00; and Capital Fund '17 in the sum of \$0.00 were presented for approval. Commissioner Allen made a motion to ratify the claims and bills; Commissioner Sanford seconded. Roll call was taken as follows:

Commissioner Allen - aye
Commissioner Dunker - aye
Commissioner Hawkinson - aye
Commissioner Payton - aye

Commissioner Sanford - aye
Motion Carried, 5-0.

OLD BUSINESS

None

NEW BUSINESS

Mr. Antoine asked the Board to review and approve Award for RFP 17-09 Solicitation for Lead-Based Paint (LBP) Inspection Services. Mr. Antoine referred to memo distributed in the board packet and outlined HUD's renewed efforts to ensure its programs are safe from lead-based contaminants. Costs for LBP inspection services will be paid from COCC reserves. After brief discussion, Commissioner Hawkinson made a motion to approve award for RFP 17-09 to Alloy Specialty for Lead-Based Paint Inspection Services in the amount not to exceed \$22,985.00; Commissioner Dunker seconded. Roll call was taken as follows:

Commissioner Allen - aye
Commissioner Dunker - aye
Commissioner Hawkinson - aye
Commissioner Payton - aye
Commissioner Sanford - aye

Motion Carried, 5-0.

Next, Mr. Antoine asked the Board to review and approve Pay Request #1 from Dowers Roofing for Mansard Roof Replacement at Brentwood Manor. Mr. Antoine reported that Dowers Roofing had been replacing roofs at AHP Properties due to hail damage. Part of this project all included the replacement of mansard roofs at three buildings even though they were not part of the insurance claim. This will be paid from Brentwood Manor's operating reserves. After brief discussion, Commissioner Dunker made a motion to approve Pay Request #1 to Dowers Roofing in the amount of \$22,519.00; Commissioner Allen seconded. Roll call was taken as follows:

Commissioner Allen - aye
Commissioner Dunker - aye
Commissioner Hawkinson - aye
Commissioner Payton - aye
Commissioner Sanford - aye

Motion Carried, 5-0.

REPORTS

Mr. Antoine handed out the Executive Director's Report at the meeting. This report presented a comprehensive overview of the Knox County Housing Authority including the following information: Training and Development, Media Outreach/Public Relations, Policy/Operations, Public Housing Program with property and occupancy information, Housing Choice Voucher, Affordable Housing Program and the Resource Development Department. Commissioner Dunker asked about the number of vouchers at the present time. Mr. Antoine reported the vouchers were currently at or near 195 vouchers. Commissioner Hawkinson asked if the IDROP recovery rate of 25% was average. Mr. Antoine reported that the debt recovery from IDROP is much higher than it ever was from the credit bureau. Mr. Antoine reported that a new staff person will be starting on 11/01/2017 as office assistant/public relations specialist. Mr. Antoine also mentioned upcoming commissioner training opportunities for PHADA in January and

NELROD in March.

Mr. Ball referenced the Legal Counsel Report that was passed out at the meeting. The report shows the cases filed during the month and items reviewed for the agency.

OTHER BUSINESS

None

ADJOURNMENT

Commissioner Allen made a motion to adjourn the meeting at 10:27 a.m.; Commissioner Hawkinson seconded. Roll call was taken as follows:

Commissioner Allen - aye
Commissioner Dunker - aye
Commissioner Hawkinson - aye
Commissioner Payton - aye
Commissioner Sanford - aye

Motion Carried, 5-0.

Respectfully submitted,

Secretary

COCC

	<u>October-17</u>	<u>Current YTD</u>
Operating Income	\$50,741.07	\$358,376.90
Operating Expenses	\$41,051.17	\$321,970.23
Net Revenue Income/(Loss)	\$9,689.90	\$36,406.67

Notes:

- Remaining PHADA and NAHRO training expenses.
- Renewed 3 year SSL Certificate for email.

Operated in the black for month & for the year.

COCC's Cash, Investments, A/R, & A/P \$922,931.90

MOON TOWERS

	<u>October-17</u>	<u>Current YTD</u>
Operating Income	\$62,744.72	\$447,293.21
Operating Expenses	\$53,300.72	\$425,448.04
Net Revenue Income/(Loss)	\$9,444.00	\$21,845.17

Notes:

- Nelrod Occupancy training.

Operated in the black for month & for the year.

Moon Towers' Cash, Investments, A/R, & A/P \$559,673.27

\$243,113.17 4 month minimum reserve position
\$316,560.10 Unreserved

FAMILY

	<u>October-17</u>	<u>Current YTD</u>
Operating Income	\$79,450.02	\$570,578.84
Operating Expenses	\$73,969.28	\$519,706.68
Net Revenue Income/(Loss)	\$5,480.74	\$50,872.16

Notes:

Operated in the black for month & for the year.

Family's Cash, Investments, A/R, & A/P \$482,913.14

\$296,975.25 4 month minimum reserve position
\$185,937.89 Unreserved

BLUEBELL

	<u>October-17</u>	<u>Current YTD</u>
Operating Income	\$19,167.74	\$139,500.19
Operating Expenses	\$19,758.03	\$138,962.07
Net Revenue Income/(Loss)	(\$590.29)	\$538.12

Notes:

- Sprinkler and fire alarm annual inspections.

Operated in the red for month, remains in the black for year.

Bluebell's Cash, Investments, A/R, & A/P \$104,159.91

\$79,406.90 4 month minimum reserve position
\$24,753.01 Unreserved

AHP - BRENTWOOD & PRAIRIELAND

<u>BRENTWOOD</u>	<u>October-17</u>	<u>Current YTD</u>
Operating Income	\$31,833.94	\$221,021.89
Operating Expenses	\$28,435.16	\$175,734.68
Net Revenue Income/(Loss)	\$3,398.78	\$45,287.21

Notes:

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Operated in the black for month & for the year.

Brentwood's Cash, Investments, A/R, & A/P	\$206,662.60
Restricted - Security Deposits	\$116.00
Brentwood's Total Cash	\$206,778.60

Difference of Cash held for Security Deposits minus Security Deposits Total.

<u>PRAIRIELAND</u>	<u>October-17</u>	<u>Current YTD</u>
Operating Income	\$26,863.50	\$191,412.85
Operating Expenses	\$21,123.41	\$159,121.36
Net Revenue Income/(Loss)	\$5,740.09	\$32,291.49

Notes:

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Operated in the black for month & for the year.

PrairieLand's Cash, Investments, A/R, & A/P	(\$49,106.43)
Restricted - Security Deposits	\$1,751.00
Restricted - Replacement Reserve	\$95,556.04
Restricted - Residual Receipts	\$54,493.77
PrairieLand's Total Cash	\$102,694.38

Difference of Cash held for Security Deposits minus Security Deposits Total.

These funds are held in the Replacement Reserve Savings Account.

These funds are held in the Residual Receipts Savings Account.

HOUSING CHOICE VOUCHERS

ADMINISTRATIVE

	<u>October-17</u>	<u>Current YTD</u>
Operating Income	\$9,067.19	\$64,853.03
Operating Expenses	\$11,281.43	\$80,814.60
Net Revenue Income/(Loss)	(\$2,214.24)	(\$15,961.57)

Notes:

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(\$27,362.69) Projected Income Gain/(Loss) FYE'18

Unrestricted Net Position (UNP)

\$160,703.50 9/30/2017 Balance

Investment in Fixed Assets

\$0.00

Monthly Net Revenue Income/(Loss)

(\$2,214.24)

\$0.00

Year End Adjustment

UNP Ending Balance

\$158,489.26 For Admin Expenses and HAP (if needed)

Pre 2004 Balance

\$121,830.26

Post 2013 Balance

\$36,546.51

Investment in Fixed Assets

\$112.49

Total UNP as of

\$158,489.26 10/31/2017

HAP

	<u>Oct-17</u>	<u>Current YTD</u>
Operating Income	\$64,273.50	\$449,316.40
Operating Expenses	\$71,495.00	\$480,392.17
Net Revenue Income/(Loss)	(\$7,221.50)	(\$31,075.77)

Notes:

HAP payments

Voucher expenses less than amount funded for the month.

Net Restricted Position (NRP)

\$11,205.00 9/30/2017 Balance

\$0.00

Year End Adjustment

Monthly VMS Net Revenue - Income/(Loss)

(\$7,250.00)

NRP Ending Balance for HAP

\$3,955.00 For HAP Expenses (Only)

**MINUTES OF THE MONTHLY MEETING
OF THE FINANCE COMMITTEE
OF THE KNOX COUNTY HOUSING AUTHORITY**

November 22, 2017

ROLL CALL - 10:33 am

There finance committee was called into order by Commissioner Ben Burgland.

ATTENDANCE - 10:34 am

KCHA Commissioners:

Present: Ben Burgland

Excused: Wayne Allen and Tom Dunker

Housing Authority Members:

Present: Derek Antoine & Lee Lofing

Excused:

FINANCIAL REPORT - 10:35 am

The only item on the agenda for this month's meeting was to review October 2017 Financial Reports. The committee members were emailed copies of the income statements for each Amp - COCC, Moon Towers, Family Sites, Bluebell Towers, Brentwood, Prairieland, and Housing Choice Voucher. These statements & notes were provided by Lee Lofing. It was noted that for the month of October that all the housing authority's programs except for the voucher program are operating in the black for the year.

ADJOURN - 10:56 am

Respectfully submitted,



Finance Coordinator, KCHA

Knox County Housing Authority
BOARD - COCC CASH FLOW STATEMENT
October 31, 2017

COCC - OPERATING STATEMENT	Current Period	Period Budget	Current Year	Year To Date Bud	Variance	Year Budget
OPERATING INCOME						
Total Operating Income	50,741.07	57,256.00	358,376.90	400,792.00	-42,415.10	687,072.00
TOTAL OPERATING INCOME	50,741.07	57,256.00	358,376.90	400,792.00	-42,415.10	687,072.00
OPERATING EXPENSE						
Total Administration Expenses	39,069.22	44,179.15	303,654.09	309,254.05	-5,599.96	530,150.00
Total Tenant Services	0.00	0.00	0.00	0.00	0.00	0.00
Total Utilities Expenses	475.80	495.84	-1,603.41	3,470.88	-5,074.29	5,950.00
Total Maintenance Expenses	220.63	645.83	10,920.91	4,520.81	6,400.10	7,750.00
General Expense	1,285.52	1,391.67	8,998.64	9,741.69	-743.05	16,700.00
TOTAL ROUTINE OPERATING EXPENSES	41,051.17	46,712.49	321,970.23	326,987.43	-5,017.20	560,550.00
Total Non-Routine Expense	0.00	0.00	0.00	0.00	0.00	0.00
Total Other Credit & Charges	0.00	0.00	0.00	0.00	0.00	0.00
Total Surplus Adjustments	0.00	0.00	0.00	0.00	0.00	0.00
Total Prov. for Operating Reserve	0.00	10,543.50	0.00	73,804.50	-73,804.50	126,522.00
Total Capital Expenditures	0.00	0.00	0.00	0.00	0.00	0.00
Total Vandalism Expenditures	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL OPERATING EXPENSES	41,051.17	57,255.99	321,970.23	400,791.93	-78,821.70	687,072.00
NET REVENUE/-EXPENSE PROFIT/-LOSS						
	9,689.90	0.01	36,406.67	0.07	36,406.60	0.00
Total Depreciation Expense						
	49.83	152.08	348.81	1,064.56	-715.75	1,825.00
NET REVENUE W/DEPRECIATION PROFIT/-LOSS	9,640.07	-152.07	36,057.86	-1,064.49	37,122.35	-1,825.00

Knox County Housing Authority
BOARD - AMP001 CASH FLOW STATEMENT
October 31, 2017

MOON TOWERS - OPERATING STATEMENT	Current Period	Period Budget	Current Year	Year To Date Bud	Variance	Year Budget
OPERATING INCOME						
Total Operating Income	62,744.72	57,264.61	447,293.21	400,852.27	46,440.94	687,175.00
TOTAL OPERATING INCOME	62,744.72	57,264.61	447,293.21	400,852.27	46,440.94	687,175.00
OPERATING EXPENSE						
Total Administration Expenses	24,530.69	25,059.92	170,276.26	175,419.44	-5,143.18	300,719.00
Total Tenant Services	24.90	93.74	1,015.69	656.18	359.51	1,125.00
Total Utilities Expenses	3,874.99	7,916.67	36,548.28	55,416.69	-18,868.41	95,000.00
Total Maintenance Expenses	17,953.86	22,060.42	171,808.98	154,422.94	17,386.04	264,725.00
General Expense	6,916.28	8,254.18	45,798.83	57,779.26	-11,980.43	99,050.00
TOTAL ROUTINE OPERATING EXPENSES	53,300.72	63,384.93	425,448.04	443,694.51	-18,246.47	760,619.00
Total Non-Routine Expense	0.00	0.00	0.00	0.00	0.00	0.00
Total Other Credit & Charges	0.00	0.00	0.00	0.00	0.00	0.00
Total Surplus Adjustments	0.00	0.00	0.00	0.00	0.00	0.00
Total Prov. for Operating Reserve	0.00	-6,120.33	0.00	-42,842.31	42,842.31	-73,444.00
Total Capital Expenditures	0.00	0.00	0.00	0.00	0.00	0.00
Total Vandalism Expenditures	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL OPERATING EXPENSES	53,300.72	57,264.60	425,448.04	400,852.20	24,595.84	687,175.00
NET REVENUE/EXPENSE PROFIT/-LOSS	9,444.00	0.01	21,845.17	0.07	21,845.10	0.00
Total Depreciation Expense						
Total Depreciation Expense	28,257.74	33,333.33	197,804.18	233,333.31	-35,529.13	400,000.00
NET REVENUE W/DEPRECIATION PROFIT/-LOSS	-18,813.74	-33,333.32	-175,959.01	-233,333.24	57,374.23	-400,000.00

Knox County Housing Authority
BOARD - AMP002 CASH FLOW STATEMENT
October 31, 2017

FAMILY - OPERATING STATEMENT	Current Period	Period Budget	Current Year	Year To Date Bud	Variance	Year Budget
OPERATING INCOME						
Total Operating Income	79,450.02	77,999.98	570,578.84	545,999.86	24,578.98	936,000.00
TOTAL OPERATING INCOME	79,450.02	77,999.98	570,578.84	545,999.86	24,578.98	936,000.00
OPERATING EXPENSE						
Total Administration Expenses	29,137.19	32,758.57	212,229.29	229,309.99	-17,080.70	393,103.00
Total Tenant Services	0.00	845.83	5,376.91	5,920.81	-543.90	10,150.00
Total Utilities Expenses	2,146.46	2,329.17	3,985.33	16,304.19	-12,318.86	27,950.00
Total Maintenance Expenses	36,998.54	43,229.17	264,156.36	302,604.19	-38,447.83	518,750.00
General Expense	5,687.09	9,185.00	33,958.79	64,295.00	-30,336.21	110,220.00
TOTAL ROUTINE OPERATING EXPENSES	73,969.28	88,347.74	519,706.68	618,434.18	-98,727.50	1,060,173.00
Total Non-Routine Expense	0.00	0.00	0.00	0.00	0.00	0.00
Total Other Credit & Charges	0.00	0.00	0.00	0.00	0.00	0.00
Total Surplus Adjustments	0.00	0.00	0.00	0.00	0.00	0.00
Total Prov. for Operating Reserve	0.00	-10,347.75	0.00	-72,434.25	72,434.25	-124,173.00
Total Capital Expenditures	0.00	0.00	0.00	0.00	0.00	0.00
Total Vandalism Expenditures	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL OPERATING EXPENSES	73,969.28	77,999.99	519,706.68	545,999.93	-26,293.25	936,000.00
NET REVENUE/EXPENSE PROFIT/-LOSS	5,480.74	-0.01	50,872.16	-0.07	50,872.23	0.00
Total Depreciation Expense						
Total Depreciation Expense	22,181.52	27,083.33	155,270.64	189,583.31	-34,312.67	325,000.00
NET REVENUE W/DEPRECIATION PROFIT/-LOSS	-16,700.78	-27,083.34	-104,398.48	-189,583.38	85,184.90	-325,000.00

Knox County Housing Authority
BOARD - AMP003 CASH FLOW STATEMENT
October 31, 2017

BLUEBELL - OPERATING STATEMENT	Current Period	Period Budget	Current Year	Year To Date Bud	Variance	Year Budget
OPERATING INCOME						
Total Operating Income	19,167.74	18,558.06	139,500.19	129,906.42	9,593.77	222,696.55
TOTAL OPERATING INCOME	19,167.74	18,558.06	139,500.19	129,906.42	9,593.77	222,696.55
OPERATING EXPENSE						
Total Administration Expenses	9,141.97	9,992.45	69,949.19	69,947.15	2.04	119,909.04
Total Tenant Services	0.00	41.67	239.76	291.69	-51.93	500.00
Total Utilities Expenses	2,052.60	2,358.34	10,453.71	16,508.38	-6,054.67	28,300.00
Total Maintenance Expenses	6,255.64	6,595.85	41,142.12	46,170.95	-5,028.83	79,150.00
General Expense	2,307.82	2,858.75	17,177.29	20,011.25	-2,833.96	34,305.00
TOTAL ROUTINE OPERATING EXPENSES	19,758.03	21,847.06	138,962.07	152,929.42	-13,967.35	262,164.04
Total Non-Routine Expense	0.00	0.00	0.00	0.00	0.00	0.00
Total Other Credit & Charges	0.00	0.00	0.00	0.00	0.00	0.00
Total Surplus Adjustments	0.00	0.00	0.00	0.00	0.00	0.00
Total Prov. for Operating Reserve	0.00	-3,288.96	0.00	-23,022.72	23,022.72	-39,467.49
Total Capital Expenditures	0.00	0.00	0.00	0.00	0.00	0.00
Total Vandalism Expenditures	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL OPERATING EXPENSES	19,758.03	18,558.10	138,962.07	129,906.70	9,055.37	222,696.55
NET REVENUE/EXPENSE PROFIT/-LOSS	-590.29	-0.04	538.12	-0.28	538.40	0.00
Total Depreciation Expense						
Total Depreciation Expense	13,730.60	11,995.83	96,114.20	83,970.81	12,143.39	143,950.00
NET REVENUE W/DEPRECIATION PROFIT/-LOSS	-14,320.89	-11,995.87	-95,576.08	-83,971.09	-11,604.99	-143,950.00

Knox County Housing Authority
BOARD - LOW RENT CASH FLOW STATEMENT
October 31, 2017

COCC, MT, FAMILY, BB COMBINED OS	Current Period	Period Budget	Current Year	Year To Date Bud	Variance	Year Budget
OPERATING INCOME						
Total Operating Income	212,103.55	211,078.65	1,515,749.14	1,477,550.55	38,198.59	2,532,943.55
TOTAL OPERATING INCOME	212,103.55	211,078.65	1,515,749.14	1,477,550.55	38,198.59	2,532,943.55
OPERATING EXPENSE						
Total Administration Expenses	101,879.07	111,990.09	756,108.83	783,930.63	-27,821.80	1,343,881.04
Total Tenant Services	24.90	981.24	6,632.36	6,868.68	-236.32	11,775.00
Total Utilities Expenses	8,549.85	13,100.02	49,383.91	91,700.14	-42,316.23	157,200.00
Total Maintenance Expenses	61,428.67	72,531.27	488,028.37	507,718.89	-19,690.52	870,375.00
General Expense	16,196.71	21,689.60	105,933.55	151,827.20	-45,893.65	260,275.00
TOTAL ROUTINE OPERATING EXPENSES	188,079.20	220,292.22	1,406,087.02	1,542,045.54	-135,958.52	2,643,506.04
Total Non-Routine Expense	0.00	0.00	0.00	0.00	0.00	0.00
Total Other Credit & Charges	0.00	0.00	0.00	0.00	0.00	0.00
Total Surplus Adjustments	0.00	0.00	0.00	0.00	0.00	0.00
Total Prov. for Operating Reserve	0.00	-9,213.54	0.00	-64,494.78	64,494.78	-110,562.49
Total Capital Expenditures	0.00	0.00	0.00	0.00	0.00	0.00
Total Vandalism Expenditures	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL OPERATING EXPENSES	188,079.20	211,078.68	1,406,087.02	1,477,550.76	-71,463.74	2,532,943.55
NET REVENUE/EXPENSE PROFIT/-LOSS	24,024.35	-0.03	109,662.12	-0.21	109,662.33	0.00
Total Depreciation Expense						
Total Depreciation Expense	64,219.69	72,564.57	449,537.83	507,951.99	-58,414.16	870,775.00
NET REVENUE W/DEPRECIATION PROFIT/-LOSS	-40,195.34	-72,564.60	-339,875.71	-507,952.20	168,076.49	-870,775.00

Knox County Housing Authority
BOARD - BRENTWOOD CASH FLOW STATEMENT
October 31, 2017

BRENTWOOD - OPERATING STATEMENT	Current Period	Period Budget	Current Year	Year To Date Bud	Variance	Year Budget
OPERATING INCOME						
Total Operating Income	31,833.94	31,233.33	221,021.89	218,633.31	2,388.58	374,800.00
TOTAL OPERATING INCOME	31,833.94	31,233.33	221,021.89	218,633.31	2,388.58	374,800.00
OPERATING EXPENSE						
Total Administration Expenses	3,840.94	4,516.67	26,944.37	31,616.69	-4,672.32	54,200.00
Total Fee Expenses	5,520.69	5,322.17	39,524.94	37,255.19	2,269.75	63,866.00
Total Utilities Expenses	4,995.08	2,179.16	13,480.63	15,254.12	-1,773.49	26,150.00
Total Maintenance Expenses	9,419.65	16,562.92	61,704.86	115,940.44	-54,235.58	198,755.00
Total Taxes & Insurance Expense	2,456.41	2,638.51	18,182.74	18,469.57	-286.83	31,662.00
Total Financial Expenses	2,202.39	2,333.33	15,897.14	16,333.31	-436.17	28,000.00
TOTAL ROUTINE OPERATING EXPENSE	28,435.16	33,552.76	175,734.68	234,869.32	-59,134.64	402,633.00
Total Amortization Expense	0.00	0.00	0.00	0.00	0.00	0.00
Total Provision for Reserve	0.00	-3,502.75	0.00	-24,519.25	24,519.25	-42,033.00
Total Capital Expenditures	0.00	-3,502.75	0.00	-24,519.25	24,519.25	-42,033.00
Total Vandalism Expenditures	0.00	0.00	0.00	0.00	0.00	0.00
Total Transfers In/Out	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL ALL EXPENSES BEFORE DEPRECIATION	28,435.16	30,050.01	175,734.68	210,350.07	-34,615.39	360,600.00
NET REVENUE PROFIT/-LOSS						
	3,398.78	1,183.32	45,287.21	8,283.24	37,003.97	14,200.00
Total Depreciation Expense						
	6,308.17	5,291.67	44,157.19	37,041.69	7,115.50	63,500.00
NET REVENUE w/Depreciation PROFIT/-LOSS	-2,909.39	-4,108.35	1,130.02	-28,758.45	29,888.47	-49,300.00

Knox County Housing Authority
BOARD - PRAIRIELAND CASH FLOW STATEMENT
October 31, 2017

PRAIRIELAND - OPERATING STATEMENT	Current Period	Period Budget	Current Year	Year To Date Bud	Variance	Year Budget
OPERATING INCOME						
Total Operating Income	26,863.50	27,098.75	191,412.85	189,691.25	1,721.60	325,185.00
TOTAL OPERATING INCOME	26,863.50	27,098.75	191,412.85	189,691.25	1,721.60	325,185.00
OPERATING EXPENSE						
Total Administration Expenses	3,512.00	4,637.50	24,685.17	32,462.50	-7,777.33	55,650.00
Total Fee Expenses	5,040.63	5,103.17	35,924.49	35,722.19	202.30	61,238.00
Total Utilities Expenses	508.88	2,148.33	9,674.27	15,038.31	-5,364.04	25,780.00
Total Maintenance Expenses	7,419.72	9,233.34	56,121.19	64,633.38	-8,512.19	110,800.00
Total Taxes & Insurance Expense	2,439.80	2,386.67	16,819.13	16,706.69	112.44	28,640.00
Total Financial Expenses	2,202.38	2,333.33	15,897.11	16,333.31	-436.20	28,000.00
TOTAL ROUTINE OPERATING EXPENSE	21,123.41	25,842.34	159,121.36	180,896.38	-21,775.02	310,108.00
Total Amortization Expense	0.00	0.00	0.00	0.00	0.00	0.00
Total Provision for Reserve	0.00	89.75	0.00	628.25	-628.25	1,077.00
Total Capital Expenditures	0.00	89.75	0.00	628.25	-628.25	1,077.00
Total Vandalism Expenditures	0.00	0.00	0.00	0.00	0.00	0.00
Total Transfers In/Out	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL ALL EXPENSES BEFORE DEPRECIATION	21,123.41	25,932.09	159,121.36	181,524.63	-22,403.27	311,185.00
NET REVENUE PROFIT/-LOSS						
	5,740.09	1,166.66	32,291.49	8,166.62	24,124.87	14,000.00
Total Depreciation Expense						
	6,789.88	6,375.00	47,529.16	44,625.00	2,904.16	76,500.00
NET REVENUE w/Depreciation PROFIT/-LOSS	-1,049.79	-5,208.34	-15,237.67	-36,458.38	21,220.71	-62,500.00

Knox County Housing Authority
BOARD - AHP CASH FLOW STATEMENT
October 31, 2017

BRENTWOOD & PRAIRIELAND COMBINED	Current Period	Period Budget	Current Year	Year To Date Bud	Variance	Year Budget
OPERATING INCOME						
Total Operating Income	58,697.44	58,332.08	412,434.74	408,324.56	4,110.18	699,985.00
TOTAL OPERATING INCOME	58,697.44	58,332.08	412,434.74	408,324.56	4,110.18	699,985.00
OPERATING EXPENSE						
Total Administration Expenses	7,352.94	9,154.17	51,629.54	64,079.19	-12,449.65	109,850.00
Total Fee Expenses	10,561.32	10,425.34	75,449.43	72,977.38	2,472.05	125,104.00
Total Utilities Expenses	5,503.96	4,327.49	23,154.90	30,292.43	-7,137.53	51,930.00
Total Maintenance Expenses	16,839.37	25,796.26	117,826.05	180,573.82	-62,747.77	309,555.00
Total Taxes & Insurance Expense	4,896.21	5,025.18	35,001.87	35,176.26	-174.39	60,302.00
Total Financial Expenses	4,404.77	4,666.66	31,794.25	32,666.62	-872.37	56,000.00
TOTAL ROUTINE OPERATING EXPENSE	49,558.57	59,395.10	334,856.04	415,765.70	-80,909.66	712,741.00
Total Amortization Expense	0.00	0.00	0.00	0.00	0.00	0.00
Total Provision for Reserve	0.00	-3,413.00	0.00	-23,891.00	23,891.00	-40,956.00
Total Capital Expenditures	0.00	-3,413.00	0.00	-23,891.00	23,891.00	-40,956.00
Total Vandalism Expenditures	0.00	0.00	0.00	0.00	0.00	0.00
Total Transfers In/Out	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL ALL EXPENSES BEFORE DEPRECIATION	49,558.57	55,982.10	334,856.04	391,874.70	-57,018.66	671,785.00
NET REVENUE PROFIT/-LOSS						
	9,138.87	2,349.98	77,578.70	16,449.86	61,128.84	28,200.00
Total Depreciation Expense						
	13,098.05	11,666.67	91,686.35	81,666.69	10,019.66	140,000.00
NET REVENUE w/Depreciation PROFIT/-LOSS	-3,959.18	-9,316.69	-14,107.65	-65,216.83	51,109.18	-111,800.00

Knox County Housing Authority
BOARD - HCV CASH FLOW STATEMENT
October 31, 2017

	Current Period	Period Budget	Current Year	Year To Date Bud	Variance	Year Budget
HCV - OPERATING STATEMENT						
ADMIN OPERATING INCOME						
Total Admin Operating Income	9,858.69	9,020.82	67,302.43	63,145.74	4,156.69	108,250.00
TOTAL ADMIN OPERATING INCOME	9,858.69	9,020.82	67,302.43	63,145.74	4,156.69	108,250.00
OPERATING EXPENSES						
Total Admin Expenses	6,807.96	7,962.49	51,527.42	55,737.43	-4,210.01	95,550.00
Total Fees Expenses	3,802.50	3,665.83	26,091.00	25,660.81	430.19	43,990.00
Total General Expenses	661.60	606.26	3,130.59	4,243.82	-1,113.23	7,275.00
TOTAL OPERATING EXPENSES	11,272.06	12,234.58	80,749.01	85,642.06	-4,893.05	146,815.00
Total Surplus Adjustments	0.00	0.00	0.00	0.00	0.00	0.00
Total Provision for Reserve	0.00	0.00	0.00	0.00	0.00	0.00
Total Capital Expenditures	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL EXPENSES	11,272.06	12,234.58	80,749.01	85,642.06	-4,893.05	146,815.00
NET REVENUE PROFIT/-LOSS						
	-1,413.37	-3,213.76	-13,446.58	-22,496.32	9,049.74	-38,565.00
Total Depreciation Expense	9.37	18.75	65.59	131.25	-65.66	225.00
NET REVENUE w/Depreciation PROFIT/-LOSS	-1,422.74	-3,232.51	-13,512.17	-22,627.57	9,115.40	-38,790.00
HAP - OPERATING STATEMENT						
HAP INCOME						
Total Income	64,273.50	55,164.41	449,316.40	386,150.87	63,165.53	661,973.00
TOTAL HAP INCOME	64,273.50	55,164.41	449,316.40	386,150.87	63,165.53	661,973.00
HAP EXPENSES						
Total HAP Expenses	71,495.00	62,833.33	481,451.00	439,833.31	41,617.69	754,000.00
Total General HAP Expenses	0.00	83.33	-1,058.83	583.31	-1,642.14	1,000.00
TOTAL HAP EXPENSES	71,495.00	62,916.66	480,392.17	440,416.62	39,975.55	755,000.00
Total Prior Year Adj HAP	0.00	0.00	0.00	0.00	0.00	0.00
REMAINING HAP from RESERVE +/-LOSS	-7,221.50	-7,752.25	-31,075.77	-54,265.75	23,189.98	-93,027.00

Knox County Housing Authority
CLAIMS REPORT - LOW RENT
October, 2017

	Current Period	Last Year Same P	Variance	Current Year
AMP001 - MOON TOWERS				
Salaries	21,740.47	18,406.70	3,333.77	157,943.14
Employee W/H Payments	0.00	0.00	0.00	0.00
Management Fees	15,587.76	14,336.40	1,251.36	109,414.32
Administrative Expenses	1,358.36	1,247.90	110.46	7,255.89
Teneant Services	24.90	0.00	24.90	1,015.69
Utilities	3,874.99	4,444.53	-569.54	36,548.28
Maintenance Supplies/Contracts	3,797.96	5,507.83	-1,709.87	67,471.89
Mileage	0.00	0.00	0.00	0.00
General Expenses	6,916.28	6,447.15	469.13	45,798.83
Non-Routine Expense	0.00	2,860.94	-2,860.94	0.00
TOTAL MOON TOWERS CLAIMS	53,300.72	53,251.45	49.27	425,448.04
AMP002 - FAMILY				
Salaries	41,438.34	38,161.03	3,277.31	298,263.49
Employee W/H Payments	0.00	0.00	0.00	0.00
Management Fees	16,424.35	15,649.12	775.23	116,383.63
Administrative Expenses	1,662.50	1,236.02	426.48	14,535.80
Teneant Services	0.00	0.00	0.00	1,664.08
Utilities	2,146.46	2,269.49	-123.03	3,985.33
Maintenance Supplies/Contracts	6,610.54	5,761.86	848.68	50,915.56
Mileage	0.00	0.00	0.00	0.00
General Expenses	5,687.09	47,686.40	-41,999.31	33,958.79
Non-Routine Expenses	0.00	0.00	0.00	0.00
TOTAL FAMILY CLAIMS	73,969.28	110,763.92	-36,794.64	519,706.68
AMP003 - BLUEBELL				
Salaries	7,201.32	8,655.61	-1,454.29	59,795.16
Employee W/H Payments	0.00	0.00	0.00	0.00
Management Fees	4,356.99	4,206.00	150.99	31,284.03
Administrative Expenses	539.56	723.65	-184.09	4,774.03
Teneant Services	0.00	66.58	-66.58	239.76
Utilities	2,052.60	1,637.13	415.47	10,453.71
Maintenance Supplies/Contracts	3,299.74	1,510.09	1,789.65	15,238.09
Mileage	0.00	0.00	0.00	0.00
General Expenses	2,307.82	2,383.76	-75.94	17,177.29
Non-Routine Expenses	0.00	458.10	-458.10	0.00
TOTAL BLUEBELL CLAIMS	19,758.03	19,640.92	117.11	138,962.07
COCC				
Salaries	28,598.23	34,173.43	-5,575.20	254,627.66
Employee W/H Payments	2,118.45	1,901.40	217.05	-835.38
Management Fees	0.00	0.00	0.00	0.00
Administrative Expenses	10,470.99	4,074.10	6,396.89	49,026.43
Teneant Services	0.00	0.00	0.00	0.00
Utilities	475.80	384.53	91.27	-1,603.41
Maintenance Supplies/Contracts	220.63	632.98	-412.35	10,920.91
Mileage	0.00	0.00	0.00	0.00
General Expenses	1,285.52	1,266.26	19.26	8,998.64
Non-Routine Expenses	0.00	0.00	0.00	0.00
TOTAL COCC CLAIMS	43,169.62	42,432.70	736.92	321,134.85
COMBINED - AMP1, AMP2, AMP3, & COCC				
Salaries	98,978.36	99,396.77	-418.41	770,629.45
Employee W/H Payments	2,118.45	1,901.40	217.05	-835.38
Management Fees	36,369.10	34,191.52	2,177.58	257,081.98
Administrative Expenses	14,031.41	7,281.67	6,749.74	75,592.15
Teneant Services	24.90	66.58	-41.68	2,919.53
Utilities	8,549.85	8,735.68	-185.83	49,383.91
Maintenance Supplies	13,928.87	13,412.76	516.11	144,546.45
Mileage	0.00	0.00	0.00	0.00
General Expenses	16,196.71	57,783.57	-41,586.86	105,933.55
Non-Routine Expenses	0.00	3,319.04	-3,319.04	0.00
TOTAL LOW RENT CLAIMS	190,197.65	226,088.99	-35,891.34	1,405,251.64

Knox County Housing Authority
CLAIMS REPORT - AHP / HCV
October, 2017

	Current Period	Last Year Same Period	Variance
BRENTWOOD			
Salaries	8,331.47	8,032.41	299.06
Employee W/H Payments	0.00	0.00	0.00
Management Fees	5,520.69	5,430.24	90.45
Administrative Expenses	846.33	1,641.20	-794.87
Utilities	4,995.08	5,634.00	-638.92
Maintenance Supplies/Contracts	4,082.79	3,015.05	1,067.74
Tax & Insurance Expenses	2,456.41	2,416.44	39.97
Finacial Expenses	2,202.39	2,306.21	-103.82
TOTAL BRENTWOOD CLAIMS	<u>28,435.16</u>	<u>28,475.55</u>	<u>-40.39</u>
PRAIRIELAND			
Salaries	8,331.18	8,032.23	298.95
Employee W/H Payments	0.00	0.00	0.00
Management Fees	5,040.63	4,902.30	138.33
Administrative Expenses	517.47	1,003.20	-485.73
Utilities	508.88	517.90	-9.02
Maintenance Supplies/Contracts	2,083.07	1,617.19	465.88
Taxes & Insurance Expenses	2,439.80	2,391.15	48.65
Financial Expenses	2,202.38	2,306.20	-103.82
TOTAL PRAIRIELAND CLAIMS	<u>21,123.41</u>	<u>20,770.17</u>	<u>353.24</u>
AHP - BRENTWOOD & PRAIRIELAND			
Salaries	16,662.65	16,064.64	598.01
Employee W/H Payments	0.00	0.00	0.00
Management Fees	10,561.32	10,332.54	228.78
Administrative Expenses	1,363.80	2,644.40	-1,280.60
Utilities	5,503.96	6,151.90	-647.94
Maintenance Supplies	6,165.86	4,632.24	1,533.62
Taxes & Insurance Expenses	4,896.21	4,807.59	88.62
Financial Expenses	4,404.77	4,612.41	-207.64
TOTAL AHP CLAIMS	<u>49,558.57</u>	<u>49,245.72</u>	<u>312.85</u>
HOUSING CHOICE VOUCHER - HCV			
Salaries	6,429.62	6,383.28	46.34
Employee W/H Payments	0.00	0.00	0.00
Management Fees	3,802.50	3,412.50	390.00
Administrative Expenses	378.34	1,000.40	-622.06
General Expense-Admin	661.60	426.22	235.38
Total HCV Expenses	<u>11,272.06</u>	<u>11,222.40</u>	<u>49.66</u>
HAP Expenses	71,495.00	60,886.00	10,609.00
General Expenses	0.00	0.00	0.00
Total HAP Expenses	<u>71,495.00</u>	<u>60,886.00</u>	<u>10,609.00</u>
TOTAL HCV CLAIMS	<u>82,767.06</u>	<u>72,108.40</u>	<u>10,658.66</u>

Knox County Housing Authority
CLAIMS REPORT - GRANT PROGRAMS
October, 2017

	Current Period	Last Year Same	Current Year	Cumulative
CFG 2017 - \$673,386				
Admin. / Operations	0.00	0.00	0.00	0.00
Fees & Costs	0.00	0.00	0.00	0.00
Site Improvement	0.00	0.00	0.00	0.00
Dwelling Structure	0.00	0.00	0.00	0.00
Dwelling Equipment	0.00	0.00	0.00	0.00
Non Dwelling Equipment	0.00	0.00	0.00	0.00
TOTAL CFG 2017 CLAIMS	0.00	0.00	0.00	0.00
CFG 2016 - \$608,598				
Admin. / Operations	0.00	0.00	0.00	0.00
Fees & Costs	0.00	0.00	6,600.00	6,600.00
Site Improvement	0.00	0.00	0.00	0.00
Dwelling Structure	0.00	0.00	59,696.38	59,696.38
Dwelling Equipment	0.00	0.00	0.00	0.00
Non Dwelling Equipment	0.00	0.00	0.00	0.00
TOTAL CFG 2016 CLAIMS	0.00	0.00	66,296.38	66,296.38
CFG 2015 - \$598,801				
Admin. / Operations	0.00	0.00	0.00	0.00
Fees & Costs	0.00	0.00	0.00	17,250.00
Site Improvement	0.00	0.00	0.00	0.00
Dwelling Structure	0.00	295,208.90	34,729.93	535,468.78
Dwelling Equipment	0.00	0.00	0.00	3,357.32
Non-Dwelling Equipment	0.00	0.00	0.00	42,724.90
TOTAL CFG 2015 CLAIMS	0.00	295,208.90	34,729.93	598,801.00
CFG 2014 - \$619,889				
Admin. / Operations	0.00	0.00	0.00	101,989.00
Fees & Costs	0.00	6,600.00	1,100.00	76,196.50
Site Improvement	0.00	0.00	0.00	0.00
Dwelling Structure	0.00	0.00	0.00	316,968.26
Dwelling Equipment	0.00	0.00	0.00	124,169.80
Non-Dwelling Equipment	0.00	0.00	0.00	565.44
TOTAL CFG 2014 CLAIMS	0.00	6,600.00	1,100.00	619,889.00
TOTAL CFG GRANT(S) CLAIMS	0.00	301,808.90	102,126.31	1,284,986.38

Knox County Housing Authority
CLAIMS REPORT TOTALS
October, 2017

	Current Period	Last Year Same P	Variance	Current Year
TOTALS				
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<u>LOW RENT</u>				
AMP001 - MOON TOWERS	53,300.72	53,251.45	49.27	425,448.04
AMP002 - FAMILY	73,969.28	110,763.92	-36,794.64	519,706.68
AMP003 - BLUEBELL	19,758.03	19,640.92	117.11	138,962.07
COCC	42,969.63	42,391.72	577.91	321,132.95
TOTAL LOW RENT	189,997.66	226,048.01	-36,050.35	1,405,249.74
<u>A.H.P.</u>				
BRENTWOOD	28,435.16	28,475.55	-40.39	175,734.68
PRAIRIELAND	21,123.41	20,770.17	353.24	159,121.36
TOTAL A.H.P.	49,558.57	49,245.72	312.85	334,856.04
<u>HOUSING CHOICE VOUCHER - HCV</u>				
HCV (Administrative Only)	11,272.06	11,222.40	49.66	80,641.51
TOTAL HCV	11,272.06	11,222.40	49.66	80,641.51
<u>GRANTS</u>				
CAPITAL FUND GRANT '17	0.00	0.00	0.00	0.00
CAPITAL FUND GRANT '16	0.00	0.00	0.00	66,296.38
CAPITAL FUND GRANT '15	0.00	295,208.90	-295,208.90	34,729.93
CAPITAL FUND GRANT '14	0.00	6,600.00	-6,600.00	1,100.00
TOTAL GRANTS	0.00	301,808.90	-301,808.90	102,126.31
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TOTAL CLAIMS FOR MONTH	250,828.29	588,325.03	-337,496.74	1,922,873.60

**BOARD
MEMO**

216 W. Simmons St.
 Galesburg, IL 61401

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www.knoxcountyhousing.org

TO: Board of Commissioners
 Knox County Housing Authority

DATE: 11/22/2017

FROM: Derek Antoine 
 Executive Director

BOARD MEETING: 11/28/2017

SUBJECT: KCHA Group Medical Insurance Plan – CY 2018

Executive Summary

Brian Jablonski, representative from CBIZ Benefits and Insurance Services of Illinois, has provided the agency with Health Alliance’s renewal rates for employee group medical insurance for calendar year (CY) 2018. The agency’s current plan with Health Alliance expires on 12/31/2017. The renewal rates are attached to this memo.

As the table below demonstrates, the 2018 rates are favorable, and represent approximately a 25% decrease across all employee categories.

Category	CY 2017 Rates	CY 2018 Rates	+/-	%
Employee	421.00	314.00	(107.00)	25.4
Employee/Spouse	824.00	617.00	(207.00)	25.1
Employee/Children	780.00	583.00	(197.00)	25.2
Family	1,349.00	1,008.00	(341.00)	25.2

For CY 2017, the agency is projected to spend \$146,931.00 for group medical insurance coverage. Based on proposed 2018 rates, the agency is forecasted to spend \$103,987.00, a decrease of approximately \$42,944.00 (29.2%).

Due to the substantial savings, the agency has explored the option of providing stipend for employee health care. Basically, the agency would provide \$650.00 per employee for CY 2018 to be utilized for a health savings account. A health savings account (HSA) is a tax-advantaged account designed to be paired with a high deductible health insurance policy. The HSA allows its holder to tuck away the money needed for medical expenses, while providing tax advantages. Under this scenario the agency forecasts to spend \$120,237.00, which represents a cost savings to the agency of \$26,694.00 versus CY 2017 spending. These estimates are dependent largely on employee elections of coverage options (PPO vs. HDHP). This benefit will be an annual consideration.

The table below compares the agency cost for the two above-mentioned two options:

	CY 2017	CY 2018	CY 2018 (HSA)
Monthly Cost	12,244.25	8,665.60	10,019.77
Annual Cost	146,931.00	103,987.20	120,237.20
+/-	-	(42,943.80)	(26,693.80)
%	-	(29.2%)	(18.1%)

There was no change in rates from CY 2017 to proposed CY 2018 for group dental.

Two options were presented for group dental. Delta Vision presented rates which were identical to CY 2017. Superior Vision submitted rates that represented a decrease in annual cost of \$308.52, and is out-of-network benefit advantageous for staff. However, most staff utilize in-network coverage, and those rates between the two submissions are nearly identical. Rate analysis for dental and vision is attached to this memo.

Fiscal Impact

Based on analysis, the agency will realize a reduction in overall cost as a result of renewal of the in-force plans, regardless of options selected.

Recommendation

It is the recommendation of the Executive Director that the Board of Commissioners of the Knox County Housing Authority approve renewal of the current group medical insurance plan administered by Health Alliance, and to provide a stipend of \$650.00 per employee electing the HDHP plan, for calendar year 2018. Additionally, it is recommended to renew Delta Dental and Delta Vision for dental/vision coverage.



BENEFITS RENEWAL ANALYSIS

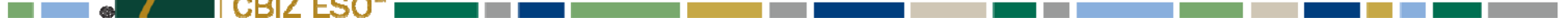
Effective: January 1, 2018

Prepared for:



CBIZ ESO™

Smart People. Smart Technology.





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Medical

Cost and Benefit Analysis



Current

Renewal

	Health Alliance				Health Alliance			
	PPO \$2500		HDHP \$2000		PPO \$2500		HDHP \$2000	
	(In/Out of Network)		(In/Out of Network)		(In/Out of Network)		(In/Out of Network)	
Individual Deductible	\$2,500 / \$5,000		\$2,000 / \$4,000		\$2,500 / \$5,000		\$2,000 / \$4,000	
Family Deductible	\$7,500 / \$15,000		\$4,000 / \$8,000		\$7,500 / \$15,000		\$4,000 / \$8,000	
Coinsurance	100% / 50%		100% / 50%		100% / 50%		100% / 50%	
Out-Of-Pocket (Inc. Ded.)	\$2,500 / \$15,000		\$2,000 / \$10,000		\$2,500 / \$15,000		\$2,000 / \$10,000	
Family OOP (Inc. Ded.)	\$7,500 / \$30,000		\$4,000 / \$20,000		\$7,500 / \$30,000		\$4,000 / \$20,000	
In Network Physicians Svcs.	\$40 Copay		Ded then Coins		\$40 Copay		Ded then Coins	
Specialist Services	\$65 Copay		Ded then Coins		\$65 Copay		Ded then Coins	
Emergency Room	\$250 Copay		Ded then Coins		\$250 Copay		Ded then Coins	
Inpatient Hospital Services	\$500 Copay then 80%		Ded then Coins		\$500 Copay then 80%		Ded then Coins	
Outpatient Surgery	\$250 Copay then 80%		Ded then Coins		\$250 Copay then 80%		Ded then Coins	
Preventive Care	100% / 50%		100% / 50%		100% / 50%		100% / 50%	
Rx Copay (Generic/Formulary/Non-Formulary)	\$7 / \$25 / \$50		Ded then Coins		\$7 / \$25 / \$50		Ded then Coins	
EE:	20	\$421.00	0	\$562.00	20	\$497.00	0	\$314.00
EE+Sp:	1	\$824.00	1	\$1,103.00	1	\$972.00	1	\$617.00
EE+Ch:	1	\$780.00	1	\$1,043.00	1	\$920.00	1	\$583.00
Family:	1	\$1,349.00	0	\$1,803.00	1	\$1,592.00	0	\$1,008.00
Total Monthly	23	\$11,373.00	2	\$2,146.00	23	\$13,424.00	2	\$1,200.00
Total Monthly	25			\$13,519.00	25			\$14,624.00
Total Annually				\$162,228.00				\$175,488.00
								<i>Vs Inforce</i>
Annual Difference								\$13,260.00
Percent Difference								8.17%

*This spreadsheet is for comparison purposes only. Refer to your contract for actual benefits

CBIZ has made every effort to supply you with an accurate and comprehensive proposal, however, we will not be bound by any typographical errors or omissions contained herein.



CBIZ

Dental

Cost and Benefit Analysis



	Current		Renewal	
Dental	Delta Dental		Delta Dental	
	PPO Dental		PPO Dental	
	(In/Out of Network)		(In/Out of Network)	
Individual Deductible		\$50		\$50
Family Deductible		\$150		\$150
Waived for Preventive?		Yes		Yes
Preventive		100% / 80%		100% / 80%
Basic		80% / 60%		80% / 60%
Major		50% / 50%		50% / 50%
Endo/Periodontics		Covered under Basic		Covered under Basic
Calendar Year Maximum		\$1,800		\$1,800
	PPO Dental		PPO Dental	
EE:	24	\$27.15	24	\$27.15
EE + 1:	3	\$63.23	3	\$63.23
Family:	2	\$108.44	2	\$108.44
Total Monthly	29	\$1,058.17	29	\$1,058.17
Total Monthly		\$1,058.17		\$1,058.17
Total Annually		\$12,698.04		\$12,698.04
Annual Difference				\$0.00
Percent Difference				0.00%
Rate Guarantee			2 year through 1/1/2019	

***This spreadsheet is for comparison purposes only. Refer to your contract for actual benefits**

CBIZ has made every effort to supply you with an accurate and comprehensive proposal, however, we will not be bound by any typographical errors or omissions contained herein.

Markets Approached: Guardian, Principal, UNUM - Not Competitive



CBIZ

Vision

Cost and Benefit Analysis



Vision	Current		Renewal		Option 1	
	DeltaVision		DeltaVision		Superior Vision	
	Access Network		Access Network		Superior National Network	
	(In Network)	(Out of Network)	(In Network)	(Out of Network)	(In Network)	(Out of Network)
Eye Exams						
Frequency	Once every 12 months		Once every 12 months		Once every 12 months	
Benefit	\$20 Copay	Up to \$35	\$20 Copay	Up to \$35	\$20 Copay	Up to \$37
Lenses						
Frequency	Once every 12 months		Once every 12 months		Once every 12 months	
Single Vision	\$20 Copay	Up to \$25	\$20 Copay	Up to \$25	\$20 Copay	Up to \$28
Bifocal	\$20 Copay	Up to \$40	\$20 Copay	Up to \$40	\$20 Copay	Up to \$40
Trifocal	\$20 Copay	Up to \$55	\$20 Copay	Up to \$55	\$20 Copay	Up to \$53
Lenticular	\$65 Copay	Up to \$40	\$65 Copay	Up to \$40	\$65 Copay	Up to \$84
Contact Lenses						
Frequency	Once every 12 months		Once every 12 months		Once every 12 months	
Elective	\$80 allowance, 15% off balance over allowance	Up to \$64	\$80 allowance, 15% off balance over allowance	Up to \$64	\$95 allowance, 15% off balance over allowance	Up to \$80
Medically Necessary	Paid in full	Up to \$200	Paid in full	Up to \$200	Paid in full	Up to \$210
Frames						
Frequency	Once every 24 months		Once every 24 months		Once every 24 months	
Benefit	\$100 allowance, 20% off balance over allowance	Up to \$50	\$100 allowance, 20% off balance over allowance	Up to \$50	\$100 allowance, 20% off balance over allowance	Up to \$46
	Rates		Rates		Rates	
EE:	22	\$4.66	22	\$4.66	22	\$4.00
EE + 1:	4	\$9.30	4	\$9.30	4	\$7.98
Family:	3	\$13.96	3	\$13.96	3	\$11.99
Total Monthly	29	\$181.60	29	\$181.60	29	\$155.89
Total Monthly	\$181.60		\$181.60		\$155.89	
Total Annual	\$2,179.20		\$2,179.20		\$1,870.68	
Annual Difference			\$0.00		-\$308.52	
Percent Difference			0.00%		-14.16%	
Rate Guarantee			2 year through 1/1/2019		4 years	

*This spreadsheet is for comparison purposes only. Refer to your contract for actual benefits

CBIZ has made every effort to supply you with an accurate and comprehensive proposal, however, we will not be bound by any typographical errors or omissions contained herein.

Markets Approached: EyeMed, Guardian, Principal, UNUM, VSP - Not Competitive

	<i>Current - 2017</i>				<i>Renewal - no change in plans</i>				<i>Renewal - all HDHP</i>				<i>Renewal - all HDHP plus \$650 contribution</i>			
	Health Alliance				Health Alliance				Health Alliance				Health Alliance			
	PPO 2500		HDHP 2000		PPO 2500		HDHP 2000		PPO 2500		HDHP 2000		PPO 2500		HDHP 2000	
	(in/Out of Network)		(in/Out of Network)		(in/Out of Network)		(in/Out of Network)		(in/Out of Network)		(in/Out of Network)		(in/Out of Network)		(in/Out of Network)	
Individual Deductible	\$2500 / \$5000		\$2000 / \$4000		\$2500 / \$5000		\$2000 / \$4000		\$2500 / \$5000		\$2000 / \$4000		\$2500 / \$5000		\$2000 / \$4000	
Family Deductible	\$7500 / \$15000		\$4000 / \$8000		\$7500 / \$15000		\$4000 / \$8000		\$7500 / \$15000		\$4000 / \$8000		\$7500 / \$15000		\$4000 / \$8000	
Coinsurance	100% / 50%		100% / 50%		100% / 50%		100% / 50%		100% / 50%		100% / 50%		100% / 50%		100% / 50%	
Out-of-Pocket (Inc. Ded.)	\$2500 / \$15000		\$2000 / \$10000		\$2500 / \$15000		\$2000 / \$10000		\$2500 / \$15000		\$2000 / \$10000		\$2500 / \$15000		\$2000 / \$10000	
Family Out-of-Pocket (Inc. Dep.)	\$7500 / \$30000		\$4000 / \$20000		\$7500 / \$30000		\$4000 / \$20000		\$7500 / \$30000		\$4000 / \$20000		\$7500 / \$30000		\$4000 / \$20000	
In Network Physicians Services	40 Copay		Deductible then Coins.		40 Copay		Deductible then Coins.		40 Copay		Deductible then Coins.		40 Copay		Deductible then Coins.	
Specialist Services	65 Copay		Deductible then Coins.		65 Copay		Deductible then Coins.		65 Copay		Deductible then Coins.		65 Copay		Deductible then Coins.	
Emergency Room	250 Copay		Deductible then Coins.		250 Copay		Deductible then Coins.		250 Copay		Deductible then Coins.		250 Copay		Deductible then Coins.	
Inpatient Hospital Services	\$500 Copay (then 80%)		Deductible then Coins.		\$500 Copay (then 80%)		Deductible then Coins.		\$500 Copay (then 80%)		Deductible then Coins.		\$500 Copay (then 80%)		Deductible then Coins.	
Outpatient Surgery	\$250 Copay (then 80%)		Deductible then Coins.		\$250 Copay (then 80%)		Deductible then Coins.		\$250 Copay (then 80%)		Deductible then Coins.		\$250 Copay (then 80%)		Deductible then Coins.	
Preventive Care	100% / 50%		100% / 50%		100% / 50%		100% / 50%		100% / 50%		100% / 50%		100% / 50%		100% / 50%	
RX Copay	\$7/\$25/\$50		Deductible then Coins.		\$7/\$25/\$50		Deductible then Coins.		\$7/\$25/\$50		Deductible then Coins.		\$7/\$25/\$50		Deductible then Coins.	
<i>(Generic/Formulary/Non-Formulary)</i>																
EE:	20	\$421.00	0	\$421.00	20	\$314.00	0	\$314.00	\$314.00	20	\$314.00	0	\$368.17	20	\$368.17	
EE+Sp:	1	\$618.00	1	\$827.25	1	\$680.40	1	\$431.90	\$680.40	2	\$431.90	0	\$680.40	2	\$486.07	
EE+Ch:	1	\$585.00	1	\$782.25	1	\$644.00	1	\$408.10	\$644.00	2	\$408.10	0	\$644.00	2	\$462.27	
Family:	1	\$1,011.75	0	\$1,352.25	1	\$1,114.40	0	\$705.60	\$1,114.40	1	\$705.60	0	\$1,114.40	1	\$759.77	
Total Monthly	23	\$10,634.75	2	\$1,609.50	23	\$8,718.80	2	\$840.00	0	\$0.00	25	\$8,665.60	0	\$0.00	25	\$10,019.77
Monthly Total Cost (per # EEs)	\$12,244.25				\$9,558.80				\$8,665.60				\$10,019.77			
Annual Total Cost (per # EEs)	\$146,931.00				\$114,705.60				\$103,987.20				\$120,237.20			
Annual Difference					(\$32,225.40)				(\$42,943.80)				(\$26,693.80)			
Percentage Change					-21.93%				-29.23%				-18.17%			

RESOLUTION 2017-13

11/28/2017

Board of Commissioners

Derek Antoine, Executive Director

RE: Approval of Bad Debt Charge-Offs for the period ending September 30, 2017

Article I. Background

It is the policy of the Knox County Housing Authority to write-off all uncollectable debt owed from previous program participants. An effective asset management program includes activities that enable the Knox County Housing Authority to accurately reflect the value of its receivables and other assets and ensure that resources are not devoted to the recovery of uncollectible receivables. The timely identification of probable and estimable losses is an essential element in appropriately measuring the value of the KCHA's assets. Therefore, the write-off process is a critical component of the financial management activities.

Write-off recommendations should be made by each program manager upon the determination that the program area or accounting operation, despite its best recovery efforts, cannot recover the asset. Write-offs may also be appropriate when the general ledger account balances are insupportable, or other auditors have identified the need to adjust the records and management has agreed with the auditors.

Write-offs occur when the KCHA removes the corresponding amount of an uncollectible, un-reconciled, or unsubstantiated asset from the general ledger. On a quarterly basis, each program should evaluate the recoverability of its assets to quantify and recognize amounts to be written off. Each quarter, the program managers will report to the finance coordinator the level of actual write-offs vs. its original estimated write-offs.

Once approved by the Board of Commissioners, uncollectable receivables will be turned over to the Illinois Debt Recovery Offset Portal (IDROP) for collection attempt. Additionally at this point, the uncollectible receivables will be written off in KCHA accounting software and adjustment entries will be made to the general ledger.

Article II. Recommendation

It is the recommendation of the Executive Director the Board resolve the presented debts in the amount of \$7,732.04 effective for the period ending September 30, 2017.

RESOLUTION 2017-13

11/28/2017

Board of Commissioners

Derek Antoine, Executive Director

Approval of Bad Debt Charge-Offs for the period ending September 30, 2017

WHEREAS, the Knox County Housing Authority has determined, through due diligence, certain accounts to be uncollectible; and

WHEREAS, it is the policy of the Knox County Housing Authority to charge off such uncollectible or un-reconciled accounts on a quarterly basis; and

WHEREAS, each individual account listed has been duly notified of the debt owed to the KCHA, and have been given the opportunity to settle debts owed prior to this action; and

WHEREAS, the listed accounts have been determined to be uncollectible at the close of the period ending September 30, 2017;

\\\

RE: Approval of Bad Debt Charge-Offs for the period ending September 30, 2017

Moon Towers' 2nd Qtr Bad Debt Write-Offs				
First Name	Last Name	KCHA's Debt Identifier	Debt Owed	Notes
Paris	Abren	MT132-6	\$1,066.50	
Ladarius	Washington	MT174-10	\$425.75	

Moon Towers' 2nd Qtr Bad Debt Write-Off Total \$1,492.25

Family's 2nd Qtr Bad Debt Write-Offs				
First Name	Last Name	KCHA's Debt Identifier	Debt Owed	Notes
Michelle	Davis	FAM244-20	\$569.25	
Jasmine	Cunningham	FAM375-19	\$566.48	
Michael	Smith	FAM259-16	\$431.75	
Katie	Coleman	FAM213-13	\$1,631.30	
Destiny	Franklin	FAM292-22	\$97.20	
Diane	Kemp	FAM267-29	\$1,474.43	

Family's 1st Qtr Bad Debt Write-Off Total \$4,770.41

Bluebell's 2nd Qtr Bad Debt Write-Offs				
First Name	Last Name	KCHA's Debt Identifier	Debt Owed	Notes
None				

AHP 2nd Qtr Bad Debt Write-Off Total \$0.00

Housing Choice Voucher's 2nd Qtr Bad Debt Write-Offs				
First Name	Last Name	KCHA's Debt Identifier	Debt Owed	Notes

AHP 2nd Qtr Bad Debt Write-Off Total \$0.00

AHP 2nd Qtr Bad Debt Write-Offs				
First Name	Last Name	KCHA's Debt Identifier	Debt Owed	Notes
Justin	Leath	BW B7-9	\$174.00	
Augustin	Kandolo	BW G1-5	\$0.49	Split with A. Ngalesia
Annie	Ngalesia	BW G1-5	\$0.49	Split with A. Kandolo
Mark	Roy	BW H3-5	\$176.00	
Jessica	Rider	PL 35-6	\$559.20	Split with J. Cole
Jocque	Cole	PL 35-6	\$559.20	Split with J. Rider

AHP 3rd Qtr Bad Debt Write-Off Total \$1,469.38

Total 2nd Qtr FYE2018 Bad Debt Write-Offs			\$7,732.04	
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RESOLUTION 2017-13

11/28/2017

Board of Commissioners

Derek Antoine, Executive Director

Approval of Bad Debt Charge-Offs for the period ending September 30, 2017

NOW, THEREFORE, BE IT RESOLVED BY THE KNOX COUNTY HOUSING AUTHORITY BOARD OF COMMISSIONERS (BOARD) THAT:

1. The above recitals are true and correct, and together with the report from the Executive Director, form the Board's actions as set forth in this Resolution.
2. The Board of Commissioners of the Knox County Housing Authority hereby approves the charge-off of uncollectible debt in the amount of \$7,732.04 for the period ending September 30, 2017.
3. The Executive Director or designate is hereby authorized to charge-off uncollectible debt on behalf of the Knox County Housing Authority as provided in this Resolution.
4. This Resolution shall be effective in accordance with federal regulations and be effective as of September 30, 2017.

RESOLVED: November 28, 2017

Lomac Payton, Chairperson

Thomas Dunker, Vice-Chairperson

Paula Sanford, Resident Commissioner

Paul Stewart, Commissioner

Wayne Allen, Commissioner

Jared Hawkinson, Commissioner

Ben Burgland, Commissioner

Derek Antoine, Secretary/Executive Director (Attest)

EXECUTIVE DIRECTOR'S REPORT NOVEMBER 2017

*Building Community, People, and Partnerships.
We are the Knox County Housing Authority.*



BUILDING COMMUNITY, PEOPLE, AND PARTNERSHIPS



EXECUTIVE SUMMARY

Executive Summary

REGULAR MEETING – KCHA BOARD OF COMMISSIONERS

Tuesday, November 28 2017
Moon Towers Conference Room
255 W. Tompkins St.
Galesburg, IL 61401

TRAINING AND DEVELOPMENT SUMMARY

The following information details training and development attended or presented by executive level staff during the month of October 2017:

Staff	Date	Training
Derek Antoine	11/7 – 11//8/2017	HQS/UPCS-V (Trainer)
Derek Antoine	11/14/2017	UPCS-Annual Inspections (Trainer)

POLICY/OPERATIONS

Accounting and Finance

- The Finance Department finalized financials for October 2017.
- The Finance Committee meeting was held on 11/22/2017 at 10:30 AM.
- IDROP Collection update as of November 27, 2017:
 - Knox County Housing Authority has submitted \$182,303.47 of bad debt to IDROP since January 2012.
 - IDROP has collected \$45,030.27 in offsets of the above total.
 - KCHA is recovering at a rate of approximately 24.7% of bad debt submitted to IDROP.

The annual audit statement of the agency financial submission has been completed and will be submitted by 11/30/2017. The deadline for the audited agency financial submission is 12/31/2017.

EXECUTIVE SUMMARY

Human Resources

Tyrone Williams, Maintenance Technician at Moon Towers, has been selected as the November 2017 Employee of the Month. In addition to his daily duties at Moon Towers Tyrone took on a number of tasks for Bluebell Tower, including reorganization of the maintenance shop and repair of the building's aging carpet cleaner. Tyrone's willingness to pitch in, along with his positive disposition and focus on tenant relations, has earned him Employee of the Month honors.

Facilities

No report this period.

Legislative/Advocacy Update

No report this period.

Public Relations

No report this period.

Policy

Work has started on several key policy documents. Policies are reviewed annually as part of the agency planning process, and address agency trends, new regulations, or legal requirements. The following policies are under consideration for revision: the Admissions and Continued Occupancy Policy (ACOP), The Section 8 Administrative Plan, the KCHA Personnel Policy, and Smoke-Free Housing.

Strategic Planning

Work has begun on the agency Annual Plan submission. An integral part of agency operations, the agency plan represents an annual statement on agency finances, missions and goals, policy revision, strategic planning, and capital modernization and rehabilitation activities. Key to governmental transparency, the agency plan is available for public review and comment, is presented to the Board of Commissioners for approval, and submitted to the Department of Housing and Urban Development each year. The full agency plan will come before the Board at the 12/26/2017 regular meeting, and will be submitted to HUD no later than 01/15/2018.

PUBLIC HOUSING PROGRAM

Public Housing Program

Moon Towers

Tenant Receivables for Moon Towers for October 2017:

- Operating Statement (current period):

Column1		Period	Year
Income	\$	62,324.72	\$ 446,873.21
Expense	\$	53,300.72	\$ 425,448.04
Profit/(Loss)	\$	9,024.00	\$ 21,425.17

- Average rent collected for Moon Towers is \$186.67 per unit per month.
- 22 vacant unit days for a total vacancy loss of \$215.87 in *desired* rent, and a vacancy loss of \$138.20 in prior rent. Desired rent is our flat rent amount for each unit, currently set at 80% of the market rent rate, and Prior Rent is the amount of rent for the unit paid by the previous tenant.
- Average unit turnaround time at Moon Towers is 6 days. *Unit Turnaround* time includes any down time, maintenance, leasing, and exempted days.
- Average Maintenance Cost is \$27.65 per unit, excluding unit turnover cost
- Average Maintenance Cost billed is \$3.22 per unit, excluding unit turnover cost
- Tenant Accounts Receivable for Moon Towers:
 - \$9,769.81 outstanding tenant accounts
 - 2.43% to projected annual tenant revenue

Occupancy based on *days* leased at Moon Towers for October, 2017:

Column1	Total # Units	Total Unit Days	Exempt Days	Adjusted Unit Days	Vacant Unit Days	Occupied Unit Days	Adjusted Occ. Rate	Adjusted Vac. Rate
0-BR	76	2356	0	2356	6	2350	99.7%	0.3%
1-BR	99	3069	0	3069	16	3053	99.5%	0.5%
2-BR	2	62	0	62	0	62	100.0%	0.0%
TOTAL	177	5487	0	5487	22	5465	99.6%	0.4%

Occupancy based on *months* leased at Moon Towers for October, 2017:

Unit	Unit Months Available	Unit Months Leased	Occupancy Rate	Vacancy Rate
0-BR	76	76	100.0%	0.0%
1-BR	99	99	100.0%	0.0%
2-BR	2	2	100.0%	0.0%
TOTAL	177	177	100.0%	0.0%

PHAS is calculated utilizing unit months leasing rate.

PUBLIC HOUSING PROGRAM

Here is a breakdown of applicants by month for FYE 03/31/2017:

Moon Towers Waiting List

Month	Applicants	Total
FYE 03/31/2017	-	105
April 2017	12	92
May 2017	9	103
June 2017	4	105
July 2017	12	111
August 2017	17	115
September 2017	16	131
October 2017	4	134
November 2017		
December 2017		
January 2018		
February 2018		
March 2018		
Totals/Avg. List	74	113.63

Here is the PHAS Dashboard for Moon Towers for October 2017:

PHAS Dashboard	Moon Towers	Total Points Possible
Physical Assessment Subsystem (PASS)	38.95	40.0
Management Assessment Subsystem (MASS)	23.0	25.0
Financial Assessment Subsystem (FASS)	25.0	25.0
Capital Fund Program Indicator	10.0	10.0
Overall Property PHAS Score	96.95	100.0

Based on the PHAS scores, Moon Towers achieved a “High Performer” designation during the reporting period.

PUBLIC HOUSING PROGRAM

Scattered Family Sites

Woodland Bend, Whispering Hollow, Cedar Creek Place

Tenant Receivables for the Family Sites for October 2017:

- Operating Statement (current period):

Column1	Period		Year
Income	\$	78,436.02	\$ 569,564.84
Expense	\$	73,969.28	\$ 519,706.68
Profit/(Loss)	\$	4,466.74	\$ 49,858.16

- Average rent collected for the Family Sites is \$87.70 per unit per month.
- 328 vacant unit days for a total vacancy loss of \$5,186.01 in *desired rent*, and a vacancy loss of \$2,705.01 in prior rent. Desired rent is our flat rent amount for each unit, currently set at 80% of the market rent rate, and Prior Rent is the amount of rent for the unit paid by the previous tenant.
- Average unit turnaround time at Moon Towers is 26 days. *Unit Turnaround* time includes any down time, maintenance, leasing, and exempted days.
- Average Maintenance Cost is \$109.87 per unit, excluding unit turnover cost
- Average Maintenance Cost billed is \$15.83 per unit, excluding unit turnover cost
- Tenant Accounts Receivable for the Family Sites:
 - \$44,555.61 outstanding tenant accounts
 - 20.27% to projected annual tenant revenue

Occupancy based on *days* leased at the Family Sites for October, 2017:

Unit Type	Total # Units	Total Unit Days	Exempt Days	Adjusted Unit Days	Vacant Unit Days	Occupied Unit Days	Adjusted Occ. Rate	Adjusted Vac. Rate
2-BR	80	2480	0	2480	66	2414	97.3%	2.7%
3-BR	80	2480	0	2480	201	2279	91.9%	8.1%
4-BR	22	682	62	620	39	581	93.7%	6.3%
5-BR	8	248	0	248	22	226	91.1%	8.9%
TOTAL	190	5890	62	5828	328	5500	94.4%	5.6%

Occupancy based on *months* leased at the Family Sites for October, 2017:

Unit	Unit Months Available	Unit Months Leased	Occupancy Rate	Vacancy Rate
2-BR	80	80	100.0%	0.0%
3-BR	80	77	96.3%	3.8%
4-BR	22	21	95.5%	4.5%
5-BR	8	7	87.5%	12.5%
TOTAL	190	185	97.4%	2.6%

PHAS is calculated utilizing unit months leasing rate.

PUBLIC HOUSING PROGRAM

Here is a breakdown of applicants by month for FYE 03/31/2017:

Family Sites Waiting List		
Month	Applicants	Total
FYE 03/31/2017	-	156
April 2017	8	166
May 2017	12	122
June 2017	11	167
July 2017	15	167
August 2017	10	187
September 2017	17	177
October 2017	19	178
November 2017		
December 2017		
January 2018		
February 2018		
March 2018		
Totals/Avg. List	87	167.71

Here is the PHAS Dashboard for the Family Sites for May 2017:

PHAS Dashboard	Family Sites	Total Points Possible
Physical Assessment Subsystem (PASS)	35.9	40.0
Management Assessment Subsystem (MASS)	17.0	25.0
Financial Assessment Subsystem (FASS)	25.0	25.0
Capital Fund Program Indicator	10.0	10.0
Overall Property PHAS Score	87.89	100.0

Based on the PHAS scores, and with rounding, the Family Sites achieved a **“Standard Performer”** designation during the reporting period.

PUBLIC HOUSING PROGRAM

Blue Bell Tower

Tenant Receivables for the Blue Bell Tower for October 2017:

- Operating Statement (current period):

Column1	Period	Year
Income	\$ 19,167.74	\$ 139,500.19
Expense	\$ 19,758.03	\$ 138,962.07
Profit/(Loss)	\$ (590.29)	\$ 538.12

- Average rent collected for Moon Towers is \$186.67 per unit per month.
- 47 vacant unit days for a total vacancy loss of \$668.27 in *desired* rent, and a vacancy loss of \$596.70 in prior rent. Desired rent is our flat rent amount for each unit, currently set at 80% of the market rent rate, and Prior Rent is the amount of rent for the unit paid by the previous tenant.
- Average unit turnaround time at Moon Towers is 17.5 days. *Unit Turnaround* time includes any down time, maintenance, leasing, and exempted days.
- Average Maintenance Cost is \$29.54 per unit, excluding unit turnover cost
- Average Maintenance Cost billed is \$0.30 per unit, excluding unit turnover cost
- Tenant Accounts Receivable for Blue Bell Tower:
 - \$806.00 outstanding tenant accounts
 - 0.46% to projected annual tenant revenue

Occupancy based on *days* leased at Bluebell Tower for October, 2017:

Column1	Total # Units	Total Unit Days	Exempt Days	Adjusted Unit Days	Vacant Unit Days	Occupied Unit Days	Adjusted Occ. Rate	Adjusted Vac. Rate
1-BR	50	1550	0	1550	24	1526	98.5%	1.5%
2-BR	1	31	0	31	23	8	25.8%	74.2%
TOTAL	51	1581	0	1581	47	1534	97.0%	3.0%

Occupancy based on *months* leased at Bluebell Tower for October, 2017:

Unit	Unit Months Available	Unit Months Leased	Occupancy Rate	Vacancy Rate
1-BR	50	48	96.0%	4.0%
2-BR	1	1	100.0%	0.0%
TOTAL	51	49	96.1%	3.9%

PHAS is calculated utilizing unit months leasing rate.

PUBLIC HOUSING PROGRAM

Here is a breakdown of applicants by month for FYE 03/31/2017:

Blue Bell Tower Waiting List

Month	Applicants	Total
FYE 03/31/2017	-	22
April 2017	9	23
May 2017	5	23
June 2017	4	24
July 2017	4	20
August 2017	3	11
September 2017	4	10
October 2017	4	9
November 2017		
December 2017		
January 2018		
February 2018		
March 2018		
Totals/Avg. List	33	17.14

Here is the PHAS Dashboard for the Blue Bell Tower for October 2017:

PHAS Dashboard	Blue Bell	Total Points Possible
Physical Assessment Subsystem (PASS)	39.92	40.0
Management Assessment Subsystem (MASS)	25.0	25.0
Financial Assessment Subsystem (FASS)	25.0	25.0
Capital Fund Program Indicator	10.0	10.0
Overall Property PHAS Score	99.92	100.0

Based on the PHAS scores, the Blue Bell Tower achieved a “**High Performer**” designation during the reporting period.

PUBLIC HOUSING PROGRAM

Public Housing Program Occupancy

The Knox County Housing Authority strives for 100.0% occupancy. The threshold used to calculate PHAS scoring and subsidy calculations is 97.0%. Below is a snapshot of PH program occupancy for October, 2016.

Property Name	Total Units	Occupied	Occupancy Rate	Vacancy Rate
Moon Towers	177	177	100.0%	0.0%
Family Sites	190	188	98.9%	1.1%
Bluebell Tower	51	51	100.0%	0.0%
Total PH Program	418	416	99.5%	0.5%

Public Housing Assessment System (PHAS)

The following table represents the overall PHAS score for the Public Housing Program. The scores below reflect the composite scoring for each property (AMP) within the agency's public housing property portfolio. Each property carries different weighting on the overall score, based on unit count. The weighting for each AMP is approximated below:

- Moon Towers: 42.3%
- Family Sites: 45.5%
- Blue Bell Tower: 12.2%

PHAS Dashboard	Composite Score	Total Points Possible
Physical Assessment Subsystem (PASS)	37.68	40.0
Management Assessment Subsystem (MASS)	21.46	25.0
Financial Assessment Subsystem (FASS)	25.00	25.0
Capital Fund Program Indicator	10.00	10.0
Overall Property PHAS Score	94.14	100.0

For the FYE 03/31/2017, the PH Program is trending towards a PHAS rating of 94.14, which would qualify the agency as a **High Performer**.

HOUSING CHOICE VOUCHER PROGRAM

Housing Choice Voucher Program

Application/Waiting List Activity

	Application Waiting List	Applicants Purged	Intake/Briefing
January 2017	443	0	13
February 2017	447	0	18
October 2017	462	0	26
April 2017	414	0	19
May 2017	385	48	8
June 2017	326	0	0
July 2017	340	0	0
August 2017	340	25	0
September 2017	353	0	0
October 2017	375	0	0
November 2017			
December 2017			

Voucher Activity

	Vouchers Issued	Vouchers Leased	Vouchers Ported	End of Participation
January 2017	11	180	6	3
February 2017	13	179	5	0
October 2017	15	183	5	1
April 2017	24	185	4	2
May 2017	27	192	5	3
June 2017	22	191	6	1
July 2017	16	192	7	1
August 2017	14	190	7	0
September 2017	5	195	8	1
October 2017	4	197	9	4
November 2017				
December 2017				

HOUSING CHOICE VOUCHER PROGRAM

Voucher Portability Impact

Month	Vouchers Knox Co.	Vouchers Ported	Ported \$\$	Housing Assistance Payments (HAP)	Percent of HAP
January 2017	180	6	\$ 3,861.00	\$ 60,062.00	6.43%
February 2017	179	5	\$ 3,430.00	\$ 59,461.00	5.77%
March 2017	183	5	\$ 3,968.00	\$ 62,237.00	6.38%
April 2017	185	4	\$ 3,400.00	\$ 64,440.00	5.28%
May 2017	192	5	\$ 3,391.00	\$ 68,207.00	4.97%
June 2017	191	6	\$ 5,730.00	\$ 68,776.00	8.33%
July 2017	192	7	\$ 6,141.00	\$ 68,400.00	8.98%
August 2017	190	7	\$ 6,123.00	\$ 69,713.00	8.78%
September 2017	195	8	\$ 8,286.00	\$ 71,155.00	11.65%
October 2017	197	9	\$ 8,171.00	\$ 71,135.00	11.49%
November 2017					#DIV/0!
December 2017					#DIV/0!
CYE 12/31/2017			\$ 52,501.00	\$ 663,586.00	7.91%

Voucher Utilization

Month	Mo. HAP Expenditure	Mo. HAP Authority	Over/Under HAP	Net-Restricted Position (NRP)	NRP+BA	Percent Utilization ²²
01/17	\$ 60,062.00	\$ 55,402.83	\$ 4,659.17	\$ 2,019.00	\$ 57,421.83	104.60%
02/17	\$ 119,523.00	\$ 110,805.66	\$ 8,717.34	\$ 10,389.00	\$ 121,194.66	98.62%
03/17	\$ 181,760.00	\$ 166,208.49	\$ 15,551.51	\$ 37,054.00	\$ 203,262.49	89.42%
04/17	\$ 246,200.00	\$ 221,611.32	\$ 24,588.68	\$ 34,824.00	\$ 256,435.32	96.01%
05/17	\$ 314,407.00	\$ 277,014.15	\$ 37,392.85	\$ 38,745.00	\$ 315,759.15	99.57%
06/17	\$ 383,183.00	\$ 332,416.98	\$ 50,766.02	\$ 37,139.00	\$ 369,555.98	103.69%
07/17	\$ 451,583.00	\$ 387,819.81	\$ 63,763.19	\$ 24,977.00	\$ 412,796.81	109.40%
08/17	\$ 521,296.00	\$ 443,222.64	\$ 78,073.36	\$ 18,878.00	\$ 462,100.64	112.81%
09/17	\$ 592,451.00	\$ 498,625.47	\$ 93,825.53	\$ 11,205.00	\$ 509,830.47	116.21%
10/17	\$ 663,586.00	\$ 554,028.33	\$ 109,557.67	\$ 3,955.00	\$ 557,983.33	118.93%
11/17						
12/17						

For the CYE 12/31/2017, the HCV Program is trending towards a utilization rate of approximately 118%. Utilization is a key metric and performance indicator of the Housing Choice Voucher Program.

AFFORDABLE HOUSING PRESERVATION (A.H.P.)

Affordable Housing Preservation (A.H.P.)

Prairieland Townhouse Apartments

Key Financial Data for Prairieland Townhouse Apartments for October 2017:

- Average rent collected for Prairieland Townhouses is \$404.52 per unit per month.
- Vacancy loss - \$719.00 (55 days)
- Accounts Receivable for the Prairieland Townhouses is currently \$8,106.00
 - \$5,346.00 in dwelling rent
 - \$2,760.00 in other charges (maintenance, violation fines, etc.)
- Net cash flow for October 2017 – \$5,740.09
- Net cash flow YTD 2017 – \$32,291.49
- Replacement Reserve Balance - \$95,556.00
- Residual Receipt Reserve Balance - \$54,493.00

Brentwood Manor

Key Financial Data for Brentwood Manor for October 2017:

- Average rent collected for Prairieland Townhouses is \$422.24 per unit per month.
- Vacancy loss - \$599.00 (39 days)
- Accounts Receivable for the Prairieland Townhouses is currently \$12,458.00
 - \$9,767.00 in dwelling rent
 - \$2,691.00 in other charges (maintenance, violation fines, etc.)
- Net cash flow for October 2017 – \$3,398.78
- Net cash flow YTD 2017 – \$45,287.21

Here is a snapshot of the occupancy at the AHP properties as of November 27, 2017:

A.H.P. Properties			
Brentwood Manor			
	1	Vacancies	Total: 1
72 Units			Occupied: 98.6%
Prairieland Townhomes			
	0	Vacancies	Total: 0
66 Units			Occupied: 100.0%

BOARD MEMO

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TO: Board of Commissioners
Knox County Housing Authority

DATE: 11/22/2017

FROM: Derek Antoine 
Executive Director

BOARD MEETING: 11/28/2017

SUBJECT: Galesburg Community Foundation Grant Award

Executive Summary

Galesburg Community Foundation opened its annual competitive grant cycle in August 2017. Applications were accepted for programming requests only. Deadline to apply was 08/31/2017.

The Knox County Housing Authority submitted an application to fund summer youth programs for the Scattered Family Sites in 2018. Funds would be applied to staffing and executing a summer camp program beginning in June 2018.

Annually, Galesburg Community Foundation opens its competitive grant cycle in the summer and welcomes local agencies and organizations to apply for funding. Application qualifications vary each year as to what types of initiatives will be funded.

KCHA has received grant funding from Galesburg Community Foundation for 7 consecutive years, totaling more than \$71,000.00. Previous grants have funded summer camps and the After-School Program.

Fiscal Impact

KCHA was awarded a total of \$10,000.00 to support summer youth programming in 2018.

Recommendation

None