



## Red Wing Housing and Redevelopment Authority Equal Opportunity Housing/Equal Opportunity Employment

### Our Mission

To provide quality, affordable, sustainable housing and community redevelopment programs utilizing resources that develop public and private partnerships.

### Statement of Intent

We gather today in this room as one people to discuss and attend to the matters of Red Wing. Together, as a government body and as community members, we agree to treat everyone with courtesy, dignity, and respect. We will listen to all sides of an issue, encourage participation, support each other, act with honor and accountability, and inspire pride in our community. This we commit as we open this meeting.

## Meeting Announcement and Agenda Housing & Redevelopment Authority Board Regular Meeting City Council Chambers, 315 West 4th Street, Red Wing, MN & Virtually Tuesday, May 9, 2023, at 3:30 PM

This meeting will be held in the City Hall Council Chambers and virtually via Webex at the same time. Members of the public can join this meeting either in person at City Hall or virtually. To join this meeting via Webex, [click this link](#). To join via telephone, please dial (415) 655-0001. Enter access code 2559 127 7149 and password 2023 when prompted.

1. **Call to Order**
2. **Pledge of Allegiance**
3. **Roll Call**
4. **Approval of Agenda**
5. **Public Comment**

We now invite anyone to share their thoughts on a topic that is not on the agenda. We welcome all opinions and ideas. We appreciate you stating your name at the lectern, and please remember that personal attacks may be ruled out of order. You will have up to three minutes to comment, and we appreciate your time in coming tonight.

6. **Consent Agenda (Roll Call Required \*)**

Approval of the Consent Agenda constitutes approval of the following Consent Agenda items:

- 6.A. Motion to Approve April 11, 2023 Minutes.
- 6.B. Motion to Approve Board Workshop Property Tour Meeting Minutes May 2, 2023
- 6.C. Motion to Approve Bills (Checks #50579-50660, totaling \$294,775.75).

- a. Public Housing: \$147,496.77
- b. Housing Choice Voucher: \$9,669.19
- c. Jordan Towers II: \$106,799.06
- d. Redevelopment: \$30,810.73

- e. Small Cities: \$0
- f. TIF: \$0
- g. AHTF: \$0

## **7. Motions & General Business**

- 7.A. Motion to Approve the April 2023 Employee Handbook
- 7.B. Motion to Approve Changes to Employee Benefits
- 7.C. Motion to Approve Jordan Tower 1 Lighting Upgrades

## **8. Communication Items**

- 8.A. Executive Director Report
- 8.B. Finance Report
- 8.C. Housing Report
- 8.D. Community Redevelopment Report
- 8.E. Resident Council Report
- 8.F. Hope Coalition Liaison Report
- 8.G. City Council Liaison Report
- 8.H. Announcements

## **9. Adjournment**

Accommodations for signing interpreter, Braille, large print, etc. can be made. Call City Hall at 385.3600 seven days prior to the need. Hearing assistance devices are available during meetings.



**Red Wing Housing & Redevelopment Authority**  
**City Council Chambers**  
**April 11, 2023**

**Board Members Present:** Board Chair, Glen Witham; Vice Chair, Jason Jech; Commissioners: Sara Hoffman, Roseanne Grosso, Dana Borgschatz, Jackie Luikart, and Kristi Reuter.

**Others Present:** Kurt Kenna, Executive Director; Corrine Stockwell, Finance Director; Jennifer Cook, Housing Director; and Ron Goggin, City Council Liaison.

**1. Call to Order**

The meeting was called to order at 3:30 p.m. by Board Chair Witham.

**2. Pledge of Allegiance**

**3. Excusal of Absent Commissioners-ROLL CALL**

Roll Call was taken and all member present.

**4. Approval of Agenda**

A motion to approve the agenda made by Luikart and seconded by Jech. Motion carried.

**5. Public Comment**

There were no public comments.

**6. Consent Agenda (Roll Call Required\*)**

A. Motion to Approve March 14, 2023 Regular Meeting Minutes

B. Motion to Approve Bills (Checks #50487-50578, totaling \$97,605.62)

- a. Public Housing: \$30,165.35
- b. Housing Choice Voucher: \$2,514.74
- c. Jordan Tower II: \$42,739.33
- d. Redevelopment: \$21,886.20
- e. Small Cities: \$0
- f. TIF: \$0
- g. AHTF: \$0

A motion to accept the Consent Agenda was made by Hoffman and seconded by Luikart. Roll Call was taken and all board members were in favor of approving the Consent Agenda.

**7. Motions and General Business**

A. Resolution No.1438-23 Approving the Purchase Agreement and Party Wall Agreement for Twin Home Sale. The sale of \$205,000 for one half of the HRA Twin Home property to Habitat for Humanity. Party Wall agreement was drafted by H4H, while the Purchase Agreement was drafted by both parties.

A motion to approve was made by Reuter and seconded by Grosso. Roll Call was taken all members in favor of adopting Resolution No. 1438-23.

B. Resolution No.1439-23 Project Based Voucher-Resolution of Commitment.

HRA commitment to doing a process on looking to award 18 tenant based vouchers and place them in the Three Rivers upcoming project. This will be added to the HRA 2024 work plan.

A motion to approve was made by Jech and seconded by Hoffman. Roll Call was taken all members in favor of adopting Resolution No. 1439-23.

**8. Communication Items**

A. Executive Director Report

Presidential Budget for 2024, includes plans of 100% Admin fees for the HCV program. Currently, receiving 92% resulting in the need to use levy funds to supplement. A proposal for Congressionally Directed Spends funds is being developed for uses of those funds. Keena will attend the upcoming Port Authority meeting to gather information on the continued discussion of the former Central Research site on Highways 19 & 61. Presented an informational session and discussion about Housing Trust Funds to the Iron Range Research Rehabilitation Board, as they are working on the affordable housing shortage in the northeastern portion of the state.



**Red Wing Housing & Redevelopment Authority**  
**City Council Chambers**  
**April 11, 2023**

**B. Finance Report**

Income/Expense Report created by HRA staff to report to accurately depict revenues and expenses that affect account balances. Audit was completed, will be presented to Board in May or June. Updated Employee Handbook is under review by staff will come to May Board for approval. To save HRA and Employees money, trying to reduce the numbers of insurance carriers from 6 to 2.

**C. Housing Report**

HCV numbers have decreased as a result of the waitlist purge, which is now complete. We are currently funded for 135 vouchers and have leased 129. Haven of Hope now has adequate staff and have begun housing families again.

**D. Community Development Report**

New inquiries have come in about Small Cities loan funds. Construction on the Hallstrom project is expected to begin early May, now that it is moving toward closing. Progress continues on the construction of the final phase of the TIF development. Once all information is certified TIF proceeds will be disbursed. Hillside Apartments is the tentative name for the Three Rivers project, we are working with them along with our consultant to complete the initial work to determine the amount of TIF available.

**E. Resident Council Report**

No Report.

**F. Hope Coalition Report**

No Report.

**G. City Council Report**

Public meeting April 11<sup>th</sup> at the Library to further discuss the ordinance for semi transient accommodation for VRBO properties in Red Wing.

**H. Announcements**

- a. The Board Workshop-Property Tour will be on Tuesday, May 2, 2023 at 4:00pm. We will meet and load at the front of Jordan Towers II.
- b. The next HRA Board Meeting will be on May 9, 2023 at 3:30pm in City Council Chambers.

**9. Adjourn**

Board Chair Witham adjourned the meeting at 4:14pm.

Respectfully Submitted by,  
Megan Conway

\_\_\_\_\_  
**Board Chair**



**Red Wing Housing and Redevelopment Authority**  
**Meeting Announcements and Agenda**  
**HRA Board Special Meeting**  
**Tuesday, May 2, 2023, at 4:00 PM**

**Board Members Present:** Board Chair, Glen Witham; Vice Chair, Jason Jech; Commissioners: Sara Hoffman, Roseanne Grosso, Dana Borgschatz, Jackie Luikart, and Kristi Reuter.

**Others Present:** Ron Goggin, City Council Liaison; Kurt Keena, Executive Director; Corrine Stockwell, Finance Director; Jennifer Cook, Housing Director; Erick Johnson, Maintenance Supervisor; Megan Conway, Housing Assistance Navigator.

1. **Purpose:** The Board-Workshop Property tour left Jordan Towers II, 428 West 5<sup>th</sup> Street, at 4:00 p.m. This tour was an opportunity to visit HRA property sites to share the history of the properties, recent improvements, and capital needs.

The tour consisted of the following properties.

1. HRA OFFICE, 428 West 5<sup>th</sup> Street
2. TWIN HOMES, 119/121 West 5<sup>th</sup> Street
3. BLUFFVIEW TOWNHOMES, 515 East 5<sup>th</sup> Street
4. DEER RUN TOWNHOMES, 613 21<sup>st</sup> Street
5. PIONEER PLACE TOWNHOMES, 341 Pioneer Road
  - a. Participants toured the inside of this property
6. HALLSTROM HOUSE, 813 Hallstrom Drive
7. FEATHERSTONE TOWNHOMES, 861 Featherstone Road
  - a. Participants toured the inside of this property
8. HILL STREET, 420-422-422 ½ Hill Street
  - a. Participants toured the inside of this property
9. JORDAN TOWERS I, 433 West 4<sup>th</sup> Street
  - a. Participants toured the inside of this property
10. JORDAN TOWERS II, 440 West 5<sup>th</sup> Street
  - a. Participants toured the inside of this property

\*Note the properties that were not toured from the inside had all units tenant occupied.

**2. Adjourn**

Meeting was adjourned at 6:00 p.m. when the tour was complete.

Respectfully Submitted By,  
Megan Conway

Board Chair

## Red Wing Housing and Redevelopment Authority

### Checks Written Report

April 1, 2023 - April 30, 2023

| Payment Date | Payment Number | Payment Amount | Payee Name                               |
|--------------|----------------|----------------|--|
| 4/6/2023     | 1106           | \$200.00       | Charles Bleything                        |
| 4/6/2023     | 1107           | \$50.00        | Dana Borgschatz                          |
| 4/6/2023     | 1108           | \$451.88       | Carahsoft Technology Corporation         |
| 4/6/2023     | 1109           | \$975.71       | Continental Research Corporation         |
| 4/6/2023     | 1110           | \$286.29       | ESI Hosted Services                      |
| 4/6/2023     | 1111           | \$4,023.00     | FileVision USA                           |
| 4/6/2023     | 1112           | \$50.00        | Roseanne Grosso                          |
| 4/6/2023     | 1113           | \$50.00        | Jason Jech                               |
| 4/6/2023     | 1114           | \$82,337.45    | Kirtland Electric                        |
| 4/6/2023     | 1115           | \$467.50       | Maids in Minnesota                       |
| 4/6/2023     | 1116           | \$23,400.00    | Minnesota Housing Finance Agency         |
| 4/6/2023     | 1117           | \$493.50       | MRI Software LLC                         |
| 4/6/2023     | 1118           | \$200.00       | Barry Preble                             |
| 4/6/2023     | 1119           | \$50.00        | Kristi L. Reuter                         |
| 4/6/2023     | 1120           | \$43.25        | Shred-It USA, LLC                        |
| 4/6/2023     | 1121           | \$167.00       | Smith Heating Inc.                       |
| 4/6/2023     | 1122           | \$50.00        | Glen Witham                              |
| 4/21/2023    | 1123           | \$9,395.03     | MRI Software LLC                         |
| 4/21/2023    | 1124           | \$299.43       | THEIPGUYS.NET, LLC OneNet Global         |
| 4/27/2023    | 1125           | \$18,747.15    | Minnesota Housing Finance Agency         |
| 4/27/2023    | 1126           | \$43.25        | Shred-It USA, LLC                        |
| 4/6/2023     | 50579          | \$240.00       | American Assoc of Service Coordinators   |
| 4/6/2023     | 50580          | \$500.00       | Advanced Business Systems Inc            |
| 4/6/2023     | 50581          | \$200.00       | James Alexander                          |
| 4/6/2023     | 50582          | \$231.07       | American Heritage Life Insurance Company |
| 4/6/2023     | 50583          | \$0.00         | Void / City of Red Wing-water & sewer    |
| 4/6/2023     | 50584          | \$0.00         | Void / City of Red Wing-water & sewer    |
| 4/6/2023     | 50585          | \$11,743.45    | City of Red Wing-water & sewer           |
| 4/6/2023     | 50586          | \$220.00       | Culligan Water Conditioning              |
| 4/6/2023     | 50587          | \$1,190.78     | Cummins NPower                           |
| 4/6/2023     | 50588          | \$656.08       | Custom Alarm                             |
| 4/6/2023     | 50589          | \$200.00       | Candis Fleck                             |
| 4/6/2023     | 50590          | \$335.00       | P Hanson Marketing Inc                   |
| 4/6/2023     | 50591          | \$5,382.00     | Housing Authority Risk Retention Group   |
| 4/6/2023     | 50592          | \$500.00       | Quadient Finance USA, INC                |
| 4/6/2023     | 50593          | \$375.44       | Hiawatha Broadband                       |
| 4/6/2023     | 50594          | \$788.47       | HD Supply Facilities Maintenance         |
| 4/6/2023     | 50595          | \$50.00        | Sara Hoffman                             |
| 4/6/2023     | 50596          | \$35,139.13    | Housing Insurance Services Inc.          |
| 4/6/2023     | 50597          | \$427.30       | Innovative Office Solutions              |
| 4/6/2023     | 50598          | \$2,330.00     | Todd's Prime and Paint LLC               |
| 4/6/2023     | 50599          | \$132.39       | Johnson Tire Service                     |

|           |       |             |  |
|-----------|-------|-------------|--|
| 4/6/2023  | 50600 | \$50.00     | Jackie Luikart                           |
| 4/6/2023  | 50601 | \$665.00    | McNamara Designs                         |
| 4/6/2023  | 50602 | \$1,817.05  | Menards-Red Wing                         |
| 4/6/2023  | 50603 | \$810.00    | MJS of Red Wing, Inc.                    |
| 4/6/2023  | 50604 | \$765.00    | Minnesota NAHRO                          |
| 4/6/2023  | 50605 | \$239.00    | Nan McKay & Assoc.                       |
| 4/6/2023  | 50606 | \$120.00    | Nickit LLC                               |
| 4/6/2023  | 50607 | \$360.00    | O'Rourke Media Group                     |
| 4/6/2023  | 50608 | \$419.32    | Runnings Farm & Fleet                    |
| 4/6/2023  | 50609 | \$221.00    | Ryan and Gordy's Glass, INC              |
| 4/6/2023  | 50610 | \$1,274.13  | Schumacher Elevator Company              |
| 4/6/2023  | 50611 | \$472.89    | The Sherwin Williams Co                  |
| 4/6/2023  | 50612 | \$3,000.00  | Smith Schafer & Associates               |
| 4/6/2023  | 50613 | \$240.00    | Startech Computing Inc                   |
| 4/6/2023  | 50614 | \$294.00    | Tee Jay North Inc.                       |
| 4/6/2023  | 50615 | \$157.50    | Vickis Foot and Nail Care PLLC           |
| 4/6/2023  | 50616 | \$4,484.80  | Visa                                     |
| 4/6/2023  | 50617 | \$120.00    | Robert Wedrickas                         |
| 4/6/2023  | 50618 | \$107.11    | Xcel Energy                              |
| 4/7/2023  | 50619 | \$318.99    | Corrine Stockwell                        |
| 4/11/2023 | 50620 | \$645.61    | Guy Williams                             |
| 4/14/2023 | 50621 | \$537.57    | City of Red Wing-Other Utils             |
| 4/14/2023 | 50622 | \$391.56    | Culligan Water Conditioning              |
| 4/14/2023 | 50623 | \$4,455.00  | Hawkins, Ash,CPAs, LLP                   |
| 4/14/2023 | 50624 | \$351.42    | Quadient Finance USA, INC                |
| 4/14/2023 | 50625 | \$33.39     | HD Supply Facilities Maintenance         |
| 4/14/2023 | 50626 | \$402.06    | Innovative Office Solutions              |
| 4/14/2023 | 50627 | \$1,860.00  | Todd's Prime and Paint LLC               |
| 4/14/2023 | 50628 | \$102.95    | Johnson Tire Service                     |
| 4/14/2023 | 50629 | \$9,655.34  | Steve Junge Installations, Inc           |
| 4/14/2023 | 50630 | \$1,151.37  | Menards-Red Wing                         |
| 4/14/2023 | 50631 | \$500.00    | Startech Computing Inc                   |
| 4/14/2023 | 50632 | \$1,275.48  | Xcel Energy                              |
| 4/21/2023 | 50633 | \$240.00    | American Assoc of Service Coordinators   |
| 4/21/2023 | 50634 | \$1,507.01  | City of Red Wing-Other Utils             |
| 4/21/2023 | 50635 | \$450.00    | Coinmach Corporation-NY                  |
| 4/21/2023 | 50636 | \$896.44    | Companion Life Insurance                 |
| 4/21/2023 | 50637 | \$1,770.72  | Directv                                  |
| 4/21/2023 | 50638 | \$57.04     | Innovative Office Solutions              |
| 4/21/2023 | 50639 | \$422.66    | Menards-Red Wing                         |
| 4/21/2023 | 50640 | \$465.10    | Nardini Fire Equipment Co . Inc.         |
| 4/21/2023 | 50641 | \$218.92    | Estate of Delwin Cook                    |
| 4/21/2023 | 50642 | \$4,725.00  | Schwab Vollhaber Lubratt Service Corp    |
| 4/21/2023 | 50643 | \$1,353.17  | The Sherwin Williams Co                  |
| 4/21/2023 | 50644 | \$14,777.12 | Xcel Energy                              |
| 4/27/2023 | 50645 | \$247.61    | American Heritage Life Insurance Company |
| 4/27/2023 | 50646 | \$0.00      | Void / City of Red Wing-water & sewer    |

|           |       |             |                                       |
|-----------|-------|-------------|---------------------------------------|
| 4/27/2023 | 50647 | \$0.00      | Void / City of Red Wing-water & sewer |
| 4/27/2023 | 50648 | \$12,665.83 | City of Red Wing-water & sewer        |
| 4/27/2023 | 50649 | \$744.50    | Colonial Life                         |
| 4/27/2023 | 50650 | \$650.00    | Erickson and Sons Duct Cleaning       |
| 4/27/2023 | 50651 | \$335.00    | P Hanson Marketing Inc                |
| 4/27/2023 | 50652 | \$380.42    | Quadient Finance USA, INC             |
| 4/27/2023 | 50653 | \$268.00    | Kim Hudson                            |
| 4/27/2023 | 50654 | \$231.99    | Menards-Red Wing                      |
| 4/27/2023 | 50655 | \$200.00    | Amanda Mewes                          |
| 4/27/2023 | 50656 | \$658.00    | Nan McKay & Assoc.                    |
| 4/27/2023 | 50657 | \$472.50    | Red Wing Plumbing & Heating           |
| 4/27/2023 | 50658 | \$382.30    | The Sherwin Williams Co               |
| 4/27/2023 | 50659 | \$9,200.00  | Smith Schafer & Associates            |
| 4/27/2023 | 50660 | \$1,737.33  | Stortz Satellite                      |

**\$294,775.75**



# Red Wing Housing and Redevelopment Authority


## Employee Handbook



**Red Wing Housing  
& Redevelopment Authority**

April 17, 2023

## ABOUT THIS HANDBOOK/DISCLAIMER



We prepared this handbook to help employees find the answers to many questions that they may have regarding their employment with the Red Wing Housing and Redevelopment Authority. Please take the necessary time to read it.

We do not expect this handbook to answer all questions. Supervisors and Human Resources also serve as a major source of information.

Neither this handbook nor any other verbal or written communication by a management representative is, nor should it be considered to be, an agreement, contract of employment, express or implied, or a promise of treatment in any particular manner in any given situation, nor does it confer any contractual rights whatsoever. Red Wing HRA adheres to the policy of employment at will, which permits the Red Wing HRA or the employee to end the employment relationship at any time, for any reason, with or without cause or notice.

No Red Wing HRA representative other than the Executive Director may modify at-will status and/or provide any special arrangement concerning terms or conditions of employment in an individual case or generally and any such modification must be in writing and signed.

Many matters covered by this handbook, such as benefit plan descriptions, are also described in separate Red Wing HRA documents. These Red Wing HRA documents are always controlling over any statement made in this handbook or by any member of management.

This handbook states only general Red Wing HRA guidelines. The Red Wing HRA may, at any time, in its sole discretion, modify or vary from anything stated in this handbook, with or without notice, except for the rights of the parties to end employment at will, which may only be modified by an express written agreement signed by the employee and Executive Director.



This handbook supersedes all prior handbooks.



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## Section 1 - GOVERNING PRINCIPLES OF EMPLOYMENT

### 1-1. Introduction

For employees who are commencing employment with Red Wing Housing and Redevelopment Authority ("Red Wing Housing and Redevelopment Authority" or "the Red Wing HRA"), on behalf of Red Wing Housing and Redevelopment Authority, let us extend a warm and sincere welcome.

For employees who have been with us, thank you for your past and continued service.

We extend our best wishes for success and happiness here at Red Wing Housing and Redevelopment Authority. We understand that it is our employees who provide the services that our customers rely upon, and who will enable us to create new opportunities in the years to come.

### 1-2. Reasonable Accommodations & Interactive Dialogue

Red Wing Housing and Redevelopment Authority is committed to complying with applicable federal, state, and local laws governing reasonable accommodations of individuals, including, but not limited to, the Americans with Disabilities Act (ADA). To that end, we will endeavor to make a reasonable accommodation to applicants and employees who have requested an accommodation or for whom the Red Wing HRA has notice, may require such an accommodation, without regard to any protected classifications, related to an individual's:

- Disability, meaning any physical, medical, mental, or psychological impairment, or a history or record of such impairment;
- Sincerely held religious beliefs and practices;
- Needs as a victim of domestic violence, sex offenses, or stalking;
- Needs related to pregnancy, childbirth, or related medical conditions; and/or
- Any other reason required by applicable law, unless the accommodation would impose an undue hardship on the operation of our business.

Any individual who would like to request an accommodation based on any of the reasons set forth above should contact the Finance Director. Accommodation requests can be made in writing using a form which can be obtained from the Finance Director. If an individual who has requested an accommodation has not received an initial response within five (5) business days, the employee should contact the Finance Director.

After receiving a request for an accommodation or learning indirectly that the employee may require such an accommodation, Red Wing HRA will engage in an interactive dialogue with the employee.

Even if employee has not formally requested an accommodation, the Red Wing HRA may initiate an interactive dialogue under certain circumstances, such as when the Red Wing HRA has knowledge that employee's performance at work has been negatively affected and a reasonable basis to believe that the issue is related to any of the protected classifications set forth above, in compliance with applicable law. In the event the Red Wing HRA initiates an interactive dialogue with an employee, it should not be construed as the Red Wing HRA's belief an individual requires an accommodation, but

will serve as an invitation for the employee to share with the Red Wing HRA any information the employee desires to share, or to request an accommodation.

The interactive dialogue may take place in person, by telephone, or by electronic means. As part of the interactive dialogue, Red Wing HRA will communicate openly and in good faith with the employee in a timely manner in order to determine whether and how the Red Wing HRA may be able to provide a reasonable accommodation. To the extent necessary and appropriate based on the request, the Red Wing HRA will attempt to explore the existence and feasibility of alternative accommodations as well as alternative positions for the employee. Red Wing HRA is not required to provide the specific accommodation sought by the employee, provided the alternatives are reasonable and either meet the specific needs of the employee or specifically address the employee's limitations.

As part of the interactive dialogue, Red Wing HRA reserves the right to request supporting documentation, to the maximum extent permitted by applicable law.

Red Wing HRA will endeavor to keep confidential all communications regarding requests for reasonable accommodations and all circumstances surrounding the employee's underlying reason for needing an accommodation.

Red Wing HRA will not allow any form of retaliation against employees who have requested an accommodation, for whom the Red Wing HRA has notice, may require such an accommodation, or who otherwise engage in the interactive dialogue process.

Employees with questions regarding this policy should contact their supervisor or the Finance Director.

### **1-3. Equal Employment Opportunity**

Red Wing HRA is an Equal Opportunity Employer that does not discriminate on the basis of actual or perceived race, color, creed, religion, national origin, ancestry, citizenship status, age, sex or gender (including pregnancy, childbirth and pregnancy-related conditions), gender identity or expression (including transgender status), sexual orientation, marital status, familial status, military service and veteran status, physical or mental disability, genetic information, public assistance, local human rights commission activity, or any other characteristic protected by applicable federal, state or local laws and ordinances. Red Wing HRA's management team is dedicated to this policy with respect to recruitment, hiring, placement, promotion, transfer, training, compensation, benefits, employee activities, access to facilities and programs and general treatment during employment.

The Red Wing HRA will endeavor to make a reasonable accommodation of an otherwise qualified applicant or employee related to an individual's: physical or mental disability; sincerely held religious beliefs and practices; and/or any other reason required by applicable law, unless doing so would impose an undue hardship upon the Red Wing HRA's business operations. Any applicant or employee who needs an accommodation in order to perform the essential functions of the job should contact the Finance Director to request such an accommodation. The individual should specify what accommodation is needed to perform the job and submit supporting documentation explaining the basis for the requested accommodation, to the extent permitted and in accordance with applicable law. The Red Wing HRA then will review and analyze the request, including engaging in an interactive process with the individual, to identify if such an accommodation can be made. The Red Wing HRA will evaluate requested accommodations, and as appropriate identify other possible

accommodations, if any. The individual will be notified of The Red Wing HRA's decision regarding the request within a reasonable period. The Red Wing HRA treats all medical information submitted as part of the accommodation process in a confidential manner.

Any employees with questions or concerns about equal employment opportunities in the workplace are encouraged to bring these issues to the attention of the Finance Director. The Red Wing HRA will not allow any form of retaliation against individuals who raise issues of equal employment opportunity. If employees feel they have been subjected to any such retaliation, they should contact the Finance Director. To ensure the workplace is free of artificial barriers, violation of this policy including any improper retaliatory conduct will lead to discipline, up to and including discharge. All employees must cooperate with all investigations conducted pursuant to this policy.

## 1-4. Non-Harassment

It is Red Wing HRA's policy to prohibit intentional and unintentional harassment of or against job applicants, contractors, interns, volunteers or employees by another employee, supervisor, vendor, customer, or any third party on the basis of actual or perceived race, color, creed, religion, national origin, ancestry, citizenship status, age, sex or gender (including pregnancy, childbirth, and pregnancy-related conditions), gender identity or expression (including transgender status), sexual orientation, marital status, military service and veteran status, physical or mental disability, genetic information or any other characteristic protected by applicable federal, state or local laws (referred to as "protected characteristics"). Such conduct will not be tolerated by Red Wing HRA.

The purpose of this policy is not to regulate our employees' personal morality, but to ensure that no one harasses another individual in the workplace, including while on Red Wing HRA premises, while on Red Wing HRA business (whether or not on Red Wing HRA premises) or while representing the Red Wing HRA. In addition to being a violation of this policy, harassment or retaliation based on any protected characteristic as defined by applicable federal, state, or local laws is also unlawful. For example, sexual harassment and retaliation against an individual because the individual filed a complaint of sexual harassment or because an individual aided, assisted or testified in an investigation or proceeding involving a complaint of sexual harassment as defined by applicable federal, state, or local laws are unlawful.

### Harassment Defined

Harassment generally is defined in this policy as unwelcome verbal, visual, or physical conduct that denigrates or shows hostility or aversion towards an individual because of any actual or perceived protected characteristic or has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile or offensive working environment.

Harassment can be verbal (including slurs, jokes, insults, epithets, gestures or teasing), visual (including offensive posters, symbols, cartoons, drawings, computer displays, text messages, social media posts or e-mails) or physical conduct (including physically threatening another, blocking someone's way, etc.). Such conduct violates this policy, even if it does not rise to the level of a violation of applicable federal, state or local laws. Because it is difficult to define unlawful harassment, employees are expected to behave at all times in a manner consistent with the intended purpose of this policy.

### Sexual Harassment Defined



Sexual harassment can include all of the above actions, as well as other unwelcome conduct, such as unwelcome or unsolicited sexual advances, requests for sexual favors, conversations regarding sexual activities, and other verbal, visual, or physical conduct of a sexual nature when:

- submission to that conduct or those advances or requests is made either explicitly or implicitly a term or condition of an individual's employment; or
- submission to or rejection of the conduct or advances or requests by an individual is used as the basis for employment decisions affecting the individual; or
- the conduct or advances or requests have the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive working environment.

Examples of conduct that violates this policy include:

1. unwelcome flirtations, leering, whistling, touching, pinching, assault, blocking normal movement;
2. requests for sexual favors or demands for sexual favors in exchange for favorable treatment;
3. obscene or vulgar gestures, posters or comments;
4. sexual jokes or comments about a person's body, sexual prowess or sexual deficiencies;
5. propositions or suggestive or insulting comments of a sexual nature;
6. derogatory cartoons, posters and drawings;
7. sexually-explicit e-mails, text messages or voicemails;
8. uninvited touching of a sexual nature;
9. unwelcome sexually-related comments;
10. conversation about one's own or someone else's sex life;
11. conduct or comments consistently targeted at only one gender, even if the content is not sexual; and
12. teasing or other conduct directed toward a person because of the person's gender.

### **Reporting Procedures**

If the employee has been subjected to or witnessed conduct which violates this policy, the employee should immediately report the matter to the Employee's Supervisor. If the employee is unable for any reason to contact this person, or if the employee has not received an initial response within five (5) business days after reporting any incident of what the employee perceives to be harassment, the employee should contact the Finance Director. If the person toward whom the complaint is directed is one of the individuals indicated above, the employee should contact any higher-level manager in the reporting hierarchy.

### **Investigation Procedures**

Every report of perceived harassment will be fully investigated, and corrective action will be taken where appropriate. All complaints will be kept confidential to the extent possible, but confidentiality cannot be guaranteed. All employees must cooperate with all investigations conducted pursuant to this policy.

### **Retaliation Prohibited**

In addition, the Red Wing HRA will not allow any form of retaliation against individuals who report

Experts in the mental health profession state that prior to engaging in acts of violence, troubled individuals often exhibit one or more of the following behaviors or signs: over-resentment, anger and hostility; extreme agitation; making ominous threats such as bad things will happen to a particular person, or a catastrophic event will occur; sudden and significant decline in work performance; irresponsible, irrational, intimidating, aggressive or otherwise inappropriate behavior; reacting to questions with an antagonistic or overtly negative attitude; discussing weapons and their use, and/or brandishing weapons in the workplace; overreacting or reacting harshly to changes in Red Wing HRA policies and procedures; personality conflicts with co-workers; obsession or preoccupation with a co-worker or supervisor; attempts to sabotage the work or equipment of a co-worker; blaming others for mistakes and circumstances; or demonstrating a propensity to behave and react irrationally.

### **Prohibited Conduct**

Threats, threatening language or any other acts of aggression or violence made toward or by any Red Wing HRA employee will not be tolerated. For purposes of this policy, a threat includes any verbal or physical harassment or abuse, any attempt at intimidating or instilling fear in others, menacing gestures, flashing of weapons, stalking or any other hostile, aggressive, injurious or destructive action undertaken for the purpose of domination or intimidation. To the extent permitted by law, employees and visitors are prohibited from carrying weapons onto Red Wing HRA premises.

### **Procedures for Reporting a Threat**

All potentially dangerous situations, including threats by co-workers, should be reported immediately to any member of management with whom the employee feels comfortable. Reports of threats may be maintained confidential to the extent maintaining confidentiality does not impede Red Wing HRA's ability to investigate and respond to the complaints. All threats will be promptly investigated. All employees must cooperate with all investigations. No employee will be subjected to retaliation, intimidation or disciplinary action as a result of reporting a threat in good faith under this policy.

If the Red Wing HRA determines, after an appropriate good faith investigation, that someone has violated this policy, the Red Wing HRA will take swift and appropriate corrective action.

If the employee is the recipient of a threat made by an outside party, that employee should follow the steps detailed in this section. It is important for the Red Wing HRA to be aware of any potential danger in its offices. Indeed, the Red Wing HRA wants to take effective measures to protect everyone from the threat of a violent act by employees or by anyone else.

## **1-7. Federal Contractors: Pay Transparency**

The contractor will not discharge or in any other manner discriminate against employees or applicants because they have inquired about, discussed or disclosed their own pay or the pay of another employee or applicant. However, employees who have access to the compensation information of other employees or applicants as a part of their essential job functions cannot disclose the pay of other employees or applicants to individuals who do not otherwise have access to compensation information, unless the disclosure is: 1) in response to a formal complaint or charge; 2) in furtherance of an investigation, proceeding, hearing or action, including an investigation conducted by the employer; or 3) consistent with the contractor's legal duty to furnish information.

## Section 2 - OPERATIONAL POLICIES

### 2-1. Employee Classifications

For purposes of this handbook, all Red Wing Housing and Redevelopment Authority employees fall within one of the classifications below.

**Full-Time Employees** - Employees who regularly work at least 32 hours per week who were not hired on a short-term basis.

**Part-Time Employees** - Employees who regularly work fewer than 32 hours per week who were not hired on a short-term basis.

**Short-Term Employees** - Employees who were hired for a specific short-term project, or on a short-term freelance, per diem or temporary basis. Short-Term employees generally are not eligible for Red Wing HRA benefits, but are eligible to receive statutory benefits.

In addition to the above classifications, employees are categorized as either "**exempt**" or "**non-exempt**" for purposes of federal and state wage and hour laws. Employees classified as exempt do not receive overtime pay; they generally receive the same weekly salary regardless of hours worked. Such salary may be paid less frequently than weekly. The employee will be informed of these classifications upon hire and informed of any subsequent changes to the classifications.

### 2-2. Trial Period

**The first six months** of employees' employment is an introductory period. This is an opportunity for the Red Wing HRA to evaluate the employee's performance. It also is an opportunity for employees to decide whether they are happy being employed by the Red Wing HRA. The Red Wing HRA may extend the introductory period if it desires. Completion of the introductory period does not alter the employee's at-will status.

Red Wing Housing and Redevelopment Authority will conduct a formal performance review at the end of the introductory period.

### 2-3. Your Employment Records

In order to obtain their position, employees have provided personal information, such as address and telephone number. This information is contained in their personnel file.

Employees should keep their personnel file up to date by informing the Finance Director of any changes. Employees also should inform the Finance Director of any specialized training or skills they acquire, as well as any changes to any required visas. Unreported changes of address, marital status, etc. can affect withholding tax and benefit coverage. Further, an "out of date" emergency contact or an inability to reach employees in a crisis could cause a severe health or safety risk or other significant problem.

## 2-4. Right to Review Personnel Records

Under Minnesota law, active employees have the right to review their personnel record once every six (6) months. Employees who leave the Red Wing HRA may review their personnel record once every year as long as the Red Wing HRA maintains the personnel record.

To review their personnel record, employees must make a good faith request in writing to the Finance Director. Employees may also request a copy of the record at the time they review it. The copy will be made available to the employee at no cost.

The Red Wing HRA will provide employees an opportunity to review their personnel record within seven (7) working days of the written request or within 14 working days of the written request if the personnel record is physically located outside of Minnesota.

What is contained in the personnel record is carefully defined under Minnesota law. The law does not require employee access to information that is not contained in the personnel record.

If employees dispute information contained in their personnel record, they may request that it be removed from the record. However, if the Red Wing HRA does not agree the information should be removed, the employee may submit a written response to the denial (not to exceed five (5) pages).

No action can be taken against employees who appropriately ask to review their personnel records.

If employees are improperly denied their rights as provided by this law, the law provides certain remedies.

This notice only describes some of the employee's rights under the law. For more information, the Minnesota statutes detailing employee rights can be found at Minnesota Statutes, § 181.960 through Minnesota Statutes §181.965. These laws can be found on the internet at <https://www.revisor.mn.gov/pubs/> or in public libraries throughout the state.

## 2-5. Working Hours and Schedule

Red Wing Housing and Redevelopment Authority normally is open for business from 8:00 am to 4:30 pm, Monday through Friday.

Employees will be assigned a work schedule and will be expected to begin and end work according to the schedule. To accommodate the needs of the business, at some point Red Wing HRA may need to change individual work schedules on either a short-term or long-term basis.

Employees will be provided meal and rest periods as required by law. A supervisor will provide further details.

## 2-6. Timekeeping Procedures

Employees must record their actual time worked for payroll and benefit purposes. Non-exempt employees must record the time work begins and ends, as well as the beginning and ending time of any departure from work for any non-work-related reason, on forms as prescribed by management.

Altering, falsifying or tampering with time records is prohibited and subjects the employee to discipline, up to and including discharge.

Exempt employees are required to record their daily work attendance and report full days of absence from work for reasons such as leaves of absence, sick leave or personal business.

Non-exempt employees may not start work until their scheduled starting time.

It is the employee's responsibility to sign time records to certify the accuracy of all time recorded. Any errors in the time record should be reported immediately to a supervisor, who will attempt to correct legitimate errors.

## 2-7. Overtime

When the Red Wing HRA experiences periods of extremely high activity, additional work may be required. Supervisors are responsible for monitoring business activity and requesting overtime work if it is necessary. Efforts will be made to provide employees with adequate advance notice in such situations. Employees may work overtime only with prior management authorization. Any non-exempt employee who works overtime without authorization may be subject to disciplinary action, up to and including termination.

Any non-exempt employee who works overtime will be compensated at the rate of one and one-half times (1.5) their regular hourly wage for all time worked in excess of 40 hours each workweek, unless otherwise required by applicable law. Overtime pay is calculated based on actual hours worked. Paid time off, holidays, or any leave of absence will not be considered hours worked for purposes of performing overtime calculations. For purposes of calculating overtime for non-exempt employees, the workweek begins at 12 a.m. on Sunday and ends 168 hours later at 12 a.m. on the following Sunday.

## 2-8. Travel Time for Non-Exempt Employees

### **Overnight, Out-of-Town Trips**

Non-exempt employees will be compensated for time spent traveling (except for meal periods) during their normal working hours, on days they are scheduled to work and on unscheduled work days (such as weekends). Non-exempt employees also will be paid for any time spent performing job duties during otherwise non-compensable travel time; however, such work should be limited absent advance management authorization.

### **Out-of-Town Trips for One Day**

Non-exempt employees who travel out of town for a one-day assignment will be paid for all travel time, except for, among other things: time spent traveling between the employee's home and the local railroad, bus or plane terminal; and meal periods.

### **Local Travel**

Non-exempt employees will be compensated for time spent traveling from one job site to another job site during a workday. The trip home, however, is non-compensable when the employee goes directly home from the final job site, unless it is much longer than the regular commute home from

the regular worksite. In such case, the portion of the trip home in excess of the regular commute is compensable.

Employees will be compensated a per diem for meals while away for business purposes; ask your supervisor for details.

### **Commuting Time**

Under the Portal to Portal Act, travel from home to work and from work to home is generally non-compensable. However, if a non-exempt employee regularly reports to a worksite near their home, but is required to report to a worksite farther away than the regular worksite, the additional time spent traveling is compensable.

If compensable travel time results in more than 40 hours worked by a non-exempt employee, the employee will be compensated at an overtime rate of one and one-half (1-1/2) times the regular rate.

To the extent that applicable state law provides greater benefits, state law applies.

## **2-9. Safe Harbor Policy for Exempt Employees**

It is Red Wing HRA's policy and practice to accurately compensate employees and to do so in compliance with all applicable state and federal laws. To ensure proper payment and that no improper deductions are made, employees must review pay stubs promptly to identify and report all errors.

Those classified as exempt salaried employees will receive a salary which is intended to compensate them for all hours they may work for the Red Wing HRA. This salary will be established at the time of hire or classification as an exempt employee. While it may be subject to review and modification from time to time, such as during salary review times, the salary will be a predetermined amount that will not be subject to deductions for variations in the quantity or quality of the work performed.

Under federal and state law, salary is subject to certain deductions. For example, unless state law requires otherwise, salary can be reduced for the following reasons:

- full-day absences for personal reasons;
- full-day absences for sickness or disability if the deduction is made in accordance with a bona fide plan, policy or practice of providing wage replacement benefits for such absences (deductions also may be made for the exempt employee's full-day absences due to sickness or disability before the employee has qualified for the plan, policy or practice or after the employee has exhausted the leave allowance under the plan);
- full-day disciplinary suspensions for infractions of our written policies and procedures;
- Family and Medical Leave Act absences (either full- or partial-day absences);
- to offset amounts received as payment from the court for jury and witness fees or from the military as military pay;
- the first or last week of employment in the event the employee works less than a full week; and
- any full work week in which the employee does not perform any work.

Salary may also be reduced for certain types of deductions such as a portion of health, dental or life

insurance premiums; state, federal or local taxes; social security; or voluntary contributions to a 401(k) or pension plan.

In any work week in which the employee performed any work, salary will not be reduced for any of the following reasons:

- partial day absences for personal reasons, sickness or disability;
- an absence because the Red Wing HRA has decided to close a facility on a scheduled work day;
- absences for jury duty, attendance as a witness, or military leave in any week in which the employee performed any work (subject to any offsets as set forth above); and
- any other deductions prohibited by state or federal law.

However, unless state law provides otherwise, deductions may be made to accrued leave for full- or partial-day absences for personal reasons, sickness or disability.

If employees believe they have been subject to any improper deductions, they should immediately report the matter to the Finance Director.

## 2-10. Your Paycheck

Employees will be paid bi-weekly for all the time worked during the past pay period.

Payroll stubs itemize deductions made from gross earnings. By law, the Red Wing HRA is required to make deductions for Social Security, federal income tax and any other appropriate taxes. These required deductions also may include any court-ordered garnishments. Payroll stubs also will differentiate between regular pay received and overtime pay received.

If there is an error in any employee's pay, the employee should bring the matter to the attention of the Finance Director immediately so the Red Wing HRA can resolve the matter quickly and amicably.

## 2-11. Wage Disclosure Protections

Under Minnesota law, an employer may not:

1. require nondisclosure by employees of their wages as a condition of employment;
2. require employees to sign a waiver or other document which purports to deny them the right to disclose their wages; or
3. take any adverse employment action against employees for disclosing their own wages or discussing another employee's wages which have been disclosed voluntarily.

Nonetheless, this policy should not be construed to:

1. create an obligation on Red Wing HRA or on employees to disclose wages;
2. permit employees, without the written consent of the Red Wing HRA, to disclose proprietary information, trade secret information or information that is otherwise subject to legal privilege

- or protected by law;
- 3. diminish any existing rights under the National Labor Relations Act; or
- 4. permit employees to disclose wage information of other employees to a competitor of Red Wing HRA.

An employer may not retaliate against the employee for asserting rights or remedies set forth in this policy.

Employees may bring a civil action against the Red Wing HRA for a violation of this policy. If a court finds that the Red Wing HRA has violated this policy, the court may order reinstatement, back pay, restoration of lost service credits, if appropriate, and the expungement of any related adverse records of the employee who was the subject of the violation.

### **2-12. Direct Deposit**

Red Wing HRA strongly encourages employees to use direct deposit. Authorization forms are available from the Finance Director.

### **2-13. Salary Advances**

Red Wing HRA does not permit advances on paychecks or against accrued paid time off.

### **2-14. Performance Review**

Depending on the employee's position and classification, the Red Wing HRA endeavors to review performance annually. However, a positive performance evaluation does not guarantee an increase in salary, a promotion, or continued employment. Compensation increases and the terms and conditions of employment, including job assignments, transfers, promotions, and demotions, are determined by and at the discretion of management.

In addition to these formal performance evaluations, the Red Wing HRA encourages employees and supervisors to discuss job performance on a frequent and ongoing basis.



## Section 3 - BENEFITS

### 3-1. Benefits Overview

In addition to good working conditions and competitive pay, it is the Red Wing Housing and Redevelopment Authority's policy to provide a combination of supplemental benefits to all eligible employees. In keeping with this goal, each benefit program has been carefully devised. These benefits include time-off benefits, such as vacations and holidays, and insurance and other plan benefits. We are constantly studying and evaluating our benefits programs and policies to better meet present and future requirements. These policies have been developed over the years and continue to be refined to keep up with changing times and needs.

The next few pages contain a brief outline of the benefits programs the Red Wing HRA provides employees and their families. Of course, the information presented here is intended to serve only as guidelines.

The descriptions of the insurance and other plan benefits merely highlight certain aspects of the applicable plans for general information only. The details of those plans are spelled out in the official plan documents, which are available for review upon request from the Finance Director. Additionally, the provisions of the plans, including eligibility and benefits provisions, are summarized in the summary plan descriptions ("SPDs") for the plans (which may be revised from time to time). In the determination of benefits and all other matters under each plan, the terms of the official plan documents shall govern over the language of any descriptions of the plans, including the SPDs and this handbook.

Further, the Red Wing HRA (including the officers and administrators who are responsible for administering the plans) retains full discretionary authority to interpret the terms of the plans, as well as full discretionary authority with regard to administrative matters arising in connection with the plans and all issues concerning benefit terms, eligibility and entitlement.

While the Red Wing HRA intends to maintain these employee benefits, it reserves the absolute right to modify, amend or terminate these benefits at any time and for any reason.

If employees have any questions regarding benefits, they should contact the Finance Director.

### 3-2. Paid Holidays

All employees will be paid for the following holidays:

New Year's Day

Martin Luther King, Jr. Day

President's Day

Memorial Day

Independence Day

Labor Day  
 Veterans' Day  
 Thanksgiving Day  
 Day after Thanksgiving  
 Christmas Eve  
 Christmas Day

Employees are also given one (1) floating holiday day to use in addition to those listed above.

Starting in 2024, the Red Wing HRA will offer Juneteenth, June 19th as a paid holiday.

When holidays fall or are celebrated on a regular work day, eligible employees will receive one (1) day's pay at their regular straight-time rate. Eligible employees who are called in to work on a holiday will receive one (1) day's pay at their regular straight-time rate, and an additional payment of straight-time for the actual time they work that day.

If a holiday falls within an eligible employee's approved vacation period, the eligible employee will be paid for the holiday (at the regular straight-time rate) instead of using the vacation day.

If a holiday falls within a jury duty or bereavement leave, the eligible employee will be paid for the holiday (at the regular straight-time rate) in addition to the leave day, or the eligible employee will receive an additional day off at the option of the Red Wing HRA.

### 3-3. Paid Vacations

The Red Wing HRA appreciates how hard employees work and recognizes the importance of providing time for rest and relaxation. The Red Wing HRA fully encourages employees to get this rest by taking vacation time. Full-time employees accrue paid vacation time as follows:

| Years of continuous service as of anniversary date | Annual Vacation | Monthly Accrual Schedule |
|--|-----------------|--------------------------|
| 0 - 5  | 10 days         | 5/6 day                  |
| 6 - 10   | 15 days         | 1 1/4 day                |
| 11 or more   | 20 days         | 1 2/3 day                |

The maximum vacation entitlement for part-time employees is pro-rated based on hours worked.

Vacations should be taken during the year accrued unless otherwise required by law. Accrued, unused vacation time can be carried over to the following calendar year at no more than the full annual accrual amount.

Every effort will be made to grant employees' vacation preference, consistent with operating schedules. However, if too many people request the same period of time off, the Red Wing HRA reserves the right to modify or reverse approved requests to ensure adequate staffing for all departments. Vacation requests must be submitted to managers at least two (2) weeks in advance of the requested vacation dates.

Accrued, unused vacation is paid out upon separation.

Advanced but unaccrued vacation will be deducted from final paychecks to the extent permitted by law.

### 3-4. Sick Days

Full-time employees are eligible to receive up to twelve (12) paid sick days each year. Sick leave may be accumulated to a maximum of 125 days. The Executive Director has the discretion to advance up to one week of sick time if necessary to prevent hardship.

If the employees will be out of work due to illness, they must call in and notify their supervisor as early as possible, but at least by the start of the workday. If the employees call in sick for three (3) or more consecutive days, they may be required to provide their supervisor with a doctor's note on the day they return to work.

While sick days are intended to cover only the employee's own illnesses, sick days may be used to care for a family member's (including the employee's child(ren), the employee's own spouse/domestic partner, sibling, parent, mother-in-law, father-in-law, grandchild, grandparent and stepparent for such reasonable periods as may be necessary) illness or injury.

Such time also can be used for the above-mentioned family members for the purpose of providing or receiving assistance because of sexual assault, domestic abuse or stalking.

Advanced but unaccrued sick days will be deducted from the employee's final paycheck, to the extent permitted by state law. If an employee terminates in good standing and with at least three years of service, they may be granted payment for one-half of their accrued sick leave, not to exceed 240 hours.

If an employee goes three (3) calendar months without using sick time, they will receive a Wellness day which can be used anytime in the following three (3) months with supervisor approval. The amount of time awarded corresponds to their typical daily schedule - 8 hours for full time, prorated hours for part-time employees.

### 3-5. Lactation Breaks

Red Wing HRA will provide a reasonable amount of paid break time to accommodate employees desiring to express breast milk for their infant child during the twelve months following the birth of the child, in accordance with and to the extent required by applicable law. The break time, if possible, must run concurrently with rest and meal periods already provided.

To provide privacy, the Red Wing HRA will make reasonable efforts to provide employees with the use of a room or location in close proximity to the work area, other than a bathroom or a toilet stall, that is shielded from view and free from intrusion by coworkers and the public and that includes access to an electrical outlet. This location may be the employee's private office, if applicable.

The Red Wing HRA may not be able to provide additional break time if doing so would seriously disrupt the Red Wing HRA's operations. Employees should consult the Finance Director if they have questions regarding this policy.

Employees should advise management if they need break time and an area for this purpose. Employees will not be discriminated against or retaliated against for exercising their rights under this

policy.

### 3-6. Workers' Compensation

On-the-job injuries are covered by Red Wing HRA's Workers' Compensation Insurance Policy, which is provided at no cost. If employees are injured on the job, no matter how slightly, they should report the incident immediately to their supervisor. Failure to follow Red Wing HRA procedures may affect the ability of employees to receive Workers Compensation benefits.

This is solely a monetary benefit and not a leave of absence entitlement. Employees who need to miss work due to a workplace injury must also request a formal leave of absence. See the Leave of Absence sections of this handbook for more information.

### 3-7. Jury Duty

Red Wing HRA realizes that it is the obligation of all U.S. citizens to serve on a jury when summoned to do so. All employees will be allowed time off to perform such civic service as required by law. Employees are expected, however, to provide proper notice of a request to perform jury duty and verification of their service.

Employees also are expected to keep management informed of the expected length of jury duty service and to report to work for the major portion of the day if excused by the court. If the required absence presents a serious conflict for management, employees may be asked to try to postpone jury duty.

Employees on jury duty leave will be paid for their jury duty service in accordance with state law. The Red Wing HRA will pay employees for time missed while serving on jury duty if the employee gives the Red Wing HRA the funds given for serving. However, exempt employees will be paid their full salary for any week in which time is missed due to jury duty if work is performed for the Red Wing HRA during such week.

### 3-8. Crime Victims Leave

Employees who are victims of a violent crime and are subpoenaed or requested by the prosecutor to attend court for the purpose of giving testimony may be granted reasonable time off from work without pay to attend criminal proceedings related to the victim's case. Employees who are a victim's spouse or immediate family member may be granted reasonable time off from work without pay to attend criminal proceedings related to the victim's case.

Employees must give 48 hours' advance notice of the request for time off pursuant to this policy, unless impracticable or an emergency prevents the employee from doing so.

Upon request, the employee must provide verification that supports the employee's reason for being absent from the workplace. All information related to the employee's leave pursuant to this section shall be kept confidential by the Red Wing HRA.

### 3-9. Bereavement Leave

The death of a family member is a time when employees wish to be with their families. If employees lose a close relative, they will be allowed paid time off of up to 3 workdays to assist in attending to their obligations and commitments. For the purposes of this policy, a close relative includes a spouse, domestic/civil union partner, child, parent, sibling, child of domestic partner, stepchild, foster child, stepparent, grandparent, father-in-law, mother-in-law, son-in-law, daughter-in-law, member of the employee's household or any other relation required by applicable law. Paid leave days only may be taken on regularly scheduled, consecutive workdays following the day of death. Employees must inform their supervisor prior to commencing bereavement leave. In administering this policy, the Red Wing HRA may require verification of death.

### 3-10. Voting Leave

In the event employees do not have sufficient time outside of working hours to vote in a statewide election, if required by state law, the employee may take off enough working time to vote. Such time will be paid if required by state law. This time should be taken at the beginning or end of the regular work schedule. Where possible, supervisors should be notified at least two (2) days prior to the voting day.

### 3-11. Insurance Programs

Full-time employees may participate in Red Wing HRA's insurance programs. Under these plans, eligible employees will receive comprehensive health and other insurance coverage for themselves and their families, as well as other benefits. Employees become eligible on the 1st of the month following 30 days of employment.

Upon becoming eligible to participate in these plans, employees will receive summary plan descriptions (SPDs) describing the benefits in greater detail. Please refer to the SPDs for detailed plan information. Of course, feel free to contact the Finance Director with any further questions.

### 3-12. Long-Term Disability Benefits

Full-time employees are eligible to participate in the Long-Term Disability plan, subject to all terms and conditions of the agreement between the Red Wing HRA and the insurance carrier.

This is solely a monetary benefit and not a leave of absence. Employees who will be out of work must also request a formal leave of absence. See the Leave of Absence sections of this handbook for more information.

### 3-13. Salary Continuation

Red Wing HRA provides enhanced monetary short-term disability benefits to full-time employees. These enhanced monetary benefits are inclusive of any monetary workers' compensation or statutory short-term disability benefits.

This is not a leave of absence provision. Employees who will be out of work must request a leave of absence. See the Leave of Absence sections of this handbook for more information. Employees will be required to submit medical certification as requested by the Red Wing HRA. Required medical certification under this policy may differ from the medical certification required for any leave of absence requested.

### 3-14. Employee Assistance Program

Red Wing HRA provides the Employee Assistance Program, which offers qualified counselors to help employees cope with personal problems they may be facing. Further details can be obtained through our medical insurance provider.

### 3-15. Retirement Plan

Eligible employees are able to participate in the Red Wing HRA's retirement plan. Plan participants may make pre-tax contributions to a retirement account.

Upon becoming eligible to participate in this plan, employees will receive an SPD describing the plan in greater detail. Please refer to the SPD for detailed plan information. Of course, feel free to speak to the Finance Director if there are any further questions.

## Section 4 - LEAVES OF ABSENCE

### 4-1. Personal Leave

If employees are ineligible for any other Red Wing HRA leave of absence, the Red Wing HRA, under certain circumstances, may grant a personal leave of absence without pay. A written request for personal leave should be presented to management at least two (2) weeks before the anticipated start of the leave. If the leave is requested for medical reasons and employees are not eligible for leave under the federal Family and Medical Leave Act (FMLA) or any state leave law, medical certification also must be submitted. The request will be considered on the basis of staffing requirements and the reasons for the requested leave, as well as performance and attendance records. Normally, a leave of absence will be granted for a period of up to eight (8) weeks. However, personal leave may be extended if, prior to the end of leave, employees submit a written request for an extension to management and the request is granted. During the leave, employees will not earn vacation, personal days, or sick days. The Red Wing HRA will continue health insurance coverage during the leave if employees submit their share of the monthly premium payments to the Red Wing HRA in a timely manner, subject to the terms of the plan documents.

When the employees anticipate returning to work, they should notify management of the expected return date. This notification should be made at least one (1) week before the end of the leave.

Upon completion of the personal leave of absence, the Red Wing HRA will attempt to return employees to their original job or a similar position, subject to prevailing business considerations. Reinstatement, however, is not guaranteed.

Failure to advise management of availability to return to work, failure to return to work when notified or a continued absence from work beyond the time approved by the Red Wing HRA will be considered a voluntary resignation of employment.

Personal leave runs concurrently with any Red Wing HRA-provided Short-Term Disability Leave of Absence.

### 4-2. Military Leave

If employees are called into active military service or enlist in the uniformed services, they will be eligible to receive an unpaid military leave of absence. To be eligible for military leave, employees must provide management with advance notice of service obligations unless they are prevented from providing such notice by military necessity or it is otherwise impossible or unreasonable to provide such notice. Provided the absence does not exceed applicable statutory limitations, employees will retain reemployment rights and accrue seniority and benefits in accordance with applicable federal and state laws. Employees should ask management for further information about eligibility for Military Leave.

If employees are required to attend yearly Reserves or National Guard duty, they can apply for an unpaid temporary military leave of absence not to exceed the number of days allowed by law (including travel). They should give management as much advance notice of their need for military leave as possible so that the Red Wing HRA can maintain proper coverage while employees are

away.

### 4-3. Family Military Leave

Any employee who is the grandparent, parent, legal guardian, sibling, child, grandchild, spouse, fiancé or fiancée of a member of the United States armed forces who has been ordered into active service in support of a war or other national emergency ("mobilized service member") is eligible for an unpaid leave of absence of up to one (1) day per calendar year in order to attend a send-off or homecoming ceremony for the mobilized service member. Employees are asked to give the Red Wing HRA as much notice of their intent to take this leave as is practicable under the circumstances.

Additionally, any employee who is the parent, child, grandparent, sibling or spouse of a member of the United States armed forces who has been injured or killed while engaged in active service is eligible for an unpaid leave of absence for up to 10 days. The employee must give the Red Wing HRA as much notice of intent to take this leave as is practicable. Any accrued paid time off which is used during this period will run concurrently with leave under this policy and will not extend the length of leave.

### 4-4. Domestic Abuse or Harassment Leave

Employees are entitled to reasonable unpaid time off to obtain or attempt to obtain an order of protection and/or other relief from a court related to domestic abuse or harassment.

The employee who is absent from the workplace shall give 48 hours' advance notice to the Red Wing HRA except in cases of imminent danger to the health or safety of the employee or the employee's child, or unless impracticable.

Upon request, the employee must provide verification that supports the employee's reason for being absent from the workplace. All information related to the employee's leave pursuant to this section shall be kept confidential by the Red Wing HRA.

### 4-5. School Conference and Activities Leave

Red Wing HRA will provide employees with up to 16 hours of leave during any 12-month period to attend school conferences or school-related activities related to the employee's child (including conferences related to a pre-kindergarten program or child care services), provided the conferences or school-related activities cannot be scheduled during nonwork hours. When leave cannot be scheduled during non-work hours and the need for leave is foreseeable, the employee must provide reasonable prior notice of the leave and make a reasonable effort to schedule the leave so as not to unduly disrupt the Red Wing HRA's operations. Leave under this policy is unpaid. However, the employee may substitute accrued paid time off for leave under this policy.



## Section 5 - GENERAL STANDARDS OF CONDUCT

### 5-1. Workplace Conduct

Red Wing Housing and Redevelopment Authority endeavors to maintain a positive work environment. Each employee plays a role in fostering this environment. Accordingly, we all must abide by certain rules of conduct, based on honesty, common sense and fair play.

Because everyone may not have the same idea about proper workplace conduct, it is helpful to adopt and enforce rules all can follow. Unacceptable conduct may subject the offender to disciplinary action, up to and including discharge, in the Red Wing HRA's sole discretion. The following are examples of some, but not all, conduct which can be considered unacceptable:

1. Obtaining employment on the basis of false or misleading information.
2. Stealing, removing or defacing Red Wing HRA property or a co-worker's property, and/or disclosure of confidential information.
3. Completing another employee's time records.
4. Violation of safety rules and policies.
5. Violation of Red Wing HRA's Drug and Alcohol-Free Workplace Policy.
6. Fighting, threatening or disrupting the work of others or other violations of Red Wing HRA's Workplace Violence Policy.
7. Failure to follow lawful instructions of a supervisor.
8. Failure to perform assigned job duties.
9. Violation of the Punctuality and Attendance Policy, including but not limited to irregular attendance, habitual lateness or unexcused absences.
10. Gambling on Red Wing HRA property.
11. Willful or careless destruction or damage to Red Wing HRA assets or to the equipment or possessions of another employee.
12. Wasting work materials.
13. Performing work of a personal nature during working time.
14. Violation of the Solicitation and Distribution Policy.
15. Violation of Red Wing HRA's Harassment or Equal Employment Opportunity Policies.
16. Violation of the Communication and Computer Systems Policy.
17. Unsatisfactory job performance.
18. Any other violation of Red Wing HRA policy.

Obviously, not every type of misconduct can be listed. Note that all employees are employed at-will, and the Red Wing HRA reserves the right to impose whatever discipline it chooses, or none at all, in a particular instance. The Red Wing HRA will deal with each situation individually and nothing in this handbook should be construed as a promise of specific treatment in a given situation.

The observance of these rules will help to ensure that our workplace remains a safe and desirable place to work.

## 5-2. Punctuality and Attendance

Employees are hired to perform important functions at the Red Wing HRA. As with any group effort, operating effectively takes cooperation and commitment from everyone. Therefore, attendance and punctuality are very important. Unnecessary absences and lateness are expensive, disruptive and place an unfair burden on fellow employees and Supervisors. We expect excellent attendance from all employees. Excessive absenteeism or tardiness will result in disciplinary action up to and including discharge.

We do recognize, however, there are times when absences and tardiness cannot be avoided. In such cases, employees are expected to notify Supervisors as early as possible, but no later than the start of the work day. Employees should contact their supervisor, stating the nature of the illness and its expected duration, for every day of absenteeism.

Unreported absences of three (3) consecutive work days generally will be considered a voluntary resignation of employment with the Red Wing HRA.

## 5-3. Use of Communications and Computer Systems

Red Wing HRA's communication and computer systems are intended primarily for business purposes; however limited personal usage is permitted if it does not hinder performance of job duties or violate any other Red Wing HRA policy. This includes the voice mail, e-mail, and Internet systems. Users have no legitimate expectation of privacy in regard to their use of the Red Wing Housing and Redevelopment Authority systems.

Red Wing HRA may access the voice mail and e-mail systems and obtain the communications within the systems, including past voice mail and e-mail messages, without notice to users of the system, in the ordinary course of business when the Red Wing HRA deems it appropriate to do so. The reasons for which the Red Wing HRA may obtain such access include, but are not limited to: maintaining the system; preventing or investigating allegations of system abuse or misuse; assuring compliance with software copyright laws; complying with legal and regulatory requests for information; and ensuring that Red Wing HRA operations continue appropriately during the employee's absence.

Further, the Red Wing HRA may review Internet usage to ensure that such use with Red Wing HRA property, or communications sent via the Internet with Red Wing HRA property, are appropriate. The reasons for which the Red Wing HRA may review employees' use of the Internet with Red Wing HRA property include, but are not limited to: maintaining the system; preventing or investigating allegations of system abuse or misuse; assuring compliance with software copyright laws; complying with legal and regulatory requests for information; and ensuring that Red Wing HRA operations continue appropriately during the employee's absence.

The Red Wing HRA may store electronic communications for a period of time after the communication is created. From time to time, copies of communications may be deleted.

The Red Wing HRA's policies prohibiting harassment, in their entirety, apply to the use of Red Wing HRA's communication and computer systems. No one may use any communication or computer system in a manner that may be construed by others as harassing or offensive based on race, national origin, sex, sexual orientation, age, disability, religious beliefs or any other characteristic

protected by federal, state or local law.

Further, since the Red Wing HRA's communication and computer systems are intended for business use, all employees, upon request, must inform management of any private access codes or passwords.

Unauthorized duplication of copyrighted computer software violates the law and is strictly prohibited.

No employee may access, or attempt to obtain access to, another employee's computer systems without appropriate authorization.

Violators of this policy may be subject to disciplinary action, up to and including discharge.

#### 5-4. Use of Social Media

Red Wing HRA respects the right of any employee to maintain a blog or web page or to participate in a social networking, Twitter or similar site, including but not limited to Facebook and LinkedIn. However, to protect Red Wing HRA interests and ensure employees focus on their job duties, employees must adhere to the following rules:

Employees may not post on a blog or web page or participate on a social networking platform, such as Twitter or similar site, during work time or at any time with Red Wing HRA equipment or property.

All rules regarding confidential and proprietary business information apply in full to blogs, web pages and social networking platforms, such as Twitter, Facebook, LinkedIn or similar sites. Any information that cannot be disclosed through a conversation, a note or an e-mail also cannot be disclosed in a blog, web page or social networking site.

Whether the employees are posting something on their own blog, web page, social networking, Twitter or similar site or on someone else's, if the employee mentions the Red Wing HRA and also expresses either a political opinion or an opinion regarding the Red Wing HRA's actions that could pose an actual or potential conflict of interest with the Red Wing HRA, the poster must include a disclaimer. The poster should specifically state that the opinion expressed is a personal opinion and not the Red Wing HRA's position. This is necessary to preserve the Red Wing HRA's good will in the marketplace.

Any conduct that is impermissible under the law if expressed in any other form or forum is impermissible if expressed through a blog, web page, social networking, Twitter or similar site. For example, posted material that is discriminatory, obscene, defamatory, libelous or violent is forbidden. Red Wing HRA policies apply equally to employee social media usage.

Red Wing HRA encourages all employees to keep in mind the speed and manner in which information posted on a blog, web page, and/or social networking site is received and often misunderstood by readers. Employees must use their best judgment. Employees with any questions should review the guidelines above and/or consult with their manager. Failure to follow these guidelines may result in discipline, up to and including discharge.

## 5-5. Personal and Company-Provided Portable Communication Devices

Red Wing HRA-provided portable communication devices (PCDs), including cell phones and personal digital assistants, should be used primarily for business purposes. Employees have no reasonable expectation of privacy in regard to the use of such devices, and all use is subject to monitoring, to the maximum extent permitted by applicable law. This includes, as permitted, the right to monitor personal communications as necessary.

Some employees may be authorized to use their own PCD for business purposes. These employees should work with the IT department to configure their PCD for business use. Communications sent via a personal PCD also may be subject to monitoring if sent through the Red Wing HRA's networks and the PCD must be provided for inspection and review upon request.

All conversations, text messages and e-mails must be professional. When sending a text message or using a PCD for business purposes, whether it is a Red Wing HRA-provided or personal device, employees must comply with applicable Red Wing HRA guidelines, including policies on sexual harassment, discrimination, conduct, confidentiality, equipment use and operation of vehicles.

If employees who use a personal PCD for business resign or are discharged, they will be required to submit the device to the IT department for resetting on or before their last day of work. At that time, the IT department will remove all information from the device, including but not limited to, Red Wing HRA information and personal data (such as contacts, e-mails and photographs). The IT department will make efforts to provide employees with the personal data in another form (e.g., on a disk) to the extent practicable; however, the employee may lose some or all personal data saved on the device.

Employees may not use their personal PCD for business unless they agree to submit the device to the IT department on or before their last day of work for resetting and removal of Red Wing HRA information. This is the only way currently possible to ensure that all Red Wing HRA information is removed from the device at the time of termination. The removal of Red Wing HRA information is crucial to ensure compliance with the Red Wing HRA's confidentiality and proprietary information policies and objectives.

Please note that whether employees use their personal PCD or a Red Wing HRA-issued device, the Red Wing HRA's electronic communications policies, including but not limited to, proper use of communications and computer systems, remain in effect.

### **Portable Communication Device Use While Driving**

Employees who drive on Red Wing HRA business must abide by all state or local laws prohibiting or limiting PCD (cell phone or personal digital assistant) use while driving. Further, even if usage is permitted, employees may choose to refrain from using any PCD while driving. "Use" includes, but is not limited to, talking or listening to another person or sending an electronic or text message via the PCD.

Regardless of the circumstances, including slow or stopped traffic, if any use is permitted while driving, employees should proceed to a safe location off the road and safely stop the vehicle before placing or accepting a call. If acceptance of a call is absolutely necessary while driving, and permitted by law, employees must use a hands-free option and advise the caller that they are unable to speak at that time and will return the call shortly.

Under no circumstances should employees feel that they need to place themselves at risk to fulfill business needs.

Since this policy does not require any employee to use a cell phone while driving, employees who are charged with traffic violations resulting from the use of their PCDs while driving will be solely responsible for all liabilities that result from such actions.

Texting and e-mailing while driving is prohibited in all circumstances.

### **5-6. Smoking**

Smoking, including the use of e-cigarettes, is prohibited on Red Wing HRA premises and in all Red Wing HRA vehicles.

### **5-7. Solicitation and Distribution**

To avoid distractions, solicitation by the employee of another employee is prohibited while either employee is on work time. "Work time" is defined as the time the employee is engaged, or should be engaged, in performing their work tasks for Red Wing Housing and Redevelopment Authority. Solicitation of any kind by non-employees on Red Wing HRA premises is prohibited at all times.

Distribution of advertising material, handbills, printed or written literature of any kind in working areas of the Red Wing HRA is prohibited at all times. Distribution of literature by non-employees on Red Wing HRA premises is prohibited at all times.

### **5-8. Bulletin Boards**

Important notices and items of general interest are continually posted on Red Wing HRA bulletin boards. Employees should make it a practice to review bulletin boards frequently. This will assist employees in keeping up with what is current at the Red Wing HRA. To avoid confusion, employees should not post or remove any material from the bulletin board.

### **5-9. Confidential Company Information**

During the course of work, employees may become aware of confidential information about the Red Wing HRA's business, including but not limited to information regarding the Red Wing HRA finances, pricing, products and new product development, software and computer programs, marketing strategies, suppliers and customers and potential customers. Employees also may become aware of similar confidential information belonging to the Red Wing HRA's clients. It is extremely important that all such information remains confidential, and particularly not be disclosed to the Red Wing HRA's competitors. Any employee who improperly copies, removes (whether physically or electronically), uses or discloses confidential information to anyone outside of the Red Wing HRA may be subject to disciplinary action up to and including termination. Employees may be required to sign an agreement reiterating these obligations.

## 5-10. Conflict of Interest and Business Ethics

It is the Red Wing HRA's policy that all employees avoid any conflict between their personal interests and those of the Red Wing HRA. The purpose of this policy is to ensure that the Red Wing HRA's honesty and integrity, and therefore its reputation, are not compromised. The fundamental principle guiding this policy is that no employee should have, or appear to have, personal interests or relationships that actually or potentially conflict with the best interests of the Red Wing HRA.

It is not possible to give an exhaustive list of situations that might involve violations of this policy. However, the situations that would constitute a conflict in most cases include but are not limited to:

1. holding an interest in or accepting free or discounted goods from any organization that does, or is seeking to do, business with the Red Wing HRA, by any employee who is in a position to directly or indirectly influence either the Red Wing HRA's decision to do business, or the terms upon which business would be done with such organization;
2. holding any interest in an organization that competes with the Red Wing HRA;
3. being employed by (including as a consultant) or serving on the board of any organization which does, or is seeking to do, business with the Red Wing HRA or which competes with the Red Wing HRA; and/or
4. profiting personally, e.g., through commissions, loans, expense reimbursements or other payments, from any organization seeking to do business with the Red Wing HRA.

A conflict of interest would also exist when a member of the employee's immediate family is involved in situations such as those above.

This policy is not intended to prohibit the acceptance of modest courtesies, openly given and accepted as part of the usual business amenities, for example, occasional business-related meals or promotional items of nominal or minor value.

It is the employee's responsibility to report any actual or potential conflict that may exist between the employee (and the employee's immediate family) and the Red Wing HRA.

## 5-11. Use of Facilities, Equipment and Property, Including Intellectual Property

Equipment essential in accomplishing job duties is often expensive and may be difficult to replace. When using property, employees are expected to exercise care, perform required maintenance, and follow all operating instructions, safety standards and guidelines.

Employees should notify their supervisor if any equipment, machines, or tools appear to be damaged, defective or in need of repair. Prompt reporting of loss, damages, defects and the need for repairs could prevent deterioration of equipment and possible injury to employees or others. Supervisors can answer any questions about the employees' responsibility for maintenance and care of equipment used on the job.

Employees also are prohibited from any unauthorized use of the Red Wing HRA's intellectual property, such as audio and video tapes, print materials and software.

Improper, careless, negligent, destructive, or unsafe use or operation of equipment can result in

discipline, up to and including discharge.

Further, the Red Wing HRA is not responsible for any damage to employees' personal belongings unless the employee's supervisor provided advance approval for the employee to bring the personal property to work.

## 5-12. Health and Safety

The health and safety of employees and others on Red Wing HRA property are of critical concern to Red Wing HRA. The Red Wing HRA intends to comply with all health and safety laws applicable to our business. To this end, we must rely upon employees to ensure that work areas are kept safe and free of hazardous conditions. Employees are required to be conscientious about workplace safety, including proper operating methods, and recognize dangerous conditions or hazards. Any unsafe conditions or potential hazards should be reported to management immediately, even if the problem appears to be corrected. Any suspicion of a concealed danger present on the Red Wing HRA's premises, or in a product, facility, piece of equipment, process or business practice for which the Red Wing HRA is responsible should be brought to the attention of management immediately.

Periodically, the Red Wing HRA may issue rules and guidelines governing workplace safety and health. The Red Wing HRA may also issue rules and guidelines regarding the handling and disposal of hazardous substances and waste. All employees should familiarize themselves with these rules and guidelines, as strict compliance will be expected.

Any workplace injury, accident, or illness must be reported to the employee's supervisor as soon as possible, regardless of the severity of the injury or accident.

## 5-13. Hiring Relatives/Employee Relationships

A familial relationship among employees can create an actual or at least a potential conflict of interest in the employment setting, especially where one relative supervises another relative. To avoid this problem, the Red Wing HRA may refuse to hire or place a relative in a position where the potential for favoritism or conflict exists.

In other cases, such as personal relationships where a conflict or the potential for conflict arises, even if there is no supervisory relationship involved, the parties may be separated by reassignment or discharged from employment, at the discretion of the Red Wing HRA. Accordingly, all parties to any type of intimate personal relationship must inform management.

If two employees marry, become related, or enter into an intimate relationship, they may not remain in a reporting relationship or in positions where one individual may affect the compensation or other terms or conditions of employment of the other individual. The Red Wing HRA generally will attempt to identify other available positions, but if no alternate position is available, the Red Wing HRA retains the right to decide which employee will remain with the Red Wing HRA.

For the purposes of this policy, a relative is any person who is related by blood or marriage, or whose relationship with the employee is similar to that of persons who are related by blood or marriage.

## 5-14. Employee Dress and Personal Appearance

Employees are expected to report to work well groomed, clean, and dressed according to the requirements of their position. Some employees may be required to wear uniforms or safety equipment/clothing. Employees should contact their supervisor for specific information regarding acceptable attire for their position. If employees report to work dressed or groomed inappropriately, they may be prevented from working until they return to work well groomed and wearing the proper attire.

## 5-15. Publicity/Statements to the Media

All media inquiries regarding the position of the Red Wing HRA as to any issues must be referred to the Executive Director. Only the Executive Director is authorized to make or approve public statements on behalf of the Red Wing HRA. No employees, unless specifically designated by the Executive Director, are authorized to make those statements on behalf of the Red Wing HRA. Any employee wishing to write and/or publish an article, paper, or other publication on behalf of the Red Wing HRA must first obtain approval from the Executive Director.

## 5-16. Operation of Vehicles

All employees authorized to drive Red Wing HRA-owned or leased vehicles or personal vehicles in conducting Red Wing HRA business must possess a current, valid driver's license and an acceptable driving record. Any change in license status or driving record must be reported to management immediately.

Employees must have a valid driver's license in their possession while operating a vehicle off or on Red Wing HRA property. It is the responsibility of every employee to drive safely and obey all traffic, vehicle safety, and parking laws or regulations. Drivers must demonstrate safe driving habits at all times.

Red Wing HRA-owned or leased vehicles may be used only as authorized by management.

### **Portable Communication Device Use While Driving**

Employees who drive on Red Wing HRA business must abide by all state or local laws prohibiting or limiting portable communication device (PCD) use, including cell phones or personal digital assistants, while driving. Further, even if use is permitted, employees may choose to refrain from using any PCD while driving. "Use" includes, but is not limited to, talking or listening to another person or sending an electronic or text message via the PCD.

Regardless of the circumstances, including slow or stopped traffic, if any use is permitted while driving, employees should proceed to a safe location off the road and safely stop the vehicle before placing or accepting a call. If acceptance of a call is absolutely necessary while the employees are driving, and permitted by law, they must use a hands-free option and advise the caller that they are unable to speak at that time and will return the call shortly.

Under no circumstances should employees feel that they need to place themselves at risk to fulfill business needs.



Since this policy does not require any employee to use a PCD while driving, employees who are charged with traffic violations resulting from the use of their PCDs while driving will be solely responsible for all liabilities that result from such actions.

Texting and e-mailing while driving is prohibited in all circumstances.

### 5-17. Business Expense Reimbursement

Employees will be reimbursed for reasonable approved expenses incurred in the course of business. These expenses must be approved by the employee's Supervisor, and may include air travel, hotels, motels, meals, cab fare, rental vehicles, or gas and car mileage for personal vehicles. All expenses incurred should be submitted to the Finance Director along with the receipts in a timely manner.

Employees are expected to exercise restraint and good judgment when incurring expenses. Employees should contact their Supervisor in advance if they have any questions about whether an expense will be reimbursed.

### 5-18. References

Red Wing HRA will respond to reference requests through the Finance Director. The Red Wing HRA will provide general information concerning the employee such as date of hire, date of discharge, and positions held. Requests for reference information must be in writing, and responses will be in writing. Please refer all requests for references to the Finance Director.

**Only the Finance Director may provide references.**

### 5-19. If You Must Leave Us

Should any non-exempt employees decide to leave the Red Wing HRA, we ask that they provide a Supervisor with at least 2 weeks advance notice of departure. Exempt employees shall submit a written resignation to the Executive Director at least 30 calendar days before leaving. Thoughtfulness will be appreciated. All Red Wing HRA property including, but not limited to, keys, security cards, parking passes, laptop computers, cell phones, uniforms, etc., must be returned at separation. Employees also must return all of the Red Wing HRA's Confidential Information upon separation. To the extent permitted by law, employees will be required to repay the Red Wing HRA (through payroll deduction, if lawful) for any lost or damaged Red Wing HRA property. As noted previously, all employees are employed at-will and nothing in this handbook changes that status.

### 5-20. Exit Interviews

Employees who resign are requested to participate in an exit interview with the Executive Director, if possible.

## 5-21. A Few Closing Words

This handbook is intended to give employees a broad summary of things they should know about the Red Wing HRA. The information in this handbook is general in nature and, should questions arise, any member of management should be consulted for complete details. While we intend to continue the policies, rules, and benefits described in this handbook, the Red Wing HRA, in its sole discretion, may always amend, add to, delete from or modify the provisions of this handbook and/or change its interpretation of any provision set forth in this handbook. Employees should not hesitate to speak to management if they have any questions about the Red Wing HRA or its personnel policies and practices.

## GENERAL HANDBOOK ACKNOWLEDGMENT

This Employee Handbook is an important document intended to help employees become acquainted with Red Wing Housing and Redevelopment Authority. This document is intended to provide guidelines and general descriptions only; it is not the final word in all cases. Individual circumstances may call for individual attention.

Because the Red Wing HRA's operations may change, the contents of this Handbook may be changed at any time, with or without notice, in an individual case or generally, at the sole discretion of management.

Please read the following statements and sign below to indicate your receipt and acknowledgment of this Handbook.

**I have received and read a copy of Red Wing Housing and Redevelopment Authority's Employees Handbook. I understand that the policies, rules and benefits described in it are subject to change at the sole discretion of the Red Wing HRA at any time.**

**I further understand that my employment is terminable at will, either by myself or the Red Wing HRA, with or without cause or notice, regardless of the length of my employment or the granting of benefits of any kind.**

**I understand that no representative of the Red Wing HRA other than the Executive Director may alter "at will" status and any such modification must be signed in writing.**

**I understand that my signature below indicates that I have read and understand the above statements and that I have received a copy of the Red Wing HRA's Employee Handbook.**

Employee's Printed Name: \_\_\_\_\_

Employee's Signature: \_\_\_\_\_

Position: \_\_\_\_\_

Date: \_\_\_\_\_

The signed original copy of this acknowledgment should be given to management - it will be filed in your personnel file.

## RECEIPT OF NON-HARASSMENT POLICY

It is Red Wing HRA's policy to prohibit intentional and unintentional harassment of or against job applicants, contractors, interns, volunteers or employees by another employee, supervisor, vendor, customer, or any third party on the basis of actual or perceived race, color, creed, religion, national origin, ancestry, citizenship status, age, sex or gender (including pregnancy, childbirth, and pregnancy-related conditions), gender identity or expression (including transgender status), sexual orientation, marital status, military service and veteran status, physical or mental disability, genetic information or any other characteristic protected by applicable federal, state or local laws (referred to as "protected characteristics"). Such conduct will not be tolerated by Red Wing HRA.

The purpose of this policy is not to regulate our employees' personal morality, but to ensure that no one harasses another individual in the workplace, including while on Red Wing HRA premises, while on Red Wing HRA business (whether or not on Red Wing HRA premises) or while representing the Red Wing HRA. In addition to being a violation of this policy, harassment or retaliation based on any protected characteristic as defined by applicable federal, state, or local laws is also unlawful. For example, sexual harassment and retaliation against an individual because the individual filed a complaint of sexual harassment or because an individual aided, assisted or testified in an investigation or proceeding involving a complaint of sexual harassment as defined by applicable federal, state, or local laws are unlawful.

### **Harassment Defined**

Harassment generally is defined in this policy as unwelcome verbal, visual, or physical conduct that denigrates or shows hostility or aversion towards an individual because of any actual or perceived protected characteristic or has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile or offensive working environment.

Harassment can be verbal (including slurs, jokes, insults, epithets, gestures or teasing), visual (including offensive posters, symbols, cartoons, drawings, computer displays, text messages, social media posts or e-mails) or physical conduct (including physically threatening another, blocking someone's way, etc.). Such conduct violates this policy, even if it does not rise to the level of a violation of applicable federal, state or local laws. Because it is difficult to define unlawful harassment, employees are expected to behave at all times in a manner consistent with the intended purpose of this policy.

### **Sexual Harassment Defined**

Sexual harassment can include all of the above actions, as well as other unwelcome conduct, such as unwelcome or unsolicited sexual advances, requests for sexual favors, conversations regarding sexual activities, and other verbal, visual, or physical conduct of a sexual nature when:

- submission to that conduct or those advances or requests is made either explicitly or implicitly a term or condition of an individual's employment; or
- submission to or rejection of the conduct or advances or requests by an individual is used as the basis for employment decisions affecting the individual; or
- the conduct or advances or requests have the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive working

environment.

Examples of conduct that violates this policy include:

1. unwelcome flirtations, leering, whistling, touching, pinching, assault, blocking normal movement;
2. requests for sexual favors or demands for sexual favors in exchange for favorable treatment;
3. obscene or vulgar gestures, posters or comments;
4. sexual jokes or comments about a person's body, sexual prowess or sexual deficiencies;
5. propositions or suggestive or insulting comments of a sexual nature;
6. derogatory cartoons, posters and drawings;
7. sexually-explicit e-mails, text messages or voicemails;
8. uninvited touching of a sexual nature;
9. unwelcome sexually-related comments;
10. conversation about one's own or someone else's sex life;
11. conduct or comments consistently targeted at only one gender, even if the content is not sexual; and
12. teasing or other conduct directed toward a person because of the person's gender.

### **Reporting Procedures**

If the employee has been subjected to or witnessed conduct which violates this policy, the employee should immediately report the matter to the Employee's Supervisor. If the employee is unable for any reason to contact this person, or if the employee has not received an initial response within five (5) business days after reporting any incident of what the employee perceives to be harassment, the employee should contact the Finance Director. If the person toward whom the complaint is directed is one of the individuals indicated above, the employee should contact any higher-level manager in the reporting hierarchy.

### **Investigation Procedures**

Every report of perceived harassment will be fully investigated, and corrective action will be taken where appropriate. All complaints will be kept confidential to the extent possible, but confidentiality cannot be guaranteed. All employees must cooperate with all investigations conducted pursuant to this policy.


### **Retaliation Prohibited**

In addition, the Red Wing HRA will not allow any form of retaliation against individuals who report unwelcome conduct to management or who cooperate in the investigations of such reports in accordance with this policy. If the employee has been subjected to any such retaliation, the employee should report it in the same manner in which the employee would report a claim of perceived harassment under this policy.

Violation of this policy including any improper retaliatory conduct will result in disciplinary action, up to and including termination.

I have read and I understand Red Wing Housing and Redevelopment Authority's Non-Harassment Policy.

Employee's Printed Name: \_\_\_\_\_

 Employee's Signature: \_\_\_\_\_

Position: \_\_\_\_\_

Date: \_\_\_\_\_

The signed original copy of this receipt should be given to management - it will be filed in your personnel file.





## Red Wing Housing & Redevelopment Authority

428 West Fifth Street  
Red Wing, MN 55066  
TDD/TTY 7-1-1

Telephone (651) 388-7571  
FAX (651) 385-0551  
www.redwinghra.org

May 9, 2023

To: Red Wing HRA Board of Commissioners

From: Corrine Stockwell, Finance Director

Re: Employee Benefit Changes

### **Background:**

The Red Wing HRA offers insurance benefits to full time employees effective the first of the month following 30 days of employment. Occasionally, staff, with the assistance of insurance brokers through Sorenson Flexible Benefits and Titan Group, review our medical plans to see if there are other options and plans that would provide a benefit to both the HRA as well as employees.

### **Analysis:**

A review and comparison was made for medical benefits through Sorenson Flexible Benefits. Quotes that were received did not reflect much change in either premium costs or plan benefits. The HRAs current medical provider is Medica. Renewal rates for 2023 came in with a 6% increase over 2022.

Darin Pavlish with Titan Group requested quotes for Dental, Vision, Accident & Hospital insurance, Group Life/Long Term Disability/Accidental Death and Dismemberment; as well as the voluntary benefits offered to employees, such as Short Term Disability, Term Life insurance, and Critical Illness. After receiving several quotes from various carriers, they were able to narrow down to two (3) carriers as opposed to the five (6) carriers we currently use.

Mutual of Omaha is offering all coverage with the exception of Hospital insurance, which would be provided by Guardian. This reduction in carriers will drastically reduce administrative time for new hires, open enrollment, termination of benefits, as well as monthly invoicing. The quote provided keep benefit costs either the same or a reduction of up to 20%.

### **Comparison:**

All plans were reviewed to compare benefits provided between old and new plans, and premium changes, if any. Currently, the HRA offers medical, dental, vision, accident, hospital insurance at 97% for the employee and 70% for dependents. Group Life/LTD/ADD is covered at 100% by the HRA. Voluntary insurance of Term Life, Critical Illness, and Short Term Disability is 100% paid for by employees.

At the April 11, 2023 staff meeting, employees were provided a summary of changes, proposed benefit summaries, and price comparison worksheets based on their current elections. Employees were asked to review the information and comment to the Finance Director how they felt about the proposed changes. All comments received were in favor of the changes.



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Attached to this report is the summary of changes between providers and plans. Many of the proposed plans have increased benefits, increased pay out of coverage, and often reduction in premiums.

Below is a summary of premiums between old and potential plans.

|                          | HRA Cost            |                     |                   |
|--------------------------|---------------------|---------------------|-------------------|
|                          | 2022                | 2023                |                   |
| Medical                  | \$143,847.48        | \$152,980.80        | \$9,133.32        |
| Hospital                 | \$4,546.08          | \$0.00              | -\$4,546.08       |
| Accident                 | \$3,291.60          | \$0.00              | -\$3,291.60       |
| Dental                   | \$7,899.97          | \$9,195.12          | -\$1,295.15       |
| Vision                   | \$1,257.36          | \$1,257.36          | \$0.00            |
| Group Life               | \$7,062.31          | \$6,127.32          | -\$934.99         |
| Short Term<br>Disability | \$0.00              | \$455.90            | \$455.90          |
| <b>Total</b>             | <b>\$167,904.80</b> | <b>\$170,016.50</b> | <b>\$2,111.70</b> |

*\*Based on current enrollment*

In the past, Accident and Hospital coverage was required if an employee enrolled in medical insurance. After discussions with staff, it was determined that not many had ever utilized the services provided. Currently, there are 14 of 15 employees that elected to enroll in the voluntary Short Term Disability insurance. In trying to provide competitive benefits to retain current employees, as well as provide a robust benefits plan to recruit new talent, it was determined that offering Short Term Disability paid for at 97% for the employee and offering Accident and Hospital coverage as a voluntary option seemed appropriate.

After the changes outlined above, the 6% medical increase is reduced to 1.25% total increase to the HRA for all benefits offered for 2023.

### **Recommendation:**

Staff and the Finance Committee give a favorable recommendation to the HRA Board of Commissioners to a) Change current providers for Accident, Vision, Dental, Group Life/LTD/ADD, Short Term Disability, and Critical Illness to Mutual Of Omaha, b) Change current provider for Hospital insurance to Guardian, c) provide Short Term Disability insurance to employees at 97% employer paid, and d) offer Accident and Hospital coverage as voluntary which is 100% paid by employees and allow the Executive Director to sign all necessary documents.



|   |   |
|---|---|
| <p><b>Colonial Accident</b></p> <p>Coverage for on and off job accidents and injuries</p> <ul style="list-style-type: none"> <li>• Initial care, emergency transportation</li> <li>• Specific injury benefits-fractures, dislocations, lacerations, burns</li> <li>• Hospital, surgical, and diagnostic benefits</li> <li>• Follow-up care benefits</li> <li>• Catastrophic - death, dismemberment, paralysis</li> </ul>  | <p><b>Mutual Of Omaha Accident</b></p> <p>Coverage for on and off job accidents and injuries</p> <ul style="list-style-type: none"> <li>• Initial care, emergency transportation</li> <li>• Specific injury benefits-fractures, dislocations, lacerations, burns</li> <li>• Hospital, surgical, and diagnostic benefits</li> <li>• Follow-up care benefits</li> <li>• Catastrophic - death, dismemberment, paralysis</li> <li>• Health screening - \$100</li> <li>• Rates in all categories are higher payout</li> </ul>  |
| <p><b>Colonial Hospital</b></p> <p>Coverage for hospital stays</p> <ul style="list-style-type: none"> <li>• \$3,000 payout for admission</li> </ul>   | <p><b>Guardian Hospital</b></p> <p>Coverage for hospital stays</p> <ul style="list-style-type: none"> <li>• \$3,000 payout for admission</li> <li>• \$100 per day for confinement up to 15 days</li> </ul>  |
| <p><b>Argus Dental</b></p> <ul style="list-style-type: none"> <li>• Preventative – 100%</li> <li>• Basic – 90% - \$50 deductible per person</li> <li>• Major – 1<sup>st</sup> year 10%, 2<sup>nd</sup> year 60% \$50 deductible per person</li> <li>• Annual maximum \$1,000</li> </ul>   | <p><b>Mutual of Omaha Dental</b></p> <ul style="list-style-type: none"> <li>• Preventative – 100%</li> <li>• Basic – 90% - \$50 deductible per person</li> <li>• Major – 60% \$50 deductible per person</li> <li>• Quote 1-Annual Maximum \$1,000</li> <li>• Quote 2-Annual maximum \$1,500</li> <li>• Additional services to preventative: bitewing x-rays, full mouth x-ray, additional fluoride service for children, sealants, brush biopsy/cancer screen, harmful habit appliance</li> <li>• Additional major benefits: dentures, bridges, cast crown/inlay, implant (1 per lifetime), TMD services</li> </ul> |
| <p><b>Argus Vision</b></p> <ul style="list-style-type: none"> <li>• Eye exams-\$10 copay</li> <li>• Lenses-\$10 copay</li> <li>• Frames-\$0 copay, \$150 allowance, 15% off balance over allowance</li> <li>• Visionworks-\$200 allowance, 20% off balance</li> <li>• Contacts exam, fitting, follow-up care-\$10 copay</li> <li>• Contact lens-\$0, \$150 allowance, 15% off balance, disposable 8 boxes/multipacks</li> <li>• Lens options – Progressive \$50, \$90, \$140; Polycarbonate (adult) \$30; UV treatment \$12, Tint \$0, Scratch resistant \$0, Anti-reflective \$35, \$48, \$60, Transitions \$65</li> </ul> | <p><b>Mutual of Omaha Vision</b></p> <ul style="list-style-type: none"> <li>• Eye exams-\$10 copay</li> <li>• Lenses-\$25 copay</li> <li>• Frames-\$0 copay, \$150 allowance, 20% off balance over allowance</li> <li>• Contacts exam, fitting, follow-up-up to \$40</li> <li>• Contact lens-\$0 copay, \$150 allowance, 15% off balance, disposable-\$0 copay, \$150 allowance</li> <li>• Lens options-Progressive \$65 copay, polycarbonate (adults) \$40, UV treatment \$0, Tint \$0, Scratch coating \$0, Anti-reflective \$45, Transitions \$75, other add ons 20% off retail</li> </ul>                       |

|   |   |
|---|---|
|   | <ul style="list-style-type: none"> <li>• Additional pair-40% discount and up to 15% discount off conventional contacts</li> <li>• Laser Vision Correction-15% discount off retail or 5% off promotional price for LASIK or PRK</li> </ul>   |
| <b>Companion Voluntary Life</b>   | <b>Mutual of Omaha Voluntary Life</b>   |
| <ul style="list-style-type: none"> <li>• \$10,000 minimum, max of \$500,000</li> <li>• Guarantee issue of up to \$100,000</li> <li>• Spouse-\$5,000 up to 50% of the employee with a max of \$150,000</li> <li>• Children \$2,500-\$10,000</li> </ul>   | <ul style="list-style-type: none"> <li>• \$10,000 minimum, 5x salary to \$300,000</li> <li>• Guarantee issue 5x salary up to \$100,000</li> <li>• Spouse-\$5,000 minimum, up to \$150,000-guarantee issue up to \$25,000</li> <li>• Children \$10,000</li> <li>• AD&amp;D benefit</li> </ul>  |
| <b>Companion Short-Term Disability</b>  | <b>Mutual of Omaha Short-Term Disability</b>  |
| Paycheck protection not to exceed 66% of salary <ul style="list-style-type: none"> <li>• Day 1 accident/day 8 sick/26 weeks of coverage</li> </ul>  | Paycheck protection at 60% coverage of salary <ul style="list-style-type: none"> <li>• Day 1 accident/day 8 sick/26 weeks of coverage</li> </ul>  |
| <b>Allstate Critical Illness</b>  | <b>Mutual of Omaha Critical Illness</b>   |
| Cash Benefit if diagnosed with: <ul style="list-style-type: none"> <li>• Heart attack, Stroke, Renal Failure, Major Organ transplant, Coronary artery bypass surgery, cancer, Alzheimer's, Parkinson's, brain tumor, coma, paralysis, complete loss of hearing, sight, or speech.</li> <li>• 2 Plan options of \$10,000 or \$20,000</li> <li>• Covered dependents receive half of basic benefit amount</li> </ul> | Cash benefit if diagnosed with: <ul style="list-style-type: none"> <li>• Heart attack, heart transplant/placement on UNOS list, Stroke, Renal Failure, Major Organ transplant, cancer, ALS, Alzheimer's, Parkinson's</li> <li>• Decreased portion of CI Principal sum for heart valve surgery, coronary artery bypass, aortic surgery, ARDS, bone marrow transplant, brain tumor</li> <li>• Childhood/developmental benefits</li> <li>• Choose coverage from \$5,000-\$30,000</li> <li>• Spousal benefit match with employee</li> <li>• Children half of employee benefit</li> <li>• Health screening benefit of \$100 once per year</li> </ul> |



## Red Wing Housing & Redevelopment Authority

428 West Fifth Street  
Red Wing, MN 55066

Telephone & TDD (651) 388-7571  
FAX (651) 385-0551

Website: [www.redwinghra.org](http://www.redwinghra.org)

TDD/TTY (Telecommunications Device for the Deaf) Minnesota Relay Center dial 7-1-1

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May 9, 2023

To: Red Wing HRA Board of Commissioners  
From: Jennifer Cook, Housing Director  
Re: Approval of Bid for Jordan Tower I Lighting Upgrade Project

### **Background**

On Tuesday, February 21, 2023, HRA staff met with a lighting consultant to conduct a lighting system analysis. The lighting consultant compiled the information into cost savings recommendations report and bid documents. From the reports, staff proceeded to send out an invite to bid to upgrade the lighting in Jordan Tower I.

### **Proposal**

The bids were due in the HRA office by 3:00 p.m. on April 17, 2023.

| <b>List of Bidding Contractors</b> | <b>Base Bid Amount</b> |
|------------------------------------|------------------------|
| Tom Parker Electric, Inc.          | \$14,653               |
| Munson Electric, Inc.              | \$18,901               |

According to the customer report from the lighting consultant, the estimated cost to do this project was \$18,583.90.

### **Budget Impact**

All of the funds for this project will come out of CFP 2022. The HRA is able to submit for a utility rebate of \$7,252.36 once the project is completed. According to the customer report, the estimated annual savings from upgrading the lights would result in a payback of approximately 1.1 years.

### **Attachment**

- Light Systems Analysis- Customer Report

### **Recommendation**

Staff requests the HRA Board of Commissioners to approve: 1) award the base bid of \$14,653 to Tom Parker Electric, Inc. and 2) authorize the Executive Director to execute all necessary documents.



**One-Stop Efficiency Shop®**  
*Building Energy Efficiency Program*

## Lighting System Analysis

Cost Saving Recommendations

### Customer Report

May 2, 2023

Property Address:

### Red Wing Hsng Redev Auth-vTomParkerElectric

433 W 4th St  
Red Wing, MN 55066-2543

Prepare for:

### Erick Johnson

Red Wing HRA  
428 W 5th St  
Red Wing, MN 55066  
Ph: 651-212-8580  
Cell:



[www.mncee.org](http://www.mncee.org)

Prepared by Lighting Specialist:

### Jeff Johnson

Center for Energy and Environment  
212 3rd Avenue North, Suite 560  
Minneapolis, MN 55401

Mobile:

Phone: (612) 357-8186

Fax: (612) 335-5888

Email: [jjohnson@mncee.org](mailto:jjohnson@mncee.org)



## One-Stop Efficiency Shop®

### Summary of Recommended Lighting Upgrades

One-Stop Auditor: Jeff Johnson, Cell Ph.

| Lighting Upgrades      |                      | Estimated Costs | Estimated Annual Savings | Payback   |
|------------------------|----------------------|-----------------|--------------------------|-----------|
| Total Installed Cost   | <i>Before rebate</i> | \$14,653.00     |                          |           |
| <b>Utility Rebate*</b> |                      | \$7,252.36      |                          |           |
| Your Final Cost        | <i>After rebate</i>  | \$7,400.64      | \$6,751.55 (a)           | 1.1 years |

⇒ Rebate equals 49% of installed cost

*\*Job must be completed and invoices submitted within 90 days or by 11/15/2023, whichever comes first. One-Stop reserves the right to withdraw this rebate offer after expiration. You may request an extension, which includes re-verification of eligibility, kW/kWh savings, installation costs, estimated rebate, and program rules by One-Stop.*

| CEE Financing Option                             |  |             |           |
|--|--|-------------|-----------|
| Estimated monthly savings                        |  | \$562.63(a) |           |
| Monthly loan payments at 3.75% for 13 month term |  | \$586.26(b) | 1.1 years |

(b) Estimate based on a loan amount of \$7,400.64. Closing costs apply and may be added to the loan amount. The loan term has a maximum of 5 years, with monthly payments not less than the estimated monthly savings. Estimate assumes borrower agrees to repayment through direct deposit. For rates associated with alternate payment options or longer terms, please contact the One-Stop lighting consultant assigned to your project. Final terms and conditions set by lender upon loan approval.

| Utility Cost Analysis | Demand (KW) | Energy (KWh) | Annual Cost    | CO2 (lbs)* |
|-----------------------|-------------|--------------|----------------|------------|
| Existing Lights       | 14.967      | 110,265      | \$11,341.25    | 172,013    |
| New Lights            | 5.940       | 44,365       | \$4,589.70     | 69,210     |
| Estimated Savings     | 9.027       | 65,899       | \$6,751.55(a)◀ | 102,803*   |

\* How do CO2 emissions affect me and my business? ¶ Rising concentrations of greenhouse gasses (GHG) produce an increase in the average surface temperature of the Earth over time. Rising temperatures produce changes in precipitation patterns, storm severity, and sea level commonly referred to as "climate change." ¶ Carbon dioxide (CO2), methane, nitrous oxide and four groups of fluorinated gases (sulfur hexafluoride, HFCs, PFCs and CFCs) are the major GHG. In the U.S., GHG emissions come primarily from the combustion of fossil fuels in energy use. CO2 emissions from coal-fired electricity generation comprise nearly 80 percent of the total CO2 emissions produced by the generation of electricity in the U.S. ¶ Installing energy-efficient lighting and implementing other conservation measures that reduce electric energy use significantly reduces GHG emissions and mitigates global climate change. Read more at: [www.eia.doe.gov](http://www.eia.doe.gov) or [www.epa.gov](http://www.epa.gov)

(a) Savings estimates are based on standard engineering calculations and are NOT guaranteed. Your actual savings may be higher or lower depending on various factors, including how you operate your lights and other electric equipment in your building. Electric Utility Rates = \$0.0845/KWh and \$13.30/KW, where Demand cost savings occurs primarily during the summer months peak rate hours of 9am to 9pm.

|  |                         |
|--|-------------------------|
| <b>Red Wing Hsng Redev Auth-vTomParkerElectric</b> |                         |
| Program ID#  | 433 W 4th St            |
| 00455093   | Red Wing, MN 55066-2543 |



## One-Stop Efficiency Shop® Recommended Lighting Projects

| Recommended Lighting System Upgrades                                     | Schedule Name & Hours/year of Operation                                     | Installed Cost (Without Rebate) | Estimated Annual Savings | Select                              |
|--|---|---------------------------------|--------------------------|-------------------------------------|
| <b>Area A: TV area and lobby</b>   |   |                                 |                          |                                     |
| Project #1   | 7x24<br>8,760 hrs/yr  | \$1,789.20                      | \$1,338.95               | <input checked="" type="checkbox"/> |
| Qty    Watts    EXISTING Luminaire<br>24    110    T8 4' 32 E4-4L-Exist* | Qty    Watts    NEW Luminaire<br>24    48    LED LinearT8 4' 12W 4L-Bypass  |                                 |                          |                                     |
| <b>Area B: Office</b>  |   |                                 |                          |                                     |
| Project #2   | 5x10<br>2,607 hrs/yr  | \$1,192.80                      | \$376.86                 | <input checked="" type="checkbox"/> |
| Qty    Watts    EXISTING Luminaire<br>16    110    T8 4' 32 E4-4L-Exist* | Qty    Watts    NEW Luminaire<br>16    48    LED LinearT8 4' 12W 4L-Bypass  |                                 |                          |                                     |
| <b>Area C: Hall</b>  |   |                                 |                          |                                     |
| Project #3   | 7x24<br>8,760 hrs/yr  | \$2,749.83                      | \$1,781.67               | <input checked="" type="checkbox"/> |
| Qty    Watts    EXISTING Luminaire<br>99    32    T8 4' 32 E1-1L-Exist*  | Qty    Watts    NEW Luminaire<br>99    12    LED LinearT8 4' 12W 1L-Bypass  |                                 |                          |                                     |
| Project #4   | 7x24<br>8,760 hrs/yr  | \$2,340.44                      | \$1,652.10               | <input checked="" type="checkbox"/> |
| Qty    Watts    EXISTING Luminaire<br>54    58    T8 4' 32 E2-2L-Exist*  | Qty    Watts    NEW Luminaire<br>54    24    LED LinearT8 4' 12W 2L-Bypass  |                                 |                          |                                     |
| Project #5   | 7x24<br>8,760 hrs/yr  | \$1,341.90                      | \$1,004.21               | <input checked="" type="checkbox"/> |
| Qty    Watts    EXISTING Luminaire<br>18    110    T8 4' 32 E4-4L-Exist* | Qty    Watts    NEW Luminaire<br>18    48    LED LinearT8 4' 12W 4L-Bypass  |                                 |                          |                                     |
| <b>Area D: Ext Floor patios</b>  |   |                                 |                          |                                     |
| Project #6   | Exterior<br>4,380 hrs/yr (Night-Only)                                       | \$4,795.85                      | \$355.30                 | <input checked="" type="checkbox"/> |
| Qty    Watts    EXISTING Luminaire<br>16    86    HPS 070W STD1 1L       | Qty    Watts    NEW Luminaire<br>16    26    LED Canopy Fixture 26W         |                                 |                          |                                     |
| <b>Area E: Ext Wall pack</b>   |   |                                 |                          |                                     |
| Project #7   | Exterior<br>4,380 hrs/yr (Night-Only)                                       | \$213.23                        | \$111.44                 | <input checked="" type="checkbox"/> |
| Qty    Watts    EXISTING Luminaire<br>1    457    HPS 400W STD1 1L       | Qty    Watts    NEW Luminaire<br>1    155.9    LED Wall Pack Fixture 155.9W |                                 |                          |                                     |
| <b>Area F: Ext Flood</b>   |   |                                 |                          |                                     |
| Project #8   | Exterior<br>4,380 hrs/yr (Night-Only)                                       | \$229.75                        | \$131.02                 | <input checked="" type="checkbox"/> |
| Qty    Watts    EXISTING Luminaire<br>1    454    MH 400W STD1 1L        | Qty    Watts    NEW Luminaire<br>1    100    LED Flood Fixture 100W         |                                 |                          |                                     |
| <b>Totals</b>  |   | <b>\$14,653.00</b>              | <b>\$6,751.55</b>        |                                     |



**One-Stop Efficiency Shop®  
Customer Participation Agreement**

I, the undersigned, agree that to the best of my knowledge the lighting schedule below accurately describes how the lights are operated at the facility listed in this document. I understand that the energy or cost savings reflected in this analysis are estimates, and that Center for Energy and Environment (CEE) and Xcel Energy do not guarantee that a specific level of energy or cost savings will result from the implementation of energy conservation measures or the use of products funded under this program. I also give CEE permission to submit, on my behalf, all Xcel Energy rebate and financing forms required for the One-Stop Efficiency Shop® program.

I understand that all electrical code violations that are found during the lighting system inspection or during installation must be brought up to code at the customer's expense. Costs for correcting code violations are NOT included in the installation costs quoted in this document.

I understand that my lighting contractor must contact the auditor in order to participate in the One-Stop Program, and that I WILL NOT BE ELIGIBLE FOR THE REBATE UNLESS MY CONTRACTOR CONTACTS THE AUDITOR. (One-Stop Auditor: Jeff Johnson, Cell Ph. )

By signing below I certify that I have read, understand and will comply with the attached One-Stop Efficiency Shop® RULES and REQUIREMENTS, and that I can not apply for other rebates offered by Xcel Energy or any other energy-efficiency program towards lamps or lighting work covered by this agreement.

|                                   |
|-----------------------------------|
| Select One                        |
| <input type="checkbox"/> Financed |
| <input type="checkbox"/> Cash     |

Signature Erick Johnson Date \_\_\_\_\_  
Customer Cost: \$7,400.64

### Lighting Schedules

| Your lighting savings are based on the following average hours of operation |                            |                            |                            |                            |                            |                            |                            |
|---|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|
| Lighting Schedule Name  | Mon                        | Tues                       | Wed                        | Thur                       | Fri                        | Sat                        | Sun                        |
| <b>5x10</b><br>2607 hrs/yr  | 10.0 hrs                   | 10.0 hrs                   | 10.0 hrs                   | 10.0 hrs                   | 10.0 hrs                   |                            |                            |
| <b>7x24</b><br>8760 hrs/yr  | 12:00 AM<br>to<br>12:00 AM | 12:00 AM<br>to<br>12:00 AM | 12:00 AM<br>to<br>12:00 AM | 12:00 AM<br>to<br>12:00 AM | 12:00 AM<br>to<br>12:00 AM | 12:00 AM<br>to<br>12:00 AM | 12:00 AM<br>to<br>12:00 AM |
| <b>Exterior</b><br>4380 hrs/yr  | 12.0 hrs                   | 12.0 hrs                   | 12.0 hrs                   | 12.0 hrs                   | 12.0 hrs                   | 12.0 hrs                   | 12.0 hrs                   |

|  |                         |
|--|-------------------------|
| <b>Red Wing Hsng Redev Auth-vTomParkerElectric</b> |                         |
| Program ID#  | 433 W 4th St            |
| 00455093   | Red Wing, MN 55066-2543 |

## ONE-STOP EFFICIENCY SHOP® PROGRAM RULES AND REQUIREMENTS

The One-Stop Efficiency Shop® lighting efficiency program (One-Stop Efficiency Shop®), administered by Center for Energy and Environment ("CEE") and funded through Xcel Energy, offers cash rebates to eligible small business customers ("Participant") who purchase and install qualifying energy-efficient lighting products in existing buildings.

The intent of the One-Stop Efficiency Shop® operating as a Minnesota Conservation Improvement Program (CIP), is to incentivize Xcel Energy's customers to install energy efficient equipment earlier than they would have otherwise by defraying a portion of the cost of the retrofit. To ensure that the program operates as intended, the Participant must have a financial stake in the transaction and the Participant's Project Cost must be greater than zero to receive a One-Stop Efficiency Shop® rebate.

### Participant Qualifications

One-Stop Efficiency Shop® rebates apply only to qualified Xcel Energy customers with a valid commercial electric account in Xcel Energy's Minnesota service territory that meet One-Stop Efficiency Shop® eligibility requirements. The Vendor or Participant must verify with a CEE consultant that an Xcel Energy account is eligible for One-Stop Efficiency Shop® rebates before committing to, purchasing equipment for or implementing a project. To determine if a business qualifies for the One-Stop Efficiency Shop® please contact CEE at (612) 244-2427.

### Eligibility Requirements

1. Rebate items must be installed at the Xcel Energy electric account listed on the application.
2. All equipment must be new. Used or rebuilt equipment is not eligible for a rebate.
3. All removed lighting equipment (lamps, ballasts and fixtures) must be properly recycled, and cannot be sold or reused at another location. Documentation may be required to ensure compliance with proper disposal of equipment.
4. Energy-efficient equipment must result in an electric load reduction.
5. Xcel Energy and CEE recommend Illuminating Engineering Society (IES) light levels. Participant is responsible for approval of final light levels.
6. Rebates are offered for interior lighting, exterior canopy lighting, soffit fixtures, wall pack fixtures, parking garage and parking lot lighting. Rebates will not be issued for street lighting. Most screw-in compact fluorescent lamps (CFLs) are not eligible for rebates.
7. Lamps or other equipment that have already been rebated through any other Xcel Energy rebate programs are ineligible for a rebate under the One-Stop Efficiency Shop®. This includes upstream programs that provide incentives to manufacturers, distributors and retailers to sell products at a discounted price.
8. CEE reserves the right to disallow a rebate if it determines, in its sole judgment, that the lighting technology is inappropriately applied or light levels are inadequate. Contact your CEE consultant to determine qualification of custom or specialty lighting projects.
9. Equipment must be purchased, properly installed and fully operating prior to submitting an application for a rebate.

### Vendor Responsibilities

10. The "Vendor" is any person or company that is consulting on the project, selling the project to the participant, completing the work and/or supplying the materials. Vendor is an independent contractor and not an agent or representative of Xcel Energy or CEE, has no authority to bind Xcel Energy or CEE, and is solely responsible for sub-contractors the Vendor hires to do some or all of the work and/or supply materials.
11. The Vendor must clearly communicate to the Participant the purpose and requirements of the One-Stop Efficiency Shop®, including eligibility requirements for lighting rebates. The Vendor must involve the CEE consultant in communications with the Participant, and must keep the CEE consultant fully informed regarding all details of the transaction.

12. Vendors are responsible for reviewing, signing and returning the Contractor Report to CEE before materials are ordered. By signing the Contractor Report, the Vendor represents and warrants that the transaction complies with these Rules and Requirements and that the project specifications in the Contractor Report are accurate, acceptable and will be installed as specified.
13. Any inaccuracies concerning project specifications must be reported immediately to a CEE consultant so they can be addressed, the rebate recalculated if necessary and a revised report issued to the Vendor and the Participant.
14. Vendor must contact a CEE consultant whenever there are changes to the project so that equipment eligibility can be confirmed and the rebate value can be re-calculated if necessary.
15. CEE will not be responsible for changes in the rebate value if the Vendor does not sign and return the Contractor Report, and report: inaccuracies in the Contractor Report; changes in the equipment to be installed; or changes in the project during construction.

### Rebate Calculations

16. Rebate values are based on CEE's calculation of electric demand (KW) and energy (kWh) savings. Hours used for calculation of the kWh savings must be an accurate representation of the Participant's operating schedule.
17. Electric demand and energy savings are calculated using lighting efficiency baselines established by the Energy Independence and Security Act (EISA). EISA standards apply to most T12 and incandescent lighting technologies today, and will apply to other technologies as efficiency requirements continue to be phased in.
18. If an Xcel Energy lighting rebate was previously assigned to this account and the rebated lighting was subsequently converted to a less efficient lighting system, a One-Stop consultant must review the situation to determine the correct baseline energy use for calculating the rebate.
19. Rebates are based on the energy use of the equipment actually installed at the site and the Participant's Project Cost. Rebates will be recalculated if the final equipment and Participant's Project Cost is different than originally approved by CEE.
20. Rebates cannot exceed 60 percent of the Participant's Project Cost, unless otherwise specified by the One-Stop Efficiency Shop®. The minimum rebate paid is \$5.00.
21. "Participant's Project Cost" means the Participant's financial obligation for the lighting retrofit based on the total project cost less any and all Deductions, regardless of when these Deductions are received.



## ONE-STOP EFFICIENCY SHOP® PROGRAM RULES AND REQUIREMENTS

22. "Deductions" means anything of value received by the Participant that reduces the Participant's actual out-of-pocket cost for the lighting retrofit including, but not limited to: labor or material donations; monetary donations; labor or material cost deductions; grants; awards, rebates; or any other assistance of monetary value provided, directly or indirectly, by the Vendor, its agents or representatives to reduce the Participant's actual financial obligation for the lighting project.

23. The following types of financial transactions are not allowed as methods of payment by the Participant for the lighting project: barter, in-kind donations and performance contracting.

24. All Deductions must be separately itemized on the final invoice submitted to CEE. The Participant's Project Cost must be greater than zero to receive a One-Stop Efficiency Shop® rebate.

### Invoice

25. The Vendor must submit an accurate, complete and transparent final invoice for the completed lighting retrofit. All parties involved in the project, including the Participant and CEE, must have a clear understanding of the scope of work and associated project costs, including any Deductions that have been applied.

26. Invoice(s) submitted must include: (1) itemized quantity, manufacturer's make and model numbers for each material item, (2) a lump sum amount for both material and labor, and (3) grand total project cost. In some cases, original equipment manufacturer (OEM) specification sheets may be requested for verification or clarification.

27. The Vendor must provide the Participant an invoice that reflects the same financial information that is submitted to CEE, including any Deductions that have been applied.

### Verification

28. CEE reserves the right to inspect Participant's facility(ies) for installation of materials listed on this rebate application and will need access to survey the installed project. Participant must keep a sample of any and all types of equipment removed for a period of three (3) months after receiving a rebate from Xcel Energy. If the inspection determines that Participant did not comply with these Rules and Requirements, any rebate received by Participant must be promptly returned to Xcel Energy.

29. Vendor agrees to promptly provide CEE with such additional documentation and information as may be necessary to verify compliance with these Rules and Requirements, such as copies of cancelled checks or other relevant receipts/records as proof that the Participant paid the amount reflected on the invoice. Rebates for that project will not be paid until all requested documentation and information is provided and verified.

### Rebate Application and Payment

30. One-Stop Efficiency Shop® rules and rebate eligibility requirements are subject to change. It is the Participant's and Vendor's responsibility to verify with CEE that estimated rebates are still valid before committing to, purchasing equipment for or implementing a project. CEE will not pay a rebate for projects where the invoice is submitted more than 12 months after the start of the project.

31. Xcel Energy and CEE are not responsible for any lost, late, stolen, ineligible, illegible, misdirected or postage-due mail. All completed rebate applications and other submissions in connection with the One-Stop Efficiency Shop® become the property of Xcel Energy and CEE and will not be returned.

32. In cases of deferred payment, CEE reserves the right to process the rebate only when full payment is received by the Vendor from the Participant. All financed and alternate payment plans must be documented with detailed, legally obligating and signed contracts. CEE reserves the right to disallow any payment plan that its staff determines is not in compliance with the program design intent and rules.

33. Rebates will not be disbursed until the project is fully installed and verified.

34. The rebate check will be sent to the Participant (i.e., Xcel Energy account holder) listed on the rebate application, unless otherwise authorized by CEE.

Xcel Energy will issue rebates in the form of checks, not utility bill credits.

35. Once completed paperwork is submitted and approved, rebate payments are usually made in 6 to 8 weeks.

### Special Notices

36. Xcel Energy and CEE reserve the right to refuse payment or participation in the One-Stop Efficiency Shop® if the Participant or Vendor violates program design intent, rules and procedures. Xcel Energy and CEE are not liable for rebates promised to Participants as a result of a Vendor misrepresenting the program.

37. The One-Stop Efficiency Shop® is subject to 60 days notice of cancellation. The Participant and Vendor are responsible for checking with a CEE consultant to determine whether the program is still in effect and to verify program requirements.

**38. CEE RESERVES THE RIGHT TO DISQUALIFY NON-COMPLIANT VENDORS FROM PARTICIPATION IN THE ONE-STOP EFFICIENCY SHOP®.**

### Disclaimers

Xcel Energy and CEE:

39. Do not endorse any particular vendor, manufacturer, product or system design by offering these rebates;

40. Will not be responsible for any tax liability imposed on the Participant as a result of the payment of rebates;

41. EXPRESSLY DISCLAIM ALL WARRANTIES, EXPRESSED OR IMPLIED, AND ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR PARTICULAR PURPOSE WITH RESPECT TO ANY PRODUCTS, EQUIPMENT, MATERIAL OR WORKMANSHIP PROVIDED, SUPPLIED OR INSTALLED IN CONNECTION WITH THE ONE-STOP EFFICIENCY SHOP®. Warranties, if any, are between Participant and equipment manufacturer(s) and/or Vendors.

42. Are not responsible for the disposal of removed lighting equipment (lamps, ballasts and/or fixtures) replaced as a result of this program, when required for optimum lighting performance;

43. In no event shall be liable for any indirect, special, incidental, consequential or punitive damages arising out of or relating to administering the One-Stop Efficiency Shop®

44. Do not guarantee that a specific level of energy or cost savings will result from the implementation of energy conservation measures or the use of products funded under this program.

For more information, contact CEE at  
Phone: (612) 244-2427 Fax: (612) 335-5888  
Mail To: Center for Energy and Environment  
212 3rd Avenue North, Suite 560  
Minneapolis, MN 55401



CEE FACET, Programs Rules # 130326



## RED WING HOUSING & REDEVELOPMENT AUTHORITY

428 WEST FIFTH STREET, RED WING, MN 55066

TELEPHONE (651) 388-7571

FAX (651) 385-0551

TDD/TTY 711

WWW.REDWINGHRA.ORG

May 9, 2023

**To: Red Wing HRA Board of Commissioners**

From: Kurt Keena, Executive Director

Re: Executive Director's Report

### **Federal and State Funding**

The State budget process is accelerating as the end of the session gets closer. We continue to monitor the budget process and funding proposals at both levels to see what impact it may have on our agency and if there will be new opportunities for us to seek additional resources for our community. At the State level the proposal to increase the local HRA Levy capacity isn't likely to be included this year, a proposal to fund a state-based voucher program administered by HRA's that would mirror the federal program is included but scaled way down, and matching funds for local housing trust funds remain in the mix. At the Federal level it is very early but we are encouraged by the President's budget request that funds our core HUD at current or increased levels, especially voucher admin fees.

### **Congressionally Directed Spending**

We are proposing to use our 2023 funds to complete security and flooring upgrades at our shelter property and will be working with our representatives and HUD to start that process in the near future.

We submitted a 2024 application for funds to make capital improvements to our supportive housing property on Hill Street. It will likely be the end of the year before we find out more on that request.

### **Port Authority Workshop**

I attended the Port Authority workshop last month to listen to the discussion around their property at Hwy 19 and 61. It was very clear from the discussion that they want to pursue another try at bring a commercial or industrial use to the property at this time. Our request to explore the feasibility of housing on the site will likely have to wait to a future date depending on whether or not they are successful in this latest attempt. We will respond to any request for proposals but I don't expect favorable consideration at this time. Rather, we will reiterate our interest in working with them in the future should the opportunity present itself.

### **Jordan Tower II HOME Loan Maturity**

I had a preliminary discussion with MHFA about our options pertaining to this maturing loan with them on our Jordan Tower II property. The loan balance due at the end of this year is just over \$1M. I will be bringing forward options and a recommendation at a future meeting once I have more information.

### **Informational Attachments**

Attached are two information pieces that provide background and insight on the issue of homelessness and the importance of affordable housing as a determinant of community health. The first piece is from Wilder Research and dives into homelessness and what is needed to effectively address it. The second is the Goodhue County CHIP which provides information on



community health issues that the County is focused on. Both provide good background information and highlight the critical role an adequate supply of affordable housing plays in the lives of individuals and communities.





## 2023 STATE HOUSING PROFILE

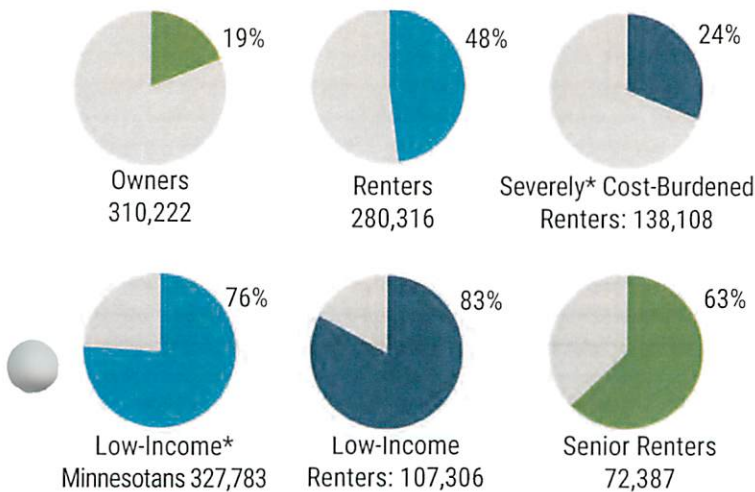
# Minnesota

2,281,033 Households

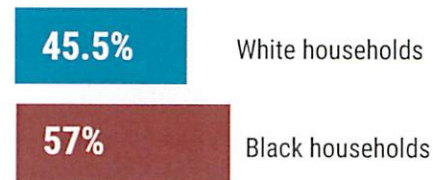
We all want to provide for our families, have a safe place to call home, and pursue our dreams. But for a vast number of Minnesotans, having and keeping a home is out of reach.

### Too many Minnesotans experience cost burden, and those impacts are felt disproportionately.

#### COST-BURDENED\* MINNESOTA HOUSEHOLDS



#### RACIAL DISPARITIES in RENTER COST BURDEN



**590,538** Minnesotans are cost-burdened – at-risk of having to choose between a home and other basic needs like food and medicine.

\*Cost burden = spending more than 30% of household income on housing costs.  
 \*Severe cost burden = spending more than 50%.  
 \*Low-income = households earning under \$35,000 annually.

### Such pressures can lead to eviction and homelessness—both are on the rise in MN.

#### EVICCTIONS



**22,455** evictions were filed in 2022, **33%** more than the average of pre-pandemic monthly filings, 2012-2019.

#### HOMELESSNESS



**19,600** Minnesotans experienced homelessness on any given night.\* **66%** of all homeless surveyed were Black, Indigenous or people of color.

### SPOTLIGHT ON MINNESOTA'S CHILDREN: Stable housing is foundational to a child's well-being.



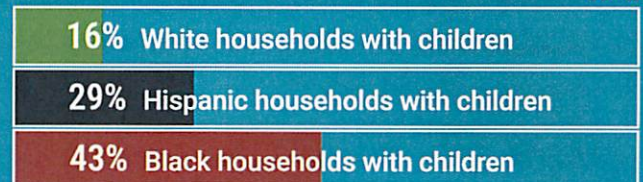
\*On a given January night in Minnesota:  
**7,232** homeless children with family

**1,659** homeless children unaccompanied by family

**279,000** children live in cost-burdened homes.

**21%** of all households with children are cost-burdened.

#### RACIAL DISPARITIES in COST-BURDENED HOUSEHOLDS with CHILDREN



Asian & Native HH counts too small with too high a margin of error to include

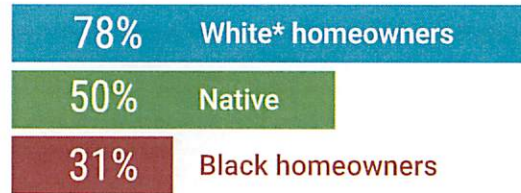
For renters struggling to make ends meet, finding an affordable home can be difficult.

Minnesota's racial homeownership disparity is among the worst in the nation.

**EXTREMELY LOW-INCOME HOUSEHOLDS (ELI\*)**

|  |          |
|--|----------|
| # of Minnesota ELI renter households           | 167,522  |
| Homes affordable/available* to the ELI         | 63,896   |
| Shortage of affordable/available homes for ELI | -103,626 |

**MINNESOTA HOMEOWNERSHIP RATE**

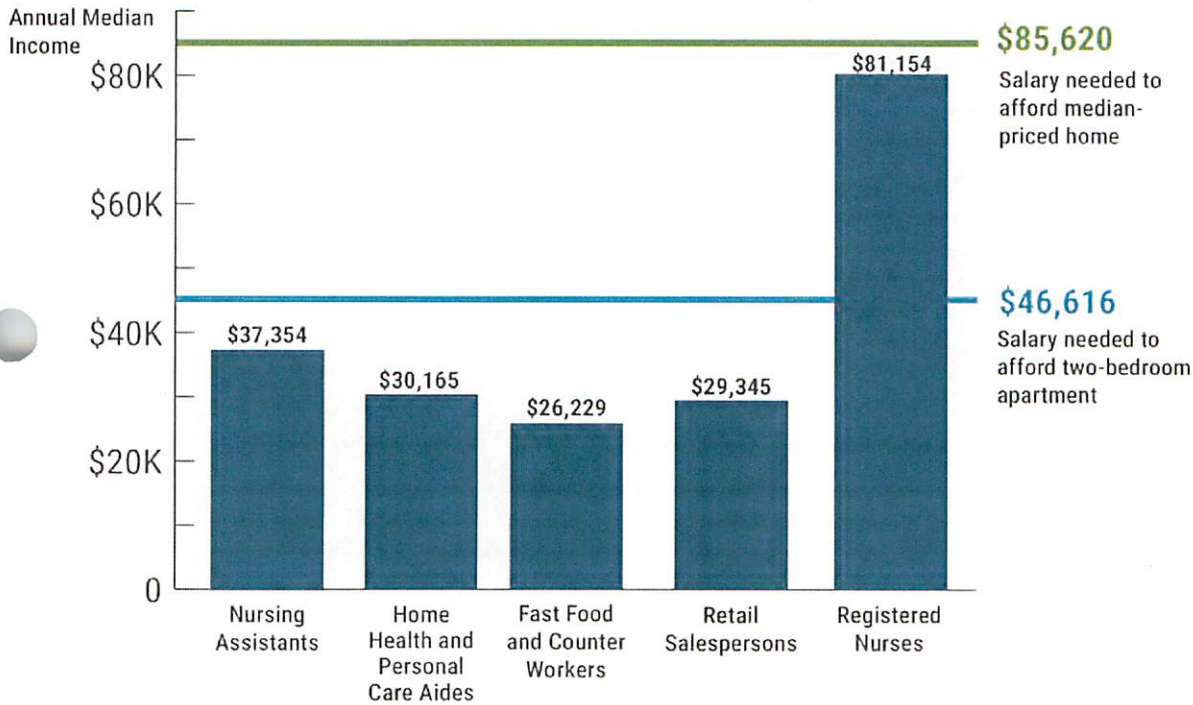


\*ELI = households earning under \$30,190 annually.

\*non-Hispanic white

Across the state, the cost of housing is out of reach for many working Minnesotans.

**MINNESOTA'S MOST IN-DEMAND JOBS with WAGES**



**Sources**

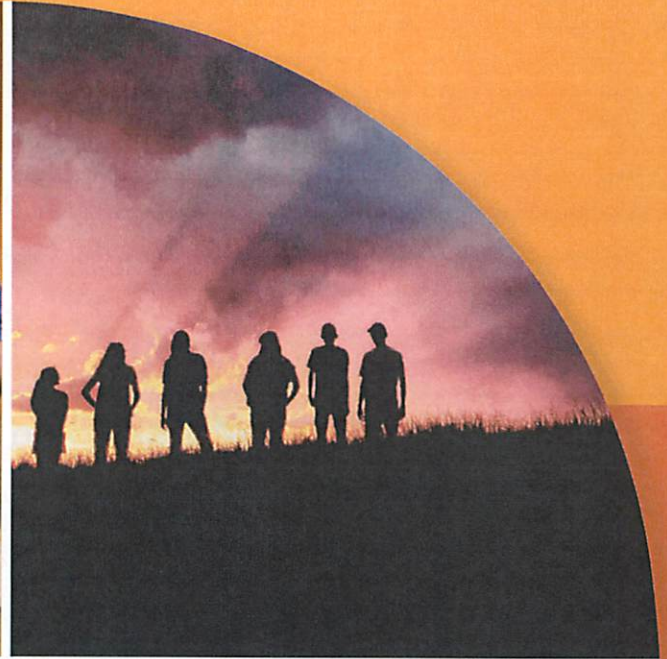
\*Affordable housing is defined as: Housing that costs an owner or renter no more than 30% of household income. A unit is affordable and available if that unit is both affordable and vacant or is currently occupied by a household at the defined income threshold or below.

Cost burden: U.S. Census Bureau, American Community Survey 2021, 1 year estimates | Evictions: Eviction Lab, Eviction Tracking System 2022 | Homelessness: Wilder Research Center, 2018 Minnesota Homeless Study | ELI Units and Renters: National Low Income Housing Coalition (NLIHC), *The Gap 2023* | Homeownership: U.S. Census Bureau, American Community Survey 2021, 1 year estimates | In-demand jobs: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2022

**CONTACT US**

For research inquiries:  
**Gabriela Norton**, Research Manager  
 Gabriela.Norton@mhponline.org :: mhponline.org/publications  
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**Goodhue County  
Community  
Health  
Improvement  
Plan (CHIP)**

**2023-2025**

*Top health priorities identified in Goodhue County, Minnesota*

## Executive Summary

### The Community Health Improvement Plan (CHIP)

is a guiding document which supports active engagement by community members and organizations in improving the health of Goodhue County. It is intended to be a framework for measurable change in addressing the needs identified in the last community health needs assessment.

This 2023 to 2025 plan is based on the 2022 Goodhue County Community Health Needs Assessment (CHNA). A copy of this assessment can be accessed at [co.goodhue.mn.us/chna](http://co.goodhue.mn.us/chna).

The CHIP is the responsibility of Goodhue County Health and Human Services (GCHHS) under Minnesota Statutes §145A and is required by the Public Health Accreditation Board. The CHIP reflects the results of a collaborative planning process between GCHHS and the community. It is a commitment by the community to improve the health of Goodhue County by advocating for and directing resources towards health priorities.

### Three chosen priorities for 2023-2025 are:

- Support mental wellbeing through mental health care and social connection,
- Advocate for more housing, and
- Address chemical health in youth and reduce overdose deaths.

The Goodhue County Community Health Assessment Committee is responsible for advancing this work. The health priorities were chosen based on feedback from community members, community agencies, and other key stakeholders. The data from the 2022 CHNA informed these conversations and was kept at the center of the development of the strategies found in the CHIP.

This plan is about improving the health of the community together and achieving the Community Health Assessment Committee's vision. That vision is equitable opportunity for all Goodhue County residents to experience optimal health across the dimensions of wellbeing (physical, social, mental, spiritual, economic, environmental, occupational, and intellectual).

# 3 Health Priorities Goodhue County 2023-2025

Community Health Improvement Plan (CHIP)

## #1



**Support Mental Wellbeing through Mental Health Care and Social Connection**

## #2



**Advocate for More Housing**

## #3



**Address Chemical Health in Youth and Reduce Overdose Deaths**

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## Goodhue County, Minnesota

This Community Health Improvement Plan is about improving the health of all community members in the geographic area of Goodhue County, which is located in southeast Minnesota.



### Goodhue County has 10 cities and 21 townships.

The county is on the Highway 52 corridor between the Twin Cities and Rochester, including the towns of Cannon Falls, Zumbrota, and Pine Island. The Mississippi River town of Red Wing, on U.S. Highway 61, is the county seat. Other rural communities include Goodhue, Kenyon, Wanamingo, Bellechester, Dennison, and Lake City. Most of Lake City and a portion of Pine Island are in neighboring counties.

### Goodhue County's estimated population is 47,582 (2020 US Census), an increase of 1,399 or 3% since the 2010 Census.

According to US Census 2020 Population Estimates retrieved from the 2022 County Health Rankings,

- 91.5% of the population is non-Hispanic white
- 3.6% is Hispanic
- 1.5% is American Indian and Alaskan Native
- 1.4% is Black or African American
- 0.8% is Asian, and
- 0.1% is Native Hawaiian/Other Pacific Islander

history, according to State Demographic Center estimates. In 2013, 18% of Goodhue County residents were over age 65, but the State Demographic Center projects that by 2028, 25% will be over age 65. Our population is becoming older. Goodhue County's population is expected to decline from 2023 to 2033.

### An estimated 9% of the population in Goodhue County lives below the poverty line (ACS 2017-2021), and households in Goodhue County had a median income of \$71,414, lower than the state at \$77,706.

(U.S. Census Bureau QuickFacts, 2017-2021)

### The county has 780 square miles, much of it prime farmland in active production.

Outside of agriculture, the economy of Goodhue County is specialized in manufacturing, and other large industries include health care and retail. From 2019 to 2021, employment in Goodhue Co. is still down from the pandemic recession (Minnesota DEED County Profile).

### A major demographic shift is underway.

In 2018, children aged 0 to 14 were out-numbered by retirees aged 65 and above for the first time in Goodhue County's

## MAPP Overview

The Community Health Assessment Committee utilized the MAPP model. Mobilizing for Action through Planning and Partnerships (MAPP) is a community-driven strategic planning process for improving community health. Facilitated by public health leaders, this framework helps communities apply strategic thinking to prioritize public health issues and identify resources to address them. MAPP is not an agency-focused assessment process; rather, it is an interactive process that can improve the efficiency, effectiveness, and ultimately the performance of local public health systems. Public health systems can be defined as all public, private, and voluntary entities that contribute to the public's health and wellbeing throughout the community.

The CHIP involves Phase 3 of the MAPP process, Continuously Improve the Community. This phase provides a framework to prioritize health issues, and develop shared goals, long-term measures, data-driven action, and create a structure to monitor and evaluate the impact on CHIP priorities.



Photo by Choreograph / iStock



## Overview of process for determining priority health issues

Goodhue County Health and Human Services (GCHHS) and Mayo Clinic Health System (MCHS) have long been partners in the work of community health assessment and improvement planning, but this year, with grant funds from the Minnesota Department of Health, we have been able to further align our work. A consultant helped develop an action plan template for this CHIP that meets the requirements of both local public health and the hospital system.

With this strengthened partnership, GCHHS and MCHS facilitated the Community Assessment Committee in determining priority issues. Data from the top four health issues in the 2022 CHNA were reviewed, themes were identified, and then priority health statements were developed by looking at who is affected, the impact of the issue, of overall health, and the factors that contribute to the issue. The CHA Core Group representatives from GCHHS, MCHS, United Way, and City of Red Wing then reviewed the developed statements and edited them to provide clarity.

Photo by Kristien Ford / Focus Design

## Aligning with state and national frameworks

**Hospital quality metrics** are a set of standards that quantify inpatient hospital processes and patient outcomes. These include staffing ratios, measures of whether patients got the recommended care for their conditions, as well as patient reports of care they experienced in the hospital.

### Healthy Minnesota 2022 priorities:

- Assure that the opportunity to be healthy is available everywhere and for everyone
- Design places and systems for health and well-being
- Make it possible for all to participate in decisions that shape health and well-being

**Healthy People 2030** identifies national public health priorities. It provides 10-year, measurable public health objectives.

### 2023-2025 Goodhue County CHIP Indicators are aligned with Healthy People 2030 Objectives.

| Reduce the suicide rate  |   |
|--|---|
| National Data  | Goodhue County Data                               |
| Suicides per 100,000 population, crude to the 2000 standard population | Suicides per 100,000 population, crude death rate |
| 2019 13.9  | 19.4  |
| 2020 13.5  | 21.0  |
| 2021 14.1  | 14.6  |

### Reduce the proportion of families that spend more than 30% of income on housing

| National Disparities by Race/Ethnicity, 2017 (disaggregated data is unavailable at the county level) | National Disparities by Disability, 2017 (disaggregated data is unavailable at the county level) |
|--|--|
| 45% Hispanic   | 42% people with disabilities   |
| 44% Black  | 33% people without disabilities  |
| 30% White  | 35% total U.S. population  |

### Reduce overdose deaths including opioids

| Reduce overdose deaths including opioids                                   |   |
|--|---|
| National Data  | Goodhue County Data                             |
| Deaths per 100,000 population age adjusted to the 2000 standard population | Deaths per 100,000 population, crude death rate |
| 2019 15.5  | 21.6  |
| 2020 21.4  | 12.6  |
| 2021 24.7  | 31.3  |

National Data and Evidence-Based Resources can be found online at [health.gov/healthypeople](https://health.gov/healthypeople).

## Implementation and monitoring of the plan

The action plans in the appendices identify the assets or resources that will be used to address each priority. Assets and resources can include things like strong community, local coalitions, and social capital as well as the resources the hospital system plans to commit to address the health needs. Each action plan also identifies the roles of the local health department and other partners. A column in the action plan tables identifies a “Strategy Lead” for each activity.

- The local health department, Goodhue County Health and Human Services (GCHHS) will share the action plans with strategy leads to update on a quarterly basis.
- Strategy leads will revise the Action Plan accordingly, for each action they are leading. Strategy leads will provide progress notes for activities to track the status of the effort as well as the most recent performance measure data available to track the results of the actions taken. They may also add, revise, or delete activities.
- GCHHS staff will prepare a CHIP Annual Report for the Community Health Assessment (CHA) Committee. The CHIP Annual Report will share the revision history, progress notes, pictures, and most recent data for performance measures and indicators.





# #1 Health Priority:

## Support mental wellbeing through mental health care and social connection

### Overview

Mental Health and Mental Disorders was the #1 health issue identified in the 2022 CHNA, and Social Connection and Inclusion was #4. Both access to mental health care and feeling connected and included are factors that impact mental wellbeing. Barriers such as complex intake processes, lack of providers, insurance coverage, transportation, stigma, lack of education, racism, bullying, and community cohesion made this a priority health issue.

### Why this is important

Ensuring that individuals have access to mental health care and social connections can improve lives and communities. For many, removing barriers to services and supports can dramatically reduce or eliminate the risk of suicide, legal issues, family conflict, unemployment, and substance abuse.

In Goodhue County, 13% of adults 25+ delayed mental health care in 2021. And when we look at a lower income population (GCHHS, C.A.R.E. Clinic, and food shelf customers) we see that number rise to 26%. Similarly, those in this population have more mentally unhealthy days (9.1 out of 30 days) compared to the general adult population age 25+ (2.8 out of 30 days). However, all Goodhue County residents have experienced an increase in mentally unhealthy days from 2015 to 2021.

Positive relationships at home, at work, and in the community can have a major impact on a person's health and wellbeing, but some people don't get support they need. In Goodhue County, 34% of students feel that adults in their community don't care about them at all or care very little and 15% report being bullied for their race or ethnicity at least one in the last 30 days.

Healthy People 2030 says that interventions to help people get the social and community support they need are critical for improving health and well-being.

Percentage of people who delayed mental health care in the past year

13%

Goodhue County adults 25+

26%

HHS, C.A.R.E. Clinic and food shelf customers

(Goodhue County CHNA Survey, 2021)



Suicide was the #9 cause of death in Goodhue County in 2015-2019. 9 people died by suicide in Goodhue County in 2019.

(MDH, 2021) (MHMD-01)

The average number of mentally unhealthy days for adults 25+ was 3.8 out of 30 days.

This is up from 2.5 days in 2015. For Goodhue County Health & Human Services, C.A.R.E. Clinic and food shelf customers surveyed in 2021, it was 9.1 out of 30 days

(Goodhue County CHNA Survey, 2021)

### What we're going to do about it

**Result 1:** All community members have access to mental health supports and know how to use them.

#### Indicators:

- Percentage of people who delayed mental health care in the past year
- Average number of mentally unhealthy days
- Suicide (number and rate)

#### Strategies:

- Provide Suicide prevention training/ community education programs
- Expand Peer-led Groups
- Create an Employee Friendly Workplace Certification Program

**Result 2:** All community members feel connected and valued by others.

#### Indicators :

- Percent of Goodhue County students who feel that adults in their community care about them
- Percent of adults who usually or always get the social or emotional support they need.

#### Strategies:

- Support and expand the Honoring Dakota Project
- Educate the community about Positive Childhood Experiences



The full action plan can be found online at [co.goodhue.mn.us/chip](http://co.goodhue.mn.us/chip).

## #2 Health Priority:

# Advocate for more housing

### Overview

Housing & Homes was the #2 health issue identified in the 2022 CHNA. Having a safe and affordable home can help improve health, but quality rental homes are scarce and expensive. Advocating for more housing is about supporting housing projects and educating the community about the importance of affordable, accessible and stable housing to their community's long-term health.

### Why this is important

All Goodhue County residents should have a safe, secure place to call home. We need more housing in our communities that can provide stability, choices for low-income renters, and homeownership and wealth-building opportunities for generations to come. We need affordable housing opportunities for those of all abilities and needs. Having quality housing in a thriving community is associated with improved physical and mental health.

According to the Frameworks Institute, "The federal government spends about \$200 billion each year to help Americans buy or rent their homes [in the form of tax breaks and loan guarantees]. Right now, very little of this money goes primarily to people with lower incomes, who are most in need of support."<sup>[1]</sup> The result is that people with lower incomes end up spending more of their money on housing. In Goodhue County, 44% of renter-occupied households and 23% of owner-occupied households with a mortgage pay 30% or

[1] Levay, K., Volmert, A., and Kendall-Taylor, N. (2018). Finding a frame for affordable housing: Findings from reframing research on affordable housing and community development. Washington, DC: FrameWorks Institute.



**Percentage of households that pay 30% or more of their income on housing:**

**44% of renter-occupied households and 23% of owner-occupied households with a mortgage in Goodhue County.**

(ACS, 2016-2020)

more of their income on housing. Spending so much income on housing puts residents at a disadvantage in other areas of life, because they have less to spend on things like health and education.

Goodhue County has a large disparity in home ownership, with 76% of white households and only 41% for households of all other races owning their own homes. This racial disparity is also seen in homelessness, as 34% of active clients on the coordinated entry list (a list of people who meet the criteria to be considered homeless) between June 2020-May 2021 were people of color, despite only making up less than 10% of the total population of Goodhue County.

When communities oppose housing developments, it has an impact on safe, affordable housing options. It means much of the housing stock that needs to be replenished, updated or expanded — housing that would help ease the cost burdens — never gets built. There is opportunity to change the narrative about why housing matters, what "affordable housing" means, why housing is a shared public concern, and what needs to be done to fix this problem. Reframing the conversation about housing means changing the way we invite a more thoughtful public conversation about new housing projects.

**In Real Life** Based on the overall median gross rent, a household renting in Red Wing needs to earn roughly \$35,000 per year to avoid being cost-burdened by housing payments. Based on the overall median gross mortgage, a household owning a home in Red Wing needs to earn roughly \$54,500 to avoid being cost-burdened by housing payments. (Red Wing Report Card 2020)

**Rental Vacancy Rates** The rental vacancy rates for affordable and subsidized rental properties (0.9% for Red Wing) and market rate rental properties (4% for the county) are low. We want the vacancy rate to be 5% to meet demand. With more units, businesses can attract more employees, people will be healthier, and Red Wing can grow economically stronger.

(Comprehensive Housing Needs Analysis for Goodhue County, 2020 / Red Wing Report Card 2022)

### What we're going to do about it

**Result:** Everyone, regardless of income and background, will have a safe, stable, and healthy place to live.

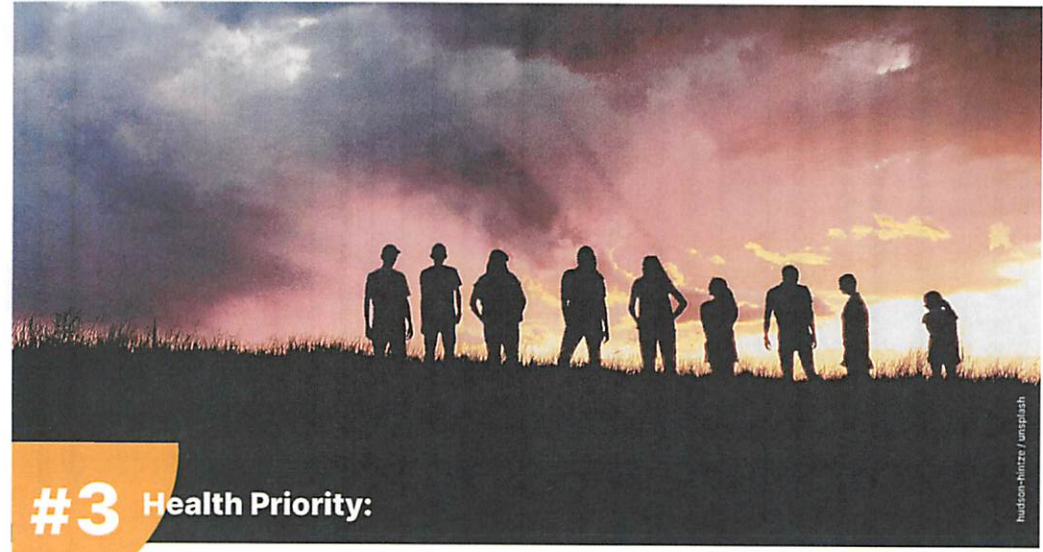
#### Indicators:

- Percent of cost-burdened renters (spending more than 30%)
- Rental vacancy rate

#### Strategies:

- Advocate for additional affordable and supportive housing units
- Prepare a community education and engagement campaign to shift the narrative around the importance of a robust housing market that meets the needs of all community members

The full action plan can be found online at [co.goodhue.mn.us/chip](https://co.goodhue.mn.us/chip).



# #3 Health Priority:

## Address chemical health in youth and reduce overdose deaths

### Overview

Drug & Alcohol Use was the #3 health issue identified in the 2022 CHNA. Substance use disorders are linked to many health issues, and overdoses can lead to emergency department visits and deaths. Focusing on chemical health in youth is a preventative approach to the development of substance use disorders. However, people are dying now and there is also an immediate need to address the critical care aspects of drug and alcohol use. The two-prong approach can help ensure a thriving and healthy community.

### Why this is important

The earlier in life a young person starts using alcohol or other drugs, the greater their lifetime risk of misuse or addiction. Prevention and early intervention can reduce the effect of substance use in Goodhue County. Substance use disorders can make daily activities difficult and impair a person's ability to work, interact with family, and fulfill other major life functions. Working to educate and support youth to prevent the use and misuse of drugs can make an impact of their social and health outcomes later in life.

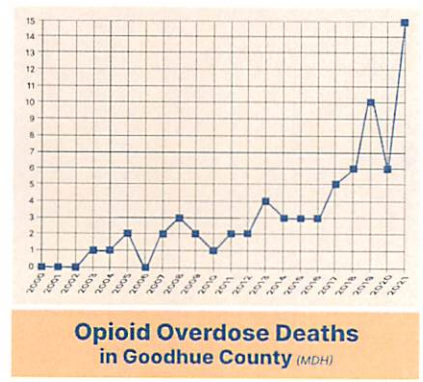
In Goodhue County, 15% of 9th grade females and 9% of 9th grade males reported drinking one or more alcoholic beverages in the last 30 days. In 2022 6% of 11th grade students used prescription drugs without a doctor's prescription without a doctor's prescription or differently than how a doctor told them to use it; this is up from 2.5% in 2019. In addition, Goodhue County has recently seen a spike in our overdose deaths. In 2021, 15 residents died from an opioid overdose which was up from six in 2020 and only three in 2016.

Overdose deaths are preventable. There are tools that reduce the risk of dying from an overdose. For every drug overdose that results in death, there are many more nonfatal overdoses, each one with its own emotional and monetary toll. Saving a person from a fatal overdose may be the first step in connecting them with the treatment, services, and supports they need to address their substance use disorder.

**9% males and 15% females in 9th grade reported drinking one or more alcoholic beverages in the last 30 days.**  
**This alcohol was most often from parties (14%), down from 42% in 2019, or from friends (25%) and parents (31%). (MSS, 2022)**

**The proportion of overdose deaths involving synthetic opioids increased 205% from 2011-2013 to 2017-2019 in Southeast Minnesota and more involve multiple drugs. (MDH, 2022)**

**6% of Goodhue County 11th graders reported used prescription drugs without a doctor's prescription or differently than how a doctor told them to use it, this is up from 2.5% in 2019. (MSS, 2022)**



### What we're going to do about it

**Result 1:** Youth stay substance free.

#### Indicators:

- Percent of 9th grade students who report drinking one or more alcoholic beverages in the last 30 days.
- Percent of 11th grade students who report using prescription drugs without a doctor's prescription or differently than how a doctor told them to use it.

#### Strategies:

- Educate students, caregivers, and educators on substances, risk factors, and protective factors
- Expand access to youth mentoring programs
- Reduce barriers for youth to participate in healthy activities

**Result 2:** All community members know how to prevent fatal overdoses.

#### Indicator:

- Number of opioid overdose deaths in Goodhue County

#### Strategies:

- Expand knowledge about opioids and harm reduction through community education
- Increase access to Naloxone and fentanyl test strips

The full action plan can be found online at [co.goodhue.mn.us/chip](http://co.goodhue.mn.us/chip).

## List of Annexes

The full action plans can be found online at [co.goodhue.mn.us/chip](http://co.goodhue.mn.us/chip).

Action Plan #1:

**Support mental wellbeing through mental health care and social connection**

Action Plan #2:

**Advocate for more housing**

Action Plan #3:

**Address chemical health in youth and reduce overdose deaths**



## Goodhue County Community Health Assessment (CHA) Committee Members

**Ana Bass** Red Wing Housing and Redevelopment Authority

**Kelly Braaten** South Country Health Alliance

**Maggie Cichosz\*** facilitator, Goodhue County Health and Human Services – Public Health Division

**Rosalie Eisenreich** (SE MN Center for Independent Living)

**Ruth Greenslade\*** facilitator, Goodhue County Health and Human Services – Public Health Division

**Kris Johnson** Goodhue County Health and Human Services

**Susan Johnson** Goodhue County Health and Human Services Board

**Sara Kern** Hope Coalition

**Jessica Kitzmann** Red Wing Housing and Redevelopment Authority

**Gene Leifeld** Community Member, Zumbrota

**Michelle Leise** City of Red Wing

**Odey Vazquez Luna** Goodhue County Health and Human Services – Public Health Division

**Julie Malyon** C.A.R.E. Clinic

**Maureen Nelson** United Way of Goodhue, Wabasha, & Pierce Counties

**Stephanie Olson** Mayo Clinic Health System

**Anita Otterness** Community Member, Goodhue

**Maddy Schwartz** Goodhue County Health and Human Services – Public Health Division

**Jackie Sill** Workforce Development, Inc.

**Laura Smith**, case aide, Goodhue County Health and Human Services – Public Health Division

**Bryan Soper** Red Wing YMCA

**Gary Sprynczynatyk** Blue Cross Minnesota

**Dawn Tommerdahl** Three Rivers Community Action

**Abby Villaran** Goodhue County Health and Human Services – Social Services Division

**Dawn Wettern** Red Wing Community Education & Recreation

\* facilitator

The CHA Committee thanks the numerous other community members who participated in the development of this plan and who will help carry the work forward.

**Partnering for the health of Goodhue County, Minnesota**



United Way of Goodhue,  
Wabasha & Pierce Counties



*This report was made possible in part by a Minnesota Department of Health Rural Health Assessment Grant using federal funds from the Centers for Disease Control and Prevention.*

# Planned Budget for Home Ownership

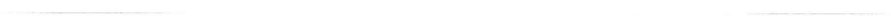
Patti Bremer

Income

Expenses

|                  |                       |                   |   |
|------------------|-----------------------|-------------------|---|
| Base Salary      | Overtime              |                   |   |
| \$4,050.00       | \$1,275.00            | \$5,325.00        |   |
|                  | <b>takehome</b>       | <b>\$4,169.00</b> |   |
| <b>Housing</b>   |                       |                   |   |
|                  | Mortgage              | \$990.00          |   |
|                  | HOI                   | \$50.00           |   |
|                  | Taxes                 | \$210.00          |   |
|                  | HOA                   | \$200.00          |   |
| <b>Utilities</b> |                       |                   |   |
|                  | Xcel                  | \$180.00          | gas/electric  |
|                  | City of RW            | \$125.00          | water/garbage   |
|                  | Cell phone            | \$250.00          |   |
| <b>Auto</b>      |                       |                   |   |
|                  | insurance             | \$150.00          |   |
|                  | gas                   | \$200.00          | (will be greatly reduced by moving from a 40 mile/ day commute to a 4 mile commute/day) |
|                  | tabs                  | \$25.00           | \$300 annual / 12 = 25/mo   |
| <b>Food</b>      |                       |                   |   |
|                  | groceries             | \$300.00          |   |
|                  | out to eat            | \$200.00          |   |
| <b>Debts</b>     |                       |                   |   |
|                  | Credit cards          | \$100.00          |   |
|                  | Personal loan         | \$600.00          |   |
| <b>Misc.</b>     |                       |                   |   |
|                  | fun money             | \$100.00          |   |
|                  | tieth for church      | \$100.00          |   |
|                  | savings               | \$200.00          |   |
|                  | <b>total expenses</b> | <b>\$3,980.00</b> |   |
|                  | Extra monies          | \$189.00          |   |





# Accessing and Maintaining Long-Term Solutions to Homelessness

Authors: Christin Lindberg and Kristin Dillon



Hearth  
Connection



**MARCH 2023**

451 Lexington Parkway North | Saint Paul, Minnesota 55104  
651-280-2700 | [www.wilderresearch.org](http://www.wilderresearch.org)

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## Executive summary

*Imagine yourself in someone else's shoes when you are making these policies. Think about if the roles were switched and you were here and I was there. What policies would you want? And if you are not for real about it, don't get involved in it, because it is bigger than you. – Person with lived experience of homelessness*

### Purpose of the study

The purpose of the study was to learn more about the barriers and challenges that make it difficult for people experiencing homelessness to access and maintain stable housing. The overall goal is to gain a better understanding of what could be changed in the network of services and supports to better help people experiencing homelessness, as well as the priorities for supporting those changes.

Multiple sources inform this report, including:

- A scan of current literature and reports
- An online survey, completed by 239 housing and homeless services providers from Minnesota, including 52% from greater Minnesota and 48% from the 7-county metro area
- Semi-structured telephone and face-to-face interviews with 21 people with lived experience of homelessness, including 17 who are currently housed and 4 who are currently unhoused

A full description of the methodology is in Appendix A of the full report.

### Key findings and recommendations

Throughout this study and the review of current literature, the same themes emerged again and again: the problem of homelessness can be addressed, but there need to be significant changes to a complex and underfunded system. In addition, while homelessness is a persistent issue in Minnesota, the overall characteristics of people experiencing homelessness, system complexities, and barriers are not unique to Minnesota.

Minnesota continues to invest in work to end long-term homelessness. The Best Practices in Permanent Supportive Housing report (Yates & Gonzalez, 2020), completed for Minnesota Housing, identified key strengths in Minnesota, including high-level political and systems support, new funding incentives, and strong collaborations between Minnesota Housing and the Minnesota Department of Human Services, county human services, and Continuums of Care (p. 6). Federal pandemic aid packages have also been key to implementing plans to address housing and homelessness in Minnesota.

The federal strategic plan to prevent and end homelessness, All In (USICH, 2022), proposes three key strategies, or pillars, to guide efforts to address homelessness. Many of the federal strategies are applicable to efforts in Minnesota, and are supported by the findings in this study.

|                         |   |   |   |
|-------------------------|---|---|---|
| <b>SOLUTION PILLARS</b> | <b>Scale Housing and Supports That Meet Demand</b>  | <b>Improve Effectiveness of Homelessness Response Systems</b>   | <b>Prevent Homelessness</b>   |
|                         | <i>Strategies to increase supply of and access to safe, affordable, and accessible housing and tailored supports for people at risk of or experiencing homelessness:</i>  | <i>Strategies to help response systems meet the urgent crisis of homelessness, especially unsheltered homelessness:</i>   | <i>Strategies to reduce the risk of housing instability for households most likely to experience homelessness:</i>  |
|                         | <ol style="list-style-type: none"> <li>1. Maximize the use of existing federal housing assistance.</li> <li>2. Expand engagement, resources, and incentives for the creation of new safe, affordable, and accessible housing.</li> <li>3. Increase the supply and impact of permanent supportive housing for individuals and families with complex service needs—including unaccompanied, pregnant, and parenting youth and young adults.</li> <li>4. Improve effectiveness of rapid rehousing for individuals and families—including unaccompanied, pregnant, and parenting youth and young adults.</li> <li>5. Support enforcement of fair housing and combat other forms of housing discrimination that perpetuate disparities in homelessness.</li> <li>6. Strengthen system capacity to address the needs of people with disabilities and chronic health conditions, including mental health conditions and/or substance use disorders.</li> <li>7. Maximize current resources that can provide voluntary and trauma-informed supportive services and income supports to people experiencing or at risk of homelessness.</li> <li>8. Increase the use of practices grounded in evidence in service delivery across all program types.</li> </ol> | <ol style="list-style-type: none"> <li>1. Spearhead an all-of-government effort to end unsheltered homelessness.</li> <li>2. Evaluate coordinated entry and provide tools and guidance on effective assessment processes that center equity, remove barriers, streamline access, and divert people from homelessness.</li> <li>3. Increase availability of and access to emergency shelter—especially non-congregate shelter—and other temporary accommodations.</li> <li>4. Solidify the relationship between CoCs, public health agencies, and emergency management agencies to improve coordination when future public health emergencies and natural disasters arise.</li> <li>5. Expand the use of “housing problem-solving” approaches for diversion and rapid exit.</li> <li>6. Remove and reduce programmatic, regulatory, and other barriers that systematically delay or deny access to housing for households with the highest needs.</li> </ol> | <ol style="list-style-type: none"> <li>1. Reduce housing instability for households most at risk of experiencing homelessness by increasing availability of and access to meaningful and sustainable employment, education, and other mainstream supportive services, opportunities, and resources.</li> <li>2. Reduce housing instability for families, youth, and single adults with former involvement with or who are directly exiting from publicly funded institutional systems.</li> <li>3. Reduce housing instability among older adults and people with disabilities—including people with mental health conditions and/or with substance use disorders—by increasing access to home and community-based services and housing that is affordable, accessible, and integrated.</li> <li>4. Reduce housing instability for veterans and service members transitioning from military to civilian life.</li> <li>5. Reduce housing instability for American Indian and Alaska Native communities living on and off tribal lands.</li> <li>6. Reduce housing instability among youth and young adults.</li> <li>7. Reduce housing instability among survivors of human trafficking, sexual assault, stalking, and domestic violence, including family and intimate partner violence.</li> </ol> |

From *All in: The federal strategic plan to prevent and end homelessness* (p. 11), by the United States Interagency Council on Homelessness (USICH), 2022, ([https://www.usich.gov/All\\_In.pdf](https://www.usich.gov/All_In.pdf)). In the public domain.

The following four findings and recommendations are based on the themes that were most prominent and consistent throughout the study. However, there are additional, interconnected issues that need to be addressed, including those outlined in the Study Findings section of this report.

## Finding

### More resources are needed to help people access and maintain housing.

- A lack of affordable housing is a significant barrier
- Investments in more services and supports would have high impact on results.

*The nation's homeless services systems do not have enough resources to fully meet the needs of everyone experiencing homelessness (National Alliance to End Homelessness, 2022).*

## Recommendation

### Find ways to increase overall funding. Develop and maintain affordable housing that meets both demand and people's needs. Address policies and systems that contribute to the gap between income and affordability and availability of housing.

*Obviously [we need] more funding, which is the basis for all of these strategies. There's never enough funding or personnel to be able to meet the needs of the people. – Provider*

*First we need more housing units to actually house literally homeless persons/families; and we need those units to be Housing First, with support services to provide a level of assistance to meet the various needs of the persons receiving the housing; this all takes funding. Establishing more wrap-around systems such as outreach, case management, Coordinated Entry, referral, support services, would decrease the time homeless by increasing the quality of the data in our systems/increasing the success rates of referrals, increasing the ability to maintain communication with homeless persons while in our system until a referral results in housing. – Provider*

- Providers identified a lack of affordable housing (87%) and long waitlists for housing (77%) as significant barriers. They also said that the lack of affordable housing options was a top priority to address (70%).
- Eighty percent of people with lived experience of homelessness said that finding housing they could afford is a top challenge.
- According to the 2018 Minnesota Homeless Study, a lack of affordable housing was the most common barrier to housing (identified by 56% of respondents).
- *All In*, the federal strategic plan to address homelessness, identified a “severe shortage of safe, affordable, and accessible housing” as a key challenge (USICH, 2022, p. 13).
- The number of Minnesotans who are considered cost-burdened (spending more than 30% of their income on housing) continues to grow; in 2022, this figure was about 550,000 (Minnesota Housing Partnership, 2022).
- Three-quarters of providers said that expanding permanent supportive housing (75%) and direct assistance or flexible funds (74%) would have a high impact on improving the network of supports and services.
- Over one-half of providers (51%) said that funding was a significant challenge.
- Providers most commonly said more funding was needed in order to take action on high-impact strategies, including funding for programs and services, and flexible funding that can be used to address immediate needs.

## Finding

The network of services and supports is complex and difficult to navigate.

## Recommendation

Create a streamlined, comprehensive, holistic response to homelessness to reduce unnecessary systems complexities.

- Goals include addressing restrictive rules and confusing definitions, improving transparency, reducing barriers, and minimizing complications for the people who are seeking housing.
- This is a key opportunity for providers and other stakeholders to collaborate and develop new strategies.

*[Coordinated Entry] is the opposite of an "any door" approach - it creates strict processes, definitions, approved entities, and one size/process does not work for everyone. Instead of having someone who is unsheltered work directly with a housing provider, it creates three or four or more touchpoints the person seeking housing has to go through. It slows down the process, makes it easier to lose people in the system, and creates adversaries between providers.*

– Provider

*Streamline the process and identify information that is absolutely necessary... Clients get so overwhelmed with the process.* – Provider

*It was challenging because there was nothing concrete. You didn't know which "end was up" at any given time. Many times I had no idea where I would be the next week.* – Person with lived experience

*Bring providers and Coordinated Entry to the table to have talks to create a better system.* – Provider

- ➔ Providers believe that the Coordinated Entry System is not working as intended. They view it as a complex, rigid, and inconsistent process that limits their ability to do their jobs, and does not ultimately meet people's needs.
- ➔ Challenges identified by providers focused on long wait times, rigid and confusing definitions of homelessness, a lack of clarity about the process of accessing housing and supports, poor quality referrals and matches to appropriate housing and supports, a lack of person-centered responsiveness, and difficulties in reaching people without a permanent address.
- ➔ More than one-half of providers (56%) who work with supportive housing programs said they have vacancies that are not being filled by the people who need housing, due in part to Coordinated Entry, the screening processes, eligibility requirements, and staffing shortages.
- ➔ People with lived experience said that not understanding the timeline or what to expect, and collecting documents they need for public assistance and housing resources were among the biggest challenges for them.
- ➔ Much of the complexity of the system remains invisible to people with lived experience. They rely on staff to help them navigate the system and meet their needs.

## Finding

**Staff are crucial to helping individuals access housing, but staffing shortages are a challenge.**

- Staffing shortages have strained program capacity, as well as the ability of programs to meet the needs of people who are looking for and accessing housing.

## Recommendation

**Invest in and support the staff who provide critical frontline services. Staff are the backbone of the network of services and supports.**

*[We have been] understaffed for over a year. It hasn't felt ethical to take on additional clients when we don't have the full capacity to do the level of client care that we believe is our best standard of care. – Provider*

*The greatest value has been in knowing that somebody was there to help me with this, and that I did not have to figure it out all on my own. It keeps me up to date and there is somebody to explain it all to me. This helps to maintain a continuity of care in the other areas of my life. – Person with lived experience*

*One of the staff was interested in my story and listened to me and steered me to [program]. They took care of it all and helped me do everything. – Person with lived experience*

- ➔ More than one-half of providers (54%) identified staff shortages as a significant challenge.
- ➔ *All In*, the federal strategic plan to address homelessness, identified fatigue and trauma among providers as a key challenge, including strained capacity and high staff turnover (USICH, 2022, p. 13).
- ➔ Most people with lived experience (81%) said they had support from a social worker or case manager.
- ➔ People with lived experience depend on staff to support them; staff support them in ways that help them navigate the system, manage multiple complexities, as well as help them feel they matter and enable them to get their needs met for housing and other services.

## Finding

**Individuals require person-centered, tailored supports and solutions; historical and systemic barriers are difficult to overcome.**

- Prescriptive funding and rigid definitions do not allow providers to effectively respond to unique situations, individuals' needs, and priorities.
- Many current barriers to affordable housing are built on top of past discriminatory policies and historical legacies of bias. BIPOC individuals continue to experience homelessness and lack of access to affordable, quality housing at higher rates.

## Recommendation

**Develop strategies and solutions that are focused on people and support relationships. Because each person has their own story and changing needs, approaches need to be individualized. Use an equity lens and trauma-informed approach to determine and meet individuals' needs.**

*Don't put other people through anything you yourself would not want to go through. – Person with lived experience*

*First, explain to people the steps it will take to get housing. And let people know how long it will take. Keep on talking to them and telling them that it will work; keep on helping with the paperwork and all that. A lot of people just stop unless there is someone to help.*

– Person with lived experience

*People who have a criminal background should not automatically be denied for housing. Give people a chance through an appeal process and work with them – this would involve the city, the landlord, the case manager, and the individual client all working together to make it work. – Person with lived experience*

*People are people, not numbers or scores. – Provider*

*Every individual experiencing homelessness or housing instability comes with their own story. As much as we can, we need to build flexibility into programs to make sure services and supports can be tailored to individuals' unique situation and to increase positive outcomes. – Provider*

- ➔ People with lived experiences of homelessness offered many appeals to treat them and others with respect, including giving them a chance to get it right and considering their unique experiences.
- ➔ The perspectives and voice of people with lived experience need to be centered in local and statewide conversations about approaches and policies that affect them. They are the experts, understand changing dynamics, and can give concrete guidance about solutions.
- ➔ Current practices do not always match people with housing that is near the resources they need (50% of providers indicated this) or the places they want to live (65% of providers indicated this).
- ➔ The Minnesota Housing Finance Agency study (Human Services Research Institute, 2020) recommended enhancing choice of housing and services based on tenants' needs and preferences.
- ➔ All providers (100%) identified restrictive or inflexible funding as a challenge for providers and people experiencing homelessness, including more than half (53%) who said it was a significant challenge.
- ➔ Providers and people with lived experience noted that people with substance use disorders and mental health issues may need additional supports to access and maintain housing.
- ➔ Existing barriers can be magnified by the circumstances of specific populations. For example, due to rules and preferences about renting to people with criminal backgrounds or evictions, it is more difficult for people with this background to access housing. In addition, providers and people with lived experience report bias based on race, immigrant status, and family size.



While simplification is important, it is also important that in the name of simplification, we don't try to create a one-size-fits-all approach. We need age appropriate services, we need services that fit for folks culturally and intersectionally. – Provider

- People with criminal histories are considered to be high risk and often face additional barriers in accessing housing. However, a recent study in Minnesota found that many criminal offense categories have no significant effect on housing outcomes once someone is housed (Warren, 2019).
- Housing assessments and screening tools have been found to reinforce racial inequities and often are not trauma-informed (Wilkey et al., 2019).

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# Background and introduction

## Purpose of the study

The purpose of the study was to learn more about the barriers and challenges that make it difficult for people experiencing homelessness to access and maintain stable housing. The overall goal is to gain a better understanding of what could be changed in the network of services and supports to better help people experiencing homelessness, as well as the priorities for supporting those changes.

## Contents of the report

Multiple sources inform this report, including:

- A scan of current literature and reports
- An online survey with 239 providers from Minnesota, including 52% who were in greater Minnesota and 48% who were in the 7-county metro area
- Semi-structured telephone and face-to-face interviews with 21 people with lived experience of homelessness, including 17 who are currently housed and 4 who are currently unhoused

The report covers the following main topics: background information and data on homelessness in Minnesota; perspectives of providers and people with lived experiences on barriers and challenges, and priority areas; and summary findings and recommendations.

A complete description of the methodology is located in Appendix A. Detailed data tables are located in Appendix B.

## Key definitions

### *Federal definition of homelessness*

The federal definition of homelessness, according to the U.S. Department of Housing and Urban Development's (HUD) criteria for literally homeless, states that:

“A homeless person is an individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

- (i) Has a primary nighttime residence that is a public or private place not meant for human habitation;

(ii) Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or

(iii) Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.”

Source: U.S. Department of Housing and Urban Development, n.d.

### ***Coordinated Entry System***

HUD requires Continuum of Care programs to operate a coordinated system to assess and match people experiencing homelessness, as quickly as possible, with available housing and services that meet their needs. The Coordinated Entry System is intended to prioritize needs, offer fair and equitable access, and connect people with a range of housing models, including emergency shelter, rapid-rehousing, transitional housing, permanent supportive housing, and vouchers for scattered-site programs (U.S. Department of Housing and Urban Development, 2017). A completed assessment is not a guarantee for housing referral.

### ***Supportive housing***

Supportive housing programs combine affordable housing assistance with a broad array of services and supports, which are offered to help people and families experiencing homelessness maintain stable housing. Intensive case management and services support participants with their mental health, physical health, employment status, and other areas as determined by participants, and are not time-limited (Supportive Housing 101, Corporation for Supportive Housing (2022b)).

## **Study limitations**

There are several limitations of this study that need to be considered. These limitations require caution when generalizing or extrapolating from the study findings.

- This report includes information from literature and reports from before and during the height of the global COVID-19 pandemic. The impact of the pandemic on individuals and families and the services and supports needed for people with lived experiences of homelessness has yet to be fully realized.

- The providers who completed the online survey include staff who work directly with people who are unhoused and housed, as well as other staff responsible for aspects of supportive housing programs. Their responses may be influenced by their role in the network of services and supports.
- The people with lived experience of homelessness who completed interviews were recruited through providers. As such, these individuals are more likely to be connected to providers and have the time and access to engage in an interview.

# Homelessness in Minnesota

## Counts and estimates

The 2022 January Point-In-Time (PIT) count conducted for the U.S. Department of Housing and Urban Development (HUD) by each Continuum of Care (CoC) region in Minnesota recorded 7,917 individuals who were experiencing homelessness in Minnesota.<sup>1</sup> (HUD, 2022; See Appendix Figure B1). The 2022 numbers are nearly the same as the 2020 HUD PIT count (7,940 individuals; HUD, 2020), and up somewhat from 2018 HUD PIT count (7,243 individuals; HUD, 2018b).

In 2018, the Minnesota Homeless Study counted 11,371 people experiencing homelessness across the state. The variation in counts can be the result of differences in methodology (i.e., the Minnesota Homeless Study includes individuals who are temporarily doubled-up or couch hopping), time of year, and outreach activities (Pittman et al., 2020). However, the COVID-19 pandemic also created uncertain conditions and accurate trend data is not available.

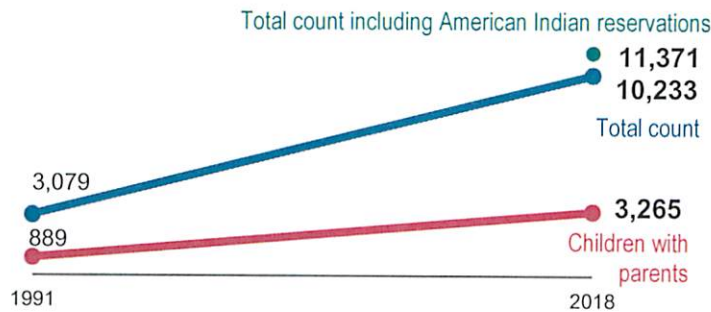
Homelessness statewide increased by 10% between 2015 and 2018. In addition, the 2018 study counted a 62% increase over the 2015 study in adults experiencing homelessness who were not in shelter on the night of the study. Because shelter capacity has remained flat, the increase in homeless adults counted in non-shelter locations is primarily responsible for this 10% increase in the overall homeless population between 2015 and 2018 (Pittman et al., 2020).

Any point-in-time count will underrepresent the total number of people experiencing homelessness, since many people living outside of the shelter system are not found on the night of the study. This can be especially true in suburban locations and greater Minnesota where there are fewer shelters and people often couch-hop or find other temporary places to stay.

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<sup>1</sup> The 2022 figure cannot be compared to 2021 because the HUD PIT count was affected by the COVID-19 pandemic and most regions of the state did not conduct an unsheltered count.

## 1. One night study counts of people experiencing homelessness



Using 2018 Minnesota Homeless Study data and other estimating techniques, Wilder Research estimates that there were approximately 19,600 people experiencing homelessness on any given night in 2018, and approximately 50,600 people who experienced homelessness in Minnesota over the course of a year (Pittman et al., 2020).

## Key characteristics of individuals experiencing homelessness

All information included here, unless otherwise noted, is from the Homelessness in Minnesota: Detailed Findings from the 2018 Minnesota Homeless Study, published by Wilder Research (Pittman et al., 2020). Note: The most recently available data on homelessness from Wilder Research is from 2018. The study is the most comprehensive source of descriptive information about adults, youth, and children experiencing homelessness in the state.

Adults experiencing homelessness in Minnesota have a diverse set of backgrounds, experiences, and identities.

### *Racial and ethnic background*

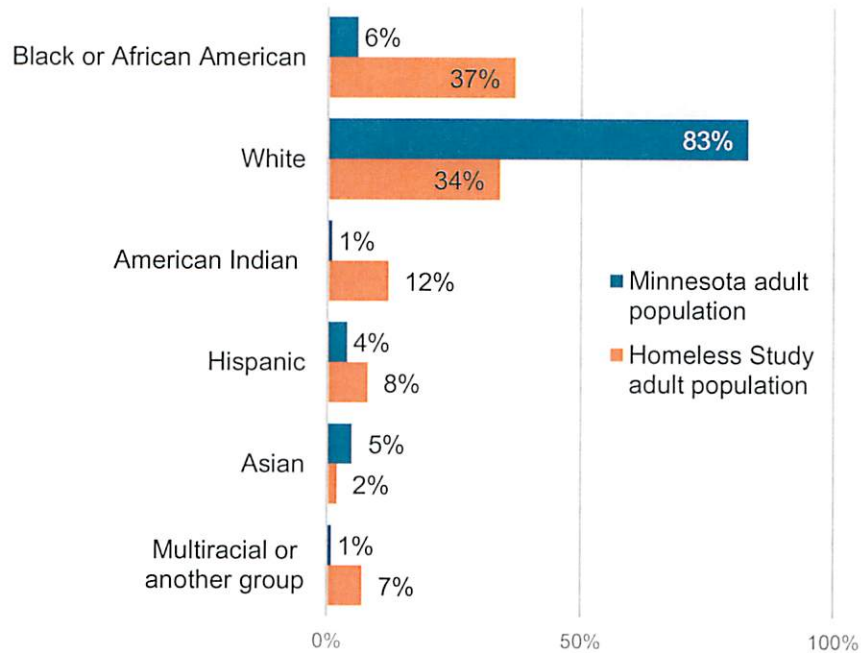
Racial disparities are persistent in the population of Minnesotans experiencing homelessness, and they occur among persons of all age groups, genders, and geographic locations. Discrimination in housing and other historical trauma are some of the factors that have led to the overrepresentation of people of color in Minnesota's homeless population.

Two-thirds (66%) of homeless adults surveyed in 2018 were people of color or Indigenous while only 17% of the overall Minnesota population are people of color or Indigenous. The racial disparities are most prevalent among African American and American Indian populations. More than one-third (37%) of adults experiencing homelessness identify as African American, but only 6% of adults in the overall Minnesota population identify as African American. Similarly, 12% of the homeless adult population identifies as American



Indian while only 1% of the Minnesota adult population identifies as American Indian (Figure 2).<sup>2</sup>

**2. Race of adults experiencing homelessness (18 and older), compared to representation in Minnesota population**



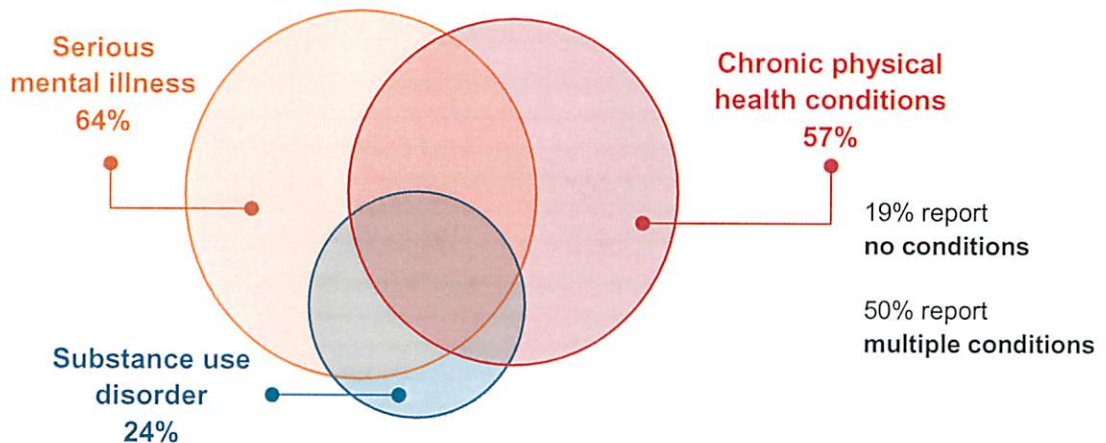
Source: Vintage 2018 Population Estimates, U.S. Census Bureau. From Minnesota Homeless Study, 2018.

<sup>2</sup> This does not include the 1,138 adults experiencing homelessness who the study counted on six American Indian reservations that share geography with Minnesota.

## Chronic health conditions

Most adults experiencing homelessness (81%) have a serious mental illness (64%), chronic physical health condition (57%), or substance use disorder (24%), and 50% have co-occurrences of these conditions (Figure 3).

### 3. Mental, physical, and chemical health conditions among homeless adults



These conditions create additional barriers to finding and keeping stable housing and economic opportunity. Having health issues while homeless makes it more difficult to get out of homelessness and worsens the health issues themselves.

## Employment and education

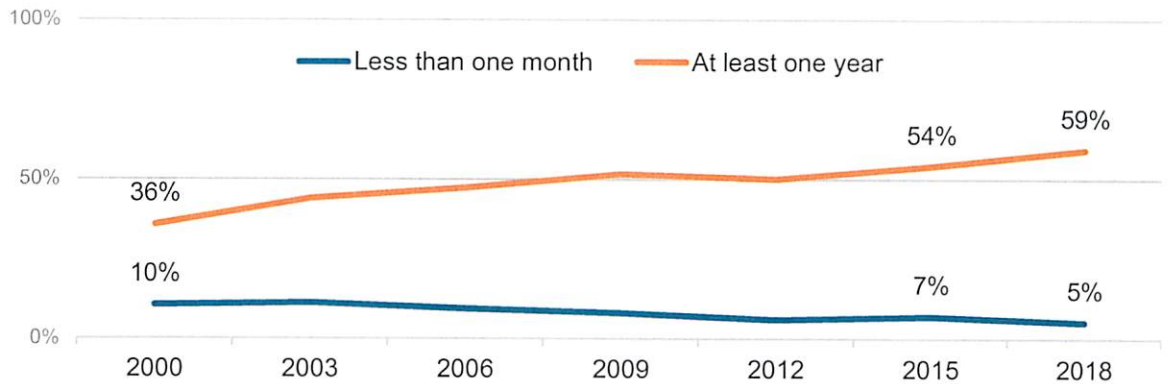
Employment and income can be stabilizing influences for people struggling with homelessness, but unemployment and lack of income also represent one of the biggest barriers to finding stable housing. Experiencing homelessness also represents a significant barrier to getting and keeping gainful employment.

- 30% of adults experiencing homelessness were employed, and 13% worked at least 35 hours per week
- The most commonly reported barriers to employment include physical health issues (29%), insufficient transportation (26%), mental or chemical health issues (23%), and issues related to lack of stable housing (18%)
- Most (79%) of adults experiencing homelessness completed high school or received their GED

## Length of time without housing

Over one-half (59%) of adults surveyed for the 2018 Minnesota Homeless Study (Pittman et al., 2020) reported being homeless for at least one year. This was a slight increase from 54% in 2015, and is the highest the study has ever recorded (Figure 4).

### 4. Length of time homeless, 2000-2018



Source: Minnesota Homeless Study, 2018

## Housing and affordability in Minnesota

The issue of affordable housing is complex and related to both an individual's ability to pay for the housing and availability of the physical housing that fits within a person's means. In Minnesota, there is a significant gap between the incomes of people experiencing homelessness and the affordability and availability of rental units.

### Affordability of housing in Minnesota

Adults experiencing homelessness reported a median income of \$550 during the month of the 2018 Minnesota Homeless Study (\$600 in the Twin Cities metro area and \$500 in greater Minnesota) (Pittman et al., 2020). This is less than the fair market rent of \$864 per month for a one-bedroom apartment in the Twin Cities and \$576 per month in greater Minnesota (U.S. Department of Housing and Urban Development, 2018a).

[In 2022,] "550,000 Minnesotans pay more than 30% of their income on housing (also known as "cost burdened")—a number that continues to escalate. These families are forced to choose between paying for housing and other necessities such as food, medical care, transportation, and clothing. Rising housing insecurity, which disproportionately affects Black, Indigenous, and other households of color (BIPOC), often results in eviction, substandard living conditions, the lack of choice in one's housing, and even homelessness. There aren't enough homes Minnesotans can afford, and we are losing affordable homes at an alarming rate. Proven effective solutions do exist, but need sufficient funding to ensure everyone—every child, every elder, every person with a disability—has a stable place to come home to." (Minnesota Housing Partnership, 2022, p. 1)

Even once in housing, an inability to pay rent can also result in evictions, which may further complicate the ability to access housing. Furthermore, according to Minnesota Housing Partnership (2022), Minnesota is losing more affordable homes than are being built, for an average loss of 6,500 units per year.

An article by the Bipartisan Policy Institute (Torres, 2023), also referencing Colburn and Aldern’s book *Homelessness is a Housing Problem*, notes that homelessness is, simply put, a function of a disconnect between population growth and the inability of housing construction to meet demand. When vacancy rates fall, rents increase. Ultimately, people who may already be more vulnerable due to a low-income status (in addition to circumstances such as mental health or substance use disorders, physical health conditions, criminal histories, or demographic characteristics such as race or gender identity), may be further jeopardized or destabilized and at risk of homelessness.


## The effectiveness of supportive housing as an intervention

In Minnesota and in other states in the U.S., studies have demonstrated that supportive housing can be an effective long-term solution to homelessness (Corporation for Supportive Housing, 2022a). A combination of affordable housing with individualized support services (supportive housing) is good for people—their housing stability, health, well-being—and good for government with reduced costs to public systems like health care, emergency shelters, and corrections facilities.

*Supportive housing is an innovative and proven solution to some of communities’ toughest problems. It combines affordable housing with services that help people who face the most complex challenges to live with stability, autonomy, and dignity.*  
– Supportive Housing 101, Corporation for Supportive Housing (2022b).

Research and data from the Corporation for Supportive Housing demonstrate three key outcomes for supportive housing, based on studies in six locations in the United States:

- **Supportive Housing Improves Lives** Research has shown that supportive housing has positive effects on housing stability, employment, mental and physical health, and school attendance. People in supportive housing live more stable and productive lives.
- **Supportive Housing Generates Significant Cost Savings to Public Systems** Cost studies in six different states and cities found that supportive housing results in tenants’ decreased use of shelters, hospitals, emergency rooms, jails and prisons.
- **Supportive Housing Benefits Communities** Further evidence shows that supportive housing benefits communities by improving the safety of neighborhoods, beautifying city blocks with new or rehabilitated properties, and increasing or stabilizing property values over time.” (2022a, “Evidence and Research” section).



A study conducted in Minnesota by the National Center on Family Homelessness (funded by The Robert Wood Johnson Foundation) reached a similar conclusion about supportive housing. It found that people participating in a supportive housing program had “fewer mental health symptoms, reduced use of alcohol and/or drugs, a greater sense of safety, and improved quality of life” (p. 3). Furthermore, the study documented the potential for significant savings in public costs for each person who participated in the supportive housing program (p. 3).

The Corporation for Supportive Housing also reports that 15,375 people in Minnesota currently need supportive housing. These are individuals who live in extreme poverty and need supports to access and maintain housing (2022a, “Supportive Housing Need in the United States” section).

## Study findings

### Overview

*The nation's homeless services systems do not have enough resources to fully meet the needs of everyone experiencing homelessness.*

*– National Alliance to End Homelessness, 2022*

The literature and perspectives of providers, people with lived experience, and other key experts agree on many of the barriers and challenges that make it difficult for people experiencing homelessness to access and maintain stable housing. Many of these challenges have been highlighted consistently over many years in literature and reports.

This section is organized by the two main data sources—providers and people with lived experience—and includes findings from other information sources, when relevant.

### Providers

A total of 239 providers completed an online survey seeking their perspectives about barriers and challenges for people experiencing homelessness. Of the 239 respondents, 52% of the providers were in greater Minnesota and 48% were in the 7-county metro area. (See Appendix Figure B2.) The overall response from providers was robust and exceeded the expected number of responses by nearly four times. Differences between these two groups are noted when they vary by at least 10 percentage points. Providers' comments provide further details about the challenges they face in their work, as well as how they view the challenges of the people with lived experience with whom they work.

#### ***Providers' perspectives on barriers and challenges for people experiencing homelessness***

Providers were asked the extent to which a list of factors created challenges for providers and/or people experiencing homelessness in helping them access and sustain stable housing. The two factors most commonly identified by providers as a significant challenge were:

- Not enough affordable housing options (87%)
- Long waitlists for housing (77%)

Other factors identified by at least half of providers as a significant challenge include:

- Not enough affordable housing options where people want to live (65%)
- Not enough affordable housing options located near necessary resources (50%)
- Provider staff shortages (54%)

- Restrictive or inflexible funding for providers to use (53%)
- Not enough funding for supportive services outside of housing (51%)

Providers identified many of these same issues as top priorities to address in order to improve the process of helping people access and maintain stable housing (Figure 5). Of providers who identified the factors as significant challenges, 70% said the lack of affordable housing options was a priority; 39% said that long waitlists for housing were a priority. About one-third each also noted that specific kinds of affordable housing options were priorities—affordable housing options located near necessary resources (34%) and affordable housing in locations people wanted to live (33%). About 30% each also identified provider staff shortages (31%), a lack of housing or services that were tailored to individuals (30%), and restrictive or inflexible funding (30%) as priorities. Full results are in Appendix Figures B3 and B4.

#### 5. Barriers identified by providers as top priorities

| Barrier   | Percentage identifying factor as a significant challenge | Percentage identifying the challenging factor as a top priority |
|---|--|---|
| Not enough affordable housing options   | 87%  | 70%   |
| Long waitlists for housing  | 77%  | 39%   |
| Not enough affordable housing options located near necessary resources                | 50%  | 34%   |
| Not enough affordable housing options where people want to live                       | 65%  | 33%   |
| Provider staff shortages  | 54%  | 31%   |
| Lack of housing or services that are tailored to individuals' needs or circumstances  | 46%  | 30%   |
| Restrictive or inflexible funding for providers to use                                | 53%  | 30%   |
| Not enough funding for supportive services outside of housing                         | 51%  | 28%   |
| Complex rules about things like funding or qualifications                             | 48%  | 26%   |
| Difficulties for providers to stay in contact with people who are waiting for housing | 44%  | 17%   |

## Geographic differences in priorities

There are some notable differences in top priorities reported by providers, based on their geographic location. Of the factors providers identified as significant challenges, providers in greater Minnesota more frequently identified the following as top priorities compared to providers in the 7-county metro area:

- Time limits for supports and services (29% of providers in greater Minnesota vs. 7% of providers in the 7-county metro area)
- Problems for individuals with collecting or completing paperwork or other documents for housing (28% vs. 5% of providers in the 7-county metro area)
- Difficulties for providers to stay in contact with people who are waiting for housing (27% vs. 10% of providers in the metro area)

Providers in the 7-county metro area more frequently identified the following significant challenges as top priorities compared to providers in greater Minnesota:

- Long waitlists for housing (46% vs. 36% of providers in greater Minnesota)
- Restrictive or inflexible funding for providers to use (40% vs. 18% of providers in greater Minnesota)
- Not enough supportive services outside of housing (38% vs. 24% of providers in greater Minnesota)
- Complex rules about things like funding or qualifications (33% vs. 20% of providers in greater Minnesota)
- Discriminatory policies and practices/structural racism (31% vs. 17% of providers in greater Minnesota)
- Not knowing where to start or lacking information about how to start looking for housing (24% vs. 11% of providers in greater Minnesota)

Full results are located in Appendix Figure B5.

In their survey of supportive housing providers and property owners, Minnesota Housing Finance Agency (2021) found the following:

- 30% of respondents indicated that eligibility requirements make it challenging to fill units
- 27% of respondents indicated that screening practices are a barrier for tenants to access supportive housing (p.4)



The Heading Home Minnesota Funders Collaborative report (National Innovation Service Center for Housing Justice, 2021) summarized the need for housing options that meet people’s needs and preferences:

*[There is a] mismatch between where services are located and where a person may choose to live based on housing availability, employment, and social ties. People experiencing homelessness must often make complex choices on where to live based on where they can access needed services and affordable housing, many times making sacrifices in one area of need to meet the other area of need. (p.27)*

### **Investments in affordable housing in Minneapolis**

A Minneapolis StarTribune article (Orrick, February 15, 2023) illustrates the complexities involved with a surge in investment and construction to meet an urgent need for affordable housing units.

*The record-setting pace of discounted housing for those struggling to make ends meet—and those on the edge of homelessness—is the result of hundreds of millions of dollars of taxpayer money, as well as what one developer calls “almost infinite” demand amid skyrocketing rents and home prices. (para. 2)*

The number of “deeply affordable” units, with income caps of 30% of local median income, saw a six-fold increase from 2011-2018 to 2022, which has been made possible by City of Minneapolis and federal funding. While the investment in affordable housing is critically important, housing advocates note that this is still insufficient to meet the need and that costs of rent continue to keep affordable housing, in general, out of reach for many people.

### **Providers’ perspectives on populations with unique barriers**

Providers were asked to rate the degree of difficulty faced by specific populations of people experiencing homelessness in accessing housing. The four groups reported most often by providers as having *a lot of difficulties* include:

- People with a criminal history (88%)
- People with recent evictions (81%)
- People in correctional institutions (75%)
- People with large families (62%)

Full results are located in Appendix Figure B6.

### **Most criminal offenses have little to no impact on housing outcomes**

A 2019 study completed for four Minnesota nonprofit affordable housing developers investigated the impact of a criminal offense (i.e., felony or non-traffic misdemeanor) on housing outcomes such as lease violations, leaving without notice, and non-payment of rent. Many property owners and managers consider people with a criminal background to be high risk or unlikely to be successfully housed, and are reluctant to rent to them. The study concluded that 11 of 15 criminal offense categories (e.g., marijuana possession, other minor drug offenses, prostitution, alcohol-related offenses, minor public order offenses) have no significant effect on housing outcomes. Furthermore, the impact of a criminal background on housing outcomes fades over time, with the impact of a misdemeanor becoming insignificant after two years, and a felony becoming insignificant after five years (Warren, 2019).

### **Restrictions on housing based on criminal convictions may violate the Fair Housing Act**

“In recent years, there has been substantial momentum to address the link between criminal background and difficulty in accessing housing, particularly in the rental market. In 2016, the U.S. Department of Housing and Urban Development (HUD) released its Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records by Providers of Housing and Real Estate-Related Transactions. The guidance recognized that nearly one-third of the US population has a criminal record of some sort, but that ‘many formerly incarcerated individuals, as well as individuals who were convicted but not incarcerated, encounter significant barriers to securing housing, including public and other federally-subsidized housing because of their criminal history.’”

The HUD guidance directed that a blanket restriction on criminal convictions could be a violation of Fair Housing standards when this practice has a disparate impact on people of color. This violation occurs when the housing provider is unable to show that there is well-founded or evidence-based justification for restricting people with criminal convictions to the housing. The 2016 HUD guidance has led to increased review of specific criminal conviction criteria by landlords and housing providers and efforts in cities throughout the country, including Minneapolis and Saint Paul, to mandate less restrictive housing screening criteria.” (Pittman et al., 2020, p. 48)

A small number of providers also mentioned several additional populations they believed had difficulties in accessing housing, including people with chemical dependency, people experiencing mental illness, and people experiencing domestic violence.

In addition to the systemic and historical exclusions based on personal backgrounds, such as criminal histories, evictions, racism and identity-related discrimination, reasons cited by providers for these difficulties include:

- Limited housing to meet the needs of people (e.g., affordable, with supportive services)
- Lack of general supportive resources in the community (e.g., legal services, counseling, trauma- or culturally-informed services)
- Health problems, such as mental illness, substance use, or physical disabilities that may limit appropriate options or their ability to maintain housing

- A complex system with multiple barriers related to criteria and eligibility, and difficult processes

### **CARES Act funding helped reduce complexity in Ramsey County**

The COVID-19 pandemic underscored the need to address homelessness. Ramsey County (2021) responded using CARES Act funding to support a collaborative effort of navigators, county staff, and housing providers who delivered intensive, on-site, hands-on navigation services in shelters to people who were experiencing homelessness. The evaluation found that this approach reduced time delays for people between intake and housing, as well as allowed for a more streamlined approach that reduced overall complexity for staff and people in the shelters.

### ***Providers' perspectives on Coordinated Entry***

Providers were asked to share their perspectives on the Coordinated Entry System and to what extent it provided support or challenges to people seeking housing. Sixty percent of providers said that the Coordinated Entry System is a challenge for people, including about one-quarter (23%) who said it is a significant challenge. Forty percent of providers said it is a support. Providers in greater Minnesota more frequently reported that they saw the Coordinated Entry System as a challenge (65% vs. 52% of providers in the 7-county metro area. (Appendix Figure B7).

### **Coordinated Entry System**

Continuum of Care programs are required by the U.S. Department of Housing and Urban Development (HUD) to operate a coordinated system to assess and match people experiencing homelessness, as quickly as possible, with available housing and services that meet their needs. The Coordinated Entry System is intended to prioritize needs, offer fair and equitable access, and connect people with a range of housing models, including emergency shelter, rapid-rehousing, transitional housing, permanent supportive housing, and vouchers for scattered-site programs (U.S. Department of Housing and Urban Development, 2017).

Once they have completed a Coordinated Entry assessment, many people experiencing homelessness believe that they are on a wait list for housing, and after waiting, they will be referred for housing. A lack of clarity about the function of this list, as well as variations in terminology about the list for prioritization and matching, may contribute to ongoing confusion for people experiencing homelessness and providers. Some Continuum of Care regions in Minnesota refer to a wait list, while others refer to a priority list; HUD does not provide guidance for nomenclature. Some people experiencing homelessness will complete the assessment and never be referred. One Coordinated Entry website illustrates the confusion with the following example:

- “There is not enough housing, so having an assessment does not guarantee housing.
- The system does not work like a traditional “waiting list” as vacancies are matched to individuals based on a priority (it’s a priority list). If and when a referral might be received cannot be predicted” (Hennepin County, 2022, p.1).

One provider described Coordinated Entry in the following way:

*I find it has ONLY created more barriers for people experiencing homelessness. The lack of staffing within Coordinated Entry is one major barrier. Other barriers include: poor communication with clients; the false messaging about what Coordinated Entry is (i.e., "that's where you go to find housing") ONLY creates false hope for people considering that Coordinated Entry is just a waitlist and a very long one as a matter of fact; Coordinated Entry staff do not have trusting relationships established with clients; there are very few options for people that do not qualify and often times they are turned away with little or no supports or direction.*

## Challenges

Fifty-four providers said coordinated entry was a significant challenge. Many of the reasons providers gave for why they view Coordinated Entry as a significant challenge focused largely on problems related to a process they view as complex, rigid, and inconsistent that ultimately does not meet people's needs (See Appendix Figure B8). The most commonly mentioned reasons include:

- Long wait times or a process that takes too long
- Rigid definitions of homelessness and a lack of flexibility in screening standards
- Lack of clarity or transparency for people experiencing homelessness about how the system or process works
- Poor quality referrals or an inadequate/faulty matching process
- Process that is unresponsive to immediate needs or not person-centered
- Inadequate communication with people on the waitlists or not keeping track of people
- Tool that is clumsy, confusing, not trauma-informed, and/or biased
- Lack of system coordination or consistent use by providers
- Staff shortages or overworked providers

Two comments that summarize providers' perspectives include the following:

*[Coordinated Entry] is the opposite of an "any door" approach - it creates strict processes, definitions, and approved entities, and one size/process does not work for everyone. Instead of having someone who is unsheltered work directly with a housing provider, it creates three or four or more touchpoints the person seeking housing has to go through. It slows down the process, makes it easier to lose people in the system, and creates adversaries between providers.*

*People need help right away, and for those who do come to us with housing options we are unable to help them if they are not pulled from Coordinated Entry (CE). You must pull from CE for specific funding and you can't change it if you realize the customers don't qualify i.e., [meeting the] HUD [definition of] homeless. They may have been HUD homeless when they went on CE, but then winter comes and they end up couch hopping or doubling up but it's not a good situation.*

**Results from three additional studies** correspond to the findings in the current study:

- While limited to the metro area CoCs, the Heading Home Minnesota Funders Collaborative report (National Innovation Service Center for Housing Justice, 2021) found that siloed Coordinated Entry systems limit the ability of providers to help people experiencing homelessness in person-centered and trauma-informed ways, which is a key component for finding connections to housing and supports they need in communities they choose (p. 34).
- The length of time to fill vacancies with Coordinated Entry was the most frequently identified concern in the survey of service providers and property owners completed by Minnesota Housing in 2021 (p. 2).
- Stakeholders and program providers who contributed to the Runaway and Homeless Youth Legislative Report (Office of Economic Opportunity, 2022) noted that, as it currently operates, the Coordinated Entry System is not responsive to the needs of youth experiencing homelessness. Complex definitions and requirements limit how and when they can access supports, and the current approach is not responsive to their varied needs and circumstances (p. 9).

In greater Minnesota, these issues are often compounded by basic availability of housing options, limited funds, and infrastructure challenges:

*In Greater MN, housing our homeless customers in a motel until they can be pulled from Coordinated Entry isn't helpful. We simply do not have the funds for all of the demands. There are two shelters open to the public (not a DV shelter) in a [many] square mile radius. We were housing customers for upwards of two weeks until housing or other options opened up. We couldn't afford to keep doing that, so we now can only motel them for a week. And even at that we will be out of funding by March.*

*People sit on the list too long [in rural areas] because there are no housing options.*

*In areas of the state where there aren't enough shelters, people tend to double up. Which makes them ineligible for HUD funding. [Family Homeless Prevention and Assistance Program] funds are relatively flexible, again if they are doubled-up we end up having to use FHPAP Prevention funds, which we don't receive enough of. We also are lacking in housing stock.*

*Please remember that those of us in rural Minnesota (outside of the 7-county metro area, Duluth, Rochester) have different barriers to client service. Fewer programs, fewer mental health facilities, larger service areas, and longer distances to travel.*

## Coordinated Entry in Rural Areas of Minnesota

A 2020 report for the Minnesota Housing Finance Agency had the following to say about the use of Coordinated Entry in rural areas:

*“Shifting to coordinated entry as a primary referral mechanism may pose particular challenges in rural communities across the state, where people experiencing homelessness may be less likely to engage with the Coordinated Entry system, or may be couch surfing, doubled-up, or living in other situations that make them ineligible for many mainstream homeless services.” (Human Services Research Institute, p. 80)*

## Providers’ recommended solutions for Coordinated Entry

The greatest number of providers offered broad suggestions for reducing the challenges they identified that are associated with the Coordinated Entry System. In addition to eight providers who suggested that an entirely new program should replace the current Coordinated Entry System, other providers shared the following general ideas for solutions:

- Improve the ability of providers to complete assessments and use funds to meet people’s needs
- Simplify and streamline the documentation/screening process
- Reduce the time and complexity of the process
- Hire more staff/provide adequate training for staff
- Provide more housing and more funding
- Refine or eliminate the use of VI-SPDAT (Vulnerability-Index Service Prioritization Decision Assistance Tool)
- Improve referrals and quality of matches
- Improve transparency and communication
- Strengthen case management for people with lived experience
- Address diversity, equity, and inclusion and better serve people with diverse needs and backgrounds

Full results are in Appendix Table B9.

Examples of the range of comments include the following:

*Streamline the process and identify information that is absolutely necessary...Clients get so overwhelmed with the process.*

*We need more housing available, and more types of housing to match needs.*

*Allow the direct service providers to use their own personal assessments of a situation to determine if the person or family is truly in need of housing and of what the client thinks in terms of what would be best for them going forward.*

*I think the VI-SPDAT assessment is a disaster. There needs to be a quicker and less invasive way to assess a person's homelessness.*

*Align and broaden the definition of homelessness (emergency, short-term, long-term, supportive) and align the state of Minnesota and HUD's and other outside definitions of homelessness and make them all the same in addition to broadening the definition.*

*Eliminating criteria around prioritization and when someone is added to the list that they all are prioritized. Having a case worker/housing advocate assigned to the client from time of assessment to getting housed. They would help with getting the client tapped into other resources while they are waiting to be housed.*

### **“Missed Opportunities” in the Pathway from Referral to Housing**

A study completed for Hennepin County Office to End Homelessness, by the University of Minnesota (Barthel, et al., 2020), analyzed the Coordinated Entry System in Hennepin County “to determine its ability to successfully place clients, serve them in a timely fashion, and avoid disparities in service between various demographic groups” (p. 3). The study found that Coordinated Entry does function as intended for many clients, but revealed shortcomings that resulted in two recommendations (of four) that are similar to the suggestions of providers surveyed for this study:

*Increase supportive services and the use of case management in each stage of Coordinated Entry as well as after a client accesses housing.*

*Increase clarity and transparency about the level of documentation required to access housing and determine county-specific barriers in documentation that could be eliminated (p.4).*

### **Coordinated Entry System and racial inequities**

In response to concerns about ways in which the Coordinated Entry System may contribute to, reinforce, and perpetuate racial inequities for BIPOC individuals accessing housing resources, a 2019 study analyzed racial equity within the coordinated entry systems, nationally. In particular, the primary assessment tool, the VI-SPDAT (Vulnerability Index-Service Prioritization Decision Assistance Tool), has been criticized for a lack of validity and reliability for assessing vulnerability. The study concluded that the assessment tool perpetuates racial inequities in the supports available to people who are experiencing homelessness, with scores that deem White people more vulnerable than people who identify as BIPOC. As a result, White people may receive priority access to Permanent Supportive Housing/Housing First programs, even though BIPOC individuals are overrepresented in the homeless population (Wilkey et al., 2019).

Other studies have found similar results. In response, many Minnesota CoCs have eliminated the VI-SPDAT from their current practices (personal communication with Hearth Connection staff, 2023; Heading Home Hennepin, 2020). CoCs in other regions of the United States also report developing customized vulnerability assessment tools that reflect communities' particular vulnerabilities (National Health Care for the Homeless Council, 2020).

## *Providers' perspectives on vacancies in supportive housing programs*

Supportive housing programs provide affordable, permanent housing for people experiencing homelessness, and are designed to provide services that help to improve people's well-being and stability. In this study, over one-half (56%) of providers who work with supportive housing programs said they have vacancies (Appendix Figure B10). The reasons they cited for the vacancies are complex; many overlap with each other and converge to create conditions where there are both open units and people needing housing. Many of the comments mirror those shared by providers regarding the Coordinated Entry System.

One provider described the complexities in this way:

*The location and shared housing are not the chosen priority for people on the list. We are waiting on the paperwork for current applicants and property management for long time periods. People have changed their minds at the last minute. People have had mental health conditions that impact their ability to transition into the housing that's available. A lack of staff in all areas of the process have slowed things down incredibly. A lack of well-matched referrals from 'Entry/and other sources. A high degree of property management eviction due to lack of paying rent following the end of the moratorium of eviction and financial support to renters with extremely low incomes and other disabilities and factors.*

## **Geographic difference in reported program vacancies**

A higher proportion of providers in the 7-county metro area reported that their programs had vacancies (63%) compared to providers in greater Minnesota (51%). Full results are in Appendix Figure B10.

Three main themes emerged from providers' descriptions of the challenges affecting vacancies (more than 20 providers mentioned each):

### **Difficulties with referrals that do not match availability and needs.**

Providers shared the following examples to illustrate difficulties with referrals:

*We've been trying to fill four units now [for many months]. We have had ten times as many referrals from Coordinated Entry. We can't find the person referred or the person referred does not want to live in that county. We've also had several referrals denied by the management company due to criminal history. This has taken an incredible amount of staff time.*

*Coordinated Entry sends referrals for individuals that are not appropriate for our setting or who do not want to live in our setting.*

*A lot of clients struggle with follow-through to get us homeless documentation to determine eligibility—we do recognize they want to get this done but they have so much going on that it's often times not in the forefront of their brain. Shelters in our area struggle significantly—do not get back to providers timely, if at all, and definitely do not get back to our clients. They do not use [the Homeless Management Information System] for dates of stay that we could use for homeless documentation so it's nearly impossible to track down a homeless verification from them or have their help in getting ahold of a client who has disappeared.*



## Staffing shortages reduce program capacity.

Providers had the following to say about staffing shortages:

*[We have been] understaffed for over a year. It hasn't felt ethical to take on additional clients when we don't have the full capacity to do the level of client care that we believe is our best standard of care.*

*We have staff shortages. We are increasing wages, but with the lack of funding we can't compete with government and private sector on pay. We need to be able to pay staff a lot more to keep them, but our funding is stagnant.*

## Rules and definitions restrict access to supportive housing placements.

Comments about restrictive rules and definitions include the following:

*Rules around who qualifies for our program access (i.e., verified mental illness) and how quickly we can admit applicants. Funding rules limit which clients can access financial support to pay for rent at our housing locations.*

*Not enough persons on priority list that can be documented to fit the program. Referrals often are rejected for not meeting the criteria of program and put back on the list.*

*It can take months to move a referral from shelter into housing, between program requirements, paperwork, and landlord requirements.*

*We're not actively getting referrals for our program. Clients don't meet the criteria for their extent of homelessness.*

Full results are in Appendix Figure B11.

## ***Providers' perspectives on the impact of strategies to improve the network of supports and services***

Providers were asked to identify the potential impact that would be associated with enhancing or expanding a variety of strategies included on a list, by marking if they would have no impact, low impact, moderate impact, or high impact. The following strategies were identified by about two-thirds or more of providers as having potential for a high impact:

- Permanent supportive housing (75%)
- Direct assistance or flexible funds (74%)
- Mental health care (72%)
- Wrap around services (67%)
- Emergency assistance (65%)
- Shelter capacity or availability (64%)

Full results are located in the Appendix Figure B12.

Providers had many suggestions for what is needed in order to take action on these high impact strategies. Many of their suggestions align with those they shared regarding Coordinated Entry changes and solutions for supportive housing vacancies. (See Appendix Figure B13.)

The most commonly mentioned theme was **funding**, both unspecified and for specific uses:

- General funding/more funding, not further specified
- Funding for programs and services for people experiencing homelessness
- Funding that is flexible and can be used to address immediate needs at individual and local levels
- Funding to hire additional staff

Another common theme was the need for **more resources**, and included:

- More and improved access to services, including mental health and chemical dependency supports
- More housing/affordable housing
- More staff
- More collaboration between providers, systems, and community organizations
- More education and training for staff

Two providers summarized the complexity of the needs in the following ways:

*Obviously [we need] more funding, which is the basis for all of these strategies. There's never enough funding or personnel to be able to meet the needs of the people.*

*First we need more housing units to actually house literally homeless persons/families; and we need those units to be Housing First, with support services to provide a level of assistance to meet the various needs of the persons receiving the housing; this all takes funding. Establishing more wrap-around systems such as outreach, case management, Coordinated Entry, referral, support services, would decrease the time homeless by increasing the quality of the data in our systems/increasing the success rates of referrals, increasing the ability to maintain communication with homeless persons while in our system until a referral results in housing.*

## People with lived experiences of homelessness

A total of 21 individuals who have experienced homelessness completed interviews. Of these, four were currently experiencing homelessness and 17 were formerly unhoused (Appendix Figure B14). Of those who were housed, some had been housed for only months, while others had been housed for years. Each had a unique perspective to share.

### *Use of resources for housing*

People with lived experience of homelessness who completed interviews for this study were asked about specific supports and resources they may have used to help find housing. Of the items on the list, Coordinated Entry assessments were the resource most commonly reported by respondents, with 90% saying they completed one or more assessment. Eighty-one percent said they completed an intake process to get on a waiting list. Another 81% said they had support from a social worker or case manager, and many shared examples about how important this was to them (Appendix Figure B15). Examples of comments include:

*My angel case manager from [county] came out and found us in the community. I was not going to go to them because we were already ashamed we were homeless and didn't want to hear again that we didn't qualify. We applied and we finally qualified...She has a lot of information and knows all about who to talk to...She goes above and beyond what she would have to do to help me.*

*My community services worker referred me to [program] and to call other places about getting housing support like help with TANF, emergency support services, and SNAP. They also helped by offering household furniture and supplies like hygiene stuff and kitchen utensils.*

*The people helping me were a big help. They really helped advocate for me and explained to people about my situation and helped them see it. I think that that's what helped me get my foot in the door.*

*One of the staff was interested in my story and listened to me and steered me to [program]. They took care of it all and helped me do everything.*

*The greatest value has been in knowing that somebody was there to help me with this, and that I did not have to figure it out all on my own. It keeps me up to date and there is somebody to explain it all to me. This helps to maintain a continuity of care in the other areas of my life.*

Another 71% of respondents said they received financial support for rent or deposits. Many explained how that support allowed them to get into their housing or stay where they are. Less than one-half (48%) of respondents said they received help from family, friends, and the community. Those that did receive help most often received it from family members, by way of temporary housing, help paying for things besides housing, and general support.

Respondents also made note of additional supports they received, such as household goods, as well as gift cards, food, and help with transportation.

### **Respondents' perspectives on barriers and challenges**

People with lived experience were asked about how challenging a variety of issues were for them in finding housing. Full results are located in Appendix Figure B16.

The issues identified by the greatest percentage of people as a challenge include uncertainty, collecting documents, and affordability.

**Not knowing what the timeline was or what to expect** - 86% of people said it was a challenge, including 57% who said this was a big challenge for them.

Three people described their experiences with the timeline in the following way:

*It's a big challenge because you are always on pins and needles—you want to get your own place and you are always waiting for them to call; if you called, they often didn't answer. So, if you get your hopes up, you want to get that place—you don't want to sit around and wait. Waiting for the landlord to decide if he will take you is very stressful. Just need better communication—like calling you to keep you updated on when you can move. They need to get their ducks in a row and give you the truth.*

*It was challenging because there was nothing concrete. You didn't know which "end was up" at any given time. Many times I had no idea where I would be the next week.*

*It was challenging because I have a child. So not having a timeline for when I would be in a place of my own. I didn't want to pull him from his school and start somewhere else, and I didn't want to make any big changes like that for him – wanted stability overall for him.*

### **Collecting documents, such as IDs, income, disability, homeless history or other proof to meet requirements for other public assistance resources OR housing resources -**

81% of respondents said collecting documents for *public assistance resources* was a challenge for them. Three-quarters (76%) said collecting documents for *housing resources* was a challenge, including almost one half (48%) who said this was a big challenge.

Comments about challenges associated with collecting documents and paperwork include the following examples:

*It was challenging to keep a notebook and pen to write down information needed for applications. And hard to do when you are living in a tent. I couldn't keep the information organized and didn't have a safe place to keep IDs and documents. It was also hard not knowing what to put in forms about criminal background.*

*It was challenging making sure everybody had everything. I didn't always have the right backpack with me that had the documents I needed. It was challenging to always have the right documents and copies I needed everywhere.*

*It's very difficult to fill out the forms needed without electronic devices. For health insurance benefits, for example, I have to go the paper trail route, and it will take 30-45 days.*

*It was hard to gather information for the case workers. When you're homeless it's hard to keep things together. Things get wet. Someone takes your bag.*

**Finding housing you could afford** - 80% of respondents said this was challenging for them.

Representative comments include the following:

*Housing is so expensive. A Section 8 voucher cuts a lot of the costs to you, but the problem was that a lot of the areas and places that I wanted to live my voucher didn't cover. And you are not allowed to go over a certain percentage of the voucher.*

*It was challenging because rents are skyrocketing. The price of rental property up here is pretty high, and what I could afford was below the standard prices.*

### Findings on barriers from the 2018 Minnesota Homeless Study

Of the adults surveyed as part of the 2018 Minnesota Homeless Study, 56% reported that a lack of affordable housing was a barrier to housing. In addition, being unable to afford rent or house payments was reported by 38% of adults as one of the top reasons for leaving their last housing (Pittman et al., 2020).

According to the Minnesota Homeless Study (2018), 29% of adults experiencing homelessness report a criminal background is a barrier to getting housing (Pittman et al., 2020).

### Respondents' perspectives on additional barriers

Respondents shared their perspectives about a variety of challenges that may exist for special populations, including those with a criminal record, accessibility needs, large families, or an immigrant status.

Of the respondents with a **criminal record**, 83% said it was a challenge to find housing that would accept them, including 56% who said it was a big challenge. Respondents described being denied housing because of their records; several mentioned finally finding landlords who were willing to take a chance with them. Forty-four percent of respondents said that they faced challenges related to their **accessibility needs** in finding housing.

Two respondents shared the following examples:

*When I was dealing with [program], I told staff I needed a ground level housing with a shower or bathtub and was told I did not have the option of being picky – that I needed to take the first thing that came my way. That made me ashamed.*

*It says on my housing papers that this is an accessible apartment, but actually I don't think it fully accommodates people with accessibility needs.*

Forty-seven percent of respondents said they have found it challenging to find housing that is **big enough for their families**. Two respondents commented further on this and shared examples about the ways inflexible rules limiting the number of bedrooms allowed have not accommodated their unique circumstances.

Just two respondents said they identified as **immigrants**, and both said that that status made it a challenge to find housing. One respondent described it in this way:

*In Minnesota, there still is a lot of housing discrimination on the part of the landlords. I didn't want to put my immigration status or race on a housing application, because I was afraid of being denied.*

One person who was currently unhoused said they had to clear up some eviction issues before they could be eligible for housing.

### ***Perspectives of people with lived experience on Coordinated Entry***

Almost all (90%) of the people with lived experience who completed an interview said that they had completed one or more Coordinated Entry assessments. Many of the respondents remarked that they remember simply answering questions and that the process seemed relatively smooth at the time. Due to the range of time that the people interviewed for this study reported being housed or unhoused, it follows that some may have more distant recall of their experiences. Two respondents described their experience in the following ways:

*It went ok. I was just a matter of me following directions.*

*It was fine, easy. I don't remember much about it.*

The author of the Housing Stability Community Engagement study (Bell, 2019), confirmed this sentiment and noted that they did not hear numerous complaints about the system from the people with lived experience who contributed to the findings. In fact, the report stated that most people expressed more gratitude than complaints and said the paperwork was easy (p.27).

However, two respondents shared detailed memories about their negative experiences with Coordinated Entry:

*[The intake] was traumatizing for me—having to relive the experiences that I had gone through previously, and to keep explaining that to people, especially people that I did not know—becoming vulnerable—I have a problem with that in the beginning, because it's hard and you don't know how they are going to help. You are in that mode of "I'm not going to get this help right now, so why do I have to answer all these questions." [It would have been easier] maybe if there was someone with lived experience [doing the assessment]. Someone who understands body language and how that looks and can read the uncomfortableness of the person. It depends on where you take the assessment and who is asking the questions.*

*[The most recent] was bad. You had to have a certain score to qualify as homeless. And they said we didn't score high enough to get housing, even though we were living in a tent. Maybe we needed more proof that we were homeless, but I don't know how. It was obvious we were homeless. That's why we gave up.*

People with lived experience of homelessness also had experiences with the waitlist associated with finding housing. Eighty-one percent of people who completed an interview said that they had completed an intake process to get on a waiting list. Many respondents commented that they waited only briefly for housing, or that there was little to say because they ended up with the housing they needed. One respondent shared the following about their experience with the waiting list:

*They laid out everything that was important and were well organized and had lots of information. They told me how long the waiting list would be. Everything was well taken care of on their end. I wasn't left feeling uncertain about anything. I only waited a month for my housing – it was actually pretty quick. I had to only have a couple other appointments. I think they did a good job and did everything to help accommodate me, and so I wanted to make it easy for them, too. I made it a point to keep all my appointments and they were nice enough to offer me transportation to all my appointments with them. They really did help a lot. I think that's what really helped to motivate me.*

Other respondents expressed frustration with a long waiting list that forced them to rely on friends for shelter, kept them couch-hopping with young children (wishing there were better places to stay while waiting), or caused delays as they collected necessary documents such as an ID or Social Security cards and proof of income.

Two additional studies reported on **long waits and lack of access to housing subsidies**:

- In the Minnesota Homeless Study (2018), 50% of adults experiencing homelessness were on a waiting list for subsidized housing, and the average wait time was 12 months (Pittman et al., 2020).
- According to Minnesota HMIS data, as reported by the Minnesota Coalition for the Homeless (2021), at the end of September 2020, 8,237 households were waiting for housing placements.

### ***Resources that would be helpful in keeping housing***

In response to this question about resources that would help people with lived experience keep their housing, many people emphasized that as long as they continue to receive the numerous supports they currently receive, they would be fine. Others stated that they felt confident that if they needed something, their program would supply that assistance, including ongoing help with paperwork and applications. Specific resources people mentioned that would be helpful include the following supports:

- **Transportation** (other than public transportation) such as help with rides, a driver's license, or access to a car
- **Food and clothing**
- **Rental or income assistance**

Representative comments include:

*I am doing fine. But if I do need help, I can go to one of those staff workers here and I do have a case manager to help.*

*My housing is pretty stable; all my needs are met.*

*The only thing I need a resource for now is working on getting a car, because everything else is in place for me pretty much.*

*More programs for food and clothing would be helpful with inflation what it is.*

### **Priorities for helping people experiencing homelessness**

People with lived experience were asked what they think the priorities should be for helping people. Rather than examples of system or process changes, many responded with an appeal to treat people experiencing homelessness with respect, including giving them a chance to get it right and considering their unique experiences. Others discussed the importance of addressing problems like mental health and addiction. Finally, several people stressed the importance of having someone to rely on to navigate the system.

Representative comments about respect include the following:

*We are all people, too, and not all of us are trying to screw the system. You have to give the people who really truly do want to make a change a chance. Treat everybody respectfully and let them show their true colors.*

*Be a little more accepting and maybe provide services to help us get these kinds of [housing] services, like helping us get documentation, referring us out to people who can help us.*

*People who have a criminal background should not automatically be denied for housing. Give people a chance through an appeal process and work with them—this would involve the city, the landlord, the case manager, and the individual client all working together to make it work.*

*If you are homeless, you have got a problem, whether it's due to an addiction, a relationship, finances, drugs, violence, a felony. Need to look at people's real reality. Need to help people with those things. Need to get more involved with homeless people—find better ways to reach out to them. I don't know exactly how to do it, but if someone is on the street, reach out and help them...House people—put them in a hotel room, in a shelter—do whatever it takes to get them off the streets.*



Comments about mental health and addiction include the following:

*Awareness (raising awareness) that homelessness and instability and insecurity are linked with mental health and addiction.*

*My heart goes out to the people whose minds are messed up—they need more facilities for people with mental health problems.*

*Make the resources more available to the people. Try to get people stable earlier (mental health) and get housing sooner. It would be cheaper. Whatever resources they need. Don't put other people through anything you yourself would not want to go through.*

Representative comments about the importance of a knowledgeable advocate include:

*First, explain to people the steps it will take to get housing. And let people know how long it will take. Keep on talking to them and telling them that it will work; keep on helping with the paperwork and all that. A lot of people just stop unless there is someone to help.*

*I guess maybe to get [Adult Rehabilitative Mental Health Services] workers to help people like me who don't know how to navigate—or who to talk to. To show people how to navigate the system, because it's hard to do it on your own if you don't know the system. This might be an ARHMS worker, but I think an advocate for sure—something like that would definitely go a long way to help people know what is going on, so people aren't left to wonder, and have a lot of anxiety about what is going to happen. Just like someone you can talk to.*

### **The importance of relationships**

Results from the CARES Act evaluation (Ramsey County, 2021) highlights the importance of relationships with people experiencing homelessness. In addition to reporting a high level of satisfaction with the hotel shelter wrap-around services program due to help they received accessing critical shelter and support services, people experiencing homelessness also emphasized how important their connections with staff were in rating their high levels of satisfaction. They viewed staff as essential to the safety and stability of the shelters and valued being treated with respect.

## Summary and recommendations

Throughout this study and the review of current literature, the same themes emerged again and again: the problem of homelessness can be addressed, but there need to be significant changes to a complex and underfunded system. In addition, while homelessness is a persistent issue in Minnesota, the overall characteristics of people experiencing homelessness, system complexities, and barriers are not unique to Minnesota.

Minnesota continues to invest in work to end long-term homelessness. The Best Practices in Permanent Supportive Housing report (Yates & Gonzalez, 2020), completed for Minnesota Housing, identified key strengths in Minnesota, including high-level political and systems support, new funding incentives, and strong collaborations between Minnesota Housing and the Minnesota Department of Human Services, county human services, and Continuums of Care (p. 6). Federal pandemic aid packages have also been key to implementing plans to address housing and homelessness in Minnesota.

The federal strategic plan to prevent and end homelessness, All In (USICH, 2022), proposes three key strategies, or pillars, to guide efforts to address homelessness. Many of the federal strategies are applicable to efforts in Minnesota, and are supported by the findings in this study.

|                         | <b>Scale Housing and Supports That Meet Demand</b>  | <b>Improve Effectiveness of Homelessness Response Systems</b>  | <b>Prevent Homelessness</b>  |
|-------------------------|---|--|--|
| <b>SOLUTION PILLARS</b> | <p><i>Strategies to increase supply of and access to safe, affordable, and accessible housing and tailored supports for people at risk of or experiencing homelessness:</i></p> <ol style="list-style-type: none"> <li>1. Maximize the use of existing federal housing assistance.</li> <li>2. Expand engagement, resources, and incentives for the creation of new safe, affordable, and accessible housing.</li> <li>3. Increase the supply and impact of permanent supportive housing for individuals and families with complex service needs—including unaccompanied, pregnant, and parenting youth and young adults.</li> <li>4. Improve effectiveness of rapid rehousing for individuals and families—including unaccompanied, pregnant, and parenting youth and young adults.</li> <li>5. Support enforcement of fair housing and combat other forms of housing discrimination that perpetuate disparities in homelessness.</li> <li>6. Strengthen system capacity to address the needs of people with disabilities and chronic health conditions, including mental health conditions and/or substance use disorders.</li> <li>7. Maximize current resources that can provide voluntary and trauma-informed supportive services and income supports to people experiencing or at risk of homelessness.</li> <li>8. Increase the use of practices grounded in evidence in service delivery across all program types.</li> </ol> | <p><i>Strategies to help response systems meet the urgent crisis of homelessness, especially unsheltered homelessness:</i></p> <ol style="list-style-type: none"> <li>1. Spearhead an all-of-government effort to end unsheltered homelessness.</li> <li>2. Evaluate coordinated entry and provide tools and guidance on effective assessment processes that center equity, remove barriers, streamline access, and divert people from homelessness.</li> <li>3. Increase availability of and access to emergency shelter—especially non-congregate shelter—and other temporary accommodations.</li> <li>4. Solidify the relationship between CoCs, public health agencies, and emergency management agencies to improve coordination when future public health emergencies and natural disasters arise.</li> <li>5. Expand the use of “housing problem-solving” approaches for diversion and rapid exit.</li> <li>6. Remove and reduce programmatic, regulatory, and other barriers that systematically delay or deny access to housing for households with the highest needs.</li> </ol> | <p><i>Strategies to reduce the risk of housing instability for households most likely to experience homelessness:</i></p> <ol style="list-style-type: none"> <li>1. Reduce housing instability for households most at risk of experiencing homelessness by increasing availability of and access to meaningful and sustainable employment, education, and other mainstream supportive services, opportunities, and resources.</li> <li>2. Reduce housing instability for families, youth, and single adults with former involvement with or who are directly exiting from publicly funded institutional systems.</li> <li>3. Reduce housing instability among older adults and people with disabilities—including people with mental health conditions and/or with substance use disorders—by increasing access to home and community-based services and housing that is affordable, accessible, and integrated.</li> <li>4. Reduce housing instability for veterans and service members transitioning from military to civilian life.</li> <li>5. Reduce housing instability for American Indian and Alaska Native communities living on and off tribal lands.</li> <li>6. Reduce housing instability among youth and young adults.</li> <li>7. Reduce housing instability among survivors of human trafficking, sexual assault, stalking, and domestic violence, including family and intimate partner violence</li> </ol> |

From *All in: The federal strategic plan to prevent and end homelessness* (p. 11), by the United States Interagency Council on Homelessness (USICH), 2022, ([https://www.usich.gov/All\\_In.pdf](https://www.usich.gov/All_In.pdf)). In the public domain.

The following four findings and recommendations are based on the themes that were most prominent and consistent throughout the study. However, there are additional, interconnected issues that need to be addressed, including those outlined in the Study Findings section of this report.

## Finding

### More resources are needed to help people access and maintain housing.

- A lack of affordable housing is a significant barrier
- Investments in more services and supports would have high impact on results.

*The nation's homeless services systems do not have enough resources to fully meet the needs of everyone experiencing homelessness* (National Alliance to End Homelessness, 2022).

## Recommendation

### Find ways to increase overall funding. Develop and maintain affordable housing that meets both demand and people's needs. Address policies and systems that contribute to the gap between income and affordability and availability of housing.

*Obviously [we need] more funding, which is the basis for all of these strategies. There's never enough funding or personnel to be able to meet the needs of the people. – Provider*

*First we need more housing units to actually house literally homeless persons/families; and we need those units to be Housing First, with support services to provide a level of assistance to meet the various needs of the persons receiving the housing; this all takes funding. Establishing more wrap-around systems such as outreach, case management, Coordinated Entry, referral, support services, would decrease the time homeless by increasing the quality of the data in our systems/increasing the success rates of referrals, increasing the ability to maintain communication with homeless persons while in our system until a referral results in housing. – Provider*

- Providers identified a lack of affordable housing (87%) and long waitlists for housing (77%) as significant barriers. They also said that the lack of affordable housing options was a top priority to address (70%).
- Eighty percent of people with lived experience of homelessness said that finding housing they could afford is a top challenge.
- According to the 2018 Minnesota Homeless Study, a lack of affordable housing was the most common barrier to housing (identified by 56% of respondents).
- *All In*, the federal strategic plan to address homelessness, identified a “severe shortage of safe, affordable, and accessible housing” as a key challenge (USICH, 2022, p. 13).
- The number of Minnesotans who are considered cost-burdened (spending more than 30% of their income on housing) continues to grow; in 2022, this figure was about 550,000 (Minnesota Housing Partnership, 2022).
- Three-quarters of providers said that expanding permanent supportive housing (75%) and direct assistance or flexible funds (74%) would have a high impact on improving the network of supports and services.
- Over one-half of providers (51%) said that funding was a significant challenge.
- Providers most commonly said more funding was needed in order to take action on high-impact strategies, including funding for programs and services, and flexible funding that can be used to address immediate needs.

## Finding

The network of services and supports is complex and difficult to navigate.

## Recommendation

Create a streamlined, comprehensive, holistic response to homelessness to reduce unnecessary systems complexities.

- Goals include addressing restrictive rules and confusing definitions, improving transparency, reducing barriers, and minimizing complications for the people who are seeking housing.
- This is a key opportunity for providers and other stakeholders to collaborate and develop new strategies.

*[Coordinated Entry] is the opposite of an "any door" approach - it creates strict processes, definitions, approved entities, and one size/process does not work for everyone. Instead of having someone who is unsheltered work directly with a housing provider, it creates three or four or more touchpoints the person seeking housing has to go through. It slows down the process, makes it easier to lose people in the system, and creates adversaries between providers.*

– Provider

*Streamline the process and identify information that is absolutely necessary... Clients get so overwhelmed with the process.* – Provider

*It was challenging because there was nothing concrete. You didn't know which "end was up" at any given time. Many times I had no idea where I would be the next week.* – Person with lived experience

*Bring providers and Coordinated Entry to the table to have talks to create a better system.* – Provider

- Providers believe that the Coordinated Entry System is not working as intended. They view it as a complex, rigid, and inconsistent process that limits their ability to do their jobs, and does not ultimately meet people's needs.
- Challenges identified by providers focused on long wait times, rigid and confusing definitions of homelessness, a lack of clarity about the process of accessing housing and supports, poor quality referrals and matches to appropriate housing and supports, a lack of person-centered responsiveness, and difficulties in reaching people without a permanent address.
- More than one-half of providers (56%) who work with supportive housing programs said they have vacancies that are not being filled by the people who need housing, due in part to Coordinated Entry, the screening processes, eligibility requirements, and staffing shortages.
- People with lived experience said that not understanding the timeline or what to expect, and collecting documents they need for public assistance and housing resources were among the biggest challenges for them.
- Much of the complexity of the system remains invisible to people with lived experience. They rely on staff to help them navigate the system and meet their needs.

## Finding

**Staff are crucial to helping individuals access housing, but staffing shortages are a challenge.**

- Staffing shortages have strained program capacity, as well as the ability of programs to meet the needs of people who are looking for and accessing housing.

## Recommendation

**Invest in and support the staff who provide critical frontline services. Staff are the backbone of the network of services and supports.**

*[We have been] understaffed for over a year. It hasn't felt ethical to take on additional clients when we don't have the full capacity to do the level of client care that we believe is our best standard of care. – Provider*

*The greatest value has been in knowing that somebody was there to help me with this, and that I did not have to figure it out all on my own. It keeps me up to date and there is somebody to explain it all to me. This helps to maintain a continuity of care in the other areas of my life. – Person with lived experience*

*One of the staff was interested in my story and listened to me and steered me to [program]. They took care of it all and helped me do everything. – Person with lived experience*

- ➔ More than one-half of providers (54%) identified staff shortages as a significant challenge.
- ➔ *All In*, the federal strategic plan to address homelessness, identified fatigue and trauma among providers as a key challenge, including strained capacity and high staff turnover (USICH, 2022, p. 13).
- ➔ Most people with lived experience (81%) said they had support from a social worker or case manager.
- ➔ People with lived experience depend on staff to support them; staff support them in ways that help them navigate the system, manage multiple complexities, as well as help them feel they matter and enable them to get their needs met for housing and other services.

## Finding

**Individuals require person-centered, tailored supports and solutions; historical and systemic barriers are difficult to overcome.**

- Prescriptive funding and rigid definitions do not allow providers to effectively respond to unique situations, individuals' needs, and priorities.
- Many current barriers to affordable housing are built on top of past discriminatory policies and historical legacies of bias. BIPOC individuals continue to experience homelessness and lack of access to affordable, quality housing at higher rates.

## Recommendation

**Develop strategies and solutions that are focused on people and support relationships. Because each person has their own story and changing needs, approaches need to be individualized. Use an equity lens and trauma-informed approach to determine and meet individuals' needs.**

*Don't put other people through anything you yourself would not want to go through. – Person with lived experience*

*First, explain to people the steps it will take to get housing. And let people know how long it will take. Keep on talking to them and telling them that it will work; keep on helping with the paperwork and all that. A lot of people just stop unless there is someone to help. – Person with lived experience*

*People who have a criminal background should not automatically be denied for housing. Give people a chance through an appeal process and work with them – this would involve the city, the landlord, the case manager, and the individual client all working together to make it work. – Person with lived experience*

*People are people, not numbers or scores. – Provider*

- People with lived experiences of homelessness offered many appeals to treat them and others with respect, including giving them a chance to get it right and considering their unique experiences.
- The perspectives and voice of people with lived experience need to be centered in local and statewide conversations about approaches and policies that affect them. They are the experts, understand changing dynamics, and can give concrete guidance about solutions.
- Current practices do not always match people with housing that is near the resources they need (50% of providers indicated this) or the places they want to live (65% of providers indicated this).
- The Minnesota Housing Finance Agency study (Human Services Research Institute, 2020) recommended enhancing choice of housing and services based on tenants' needs and preferences.
- All providers (100%) identified restrictive or inflexible funding as a challenge for providers and people experiencing homelessness, including more than half (53%) who said it was a significant challenge.
- Providers and people with lived experience noted that people with substance use disorders and mental health issues may need additional supports to access and maintain housing.

*Every individual experiencing homelessness or housing instability comes with their own story. As much as we can, we need to build flexibility into programs to make sure services and supports can be tailored to individuals' unique situation and to increase positive outcomes. – Provider*

*While simplification is important, it is also important that in the name of simplification, we don't try to create a one-size-fits-all approach. We need age appropriate services, we need services that fit for folks culturally and intersectionally. – Provider*

- Existing barriers can be magnified by the circumstances of specific populations. For example, due to rules and preferences about renting to people with criminal backgrounds or evictions, it is more difficult for people with this background to access housing. In addition, providers and people with lived experience report bias based on race, immigrant status, and family size.
- People with criminal histories are considered to be high risk and often face additional barriers in accessing housing. However, a recent study in Minnesota found that many criminal offense categories have no significant effect on housing outcomes once someone is housed (Warren, 2019).
- Housing assessments and screening tools have been found to reinforce racial inequities and often are not trauma-informed (Wilkey et al., 2019).

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## Appendix

### A: Methodology

This Appendix outlines and describes the multiple methods used to collect information for this report. Sources for information included:

- A scan of current literature and reports for background information and context
- An online survey completed by supportive housing providers
- Interviews with people with lived experience of homelessness

Wilder Research reviewed relevant articles and reports. The goal of this review was to summarize current information about:

- Population characteristics
- Existing services and supports to address homelessness
- Barriers within the network of services and supports
- Strategies and recommendations for priority efforts

The survey and interview questions included a mix of items with Likert scales and opportunities to share open-ended responses. The open-ended questions allowed respondents the option of providing information over and above what they shared through responses to the scaled questions. Themes from the provider survey and interviews with people with lived experience that are discussed throughout the report are also included in the Appendix B tables with full results. The counts of the number of times a theme was mentioned should be treated as estimates. Due to the nature of surveys and interviews, a person may not mention a concept, but that idea may still be relevant to them.

#### *Online provider survey*

Wilder Research developed an online survey for distribution to supportive housing providers and other key contacts. Hearth Connection staff informed providers across the state about the survey and requested their participation. Wilder sent a unique electronic link to supportive housing providers who work directly with Hearth Connection, and they received two reminders requesting follow-up. To allow for broader distribution and additional input, the same survey was distributed as an electronic, opt-in link to other providers and contacts, including administrators from Continuum of Care regions and counties.

Providers and other contacts were asked to respond to questions about:

- Factors that make it difficult for individuals to move from unsheltered or unhoused to housed
- Factors that are a priority to address
- The role and challenges of the Coordinated Entry System
- Populations that may experience more pronounced barriers or difficulties in accessing housing
- Priority strategies for improving the network of supports and services
- Observations and recommendations for simplifying the system or network of services and supports

A total of 239 providers completed the survey, with 52% of the respondents saying they were from greater Minnesota and 48% saying they were from the 7-county metro area. Where applicable, the report includes information about notable differences in providers' responses, based on their geographic location. Wilder Research generally considers percentages with a difference of 10 points or more to be noteworthy.

### *Interviews with people with lived experience*

In order to hear directly from people with lived experience—including those who are currently unhoused and previously unhoused—Wilder staff completed semi-structured interviews with 21 individuals. Three of the 21 requested an in-person interview; the remaining 18 interviews were completed by telephone. After the interviews, each participant received a \$20 gift card to thank them for their time.

Potential participants were identified by providers who had been asked to assist in this process. The providers were selected to reflect a range of services and supports offered to individuals, as well as a variety of geographic locations in Minnesota. Wilder staff then worked with providers and potential participants to schedule the interviews. Participants had the option of calling the interviewer at the scheduled time or being called by the interviewer, according to their preferences.

Topics covered in the interviews included:

- Supports or resources they have used to help them look for or find housing, as well as their experiences with those supports
- Issues that may have been challenging for them in looking for or finding housing, including reasons for the challenges
- Recommendations for supports or resources that would be helpful in finding or maintaining housing



### *Characteristics of respondents*

- Of those who were housed, respondents reported being housed for a range of 2 months to 10 years
- Respondents reported a range of housing arrangements, including permanent supportive, subsidized housing, and private-pay
- Two respondents currently experiencing homelessness said they were doubled up with family; two others said they were living in shelters
- People with lived experience of homelessness who completed interviews were referred by providers in both greater Minnesota (11 individuals), including two from American Indian reservations, and the 7-county metro area (10 individuals)

## B: Data tables

### B1. Continuum of Care Data – People experiencing homelessness

| CoC Name  | CoC category            | Overall count of people experiencing homelessness, 2022 |
|---|-------------------------|---|
| Minneapolis/Hennepin County CoC                   | Major City CoC          | 2,678   |
| Saint Paul/Ramsey County CoC                      | Other Largely Urban CoC | 1,713   |
| St. Cloud/Central Minnesota CoC                   | Largely Rural CoC       | 916   |
| Dakota, Anoka, Washington, Scott, Carver Counties | Largely Suburban CoC    | 746   |
| Duluth/St. Louis County CoC                       | Largely Rural CoC       | 555   |
| Rochester/Southeast Minnesota CoC                 | Largely Rural CoC       | 485   |
| Northwest Minnesota CoC                           | Largely Rural CoC       | 285   |
| Moorhead/West Central Minnesota CoC               | Largely Rural CoC       | 253   |
| Southwest Minnesota CoC                           | Largely Rural CoC       | 173   |
| Northeast Minnesota CoC                           | Largely Rural CoC       | 113   |
| <b>Total</b>                                      |                         | <b>7,917</b>  |

Source: 2022 AHAR: Part 1 – PIT Estimates of Homelessness in the U.S., 2007-2022 Point-In-Time Estimates by CoC

### *Provider survey data tables*

#### B2. Location of providers who responded

| Location of providers who responded | Percentage (N=213) |
|-------------------------------------|--------------------|
| Outside the 7-county metro area     | 52%                |
| 7-county metro area                 | 48%                |

**B3. In your experience, please identify to what extent each of the following factors creates challenges (e.g., delays, bottlenecks, inefficiencies) for providers and/or people experiencing homelessness in helping them access and sustain stable housing. (N=233-239)**

| Factors   | Significant challenge | Moderate challenge | Small challenge | Not a challenge | Mean            |
|---|-----------------------|--------------------|-----------------|-----------------|-----------------|
| Not enough affordable housing options   | 87%                   | 12%                | 1%              | 0               | 3.9             |
| Long waitlists for housing  | 77%                   | 17%                | 5%              | 1%              | 3.7             |
| Not enough affordable housing options where people want to live   | 65%                   | 29%                | 6%              | <1%             | 3.6             |
| Provider staff shortages  | 54%                   | 31%                | 15%             | 1%              | 3.4             |
| Restrictive or inflexible funding for providers to use  | 53%                   | 32%                | 15%             | 0%              | 3.4             |
| Not enough funding for supportive services outside of housing   | 51%                   | 37%                | 11%             | 1%              | 3.4             |
| Not enough affordable housing options located near necessary resources (e.g., transportation, medical clinic, pharmacy, grocery, childcare) | 50%                   | 38%                | 11%             | 1%              | 3.4             |
| Complex rules about things like funding or qualifications   | 48%                   | 38%                | 13%             | <1%             | 3.3             |
| Lack of housing or services that are tailored to individuals' needs or circumstances  | 46%                   | 40%                | 13%             | 2%              | 3.3             |
| Difficulties for providers to stay in contact with people who are waiting for housing   | 44%                   | 41%                | 13%             | 3%              | 3.3             |
| Problems for individuals with collecting or completing paperwork or other documents for housing   | 40%                   | 44%                | 15%             | 1%              | 3.2             |
| Not enough supportive services outside of housing (e.g., case management, mental health care, chemical dependency treatment)                | 40%                   | 41%                | 18%             | 1%              | 3.2             |
| Restrictive definitions about who qualifies as homeless   | 37%                   | 39%                | 18%             | 6%              | 3.1             |
| Problems for individuals with collecting or completing paperwork or other documents for public assistance benefits                          | 32%                   | 48%                | 19%             | 1%              | 3.1             |
| Discriminatory policies and practices/structural racism   | 33%                   | 31%                | 25%             | 11%             | 2.9             |
| Time limits for supports and services   | 26%                   | 40%                | 28%             | 6%              | 2.9             |
| Not knowing where to start or lacking information about how to start looking for housing  | 25%                   | 35%                | 32%             | 7%              | 2.8             |
| Local laws that screen out applicants   | 24%                   | 34%                | 30%             | 12%             | 2.7             |
| Something else that should be on this list (N=10)   | 100%                  | 0%                 | 0%              | 0%              | -- <sup>a</sup> |
| Other: Comments about financial resources   | 6                     | 0                  | 0               | 0               | --              |
| Other: Comments about general complexities  | 4                     | 0                  | 0               | 0               | --              |

<sup>a</sup> Too few respondents for a meaningful mean score

Note: Percentages may not total 100 due to rounding

Responses were on a scale of 1-4: not a challenge, small challenge, moderate challenge, significant challenge

**B4. Thinking about the factors that you identified as significant challenges, which do you think should be the priorities to address to improve the process of helping people find and maintain stable housing? (Check up to 3)**

| <b>Factors</b>  | <b>Top 3 priority</b> |
|---|-----------------------|
| Not enough affordable housing options (N=208)   | 70%                   |
| Long waitlists for housing (N=180)  | 39%                   |
| Not enough affordable housing options located near necessary resources (e.g., transportation, medical clinic, pharmacy, grocery, childcare) (N=118) | 34%                   |
| Not enough affordable housing options where people want to live (N=153)   | 33%                   |
| Provider staff shortages (N=127)  | 31%                   |
| Lack of housing or services that are tailored to individuals' needs or circumstances (N=109)  | 30%                   |
| Restrictive or inflexible funding for providers to use (N=125)  | 30%                   |
| Restrictive definitions about who qualifies as homeless (N=88)  | 30%                   |
| Not enough supportive services outside of housing (e.g., case management, mental health care, chemical dependency treatment) (N=95)                 | 28%                   |
| Complex rules about things like funding or qualifications (N=115)   | 26%                   |
| Discriminatory policies and practices/structural racism (N=77)  | 23%                   |
| Not enough funding for supportive services outside of housing (N=122)   | 24%                   |
| Problems for individuals with collecting or completing paperwork or other documents for housing (N=95)  | 18%                   |
| Time limits for supports and services (N=62)  | 18%                   |
| Difficulties for providers to stay in contact with people who are waiting for housing (N=103)   | 17%                   |
| Not knowing where to start or lacking information about how to start looking for housing (N=60)   | 17%                   |
| Local laws that screen out applicants (N=57)  | 12%                   |
| Problems for individuals with collecting or completing paperwork or other documents for public assistance benefits (N=76)                           | 11%                   |
| Other: Comments about resources (N=6)   | -- <sup>a</sup>       |
| Other: Comments about general complexities (N=4)  | -- <sup>a</sup>       |

<sup>a</sup> Too few respondents for a meaningful percentage

Note: Percentages for priority factors were calculated based on the number of providers who also identified the factor as a significant challenge. Multiple responses possible.



**B5. Factors that were identified as significant challenges and top 3 priority factors by geographic location**

| <b>Factors</b>  | <b>Greater MN<br/>(N=22-98)</b> | <b>7-County metro<br/>(N=21-86)</b> | <b>Total<br/>(N=57-208)<sup>a</sup></b> |
|---|---------------------------------|-------------------------------------|---|
| Not enough affordable housing options   | 74%                             | 69%                                 | 70%                                     |
| Long waitlists for housing  | 36%                             | 46%                                 | 39%                                     |
| Not enough affordable housing options located near necessary resources (e.g., transportation, medical clinic, pharmacy, grocery, childcare) | 31%                             | 38%                                 | 34%                                     |
| Not enough affordable housing options where people want to live   | 32%                             | 36%                                 | 33%                                     |
| Provider staff shortages  | 36%                             | 30%                                 | 31%                                     |
| Lack of housing or services that are tailored to individuals' needs or circumstances  | 29%                             | 33%                                 | 31%                                     |
| Restrictive or inflexible funding for providers to use  | 18%                             | 40%                                 | 30%                                     |
| Restrictive definitions about who qualifies as homeless   | 32%                             | 38%                                 | 30%                                     |
| Not enough supportive services outside of housing (e.g., case management, mental health care, chemical dependency treatment)                | 24%                             | 38%                                 | 29%                                     |
| Complex rules about things like funding or qualifications   | 20%                             | 33%                                 | 27%                                     |
| Discriminatory policies and practices/structural racism   | 17%                             | 31%                                 | 25%                                     |
| Not enough funding for supportive services outside of housing   | 22%                             | 29%                                 | 24%                                     |
| Problems for individuals with collecting or completing paperwork or other documents for housing   | 28%                             | 5%                                  | 18%                                     |
| Time limits for supports and services   | 29%                             | 7%                                  | 18%                                     |
| Difficulties for providers to stay in contact with people who are waiting for housing   | 27%                             | 10%                                 | 17%                                     |
| Not knowing where to start or lacking information about how to start looking for housing  | 11%                             | 24%                                 | 17%                                     |
| Local laws that screen out applicants   | 14%                             | 14%                                 | 12%                                     |
| Problems for individuals with collecting or completing paperwork or other documents for public assistance benefits                          | 6%                              | 12%                                 | 11%                                     |

<sup>a</sup> Total is greater than the number of respondents by location; not all respondents answered the question about their location. Note: Percentages for priority factors were calculated based on the number of providers who also identified the factor as a significant challenge. Multiple responses possible.

**B6. Please identify to what extent the following populations of people experience difficulties in accessing and sustaining stable housing? (N=205-225)**

| Populations  | A lot of difficulties | Some difficulties | Very few difficulties | No difficulties | Mean            |
|--|-----------------------|-------------------|-----------------------|-----------------|-----------------|
| People with disabilities   | 48%                   | 43%               | 9%                    | <1%             | 3.4             |
| People with a criminal history   | 88%                   | 12%               | 1%                    | 0               | 3.9             |
| People in institutions (hospitals, nursing homes, residential treatment)                 | 36%                   | 52%               | 11%                   | 1%              | 3.2             |
| People in correctional institutions  | 75%                   | 23%               | 1%                    | <1%             | 3.7             |
| Youth exiting foster care  | 41%                   | 47%               | 10%                   | 2%              | 3.3             |
| People with large families   | 62%                   | 34%               | 3%                    | 1%              | 3.6             |
| People with recent evictions   | 81%                   | 17%               | 2%                    | 0               | 3.8             |
| People with unmet health needs   | 30%                   | 59%               | 10%                   | 1%              | 3.2             |
| People with earned income  | 14%                   | 57%               | 26%                   | 3%              | 2.8             |
| People who are recent immigrants or whose first language is something other than English | 33%                   | 50%               | 13%                   | 4%              | 3.1             |
| People who identify as BIPOC   | 28%                   | 49%               | 18%                   | 5%              | 3.0             |
| People who identify as LGBTQIA+  | 16%                   | 56%               | 22%                   | 7%              | 2.8             |
| Unaccompanied youth age 18-24  | 43%                   | 48%               | 8%                    | 1%              | 3.3             |
| Adults over age 55   | 21%                   | 62%               | 14%                   | 3%              | 3.0             |
| Other: People with substance use disorders (N=11) <sup>a</sup>                           | 100%                  | 0                 | 0                     | 0               | -- <sup>b</sup> |
| Other: People with mental illness (N=9) <sup>a</sup>                                     | 100%                  | 0                 | 0                     | 0               | -- <sup>b</sup> |
| Other: People in domestic violence situations (N=2) <sup>a</sup>                         | 50%                   | 50%               | 0                     | 0               | -- <sup>b</sup> |

<sup>a</sup> Categories added as "other"

<sup>b</sup> Too few respondents for a meaningful mean score

Note: Percentages may not total 100 due to rounding

Responses were on a scale of 1-4: no difficulties, very few difficulties, some difficulties, a lot of difficulties

**B7. How do you view the role of the Coordinated Entry System as it currently functions in helping people move from unhoused to housed?**

|                             | Significant support | Moderate support | Moderate challenge | Significant challenge | Mean |
|-----------------------------|---------------------|------------------|--------------------|-----------------------|------|
| Greater MN (N=111)          | 5%                  | 30%              | 40%                | 25%                   | 2.9  |
| 7-county metro area (N=101) | 14%                 | 33%              | 33%                | 19%                   | 2.6  |
| Total (N=236 <sup>a</sup> ) | 9%                  | 31%              | 37%                | 23%                   | 2.8  |

<sup>a</sup>Total is greater than the number of respondents by location; not all respondents answered the question about their location  
 Note: Percentages may not total 100 due to rounding. Responses were on a scale of 1-4: significant support, moderate support, moderate challenge, significant challenge

**B8. Why is coordinated entry a significant challenge? (N=54)**

| Reasons  | Number of times mentioned |
|--|---------------------------|
| Long wait times or a process that takes too long   | 28                        |
| Rigid definitions of homelessness and a lack of flexibility in screening standards                         | 27                        |
| Lack of clarity or transparency for people experiencing homelessness about how the system or process works | 25                        |
| Poor quality referrals or an inadequate/faulty matching process  | 25                        |
| Process that is unresponsive to immediate needs or not person-centered                                     | 23                        |
| Inadequate communication with people on the waitlists or not keeping track of people                       | 23                        |
| Tool that is clumsy, confusing, not trauma-informed, and/or biased   | 17                        |
| Lack of system coordination or consistent use by providers   | 13                        |
| Staff shortages or overworked providers  | 11                        |

Note: Open-ended questions allowed respondents the option of providing information over and above what they shared through responses to the scaled questions. Counts of the number of times particular themes were mentioned should be considered estimates; a person may not mention a concept, but that idea may still be relevant to them.

**B9. What suggestions do you have for reducing challenges associated with coordinated entry? (N=102)**

| <b>Suggestions</b>  | <b>Number of times mentioned</b> |
|---|----------------------------------|
| Improve the ability of providers to complete assessments and use funds to meet people's needs                 | 20                               |
| Simplify and streamline the documentation/screening process   | 18                               |
| Reduce the time and complexity of the process   | 16                               |
| Hire more staff/provide adequate training for staff   | 14                               |
| Provide more housing and more funding   | 13                               |
| Refine or eliminate the use of VI-SPDAT (Vulnerability-Index Service Prioritization Decision Assistance Tool) | 12                               |
| Improve referrals and quality of matches  | 11                               |
| Improve transparency and communication  | 11                               |
| Strengthen case management for people with lived experience   | 10                               |
| Address diversity, equity, and inclusion and better serve people with diverse needs and backgrounds           | 8                                |

Note: Open-ended questions allowed respondents the option of providing information over and above what they shared through responses to the scaled questions. Counts of the number of times particular themes were mentioned should be considered estimates; a person may not mention a concept, but that idea may still be relevant to them.

**B10. Do you have vacancies in your supportive housing program?**

| <b>Location</b>               | <b>Status of vacancies<sup>a</sup></b> |           |
|-------------------------------|--|-----------|
|                               | <b>Yes</b>                             | <b>No</b> |
| Greater MN (N=68)             | 51%                                    | 49%       |
| 7-county metro area (N=62)    | 63%                                    | 37%       |
| Total (N=140 <sup>b,c</sup> ) | 56%                                    | 44%       |

<sup>a</sup> Percentages reported here reflect responses from providers for whom this question was applicable.

<sup>b</sup> 39% of all respondents said this question was not applicable to them.

<sup>c</sup> Total is greater than the number of respondents by location; not all respondents answered the question about their location

Note: Percentages may not total 100 due to rounding

### B11. What are the reasons for the vacancies? (N=73)

| Reasons  | Number of times mentioned |
|--|---------------------------|
| Difficulties with referrals that do not match availability and needs   | 32                        |
| Staffing shortages reduce program capacity                             | 28                        |
| Rules and definitions restrict access to supportive housing placements | 21                        |
| General transitions/changes in programs and staffing                   | 16                        |
| General lack of units and resources                                    | 11                        |
| General inefficiencies in the system                                   | 11                        |
| General challenges with property management                            | 11                        |

Note: Open-ended questions allowed respondents the option of providing information over and above what they shared through responses to the scaled questions. Counts of the number of times particular themes were mentioned should be considered estimates; a person may not mention a concept, but that idea may still be relevant to them.

**B12. If any of the following strategies were enhanced or expanded, how great would the impact be on improving the network of supports and services? (N=193-210)**

| Strategies   | No impact | Low impact | Moderate impact | High impact | Mean            |
|--|-----------|------------|-----------------|-------------|-----------------|
| Permanent supportive housing                           | <1%       | 3%         | 21%             | 75%         | 3.7             |
| Direct assistance/flexible funds                       | 0%        | 2%         | 25%             | 74%         | 3.7             |
| Mental health care                                     | 1%        | 2%         | 26%             | 72%         | 3.7             |
| Wrap-around services                                   | 0%        | 5%         | 29%             | 67%         | 3.6             |
| Emergency assistance                                   | 1%        | 3%         | 31%             | 65%         | 3.6             |
| Shelter capacity or availability                       | 1%        | 8%         | 27%             | 64%         | 3.5             |
| Emergency Services Program                             | 1%        | 8%         | 31%             | 61%         | 3.5             |
| Housing Infrastructure Bond or other federal resources | 1%        | 6%         | 31%             | 61%         | 3.5             |
| Crisis services  | 1%        | 4%         | 36%             | 59%         | 3.5             |
| Services supporting income and employment              | 0%        | 8%         | 35%             | 57%         | 3.5             |
| Case management  | 1%        | 6%         | 37%             | 57%         | 3.5             |
| Substance use disorder care                            | 1%        | 8%         | 36%             | 56%         | 3.5             |
| Housing navigators                                     | 2%        | 10%        | 31%             | 57%         | 3.4             |
| Collaboration between providers and partners           | 1%        | 9%         | 38%             | 53%         | 3.4             |
| Rehabilitating public housing                          | 1%        | 10%        | 36%             | 53%         | 3.4             |
| Housing First services                                 | 1%        | 10%        | 37%             | 52%         | 3.4             |
| Transitional housing                                   | 1%        | 6%         | 42%             | 51%         | 3.4             |
| Street and shelter outreach                            | 0%        | 11%        | 40%             | 50%         | 3.4             |
| Benefits navigators                                    | 2%        | 14%        | 35%             | 49%         | 3.3             |
| Culturally-specific services                           | 1%        | 13%        | 45%             | 42%         | 3.3             |
| Medical care   | 1%        | 12%        | 51%             | 37%         | 3.3             |
| Continuums of care                                     | 1%        | 17%        | 49%             | 35%         | 3.2             |
| Coordinated Entry System                               | 2%        | 18%        | 44%             | 36%         | 3.2             |
| Provider and program administrator training            | 3%        | 16%        | 45%             | 36%         | 3.1             |
| MovingOn options                                       | 2%        | 18%        | 47%             | 34%         | 3.1             |
| Collecting data, such as HMIS                          | 7%        | 40%        | 42%             | 12%         | 2.6             |
| Other: Comments about housing in general (N=6)         | 0%        | 0%         | 0%              | 100%        | -- <sup>a</sup> |
| Other: Comments about bias (N=3)                       | 0%        | 0%         | 0%              | 100%        | -- <sup>a</sup> |
| Other: Comments about providers (N=3)                  | 0%        | 0%         | 33%             | 67%         | -- <sup>a</sup> |
| Other: Comments about new approach (N=2)               | 0%        | 0%         | 0%              | 100%        | -- <sup>a</sup> |

<sup>a</sup> Too few respondents for a meaningful mean score

Note: Percentages may not total 100 due to rounding

Responses were on a scale of 1-4: no impact, low impact, moderate impact, high impact

**B13. What suggestions do you have for what is needed to take action on the high impact strategies? (N=116)**

| Reasons  | Number of times mentioned |
|--|---------------------------|
| General funding/more funding, not further specified  | 35                        |
| Funding for programs and services for people experiencing homelessness                             | 20                        |
| Funding that is flexible and can be used to address immediate needs at individual and local levels | 16                        |
| More and improved access to services, including mental health and chemical dependency supports     | 16                        |
| More housing/affordable housing  | 14                        |
| Funding to hire additional staff   | 13                        |
| More staff   | 13                        |
| More collaboration between providers, systems, and community organizations                         | 12                        |
| More education and training for staff  | 10                        |

Note: Open-ended questions allowed respondents the option of providing information over and above what they shared through responses to the scaled questions. Counts of the number of times particular themes were mentioned should be considered estimates; a person may not mention a concept, but that idea may still be relevant to them.

***Interviews with people with lived experience data tables***

Results presented in Figures B15 and B16 for people with lived experiences of homelessness reflect combined answers for housed and unhoused respondents, in order to protect the confidentiality of the small number of unhoused respondents.

**B14. Location and status of people with lived experience of homelessness (N=21)**

| Location of respondents         | Housing status |                 |
|---------------------------------|----------------|-----------------|
|                                 | Number housed  | Number unhoused |
| Outside the 7-county metro area | 10             | 1               |
| 7-county metro area             | 7              | 3               |

**B15. Did you use any of the following supports or resources to help you get your housing? In the last 12 months, have you used any of the following supports or resources to try to help you get housing? (N=21)**

| <b>Supports or resources</b>                    | <b>Yes</b> | <b>No</b> |
|---|------------|-----------|
| One or more Coordinated Entry assessments       | 90%        | 10%       |
| Intake process to get on waitlist               | 81%        | 19%       |
| Support from worker/case manager/social worker  | 81%        | 19%       |
| Financial support/rent/damage deposits          | 71%        | 29%       |
| Other supports or resources <sup>a</sup> (N=17) | 59%        | 41%       |
| Help from family, friends, community            | 48%        | 52%       |

<sup>a</sup> Question was asked of people who were housed only

Note: Percentages may not total 100 due to rounding



**B16. When you were trying to find housing, how challenging was each issue for you?  
As you have been trying to find housing, how challenging has each issue been  
for you? (N=21)**

| Issues   | Big challenge | Little challenge | Not a challenge | Not applicable <sup>a</sup> | Mean            |
|--|---------------|------------------|-----------------|-----------------------------|-----------------|
| Not knowing what the timeline was or what to expect  | 57%           | 29%              | 14%             | 0                           | 2.4             |
| Finding housing that would accept you because of a criminal history  | 33%           | 14%              | 10%             | 43%                         | 2.4             |
| Finding housing you could afford   | 45%           | 35%              | 20%             | 5%                          | 2.3             |
| Collecting documents, such as IDs, income, disability, homeless history or other proof to meet requirements for housing resources.                 | 48%           | 29%              | 24%             | 0                           | 2.2             |
| Collecting documents, such as IDs, income, disability, homeless history or other proof to meet requirements for other public assistance resources. | 43%           | 38%              | 19%             | 0                           | 2.2             |
| Finding housing that you feel safe and comfortable in  | 38%           | 24%              | 38%             | 0                           | 2.0             |
| Problems completing applications or paperwork for other public assistance benefits   | 29%           | 24%              | 48%             | 0                           | 2.0             |
| Problems completing applications or paperwork for housing  | 38%           | 14%              | 48%             | 0                           | 1.9             |
| Not knowing who to talk with to get help   | 43%           | 10%              | 48%             | 0                           | 1.6             |
| Finding housing that meets your accessibility needs  | 14%           | 19%              | 43%             | 24%                         | 1.6             |
| Finding housing that is big enough for your family   | 10%           | 29%              | 43%             | 19%                         | 1.6             |
| Not being able to choose my own service provider   | 5%            | 21%              | 67%             | 11%                         | 1.3             |
| Finding housing that would accept you because of your immigration status   | 5%            | 5%               | 0               | 90%                         | -- <sup>c</sup> |
| Changes in who was helping you or where you were getting support <sup>b</sup> (N=4)  | 0             | 50%              | 50%             | 0                           | -- <sup>c</sup> |

<sup>a</sup> Not applicable responses were omitted in the calculation of the mean

<sup>b</sup> Asked of people experiencing homelessness only

<sup>c</sup> Too few respondents for a meaningful mean score

Note: Percentages may not total 100 due to rounding

Responses were on a scale of 1-3: not a challenge, little challenge, big challenge

## Acknowledgments

The authors would like to thank the many contributors to this report, including the people with lived experience of homelessness who shared their stories and providers who shared their perspectives.

Hearth Connection

UCare

Wilder Research staff:

Anna Alba

Mark Anton

Jen Collins

Marilyn Conrad

Michelle Gerrard

Naw-Amelia Kacher

Anne Li

Dan Swanson

Karen Ulstad

Kerry Walsh

Yue Zhang

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451 Lexington Parkway North

Saint Paul, Minnesota 55104

651-280-2700 | [www.wilderresearch.org](http://www.wilderresearch.org)

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# RED WING HOUSING & REDEVELOPMENT AUTHORITY

428 WEST FIFTH STREET, RED WING, MN 55066

TELEPHONE (651) 388-7571

FAX (651) 385-0551

TDD/TTY 711

WWW.REDWINGHRA.ORG

May 9, 2023

To: Red Wing HRA Board of Commissioners

From: Corrine Stockwell, Finance Director

Re: Finance Report

## Reserves Adjusted

| Program   | January 2023       | February 2023      | March 2023         |
|---|--------------------|--------------------|--------------------|
| Public Housing  | \$236,038          | \$248,796          | \$230,975          |
| Housing Choice Vouchers (FSS and restricted included) | \$30,117           | \$33,368           | \$33,499           |
| Redevelopment   | \$613,496          | \$600,746          | \$581,832          |
| AHTF  | \$333,524          | \$333,888          | \$334,293          |
| Bridges   | -\$376             | \$0                | \$0                |
| Small Cities Program                                  | \$336,970          | \$338,701          | \$341,374          |
| Jordan Tower II                                       | \$1,253,856        | \$1,271,846        | \$1,280,748        |
| <b>Total</b>  | <b>\$2,803,625</b> | <b>\$2,827,345</b> | <b>\$2,802,721</b> |

## Operating Budget Update

| Category          | YTD (March)      | Budgeted    | Variance |
|-------------------|------------------|-------------|----------|
| Revenues          | \$985,241        | \$1,157,129 | -15%     |
| Expenses          | \$827,817        | \$1,075,147 | -23%     |
| <b>Net Income</b> | <b>\$157,424</b> |             |          |

## Notes to Financial Statements

- Up to date on monthly financials now.
- Decrease in Public Housing and Redevelopment is due to Auto Insurance, Routine Maintenance, Snow Removal, etc.
- Revenue/Expense variance is still off due to not receiving Tax Levy and Grant funds that were budgeted. Should start to even out after the first tax levy payment.

## Other Business

- 2024 Preliminary Tax Levy and Budget
  - After much discussion with Marshall Hallock, we do not need to have the Preliminary Tax Levy to him by June. The Estimated Market Value to determine tax levy is not released until June, so we have been premature in presenting the request in May. Going forward, we will follow the schedule below:
    - August – Next year's Preliminary Budget
    - October – Current year Amended Budget
    - November – Next year's Final Budget

## Committee Reports

A summary of the Finance Committee and Personnel Committee meetings is attached to my report.

**RED WING HRA RESERVE ACCOUNTS**  
**February 2023 Month End**

| Program                                  | Fund Account              | 31-Jan-2023               | 28-Feb-2023      | 28-Feb-2022      |
|--|---------------------------|---------------------------|------------------|------------------|
| <b>Jordan Tower I &amp; Family Units</b> | Unrestricted - CDs        | \$ 42,925                 | 42,925           | 42,711           |
|  | Unrestricted              | \$ 154,702                | 166,792          | 146,030          |
|  | Restricted - Sec Dep      | \$ 47,647                 | 48,773           | 496,981          |
|  | <b>Total</b>              | <b>\$ 245,274</b>         | <b>258,490</b>   | <b>235,723</b>   |
|  | Due to/from Redevelopment | 9,235.68                  | 9,694.46         | -12.07           |
| <b>Sec 8 Voucher</b>                     | Unrestricted Cash         | \$ 5,871                  | 5,815            | 8,760            |
|  | FSS Escrow                | \$ 15,590                 | 16,866           | 8,229            |
|  | HAP Reserve Acct          | \$ 15,277                 | 17,251           | 51,919           |
|  | <b>Total</b>              | <b>\$ 36,738</b>          | <b>39,932</b>    | <b>68,908</b>    |
|  | Due to/from Redevelopment | 6,620.59                  | 6,564.11         | 7,537.48         |
| <b>Redevelopment</b>                     | MURL Investments          | \$ 109,237                | 110,107          | 106,386          |
|  | Transitional Housing      | \$ 6,120                  | 0                | 6,119            |
|  | Bluff View                | \$ 59,893                 | 61,293           | 47,929           |
|  | Twin Homes                | \$ 12,269                 | 12,569           | 8,969            |
|  | Hill Street               | \$ 4,447                  | 3,487            | 16,031           |
|  | Restricted - Sec Dep      | \$ 12,800                 | 12,800           | 12,724           |
|  | Restricted - CDG          | \$ 36,000                 | 36,000           | 36,000           |
|  | ILSP                      | \$ -691                   | -1,680           | -1,105           |
|  | Unrestricted              | \$ 398,492                | 389,652          | 210,305          |
|  | <b>Total</b>              | <b>\$ 638,567</b>         | <b>624,229</b>   | <b>443,358</b>   |
|  |                           | Due to/from Redevelopment | 10,492.39        | 11,678.39        |
| <b>Bridges</b>                           | Unrestricted              | 10,116                    | 11,678           | 8,270            |
|  | Front Funded HAP          | \$ 0                      | 0                | 0                |
|  | <b>Total</b>              | <b>\$ 10,116</b>          | <b>11,678</b>    | <b>8,270</b>     |
|  | Due to/from Redevelopment | 10,492.39                 | 11,678.39        | 8,270.39         |
| <b>AHTF</b>                              | Unrestricted AHTF         | \$ 333,524                | 333,888          | 317,039          |
|  | Program Income            | 0                         | 0                | 0                |
|  | <b>Total</b>              | <b>\$ 333,524</b>         | <b>333,888</b>   | <b>317,039</b>   |
|  | Due to/from Redevelopment | 0.00                      | 0.00             | 49,500.00        |
| <b>Small Cities</b>                      | Small Cities Program      | \$ 336,970                | 338,701          | 441,153          |
|  | Program Income            | 0                         | 0                | 0                |
|  | <b>Total</b>              | <b>\$ 336,970</b>         | <b>338,701</b>   | <b>441,153</b>   |
|  | Due to/from Redevelopment | 0.00                      | 0.00             | 0.00             |
| <b>Jordan II Tower</b>                   | Unrestricted              | \$ 1,147,712              | 1,180,891        | 1,017,585        |
|  | Restricted - Sec Dep      | \$ 38,684                 | 39,536           | 39,756           |
|  | City Bond Debt Escrow     | \$ 16,041                 | 0                | 5,974            |
|  | <b>Total</b>              | <b>\$ 1,202,437</b>       | <b>1,220,427</b> | <b>1,063,315</b> |
|  | Due to/from Redevelopment | -51,418.87                | -51,418.87       | 0.00             |
| <b>Total Cash Reserves</b>               |                           | <b>2,803,625</b>          | <b>2,827,345</b> | <b>2,578,547</b> |

| Financial Institution | Funds              | Funds              | Funds              |
|-----------------------|--------------------|--------------------|--------------------|
| Associated Bank       | 2,279,790          | 2,290,294          | 2,066,231          |
| Edward D Jones        | 106,520            | 106,520            | 106,251            |
| First Minnesota       | 147,844            | 147,844            | 146,770            |
| Merchant's Bank       | 269,471            | 282,687            | 259,294            |
|                       | <b>\$2,803,625</b> | <b>\$2,827,345</b> | <b>\$2,578,547</b> |

Red Wing Housing and Redevelopment Authority  
Income and Expense Report  
7/18/2023

|                             | Public Housing |          |          | Housing Choice Voucher |          |          | Jordan Tower II |           |          | Redevelopment |          |          | Bridges  |          |          | All Programs |           |          |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       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|      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
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|                             | YTD            | Budget   | Variance | YTD                    | Budget   | Variance | YTD             | Budget    | Variance | YTD           | Budget   | Variance | YTD      | Budget   | Variance | Total        | Budget    | Variance |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| <b>REVENUES</b>             |                |          |          |                        |          |          |                 |           |          |               |          |          |          |          |          |              |           |          | Rental Income         | \$10,135 | \$8,313  | 18%  | \$18,318 | \$15,070 | 21%  | \$40,173 | \$40,173 | \$0  | \$26,595 | \$30,326 | -13% | \$16,310 | \$1,000 | 1531% | \$206,903 | \$208,216 | -1%  | Subsidy             | \$24,004 | \$2,000  | 1120% | \$4,724  | \$0      | 4724% | \$4,724  | \$0      | 4724% | \$0     | \$0      | \$0  | \$0     | \$0     | \$0 | \$289,254 | \$299,603 | -3%  | Other Income/Inhabitants | \$13,144 | \$3,333 | 294% | \$0     | \$0     | \$0  | \$0     | \$0      | \$0  | \$413   | \$43     | 878% | \$0   | \$0     | \$0 | \$13,144 | \$13,333 | -1%  | Interest Income          | \$19    | \$0     | 190% | \$0   | \$0     | \$0  | \$0   | \$0     | \$0  | \$619 | \$667  | 9%   | \$0 | \$0 | \$0 | \$2,821 | \$43    | 6492% | Other Income             | \$355    | \$2,000  | -82%  | \$13,046 | \$11,667 | 12%  | \$13,046 | \$11,667 | 12%  | \$619   | \$667   | 9%   | \$0 | \$0 | \$0 | \$20,319 | \$40,333 | -50% | Grants/Adm'n Fees           | \$11,279 | \$13,654 | -17%  | \$15,432 | \$14,847 | 4%    | \$15,220 | \$14,847 | 4%    | \$0   | \$467 | -100% | \$1,624 | \$1,624 | 0%  | \$43,555 | \$65,346 | -33% | Gas TV                    | \$0          | \$0      | \$0   | \$0     | \$0      | \$0   | \$0     | \$0      | \$0   | \$0     | \$0     | \$0   | \$0     | \$0     | \$0  | \$0          | \$0      | \$0  | Office Rent           | \$0     | \$0     | \$0   | \$0     | \$0     | \$0   | \$0     | \$0     | \$0   | \$0   | \$0     | \$0   | \$0     | \$0     | \$0  | \$15,560 | \$14,500 | 7%    | Office Rent     | \$0     | \$0     | \$0   | \$0     | \$0     | \$0   | \$0     | \$0     | \$0   | \$0     | \$0     | \$0  | \$0 | \$0 | \$0 | \$3,500 | \$3,500  | 0%    | IT Expense     | \$0     | \$0     | \$0   | \$0     | \$0      | \$0   | \$0     | \$0      | \$0   | \$0   | \$0      | \$0  | \$0   | \$0     | \$0  | \$0      | \$0      | \$0   | IT Expense             | \$0      | \$0      | \$0   | \$0      | \$0      | \$0   | \$0      | \$0      | \$0   | \$0     | \$0      | \$0  | \$0   | \$0     | \$0  | \$0      | \$0       | \$0   | Operating Transfer In   | \$0     | \$0     | \$0   | \$0     | \$0     | \$0   | \$0     | \$0     | \$0   | \$0   | \$0   | \$0  | \$0 | \$0 | \$0 | \$0      | \$0      | \$0  | Total Receipts            | \$18,038 | \$18,035 | 0%    | \$18,578 | \$17,690 | 4%   | \$195,170 | \$211,024 | -6%  | \$53,388 | \$78,650 | -31%  | \$20,306 | \$24,541 | -17% | \$603,279 | \$771,419 | -21% | <b>EXPENSES</b>        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      | <b>Administrative</b> |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      | Salaries               | \$15,007 | \$14,167 | 6%   | \$12,616 | \$13,000 | -3%   | \$15,023 | \$25,833 | -42% | \$1,160  | \$28,083 | -95% | \$2,373 | \$1,500 | 58% | \$60,770  | \$95,580  | -36% | Employee Benefits      | \$4,316  | \$9,647  | -55% | \$5,416  | \$6,000  | -10% | \$5,873  | \$10,333 | -43% | \$1,107 | \$11,233 | -91% | \$918 | \$1,000 | -8% | \$25,631 | \$18,233  | 41%  | Advertising & Marketing | \$340   | \$750   | -54% | \$289   | \$750   | -61% | \$289   | \$750   | -61% | \$117   | \$100%  | 17%  | \$0 | \$0 | \$0 | \$638   | \$1,617  | -61% | Memberships/Publications | \$25         | \$0      | 250% | \$25    | \$0     | 250% | \$25    | \$0     | 250% | \$273   | \$333   | -18% | \$0 | \$0 | \$0 | \$823        | \$333    | 147% | Legal                 | \$0      | \$167    | -100% | \$0      | \$0      | \$0   | \$0      | \$0      | \$0   | \$237   | \$167   | 43%  | \$0 | \$0 | \$0 | \$237    | \$333    | -29%  | Travel                      | \$0      | \$333    | -100% | \$0      | \$333    | -100% | \$0      | \$333    | -100% | \$397   | \$333   | 19%  | \$0 | \$0 | \$0 | \$397    | \$1,150  | -66%  | Printing                    | \$483    | \$483    | 0%    | \$200   | \$500    | -60%  | \$728   | \$483    | 50%   | \$0     | \$2,067 | -100% | \$1,326 | \$2,500 | -47% | \$1,326  | \$4,233  | -68%  | Accounting | \$781    | \$1,543  | -49%  | \$821   | \$1,000  | -18%  | \$225   | \$483    | -53%  | \$225   | \$483   | -53% | \$0 | \$0 | \$0 | \$900    | \$1,333  | -32%  | Audit                  | \$1,750 | \$1,750 | 0%   | \$1,750 | \$1,750 | 0%   | \$1,750 | \$1,750 | 0%   | \$0     | \$0     | \$0  | \$0 | \$0 | \$0 | \$1,750 | \$1,750  | 0%   | Office Rent           | \$633        | \$1,500  | -58% | \$633   | \$1,667 | -62% | \$633   | \$1,667 | -62% | \$677   | \$1,667 | -59% | \$470 | \$1,000 | -53% | \$1,450      | \$5,667  | -75% | Office Supplies/Paper  | \$3,270  | \$2,500  | 31%   | \$3,059  | \$2,500  | 22%   | \$3,834  | \$2,500  | 53%   | \$314    | \$417    | -25% | \$0      | \$0      | \$0  | \$11,873 | \$10,833 | 11%   | Supplies          | \$314    | \$417    | -25%  | \$314    | \$417    | -25%  | \$314    | \$417    | -25%  | \$314    | \$417    | -25% | \$0      | \$0      | \$0 | \$1,255  | \$1,667  | -25%  | Telephone                 | \$30,198 | \$44,500 | -33%  | \$20,623 | \$25,658 | -20%  | \$28,537 | \$46,538 | -39%  | \$31,650 | \$52,500 | -39%  | \$4,302 | \$3,500 | 23% | \$115,550 | \$173,025 | -33%  | Total Admin Expenses      | \$31,229 | \$33,658 | -7%   | \$19,220 | \$19,347 | 6%    | \$19,220 | \$19,347 | 6%    | \$19,220 | \$19,347 | 6%    | \$19,220 | \$19,347 | 6%  | \$19,220 | \$19,347 | 6%    | <b>Utilities</b>       |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      | Water & Sewer    | \$4,831 | \$10,000 | -52% | \$3,750 | \$7,500  | -50% | \$3,750 | \$7,500  | -50% | \$1,267 | \$2,817  | -56% | \$0 | \$0 | \$0 | \$9,828  | \$20,417 | -51% | Electricity            | \$1,961  | \$9,187  | -78% | \$1,277  | \$5,833  | -78% | \$1,277  | \$5,833  | -78% | \$1,277  | \$5,833  | -78% | \$0      | \$0      | \$0  | \$2,553  | \$18,667  | -87% | Gas                     | \$7,477  | \$5,833  | 28%  | \$6,845  | \$4,167  | 64%  | \$6,845  | \$4,167  | 64%  | \$1,267  | \$1,667  | -24% | \$0      | \$0      | \$0 | \$1,000  | \$1,667   | -40% | Rubbish/Recycling       | \$1,479  | \$1,333  | 10% | \$964   | \$2,000 | -52%  | \$964    | \$2,000  | -52% | \$428    | \$900   | -53% | \$0  | \$0  | \$0 | \$1,393   | \$4,233   | -67% | Total Utilities Exp. | \$18,144 | \$24,133 | -25% | \$14,830 | \$19,500 | -24% | \$14,830 | \$19,500 | -24% | \$4,531 | \$8,000 | -43% | \$0 | \$0 | \$0 | \$17,569 | \$54,433 | -31% | <b>Maintenance Expenses</b> |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      | Salaries            | \$14,256 | \$20,833 | -31% | \$9,187 | \$15,000 | -39% | \$9,187 | \$15,000 | -39% | \$2,168 | \$9,417 | -77% | \$0 | \$0 | \$0 | \$25,722 | \$39,250 | -34% | Benefits       | \$2,098 | \$4,333 | -51% | \$1,443 | \$6,000 | -76% | \$1,443 | \$6,000 | -76% | \$153   | \$1,367 | -89% | \$0 | \$0 | \$0 | \$4,594  | \$15,700 | -71% | Materials         | \$2,144 | \$2,000 | 7%   | \$1,977 | \$2,167 | -8%  | \$1,977 | \$2,167 | -8%  | \$1,046 | \$2,167 | -51% | \$0 | \$0 | \$0 | \$5,186  | \$11,333 | -54% | Uniforms              | \$40         | \$100    | -60% | \$40  | \$100 | -60% | \$40  | \$100 | -60% | \$0   | \$0   | 100% | \$0 | \$0 | \$0 | \$40         | \$200    | -80% | Elevator Contract     | \$1,474      | \$1,333  | 11%   | \$1,474 | \$1,333 | 11%   | \$1,474 | \$1,333 | 11%   | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$2,948      | \$2,667  | 11%   | Entrepreneur          | \$0 | \$433   | -100% | \$0 | \$433   | -100% | \$0 | \$433   | -100% | \$41 | \$43 | -5% | \$0 | \$0 | \$0 | \$41 | \$1,750 | -98%  | Heating/Cooling Contracts | \$0 | \$1,951 | -100% | \$1,951 | \$1,667 | 17%   | \$1,951 | \$1,667 | 17%   | \$0 | \$183 | -100% | \$0 | \$0 | \$0 | \$1,951 | \$317   | 278%  | Plumbing Contracts | \$4,726 | \$333   | 1318% | \$2,133 | \$333   | 540%  | \$2,133 | \$333   | 540%  | \$0 | \$189 | -100% | \$0 | \$0 | \$0 | \$6,859 | \$850   | 707%  | Unit Turnaround        | \$4,852 | \$2,500 | 94%   | \$2,158 | \$2,000 | 8%    | \$2,158 | \$2,000 | 8%    | \$77 | \$833 | -91% | \$0 | \$0 | \$0 | \$7,212 | \$5,333 | 35%   | Contract Costs         | \$6,178 | \$2,000 | 78% | \$7,045 | \$10,000 | -30% | \$7,045 | \$10,000 | -30% | \$435 | \$16,500 | -98% | \$0 | \$0 | \$0 | \$14,043 | \$51,543 | -73% | Total Maintenance Exp. | \$39,692 | \$44,433 | -11% | \$27,419 | \$39,933 | -31% | \$27,419 | \$39,933 | -31% | \$4,325  | \$24,817 | -82% | \$0      | \$0      | \$0  | \$68,636 | \$119,183 | -42% | <b>General Expenses</b> |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      | Property Insurance     | \$10,178 | \$10,833 | -6% | \$4,721  | \$9,167  | -48%  | \$4,721  | \$9,167  | -48% | \$3,112  | \$3,358  | -7%  | \$0      | \$0      | \$0 | \$22,014  | \$21,358  | 3%  | Liability Insurance    | \$1,631  | \$1,667  | -2% | \$1,338 | \$1,667 | -18%  | \$1,338  | \$1,667  | -18% | \$451    | \$492   | -8%  | \$0  | \$0  | \$0 | \$1,671   | \$4,075   | -16% | Work Comp Insurance | \$4,168 | \$1,333 | 208% | \$4,384 | \$1,667 | 161% | \$4,384 | \$1,667 | 161% | \$6,348 | \$1,667 | 285% | \$0 | \$0 | \$0 | \$19,100 | \$4,500 | 323% | Auto Insurance | \$321 | \$667 | -51% | \$254 | \$667 | -62% | \$254 | \$667 | -62% | \$65 | \$250 | -74% | \$0 | \$0 | \$0 | \$651 | \$1,543 | -58% | PILOT | \$4,199 | \$783 | 435% | \$4,534 | \$6,667 | -32% | \$4,534 | \$6,667 | -32% | \$1,815 | \$2,722 | -33% | \$0 | \$0 | \$0 | \$16,543 | \$16,722 | -1% | Software Licenses | \$231 | \$417 | -44% | \$431 | \$431 | 0% | \$431 | \$431 | 0% | \$316 | \$300 | 5% | \$0 | \$0 | \$0 | \$4,079 | \$4,543 | -10% | Compliance/Litigation | \$ (150,021) | \$ (313) | 153% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$ (150,021) | \$ (313) | 153% | Other General Expense | \$0 | \$658 | -100% | \$0 | \$658 | -100% | \$0 | \$658 | -100% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$658 | -100% | Direct TV | \$0 | \$1,165 | -100% | \$0 | \$1,165 | -100% | \$0 | \$1,165 | -100% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$1,165 | -100% | ISP | \$0 | \$1,667 | -100% | \$0 | \$1,667 | -100% | \$0 | \$1,667 | -100% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$1,667 | -100% | Bank | \$0 | \$1,667 | -100% | \$0 | \$1,667 | -100% | \$0 | \$1,667 | -100% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$1,667 | -100% | Operating Transfer Out | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | Transfer to AHTF | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | Total General Expenses | \$21,798 | \$24,750 | -12% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58% | TOTAL EXPENSES | \$23,329 | \$19,649 | 18% | \$19,649 | \$19,649 | 0% | \$19,649 | \$19,649 | 0% | \$19,649 | \$19,649 | 0% | \$19,649 | \$19,649 | 0% | \$20,826 | \$19,649 | 6% | <b>NET INCOME/LOSS</b> | \$24,467 | \$14,496 | 67% | \$5,123 | \$115 | 4533% | \$43,644 | \$44,442 | -2% | \$18,009 | \$4,581 | -75% | \$41 | \$41 | 0% | \$394,267 | \$154,685 | 60% |
| Rental Income               | \$10,135       | \$8,313  | 18%      | \$18,318               | \$15,070 | 21%      | \$40,173        | \$40,173  | \$0      | \$26,595      | \$30,326 | -13%     | \$16,310 | \$1,000  | 1531%    | \$206,903    | \$208,216 | -1%      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Subsidy                     | \$24,004       | \$2,000  | 1120%    | \$4,724                | \$0      | 4724%    | \$4,724         | \$0       | 4724%    | \$0           | \$0      | \$0      | \$0      | \$0      | \$0      | \$289,254    | \$299,603 | -3%      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Other Income/Inhabitants    | \$13,144       | \$3,333  | 294%     | \$0                    | \$0      | \$0      | \$0             | \$0       | \$0      | \$413         | \$43     | 878%     | \$0      | \$0      | \$0      | \$13,144     | \$13,333  | -1%      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Interest Income             | \$19           | \$0      | 190%     | \$0                    | \$0      | \$0      | \$0             | \$0       | \$0      | \$619         | \$667    | 9%       | \$0      | \$0      | \$0      | \$2,821      | \$43      | 6492%    |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Other Income                | \$355          | \$2,000  | -82%     | \$13,046               | \$11,667 | 12%      | \$13,046        | \$11,667  | 12%      | \$619         | \$667    | 9%       | \$0      | \$0      | \$0      | \$20,319     | \$40,333  | -50%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     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       |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Grants/Adm'n Fees           | \$11,279       | \$13,654 | -17%     | \$15,432               | \$14,847 | 4%       | \$15,220        | \$14,847  | 4%       | \$0           | \$467    | -100%    | \$1,624  | \$1,624  | 0%       | \$43,555     | \$65,346  | -33%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |         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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          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   |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Gas TV                      | \$0            | \$0      | \$0      | \$0                    | \$0      | \$0      | \$0             | \$0       | \$0      | \$0           | \$0      | \$0      | \$0      | \$0      | \$0      | \$0          | \$0       | \$0      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |         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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Office Rent                 | \$0            | \$0      | \$0      | \$0                    | \$0      | \$0      | \$0             | \$0       | \$0      | \$0           | \$0      | \$0      | \$0      | \$0      | \$0      | \$15,560     | \$14,500  | 7%       |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |         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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Office Rent                 | \$0            | \$0      | \$0      | \$0                    | \$0      | \$0      | \$0             | \$0       | \$0      | \$0           | \$0      | \$0      | \$0      | \$0      | \$0      | \$3,500      | \$3,500   | 0%       |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |         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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| IT Expense                  | \$0            | \$0      | \$0      | \$0                    | \$0      | \$0      | \$0             | \$0       | \$0      | \$0           | \$0      | \$0      | \$0      | \$0      | \$0      | \$0          | \$0       | \$0      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| IT Expense                  | \$0            | \$0      | \$0      | \$0                    | \$0      | \$0      | \$0             | \$0       | \$0      | \$0           | \$0      | \$0      | \$0      | \$0      | \$0      | \$0          | \$0       | \$0      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |         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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Operating Transfer In       | \$0            | \$0      | \$0      | \$0                    | \$0      | \$0      | \$0             | \$0       | \$0      | \$0           | \$0      | \$0      | \$0      | \$0      | \$0      | \$0          | \$0       | \$0      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Total Receipts              | \$18,038       | \$18,035 | 0%       | \$18,578               | \$17,690 | 4%       | \$195,170       | \$211,024 | -6%      | \$53,388      | \$78,650 | -31%     | \$20,306 | \$24,541 | -17%     | \$603,279    | \$771,419 | -21%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| <b>EXPENSES</b>             |                |          |          |                        |          |          |                 |           |          |               |          |          |          |          |          |              |           |          | <b>Administrative</b> |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      | Salaries            | \$15,007 | \$14,167 | 6%    | \$12,616 | \$13,000 | -3%   | \$15,023 | \$25,833 | -42%  | \$1,160 | \$28,083 | -95% | \$2,373 | \$1,500 | 58% | \$60,770  | \$95,580  | -36% | Employee Benefits        | \$4,316  | \$9,647 | -55% | \$5,416 | \$6,000 | -10% | \$5,873 | \$10,333 | -43% | \$1,107 | \$11,233 | -91% | \$918 | \$1,000 | -8% | \$25,631 | \$18,233 | 41%  | Advertising & Marketing  | \$340   | \$750   | -54% | \$289 | \$750   | -61% | \$289 | \$750   | -61% | \$117 | \$100% | 17%  | \$0 | \$0 | \$0 | \$638   | \$1,617 | -61%  | Memberships/Publications | \$25     | \$0      | 250%  | \$25     | \$0      | 250% | \$25     | \$0      | 250% | \$273   | \$333   | -18% | \$0 | \$0 | \$0 | \$823    | \$333    | 147% | Legal                       | \$0      | \$167    | -100% | \$0      | \$0      | \$0   | \$0      | \$0      | \$0   | \$237 | \$167 | 43%   | \$0     | \$0     | \$0 | \$237    | \$333    | -29% | Travel                    | \$0          | \$333    | -100% | \$0     | \$333    | -100% | \$0     | \$333    | -100% | \$397   | \$333   | 19%   | \$0     | \$0     | \$0  | \$397        | \$1,150  | -66% | Printing              | \$483   | \$483   | 0%    | \$200   | \$500   | -60%  | \$728   | \$483   | 50%   | \$0   | \$2,067 | -100% | \$1,326 | \$2,500 | -47% | \$1,326  | \$4,233  | -68%  | Accounting      | \$781   | \$1,543 | -49%  | \$821   | \$1,000 | -18%  | \$225   | \$483   | -53%  | \$225   | \$483   | -53% | \$0 | \$0 | \$0 | \$900   | \$1,333  | -32%  | Audit          | \$1,750 | \$1,750 | 0%    | \$1,750 | \$1,750  | 0%    | \$1,750 | \$1,750  | 0%    | \$0   | \$0      | \$0  | \$0   | \$0     | \$0  | \$1,750  | \$1,750  | 0%    | Office Rent            | \$633    | \$1,500  | -58%  | \$633    | \$1,667  | -62%  | \$633    | \$1,667  | -62%  | \$677   | \$1,667  | -59% | \$470 | \$1,000 | -53% | \$1,450  | \$5,667   | -75%  | Office Supplies/Paper   | \$3,270 | \$2,500 | 31%   | \$3,059 | \$2,500 | 22%   | \$3,834 | \$2,500 | 53%   | \$314 | \$417 | -25% | \$0 | \$0 | \$0 | \$11,873 | \$10,833 | 11%  | Supplies                  | \$314    | \$417    | -25%  | \$314    | \$417    | -25% | \$314     | \$417     | -25% | \$314    | \$417    | -25%  | \$0      | \$0      | \$0  | \$1,255   | \$1,667   | -25% | Telephone              | \$30,198 | \$44,500 | -33%  | \$20,623 | \$25,658 | -20% | \$28,537 | \$46,538 | -39% | \$31,650 | \$52,500 | -39%  | \$4,302  | \$3,500  | 23%  | \$115,550 | \$173,025 | -33% | Total Admin Expenses  | \$31,229 | \$33,658 | -7%  | \$19,220 | \$19,347 | 6%   | \$19,220 | \$19,347 | 6%   | \$19,220 | \$19,347 | 6%   | \$19,220 | \$19,347 | 6%  | \$19,220 | \$19,347 | 6%   | <b>Utilities</b>       |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      | Water & Sewer          | \$4,831  | \$10,000 | -52% | \$3,750  | \$7,500  | -50% | \$3,750  | \$7,500  | -50% | \$1,267 | \$2,817  | -56% | \$0   | \$0     | \$0 | \$9,828  | \$20,417  | -51% | Electricity             | \$1,961 | \$9,187 | -78% | \$1,277 | \$5,833 | -78% | \$1,277 | \$5,833 | -78% | \$1,277 | \$5,833 | -78% | \$0 | \$0 | \$0 | \$2,553 | \$18,667 | -87% | Gas                      | \$7,477      | \$5,833  | 28%  | \$6,845 | \$4,167 | 64%  | \$6,845 | \$4,167 | 64%  | \$1,267 | \$1,667 | -24% | \$0 | \$0 | \$0 | \$1,000      | \$1,667  | -40% | Rubbish/Recycling     | \$1,479  | \$1,333  | 10%   | \$964    | \$2,000  | -52%  | \$964    | \$2,000  | -52%  | \$428   | \$900   | -53% | \$0 | \$0 | \$0 | \$1,393  | \$4,233  | -67%  | Total Utilities Exp.        | \$18,144 | \$24,133 | -25%  | \$14,830 | \$19,500 | -24%  | \$14,830 | \$19,500 | -24%  | \$4,531 | \$8,000 | -43% | \$0 | \$0 | \$0 | \$17,569 | \$54,433 | -31%  | <b>Maintenance Expenses</b> |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       | Salaries   | \$14,256 | \$20,833 | -31%  | \$9,187 | \$15,000 | -39%  | \$9,187 | \$15,000 | -39%  | \$2,168 | \$9,417 | -77% | \$0 | \$0 | \$0 | \$25,722 | \$39,250 | -34%  | Benefits               | \$2,098 | \$4,333 | -51% | \$1,443 | \$6,000 | -76% | \$1,443 | \$6,000 | -76% | \$153   | \$1,367 | -89% | \$0 | \$0 | \$0 | \$4,594 | \$15,700 | -71% | Materials             | \$2,144      | \$2,000  | 7%   | \$1,977 | \$2,167 | -8%  | \$1,977 | \$2,167 | -8%  | \$1,046 | \$2,167 | -51% | \$0   | \$0     | \$0  | \$5,186      | \$11,333 | -54% | Uniforms               | \$40     | \$100    | -60%  | \$40     | \$100    | -60%  | \$40     | \$100    | -60%  | \$0      | \$0      | 100% | \$0      | \$0      | \$0  | \$40     | \$200    | -80%  | Elevator Contract | \$1,474  | \$1,333  | 11%   | \$1,474  | \$1,333  | 11%   | \$1,474  | \$1,333  | 11%   | \$0      | \$0      | \$0  | \$0      | \$0      | \$0 | \$2,948  | \$2,667  | 11%   | Entrepreneur              | \$0      | \$433    | -100% | \$0      | \$433    | -100% | \$0      | \$433    | -100% | \$41     | \$43     | -5%   | \$0     | \$0     | \$0 | \$41      | \$1,750   | -98%  | Heating/Cooling Contracts | \$0      | \$1,951  | -100% | \$1,951  | \$1,667  | 17%   | \$1,951  | \$1,667  | 17%   | \$0      | \$183    | -100% | \$0      | \$0      | \$0 | \$1,951  | \$317    | 278%  | Plumbing Contracts     | \$4,726 | \$333   | 1318% | \$2,133 | \$333   | 540% | \$2,133 | \$333   | 540% | \$0  | \$189 | -100% | \$0 | \$0 | \$0 | \$6,859 | \$850   | 707% | Unit Turnaround  | \$4,852 | \$2,500  | 94%  | \$2,158 | \$2,000  | 8%   | \$2,158 | \$2,000  | 8%   | \$77    | \$833    | -91% | \$0 | \$0 | \$0 | \$7,212  | \$5,333  | 35%  | Contract Costs         | \$6,178  | \$2,000  | 78%  | \$7,045  | \$10,000 | -30% | \$7,045  | \$10,000 | -30% | \$435    | \$16,500 | -98% | \$0      | \$0      | \$0  | \$14,043 | \$51,543  | -73% | Total Maintenance Exp.  | \$39,692 | \$44,433 | -11% | \$27,419 | \$39,933 | -31% | \$27,419 | \$39,933 | -31% | \$4,325  | \$24,817 | -82% | \$0      | \$0      | \$0 | \$68,636 | \$119,183 | -42% | <b>General Expenses</b> |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      | Property Insurance   | \$10,178 | \$10,833 | -6%  | \$4,721  | \$9,167  | -48% | \$4,721  | \$9,167  | -48% | \$3,112 | \$3,358 | -7%  | \$0 | \$0 | \$0 | \$22,014 | \$21,358 | 3%   | Liability Insurance         | \$1,631 | \$1,667 | -2%  | \$1,338 | \$1,667 | -18% | \$1,338 | \$1,667 | -18% | \$451   | \$492   | -8%  | \$0 | \$0 | \$0 | \$1,671  | \$4,075 | -16% | Work Comp Insurance | \$4,168  | \$1,333  | 208% | \$4,384 | \$1,667  | 161% | \$4,384 | \$1,667  | 161% | \$6,348 | \$1,667 | 285% | \$0 | \$0 | \$0 | \$19,100 | \$4,500  | 323% | Auto Insurance | \$321   | \$667   | -51% | \$254   | \$667   | -62% | \$254   | \$667   | -62% | \$65    | \$250   | -74% | \$0 | \$0 | \$0 | \$651    | \$1,543  | -58% | PILOT             | \$4,199 | \$783   | 435% | \$4,534 | \$6,667 | -32% | \$4,534 | \$6,667 | -32% | \$1,815 | \$2,722 | -33% | \$0 | \$0 | \$0 | \$16,543 | \$16,722 | -1%  | Software Licenses     | \$231        | \$417    | -44% | \$431 | \$431 | 0%   | \$431 | \$431 | 0%   | \$316 | \$300 | 5%   | \$0 | \$0 | \$0 | \$4,079      | \$4,543  | -10% | Compliance/Litigation | \$ (150,021) | \$ (313) | 153%  | \$0     | \$0     | \$0   | \$0     | \$0     | \$0   | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$ (150,021) | \$ (313) | 153%  | Other General Expense | \$0 | \$658   | -100% | \$0 | \$658   | -100% | \$0 | \$658   | -100% | \$0  | \$0  | \$0 | \$0 | \$0 | \$0 | \$0  | \$658   | -100% | Direct TV                 | \$0 | \$1,165 | -100% | \$0     | \$1,165 | -100% | \$0     | \$1,165 | -100% | \$0 | \$0   | \$0   | \$0 | \$0 | \$0 | \$0     | \$1,165 | -100% | ISP                | \$0     | \$1,667 | -100% | \$0     | \$1,667 | -100% | \$0     | \$1,667 | -100% | \$0 | \$0   | \$0   | \$0 | \$0 | \$0 | \$0     | \$1,667 | -100% | Bank                   | \$0     | \$1,667 | -100% | \$0     | \$1,667 | -100% | \$0     | \$1,667 | -100% | \$0  | \$0   | \$0  | \$0 | \$0 | \$0 | \$0     | \$1,667 | -100% | Operating Transfer Out | \$0     | \$0     | \$0 | \$0     | \$0      | \$0  | \$0     | \$0      | \$0  | \$0   | \$0      | \$0  | \$0 | \$0 | \$0 | \$0      | \$0      | \$0  | Transfer to AHTF       | \$0      | \$0      | \$0  | \$0      | \$0      | \$0  | \$0      | \$0      | \$0  | \$0      | \$0      | \$0  | \$0      | \$0      | \$0  | \$0      | \$0       | \$0  | Total General Expenses  | \$21,798 | \$24,750 | -12% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58% | TOTAL EXPENSES         | \$23,329 | \$19,649 | 18% | \$19,649 | \$19,649 | 0%    | \$19,649 | \$19,649 | 0%   | \$19,649 | \$19,649 | 0%   | \$19,649 | \$19,649 | 0%  | \$20,826  | \$19,649  | 6%  | <b>NET INCOME/LOSS</b> | \$24,467 | \$14,496 | 67% | \$5,123 | \$115   | 4533% | \$43,644 | \$44,442 | -2%  | \$18,009 | \$4,581 | -75% | \$41 | \$41 | 0%  | \$394,267 | \$154,685 | 60%  |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| <b>Administrative</b>       |                |          |          |                        |          |          |                 |           |          |               |          |          |          |          |          |              |           |          | Salaries              | \$15,007 | \$14,167 | 6%   | \$12,616 | \$13,000 | -3%  | \$15,023 | \$25,833 | -42% | \$1,160  | \$28,083 | -95% | \$2,373  | \$1,500 | 58%   | \$60,770  | \$95,580  | -36% | Employee Benefits   | \$4,316  | \$9,647  | -55%  | \$5,416  | \$6,000  | -10%  | \$5,873  | \$10,333 | -43%  | \$1,107 | \$11,233 | -91% | \$918   | \$1,000 | -8% | \$25,631  | \$18,233  | 41%  | Advertising & Marketing  | \$340    | \$750   | -54% | \$289   | \$750   | -61% | \$289   | \$750    | -61% | \$117   | \$100%   | 17%  | \$0   | \$0     | \$0 | \$638    | \$1,617  | -61% | Memberships/Publications | \$25    | \$0     | 250% | \$25  | \$0     | 250% | \$25  | \$0     | 250% | \$273 | \$333  | -18% | \$0 | \$0 | \$0 | \$823   | \$333   | 147%  | Legal                    | \$0      | \$167    | -100% | \$0      | \$0      | \$0  | \$0      | \$0      | \$0  | \$237   | \$167   | 43%  | \$0 | \$0 | \$0 | \$237    | \$333    | -29% | Travel                      | \$0      | \$333    | -100% | \$0      | \$333    | -100% | \$0      | \$333    | -100% | \$397 | \$333 | 19%   | \$0     | \$0     | \$0 | \$397    | \$1,150  | -66% | Printing                  | \$483        | \$483    | 0%    | \$200   | \$500    | -60%  | \$728   | \$483    | 50%   | \$0     | \$2,067 | -100% | \$1,326 | \$2,500 | -47% | \$1,326      | \$4,233  | -68% | Accounting            | \$781   | \$1,543 | -49%  | \$821   | \$1,000 | -18%  | \$225   | \$483   | -53%  | \$225 | \$483   | -53%  | \$0     | \$0     | \$0  | \$900    | \$1,333  | -32%  | Audit           | \$1,750 | \$1,750 | 0%    | \$1,750 | \$1,750 | 0%    | \$1,750 | \$1,750 | 0%    | \$0     | \$0     | \$0  | \$0 | \$0 | \$0 | \$1,750 | \$1,750  | 0%    | Office Rent    | \$633   | \$1,500 | -58%  | \$633   | \$1,667  | -62%  | \$633   | \$1,667  | -62%  | \$677 | \$1,667  | -59% | \$470 | \$1,000 | -53% | \$1,450  | \$5,667  | -75%  | Office Supplies/Paper  | \$3,270  | \$2,500  | 31%   | \$3,059  | \$2,500  | 22%   | \$3,834  | \$2,500  | 53%   | \$314   | \$417    | -25% | \$0   | \$0     | \$0  | \$11,873 | \$10,833  | 11%   | Supplies                | \$314   | \$417   | -25%  | \$314   | \$417   | -25%  | \$314   | \$417   | -25%  | \$314 | \$417 | -25% | \$0 | \$0 | \$0 | \$1,255  | \$1,667  | -25% | Telephone                 | \$30,198 | \$44,500 | -33%  | \$20,623 | \$25,658 | -20% | \$28,537  | \$46,538  | -39% | \$31,650 | \$52,500 | -39%  | \$4,302  | \$3,500  | 23%  | \$115,550 | \$173,025 | -33% | Total Admin Expenses   | \$31,229 | \$33,658 | -7%   | \$19,220 | \$19,347 | 6%   | \$19,220 | \$19,347 | 6%   | \$19,220 | \$19,347 | 6%    | \$19,220 | \$19,347 | 6%   | \$19,220  | \$19,347  | 6%   | <b>Utilities</b>      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      | Water & Sewer          | \$4,831  | \$10,000 | -52% | \$3,750  | \$7,500  | -50%  | \$3,750  | \$7,500  | -50% | \$1,267  | \$2,817  | -56% | \$0     | \$0     | \$0 | \$9,828   | \$20,417  | -51% | Electricity            | \$1,961  | \$9,187  | -78% | \$1,277  | \$5,833  | -78% | \$1,277  | \$5,833  | -78% | \$1,277 | \$5,833  | -78% | \$0   | \$0     | \$0 | \$2,553  | \$18,667  | -87% | Gas                     | \$7,477 | \$5,833 | 28%  | \$6,845 | \$4,167 | 64%  | \$6,845 | \$4,167 | 64%  | \$1,267 | \$1,667 | -24% | \$0 | \$0 | \$0 | \$1,000 | \$1,667  | -40% | Rubbish/Recycling        | \$1,479      | \$1,333  | 10%  | \$964   | \$2,000 | -52% | \$964   | \$2,000 | -52% | \$428   | \$900   | -53% | \$0 | \$0 | \$0 | \$1,393      | \$4,233  | -67% | Total Utilities Exp.  | \$18,144 | \$24,133 | -25%  | \$14,830 | \$19,500 | -24%  | \$14,830 | \$19,500 | -24%  | \$4,531 | \$8,000 | -43% | \$0 | \$0 | \$0 | \$17,569 | \$54,433 | -31%  | <b>Maintenance Expenses</b> |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       | Salaries                    | \$14,256 | \$20,833 | -31%  | \$9,187 | \$15,000 | -39%  | \$9,187 | \$15,000 | -39%  | \$2,168 | \$9,417 | -77%  | \$0     | \$0     | \$0  | \$25,722 | \$39,250 | -34%  | Benefits   | \$2,098  | \$4,333  | -51%  | \$1,443 | \$6,000  | -76%  | \$1,443 | \$6,000  | -76%  | \$153   | \$1,367 | -89% | \$0 | \$0 | \$0 | \$4,594  | \$15,700 | -71%  | Materials              | \$2,144 | \$2,000 | 7%   | \$1,977 | \$2,167 | -8%  | \$1,977 | \$2,167 | -8%  | \$1,046 | \$2,167 | -51% | \$0 | \$0 | \$0 | \$5,186 | \$11,333 | -54% | Uniforms              | \$40         | \$100    | -60% | \$40    | \$100   | -60% | \$40    | \$100   | -60% | \$0     | \$0     | 100% | \$0   | \$0     | \$0  | \$40         | \$200    | -80% | Elevator Contract      | \$1,474  | \$1,333  | 11%   | \$1,474  | \$1,333  | 11%   | \$1,474  | \$1,333  | 11%   | \$0      | \$0      | \$0  | \$0      | \$0      | \$0  | \$2,948  | \$2,667  | 11%   | Entrepreneur      | \$0      | \$433    | -100% | \$0      | \$433    | -100% | \$0      | \$433    | -100% | \$41     | \$43     | -5%  | \$0      | \$0      | \$0 | \$41     | \$1,750  | -98%  | Heating/Cooling Contracts | \$0      | \$1,951  | -100% | \$1,951  | \$1,667  | 17%   | \$1,951  | \$1,667  | 17%   | \$0      | \$183    | -100% | \$0     | \$0     | \$0 | \$1,951   | \$317     | 278%  | Plumbing Contracts        | \$4,726  | \$333    | 1318% | \$2,133  | \$333    | 540%  | \$2,133  | \$333    | 540%  | \$0      | \$189    | -100% | \$0      | \$0      | \$0 | \$6,859  | \$850    | 707%  | Unit Turnaround        | \$4,852 | \$2,500 | 94%   | \$2,158 | \$2,000 | 8%   | \$2,158 | \$2,000 | 8%   | \$77 | \$833 | -91%  | \$0 | \$0 | \$0 | \$7,212 | \$5,333 | 35%  | Contract Costs   | \$6,178 | \$2,000  | 78%  | \$7,045 | \$10,000 | -30% | \$7,045 | \$10,000 | -30% | \$435   | \$16,500 | -98% | \$0 | \$0 | \$0 | \$14,043 | \$51,543 | -73% | Total Maintenance Exp. | \$39,692 | \$44,433 | -11% | \$27,419 | \$39,933 | -31% | \$27,419 | \$39,933 | -31% | \$4,325  | \$24,817 | -82% | \$0      | \$0      | \$0  | \$68,636 | \$119,183 | -42% | <b>General Expenses</b> |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      | Property Insurance      | \$10,178 | \$10,833 | -6% | \$4,721 | \$9,167 | -48%  | \$4,721  | \$9,167  | -48% | \$3,112  | \$3,358 | -7%  | \$0  | \$0  | \$0 | \$22,014  | \$21,358  | 3%   | Liability Insurance  | \$1,631  | \$1,667  | -2%  | \$1,338  | \$1,667  | -18% | \$1,338  | \$1,667  | -18% | \$451   | \$492   | -8%  | \$0 | \$0 | \$0 | \$1,671  | \$4,075  | -16% | Work Comp Insurance         | \$4,168 | \$1,333 | 208% | \$4,384 | \$1,667 | 161% | \$4,384 | \$1,667 | 161% | \$6,348 | \$1,667 | 285% | \$0 | \$0 | \$0 | \$19,100 | \$4,500 | 323% | Auto Insurance      | \$321    | \$667    | -51% | \$254   | \$667    | -62% | \$254   | \$667    | -62% | \$65    | \$250   | -74% | \$0 | \$0 | \$0 | \$651    | \$1,543  | -58% | PILOT          | \$4,199 | \$783   | 435% | \$4,534 | \$6,667 | -32% | \$4,534 | \$6,667 | -32% | \$1,815 | \$2,722 | -33% | \$0 | \$0 | \$0 | \$16,543 | \$16,722 | -1%  | Software Licenses | \$231   | \$417   | -44% | \$431   | \$431   | 0%   | \$431   | \$431   | 0%   | \$316   | \$300   | 5%   | \$0 | \$0 | \$0 | \$4,079  | \$4,543  | -10% | Compliance/Litigation | \$ (150,021) | \$ (313) | 153% | \$0   | \$0   | \$0  | \$0   | \$0   | \$0  | \$0   | \$0   | \$0  | \$0 | \$0 | \$0 | \$ (150,021) | \$ (313) | 153% | Other General Expense | \$0          | \$658    | -100% | \$0     | \$658   | -100% | \$0     | \$658   | -100% | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0          | \$658    | -100% | Direct TV             | \$0 | \$1,165 | -100% | \$0 | \$1,165 | -100% | \$0 | \$1,165 | -100% | \$0  | \$0  | \$0 | \$0 | \$0 | \$0 | \$0  | \$1,165 | -100% | ISP                       | \$0 | \$1,667 | -100% | \$0     | \$1,667 | -100% | \$0     | \$1,667 | -100% | \$0 | \$0   | \$0   | \$0 | \$0 | \$0 | \$0     | \$1,667 | -100% | Bank               | \$0     | \$1,667 | -100% | \$0     | \$1,667 | -100% | \$0     | \$1,667 | -100% | \$0 | \$0   | \$0   | \$0 | \$0 | \$0 | \$0     | \$1,667 | -100% | Operating Transfer Out | \$0     | \$0     | \$0   | \$0     | \$0     | \$0   | \$0     | \$0     | \$0   | \$0  | \$0   | \$0  | \$0 | \$0 | \$0 | \$0     | \$0     | \$0   | Transfer to AHTF       | \$0     | \$0     | \$0 | \$0     | \$0      | \$0  | \$0     | \$0      | \$0  | \$0   | \$0      | \$0  | \$0 | \$0 | \$0 | \$0      | \$0      | \$0  | Total General Expenses | \$21,798 | \$24,750 | -12% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220  | -58% | TOTAL EXPENSES          | \$23,329 | \$19,649 | 18%  | \$19,649 | \$19,649 | 0%   | \$19,649 | \$19,649 | 0%   | \$19,649 | \$19,649 | 0%   | \$19,649 | \$19,649 | 0%   | \$20,826 | \$19,649 | 6%   | <b>NET INCOME/LOSS</b> | \$24,467 | \$14,496 | 67% | \$5,123  | \$115    | 4533% | \$43,644 | \$44,442 | -2%  | \$18,009 | \$4,581  | -75% | \$41     | \$41     | 0%  | \$394,267 | \$154,685 | 60% |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Salaries                    | \$15,007       | \$14,167 | 6%       | \$12,616               | \$13,000 | -3%      | \$15,023        | \$25,833  | -42%     | \$1,160       | \$28,083 | -95%     | \$2,373  | \$1,500  | 58%      | \$60,770     | \$95,580  | -36%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          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|       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Employee Benefits           | \$4,316        | \$9,647  | -55%     | \$5,416                | \$6,000  | -10%     | \$5,873         | \$10,333  | -43%     | \$1,107       | \$11,233 | -91%     | \$918    | \$1,000  | -8%      | \$25,631     | \$18,233  | 41%      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       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| Advertising & Marketing     | \$340          | \$750    | -54%     | \$289                  | \$750    | -61%     | \$289           | \$750     | -61%     | \$117         | \$100%   | 17%      | \$0      | \$0      | \$0      | \$638        | \$1,617   | -61%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       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|          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Memberships/Publications    | \$25           | \$0      | 250%     | \$25                   | \$0      | 250%     | \$25            | \$0       | 250%     | \$273         | \$333    | -18%     | \$0      | \$0      | \$0      | \$823        | \$333     | 147%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |   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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       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|       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Legal                       | \$0            | \$167    | -100%    | \$0                    | \$0      | \$0      | \$0             | \$0       | \$0      | \$237         | \$167    | 43%      | \$0      | \$0      | \$0      | \$237        | \$333     | -29%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          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   |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Travel                      | \$0            | \$333    | -100%    | \$0                    | \$333    | -100%    | \$0             | \$333     | -100%    | \$397         | \$333    | 19%      | \$0      | \$0      | \$0      | \$397        | \$1,150   | -66%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       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|      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         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| Printing                    | \$483          | \$483    | 0%       | \$200                  | \$500    | -60%     | \$728           | \$483     | 50%      | \$0           | \$2,067  | -100%    | \$1,326  | \$2,500  | -47%     | \$1,326      | \$4,233   | -68%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |         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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          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   |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          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|       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Accounting                  | \$781          | \$1,543  | -49%     | \$821                  | \$1,000  | -18%     | \$225           | \$483     | -53%     | \$225         | \$483    | -53%     | \$0      | \$0      | \$0      | \$900        | \$1,333   | -32%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          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   |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       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|       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Audit                       | \$1,750        | \$1,750  | 0%       | \$1,750                | \$1,750  | 0%       | \$1,750         | \$1,750   | 0%       | \$0           | \$0      | \$0      | \$0      | \$0      | \$0      | \$1,750      | \$1,750   | 0%       |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Office Rent                 | \$633          | \$1,500  | -58%     | \$633                  | \$1,667  | -62%     | \$633           | \$1,667   | -62%     | \$677         | \$1,667  | -59%     | \$470    | \$1,000  | -53%     | \$1,450      | \$5,667   | -75%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Office Supplies/Paper       | \$3,270        | \$2,500  | 31%      | \$3,059                | \$2,500  | 22%      | \$3,834         | \$2,500   | 53%      | \$314         | \$417    | -25%     | \$0      | \$0      | \$0      | \$11,873     | \$10,833  | 11%      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Supplies                    | \$314          | \$417    | -25%     | \$314                  | \$417    | -25%     | \$314           | \$417     | -25%     | \$314         | \$417    | -25%     | \$0      | \$0      | \$0      | \$1,255      | \$1,667   | -25%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Telephone                   | \$30,198       | \$44,500 | -33%     | \$20,623               | \$25,658 | -20%     | \$28,537        | \$46,538  | -39%     | \$31,650      | \$52,500 | -39%     | \$4,302  | \$3,500  | 23%      | \$115,550    | \$173,025 | -33%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          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|      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Total Admin Expenses        | \$31,229       | \$33,658 | -7%      | \$19,220               | \$19,347 | 6%       | \$19,220        | \$19,347  | 6%       | \$19,220      | \$19,347 | 6%       | \$19,220 | \$19,347 | 6%       | \$19,220     | \$19,347  | 6%       |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |   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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       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|       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| <b>Utilities</b>            |                |          |          |                        |          |          |                 |           |          |               |          |          |          |          |          |              |           |          | Water & Sewer         | \$4,831  | \$10,000 | -52% | \$3,750  | \$7,500  | -50% | \$3,750  | \$7,500  | -50% | \$1,267  | \$2,817  | -56% | \$0      | \$0     | \$0   | \$9,828   | \$20,417  | -51% | Electricity         | \$1,961  | \$9,187  | -78%  | \$1,277  | \$5,833  | -78%  | \$1,277  | \$5,833  | -78%  | \$1,277 | \$5,833  | -78% | \$0     | \$0     | \$0 | \$2,553   | \$18,667  | -87% | Gas                      | \$7,477  | \$5,833 | 28%  | \$6,845 | \$4,167 | 64%  | \$6,845 | \$4,167  | 64%  | \$1,267 | \$1,667  | -24% | \$0   | \$0     | \$0 | \$1,000  | \$1,667  | -40% | Rubbish/Recycling        | \$1,479 | \$1,333 | 10%  | \$964 | \$2,000 | -52% | \$964 | \$2,000 | -52% | \$428 | \$900  | -53% | \$0 | \$0 | \$0 | \$1,393 | \$4,233 | -67%  | Total Utilities Exp.     | \$18,144 | \$24,133 | -25%  | \$14,830 | \$19,500 | -24% | \$14,830 | \$19,500 | -24% | \$4,531 | \$8,000 | -43% | \$0 | \$0 | \$0 | \$17,569 | \$54,433 | -31% | <b>Maintenance Expenses</b> |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      | Salaries                  | \$14,256     | \$20,833 | -31%  | \$9,187 | \$15,000 | -39%  | \$9,187 | \$15,000 | -39%  | \$2,168 | \$9,417 | -77%  | \$0     | \$0     | \$0  | \$25,722     | \$39,250 | -34% | Benefits              | \$2,098 | \$4,333 | -51%  | \$1,443 | \$6,000 | -76%  | \$1,443 | \$6,000 | -76%  | \$153 | \$1,367 | -89%  | \$0     | \$0     | \$0  | \$4,594  | \$15,700 | -71%  | Materials       | \$2,144 | \$2,000 | 7%    | \$1,977 | \$2,167 | -8%   | \$1,977 | \$2,167 | -8%   | \$1,046 | \$2,167 | -51% | \$0 | \$0 | \$0 | \$5,186 | \$11,333 | -54%  | Uniforms       | \$40    | \$100   | -60%  | \$40    | \$100    | -60%  | \$40    | \$100    | -60%  | \$0   | \$0      | 100% | \$0   | \$0     | \$0  | \$40     | \$200    | -80%  | Elevator Contract      | \$1,474  | \$1,333  | 11%   | \$1,474  | \$1,333  | 11%   | \$1,474  | \$1,333  | 11%   | \$0     | \$0      | \$0  | \$0   | \$0     | \$0  | \$2,948  | \$2,667   | 11%   | Entrepreneur            | \$0     | \$433   | -100% | \$0     | \$433   | -100% | \$0     | \$433   | -100% | \$41  | \$43  | -5%  | \$0 | \$0 | \$0 | \$41     | \$1,750  | -98% | Heating/Cooling Contracts | \$0      | \$1,951  | -100% | \$1,951  | \$1,667  | 17%  | \$1,951   | \$1,667   | 17%  | \$0      | \$183    | -100% | \$0      | \$0      | \$0  | \$1,951   | \$317     | 278% | Plumbing Contracts     | \$4,726  | \$333    | 1318% | \$2,133  | \$333    | 540% | \$2,133  | \$333    | 540% | \$0      | \$189    | -100% | \$0      | \$0      | \$0  | \$6,859   | \$850     | 707% | Unit Turnaround       | \$4,852  | \$2,500  | 94%  | \$2,158  | \$2,000  | 8%   | \$2,158  | \$2,000  | 8%   | \$77     | \$833    | -91% | \$0      | \$0      | \$0 | \$7,212  | \$5,333  | 35%  | Contract Costs         | \$6,178  | \$2,000  | 78%  | \$7,045  | \$10,000 | -30%  | \$7,045  | \$10,000 | -30% | \$435    | \$16,500 | -98% | \$0     | \$0     | \$0 | \$14,043  | \$51,543  | -73% | Total Maintenance Exp. | \$39,692 | \$44,433 | -11% | \$27,419 | \$39,933 | -31% | \$27,419 | \$39,933 | -31% | \$4,325 | \$24,817 | -82% | \$0   | \$0     | \$0 | \$68,636 | \$119,183 | -42% | <b>General Expenses</b> |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      | Property Insurance       | \$10,178     | \$10,833 | -6%  | \$4,721 | \$9,167 | -48% | \$4,721 | \$9,167 | -48% | \$3,112 | \$3,358 | -7%  | \$0 | \$0 | \$0 | \$22,014     | \$21,358 | 3%   | Liability Insurance   | \$1,631  | \$1,667  | -2%   | \$1,338  | \$1,667  | -18%  | \$1,338  | \$1,667  | -18%  | \$451   | \$492   | -8%  | \$0 | \$0 | \$0 | \$1,671  | \$4,075  | -16%  | Work Comp Insurance         | \$4,168  | \$1,333  | 208%  | \$4,384  | \$1,667  | 161%  | \$4,384  | \$1,667  | 161%  | \$6,348 | \$1,667 | 285% | \$0 | \$0 | \$0 | \$19,100 | \$4,500  | 323%  | Auto Insurance              | \$321    | \$667    | -51%  | \$254   | \$667    | -62%  | \$254   | \$667    | -62%  | \$65    | \$250   | -74%  | \$0     | \$0     | \$0  | \$651    | \$1,543  | -58%  | PILOT      | \$4,199  | \$783    | 435%  | \$4,534 | \$6,667  | -32%  | \$4,534 | \$6,667  | -32%  | \$1,815 | \$2,722 | -33% | \$0 | \$0 | \$0 | \$16,543 | \$16,722 | -1%   | Software Licenses      | \$231   | \$417   | -44% | \$431   | \$431   | 0%   | \$431   | \$431   | 0%   | \$316   | \$300   | 5%   | \$0 | \$0 | \$0 | \$4,079 | \$4,543  | -10% | Compliance/Litigation | \$ (150,021) | \$ (313) | 153% | \$0     | \$0     | \$0  | \$0     | \$0     | \$0  | \$0     | \$0     | \$0  | \$0   | \$0     | \$0  | \$ (150,021) | \$ (313) | 153% | Other General Expense  | \$0      | \$658    | -100% | \$0      | \$658    | -100% | \$0      | \$658    | -100% | \$0      | \$0      | \$0  | \$0      | \$0      | \$0  | \$0      | \$658    | -100% | Direct TV         | \$0      | \$1,165  | -100% | \$0      | \$1,165  | -100% | \$0      | \$1,165  | -100% | \$0      | \$0      | \$0  | \$0      | \$0      | \$0 | \$0      | \$1,165  | -100% | ISP                       | \$0      | \$1,667  | -100% | \$0      | \$1,667  | -100% | \$0      | \$1,667  | -100% | \$0      | \$0      | \$0   | \$0     | \$0     | \$0 | \$0       | \$1,667   | -100% | Bank                      | \$0      | \$1,667  | -100% | \$0      | \$1,667  | -100% | \$0      | \$1,667  | -100% | \$0      | \$0      | \$0   | \$0      | \$0      | \$0 | \$0      | \$1,667  | -100% | Operating Transfer Out | \$0     | \$0     | \$0   | \$0     | \$0     | \$0  | \$0     | \$0     | \$0  | \$0  | \$0   | \$0   | \$0 | \$0 | \$0 | \$0     | \$0     | \$0  | Transfer to AHTF | \$0     | \$0      | \$0  | \$0     | \$0      | \$0  | \$0     | \$0      | \$0  | \$0     | \$0      | \$0  | \$0 | \$0 | \$0 | \$0      | \$0      | \$0  | Total General Expenses | \$21,798 | \$24,750 | -12% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220  | -58% | TOTAL EXPENSES          | \$23,329 | \$19,649 | 18%  | \$19,649 | \$19,649 | 0%   | \$19,649 | \$19,649 | 0%   | \$19,649 | \$19,649 | 0%   | \$19,649 | \$19,649 | 0%  | \$20,826 | \$19,649  | 6%   | <b>NET INCOME/LOSS</b>  | \$24,467 | \$14,496 | 67% | \$5,123 | \$115   | 4533% | \$43,644 | \$44,442 | -2%  | \$18,009 | \$4,581 | -75% | \$41 | \$41 | 0%  | \$394,267 | \$154,685 | 60%  |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Water & Sewer               | \$4,831        | \$10,000 | -52%     | \$3,750                | \$7,500  | -50%     | \$3,750         | \$7,500   | -50%     | \$1,267       | \$2,817  | -56%     | \$0      | \$0      | \$0      | \$9,828      | \$20,417  | -51%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |   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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Electricity                 | \$1,961        | \$9,187  | -78%     | \$1,277                | \$5,833  | -78%     | \$1,277         | \$5,833   | -78%     | \$1,277       | \$5,833  | -78%     | \$0      | \$0      | \$0      | \$2,553      | \$18,667  | -87%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |   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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       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|       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Gas                         | \$7,477        | \$5,833  | 28%      | \$6,845                | \$4,167  | 64%      | \$6,845         | \$4,167   | 64%      | \$1,267       | \$1,667  | -24%     | \$0      | \$0      | \$0      | \$1,000      | \$1,667   | -40%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |         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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          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   |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       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|       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Rubbish/Recycling           | \$1,479        | \$1,333  | 10%      | \$964                  | \$2,000  | -52%     | \$964           | \$2,000   | -52%     | \$428         | \$900    | -53%     | \$0      | \$0      | \$0      | \$1,393      | \$4,233   | -67%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |         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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       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|       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Total Utilities Exp.        | \$18,144       | \$24,133 | -25%     | \$14,830               | \$19,500 | -24%     | \$14,830        | \$19,500  | -24%     | \$4,531       | \$8,000  | -43%     | \$0      | \$0      | \$0      | \$17,569     | \$54,433  | -31%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| <b>Maintenance Expenses</b> |                |          |          |                        |          |          |                 |           |          |               |          |          |          |          |          |              |           |          | Salaries              | \$14,256 | \$20,833 | -31% | \$9,187  | \$15,000 | -39% | \$9,187  | \$15,000 | -39% | \$2,168  | \$9,417  | -77% | \$0      | \$0     | \$0   | \$25,722  | \$39,250  | -34% | Benefits            | \$2,098  | \$4,333  | -51%  | \$1,443  | \$6,000  | -76%  | \$1,443  | \$6,000  | -76%  | \$153   | \$1,367  | -89% | \$0     | \$0     | \$0 | \$4,594   | \$15,700  | -71% | Materials                | \$2,144  | \$2,000 | 7%   | \$1,977 | \$2,167 | -8%  | \$1,977 | \$2,167  | -8%  | \$1,046 | \$2,167  | -51% | \$0   | \$0     | \$0 | \$5,186  | \$11,333 | -54% | Uniforms                 | \$40    | \$100   | -60% | \$40  | \$100   | -60% | \$40  | \$100   | -60% | \$0   | \$0    | 100% | \$0 | \$0 | \$0 | \$40    | \$200   | -80%  | Elevator Contract        | \$1,474  | \$1,333  | 11%   | \$1,474  | \$1,333  | 11%  | \$1,474  | \$1,333  | 11%  | \$0     | \$0     | \$0  | \$0 | \$0 | \$0 | \$2,948  | \$2,667  | 11%  | Entrepreneur                | \$0      | \$433    | -100% | \$0      | \$433    | -100% | \$0      | \$433    | -100% | \$41  | \$43  | -5%   | \$0     | \$0     | \$0 | \$41     | \$1,750  | -98% | Heating/Cooling Contracts | \$0          | \$1,951  | -100% | \$1,951 | \$1,667  | 17%   | \$1,951 | \$1,667  | 17%   | \$0     | \$183   | -100% | \$0     | \$0     | \$0  | \$1,951      | \$317    | 278% | Plumbing Contracts    | \$4,726 | \$333   | 1318% | \$2,133 | \$333   | 540%  | \$2,133 | \$333   | 540%  | \$0   | \$189   | -100% | \$0     | \$0     | \$0  | \$6,859  | \$850    | 707%  | Unit Turnaround | \$4,852 | \$2,500 | 94%   | \$2,158 | \$2,000 | 8%    | \$2,158 | \$2,000 | 8%    | \$77    | \$833   | -91% | \$0 | \$0 | \$0 | \$7,212 | \$5,333  | 35%   | Contract Costs | \$6,178 | \$2,000 | 78%   | \$7,045 | \$10,000 | -30%  | \$7,045 | \$10,000 | -30%  | \$435 | \$16,500 | -98% | \$0   | \$0     | \$0  | \$14,043 | \$51,543 | -73%  | Total Maintenance Exp. | \$39,692 | \$44,433 | -11%  | \$27,419 | \$39,933 | -31%  | \$27,419 | \$39,933 | -31%  | \$4,325 | \$24,817 | -82% | \$0   | \$0     | \$0  | \$68,636 | \$119,183 | -42%  | <b>General Expenses</b> |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      | Property Insurance        | \$10,178 | \$10,833 | -6%   | \$4,721  | \$9,167  | -48% | \$4,721   | \$9,167   | -48% | \$3,112  | \$3,358  | -7%   | \$0      | \$0      | \$0  | \$22,014  | \$21,358  | 3%   | Liability Insurance    | \$1,631  | \$1,667  | -2%   | \$1,338  | \$1,667  | -18% | \$1,338  | \$1,667  | -18% | \$451    | \$492    | -8%   | \$0      | \$0      | \$0  | \$1,671   | \$4,075   | -16% | Work Comp Insurance   | \$4,168  | \$1,333  | 208% | \$4,384  | \$1,667  | 161% | \$4,384  | \$1,667  | 161% | \$6,348  | \$1,667  | 285% | \$0      | \$0      | \$0 | \$19,100 | \$4,500  | 323% | Auto Insurance         | \$321    | \$667    | -51% | \$254    | \$667    | -62%  | \$254    | \$667    | -62% | \$65     | \$250    | -74% | \$0     | \$0     | \$0 | \$651     | \$1,543   | -58% | PILOT                  | \$4,199  | \$783    | 435% | \$4,534  | \$6,667  | -32% | \$4,534  | \$6,667  | -32% | \$1,815 | \$2,722  | -33% | \$0   | \$0     | \$0 | \$16,543 | \$16,722  | -1%  | Software Licenses       | \$231   | \$417   | -44% | \$431   | \$431   | 0%   | \$431   | \$431   | 0%   | \$316   | \$300   | 5%   | \$0 | \$0 | \$0 | \$4,079 | \$4,543  | -10% | Compliance/Litigation    | \$ (150,021) | \$ (313) | 153% | \$0     | \$0     | \$0  | \$0     | \$0     | \$0  | \$0     | \$0     | \$0  | \$0 | \$0 | \$0 | \$ (150,021) | \$ (313) | 153% | Other General Expense | \$0      | \$658    | -100% | \$0      | \$658    | -100% | \$0      | \$658    | -100% | \$0     | \$0     | \$0  | \$0 | \$0 | \$0 | \$0      | \$658    | -100% | Direct TV                   | \$0      | \$1,165  | -100% | \$0      | \$1,165  | -100% | \$0      | \$1,165  | -100% | \$0     | \$0     | \$0  | \$0 | \$0 | \$0 | \$0      | \$1,165  | -100% | ISP                         | \$0      | \$1,667  | -100% | \$0     | \$1,667  | -100% | \$0     | \$1,667  | -100% | \$0     | \$0     | \$0   | \$0     | \$0     | \$0  | \$0      | \$1,667  | -100% | Bank       | \$0      | \$1,667  | -100% | \$0     | \$1,667  | -100% | \$0     | \$1,667  | -100% | \$0     | \$0     | \$0  | \$0 | \$0 | \$0 | \$0      | \$1,667  | -100% | Operating Transfer Out | \$0     | \$0     | \$0  | \$0     | \$0     | \$0  | \$0     | \$0     | \$0  | \$0     | \$0     | \$0  | \$0 | \$0 | \$0 | \$0     | \$0      | \$0  | Transfer to AHTF      | \$0          | \$0      | \$0  | \$0     | \$0     | \$0  | \$0     | \$0     | \$0  | \$0     | \$0     | \$0  | \$0   | \$0     | \$0  | \$0          | \$0      | \$0  | Total General Expenses | \$21,798 | \$24,750 | -12%  | \$18,449 | \$44,220 | -58%  | \$18,449 | \$44,220 | -58%  | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58%  | TOTAL EXPENSES    | \$23,329 | \$19,649 | 18%   | \$19,649 | \$19,649 | 0%    | \$19,649 | \$19,649 | 0%    | \$19,649 | \$19,649 | 0%   | \$19,649 | \$19,649 | 0%  | \$20,826 | \$19,649 | 6%    | <b>NET INCOME/LOSS</b>    | \$24,467 | \$14,496 | 67%   | \$5,123  | \$115    | 4533% | \$43,644 | \$44,442 | -2%   | \$18,009 | \$4,581  | -75%  | \$41    | \$41    | 0%  | \$394,267 | \$154,685 | 60%   |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Salaries                    | \$14,256       | \$20,833 | -31%     | \$9,187                | \$15,000 | -39%     | \$9,187         | \$15,000  | -39%     | \$2,168       | \$9,417  | -77%     | \$0      | \$0      | \$0      | \$25,722     | \$39,250  | -34%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Benefits                    | \$2,098        | \$4,333  | -51%     | \$1,443                | \$6,000  | -76%     | \$1,443         | \$6,000   | -76%     | \$153         | \$1,367  | -89%     | \$0      | \$0      | \$0      | \$4,594      | \$15,700  | -71%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Materials                   | \$2,144        | \$2,000  | 7%       | \$1,977                | \$2,167  | -8%      | \$1,977         | \$2,167   | -8%      | \$1,046       | \$2,167  | -51%     | \$0      | \$0      | \$0      | \$5,186      | \$11,333  | -54%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |         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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          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   |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          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|       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Uniforms                    | \$40           | \$100    | -60%     | \$40                   | \$100    | -60%     | \$40            | \$100     | -60%     | \$0           | \$0      | 100%     | \$0      | \$0      | \$0      | \$40         | \$200     | -80%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Elevator Contract           | \$1,474        | \$1,333  | 11%      | \$1,474                | \$1,333  | 11%      | \$1,474         | \$1,333   | 11%      | \$0           | \$0      | \$0      | \$0      | \$0      | \$0      | \$2,948      | \$2,667   | 11%      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       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| Entrepreneur                | \$0            | \$433    | -100%    | \$0                    | \$433    | -100%    | \$0             | \$433     | -100%    | \$41          | \$43     | -5%      | \$0      | \$0      | \$0      | \$41         | \$1,750   | -98%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          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   |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       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| Heating/Cooling Contracts   | \$0            | \$1,951  | -100%    | \$1,951                | \$1,667  | 17%      | \$1,951         | \$1,667   | 17%      | \$0           | \$183    | -100%    | \$0      | \$0      | \$0      | \$1,951      | \$317     | 278%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       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|       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Plumbing Contracts          | \$4,726        | \$333    | 1318%    | \$2,133                | \$333    | 540%     | \$2,133         | \$333     | 540%     | \$0           | \$189    | -100%    | \$0      | \$0      | \$0      | \$6,859      | \$850     | 707%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          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|       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Unit Turnaround             | \$4,852        | \$2,500  | 94%      | \$2,158                | \$2,000  | 8%       | \$2,158         | \$2,000   | 8%       | \$77          | \$833    | -91%     | \$0      | \$0      | \$0      | \$7,212      | \$5,333   | 35%      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          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   |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       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|       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Contract Costs              | \$6,178        | \$2,000  | 78%      | \$7,045                | \$10,000 | -30%     | \$7,045         | \$10,000  | -30%     | \$435         | \$16,500 | -98%     | \$0      | \$0      | \$0      | \$14,043     | \$51,543  | -73%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Total Maintenance Exp.      | \$39,692       | \$44,433 | -11%     | \$27,419               | \$39,933 | -31%     | \$27,419        | \$39,933  | -31%     | \$4,325       | \$24,817 | -82%     | \$0      | \$0      | \$0      | \$68,636     | \$119,183 | -42%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| <b>General Expenses</b>     |                |          |          |                        |          |          |                 |           |          |               |          |          |          |          |          |              |           |          | Property Insurance    | \$10,178 | \$10,833 | -6%  | \$4,721  | \$9,167  | -48% | \$4,721  | \$9,167  | -48% | \$3,112  | \$3,358  | -7%  | \$0      | \$0     | \$0   | \$22,014  | \$21,358  | 3%   | Liability Insurance | \$1,631  | \$1,667  | -2%   | \$1,338  | \$1,667  | -18%  | \$1,338  | \$1,667  | -18%  | \$451   | \$492    | -8%  | \$0     | \$0     | \$0 | \$1,671   | \$4,075   | -16% | Work Comp Insurance      | \$4,168  | \$1,333 | 208% | \$4,384 | \$1,667 | 161% | \$4,384 | \$1,667  | 161% | \$6,348 | \$1,667  | 285% | \$0   | \$0     | \$0 | \$19,100 | \$4,500  | 323% | Auto Insurance           | \$321   | \$667   | -51% | \$254 | \$667   | -62% | \$254 | \$667   | -62% | \$65  | \$250  | -74% | \$0 | \$0 | \$0 | \$651   | \$1,543 | -58%  | PILOT                    | \$4,199  | \$783    | 435%  | \$4,534  | \$6,667  | -32% | \$4,534  | \$6,667  | -32% | \$1,815 | \$2,722 | -33% | \$0 | \$0 | \$0 | \$16,543 | \$16,722 | -1%  | Software Licenses           | \$231    | \$417    | -44%  | \$431    | \$431    | 0%    | \$431    | \$431    | 0%    | \$316 | \$300 | 5%    | \$0     | \$0     | \$0 | \$4,079  | \$4,543  | -10% | Compliance/Litigation     | \$ (150,021) | \$ (313) | 153%  | \$0     | \$0      | \$0   | \$0     | \$0      | \$0   | \$0     | \$0     | \$0   | \$0     | \$0     | \$0  | \$ (150,021) | \$ (313) | 153% | Other General Expense | \$0     | \$658   | -100% | \$0     | \$658   | -100% | \$0     | \$658   | -100% | \$0   | \$0     | \$0   | \$0     | \$0     | \$0  | \$0      | \$658    | -100% | Direct TV       | \$0     | \$1,165 | -100% | \$0     | \$1,165 | -100% | \$0     | \$1,165 | -100% | \$0     | \$0     | \$0  | \$0 | \$0 | \$0 | \$0     | \$1,165  | -100% | ISP            | \$0     | \$1,667 | -100% | \$0     | \$1,667  | -100% | \$0     | \$1,667  | -100% | \$0   | \$0      | \$0  | \$0   | \$0     | \$0  | \$0      | \$1,667  | -100% | Bank                   | \$0      | \$1,667  | -100% | \$0      | \$1,667  | -100% | \$0      | \$1,667  | -100% | \$0     | \$0      | \$0  | \$0   | \$0     | \$0  | \$0      | \$1,667   | -100% | Operating Transfer Out  | \$0     | \$0     | \$0   | \$0     | \$0     | \$0   | \$0     | \$0     | \$0   | \$0   | \$0   | \$0  | \$0 | \$0 | \$0 | \$0      | \$0      | \$0  | Transfer to AHTF          | \$0      | \$0      | \$0   | \$0      | \$0      | \$0  | \$0       | \$0       | \$0  | \$0      | \$0      | \$0   | \$0      | \$0      | \$0  | \$0       | \$0       | \$0  | Total General Expenses | \$21,798 | \$24,750 | -12%  | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58% | \$18,449 | \$44,220 | -58%  | \$18,449 | \$44,220 | -58% | \$18,449  | \$44,220  | -58% | TOTAL EXPENSES        | \$23,329 | \$19,649 | 18%  | \$19,649 | \$19,649 | 0%   | \$19,649 | \$19,649 | 0%   | \$19,649 | \$19,649 | 0%   | \$19,649 | \$19,649 | 0%  | \$20,826 | \$19,649 | 6%   | <b>NET INCOME/LOSS</b> | \$24,467 | \$14,496 | 67%  | \$5,123  | \$115    | 4533% | \$43,644 | \$44,442 | -2%  | \$18,009 | \$4,581  | -75% | \$41    | \$41    | 0%  | \$394,267 | \$154,685 | 60%  |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Property Insurance          | \$10,178       | \$10,833 | -6%      | \$4,721                | \$9,167  | -48%     | \$4,721         | \$9,167   | -48%     | \$3,112       | \$3,358  | -7%      | \$0      | \$0      | \$0      | \$22,014     | \$21,358  | 3%       |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       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|          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Liability Insurance         | \$1,631        | \$1,667  | -2%      | \$1,338                | \$1,667  | -18%     | \$1,338         | \$1,667   | -18%     | \$451         | \$492    | -8%      | \$0      | \$0      | \$0      | \$1,671      | \$4,075   | -16%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Work Comp Insurance         | \$4,168        | \$1,333  | 208%     | \$4,384                | \$1,667  | 161%     | \$4,384         | \$1,667   | 161%     | \$6,348       | \$1,667  | 285%     | \$0      | \$0      | \$0      | \$19,100     | \$4,500   | 323%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Auto Insurance              | \$321          | \$667    | -51%     | \$254                  | \$667    | -62%     | \$254           | \$667     | -62%     | \$65          | \$250    | -74%     | \$0      | \$0      | \$0      | \$651        | \$1,543   | -58%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |   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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| PILOT                       | \$4,199        | \$783    | 435%     | \$4,534                | \$6,667  | -32%     | \$4,534         | \$6,667   | -32%     | \$1,815       | \$2,722  | -33%     | \$0      | \$0      | \$0      | \$16,543     | \$16,722  | -1%      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Software Licenses           | \$231          | \$417    | -44%     | \$431                  | \$431    | 0%       | \$431           | \$431     | 0%       | \$316         | \$300    | 5%       | \$0      | \$0      | \$0      | \$4,079      | \$4,543   | -10%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |         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         |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          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   |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       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|          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       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|       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Compliance/Litigation       | \$ (150,021)   | \$ (313) | 153%     | \$0                    | \$0      | \$0      | \$0             | \$0       | \$0      | \$0           | \$0      | \$0      | \$0      | \$0      | \$0      | \$ (150,021) | \$ (313)  | 153%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     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       |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |     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                            |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       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|      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Other General Expense       | \$0            | \$658    | -100%    | \$0                    | \$658    | -100%    | \$0             | \$658     | -100%    | \$0           | \$0      | \$0      | \$0      | \$0      | \$0      | \$0          | \$658     | -100%    |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Direct TV                   | \$0            | \$1,165  | -100%    | \$0                    | \$1,165  | -100%    | \$0             | \$1,165   | -100%    | \$0           | \$0      | \$0      | \$0      | \$0      | \$0      | \$0          | \$1,165   | -100%    |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| ISP                         | \$0            | \$1,667  | -100%    | \$0                    | \$1,667  | -100%    | \$0             | \$1,667   | -100%    | \$0           | \$0      | \$0      | \$0      | \$0      | \$0      | \$0          | \$1,667   | -100%    |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Bank                        | \$0            | \$1,667  | -100%    | \$0                    | \$1,667  | -100%    | \$0             | \$1,667   | -100%    | \$0           | \$0      | \$0      | \$0      | \$0      | \$0      | \$0          | \$1,667   | -100%    |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Operating Transfer Out      | \$0            | \$0      | \$0      | \$0                    | \$0      | \$0      | \$0             | \$0       | \$0      | \$0           | \$0      | \$0      | \$0      | \$0      | \$0      | \$0          | \$0       | \$0      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Transfer to AHTF            | \$0            | \$0      | \$0      | \$0                    | \$0      | \$0      | \$0             | \$0       | \$0      | \$0           | \$0      | \$0      | \$0      | \$0      | \$0      | \$0          | \$0       | \$0      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| Total General Expenses      | \$21,798       | \$24,750 | -12%     | \$18,449               | \$44,220 | -58%     | \$18,449        | \$44,220  | -58%     | \$18,449      | \$44,220 | -58%     | \$18,449 | \$44,220 | -58%     | \$18,449     | \$44,220  | -58%     |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| TOTAL EXPENSES              | \$23,329       | \$19,649 | 18%      | \$19,649               | \$19,649 | 0%       | \$19,649        | \$19,649  | 0%       | \$19,649      | \$19,649 | 0%       | \$19,649 | \$19,649 | 0%       | \$20,826     | \$19,649  | 6%       |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |
| <b>NET INCOME/LOSS</b>      | \$24,467       | \$14,496 | 67%      | \$5,123                | \$115    | 4533%    | \$43,644        | \$44,442  | -2%      | \$18,009      | \$4,581  | -75%     | \$41     | \$41     | 0%       | \$394,267    | \$154,685 | 60%      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |         |       |           |           |      |                     |          |          |       |          |          |       |          |          |       |         |          |      |         |         |     |           |           |      |                          |          |         |      |         |         |      |         |          |      |         |          |      |       |         |     |          |          |      |                          |         |         |      |       |         |      |       |         |      |       |        |      |     |     |     |         |         |       |                          |          |          |       |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |          |          |       |          |          |       |          |          |       |       |       |       |         |         |     |          |          |      |                           |              |          |       |         |          |       |         |          |       |         |         |       |         |         |      |              |          |      |                       |         |         |       |         |         |       |         |         |       |       |         |       |         |         |      |          |          |       |                 |         |         |       |         |         |       |         |         |       |         |         |      |     |     |     |         |          |       |                |         |         |       |         |          |       |         |          |       |       |          |      |       |         |      |          |          |       |                        |          |          |       |          |          |       |          |          |       |         |          |      |       |         |      |          |           |       |                         |         |         |       |         |         |       |         |         |       |       |       |      |     |     |     |          |          |      |                           |          |          |       |          |          |      |           |           |      |          |          |       |          |          |      |           |           |      |                        |          |          |       |          |          |      |          |          |      |          |          |       |          |          |      |           |           |      |                       |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |          |      |                        |          |          |      |          |          |       |          |          |      |          |          |      |         |         |     |           |           |      |                        |          |          |      |          |          |      |          |          |      |         |          |      |       |         |     |          |           |      |                         |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                          |              |          |      |         |         |      |         |         |      |         |         |      |     |     |     |              |          |      |                       |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |          |          |       |          |          |       |         |         |      |     |     |     |          |          |       |                             |          |          |       |         |          |       |         |          |       |         |         |       |         |         |      |          |          |       |            |          |          |       |         |          |       |         |          |       |         |         |      |     |     |     |          |          |       |                        |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |         |          |      |                       |              |          |      |         |         |      |         |         |      |         |         |      |       |         |      |              |          |      |                        |          |          |       |          |          |       |          |          |       |          |          |      |          |          |      |          |          |       |                   |          |          |       |          |          |       |          |          |       |          |          |      |          |          |     |          |          |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |         |         |     |           |           |       |                           |          |          |       |          |          |       |          |          |       |          |          |       |          |          |     |          |          |       |                        |         |         |       |         |         |      |         |         |      |      |       |       |     |     |     |         |         |      |                  |         |          |      |         |          |      |         |          |      |         |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |     |          |           |      |                         |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                      |          |          |      |          |          |      |          |          |      |         |         |      |     |     |     |          |          |      |                             |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                     |          |          |      |         |          |      |         |          |      |         |         |      |     |     |     |          |          |      |                |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                   |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |      |                       |              |          |      |       |       |      |       |       |      |       |       |      |     |     |     |              |          |      |                       |              |          |       |         |         |       |         |         |       |     |     |     |     |     |     |              |          |       |                       |     |         |       |     |         |       |     |         |       |      |      |     |     |     |     |      |         |       |                           |     |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                    |         |         |       |         |         |       |         |         |       |     |       |       |     |     |     |         |         |       |                        |         |         |       |         |         |       |         |         |       |      |       |      |     |     |     |         |         |       |                        |         |         |     |         |          |      |         |          |      |       |          |      |     |     |     |          |          |      |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |           |      |                         |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                        |          |          |     |          |          |       |          |          |      |          |          |      |          |          |     |           |           |     |                        |          |          |     |         |         |       |          |          |      |          |         |      |      |      |     |           |           |      |                     |         |         |      |         |         |      |         |         |      |         |         |      |     |     |     |          |         |      |                |       |       |      |       |       |      |       |       |      |      |       |      |     |     |     |       |         |      |       |         |       |      |         |         |      |         |         |      |         |         |      |     |     |     |          |          |     |                   |       |       |      |       |       |    |       |       |    |       |       |    |     |     |     |         |         |      |                       |              |          |      |     |     |     |     |     |     |     |     |     |     |     |     |              |          |      |                       |     |       |       |     |       |       |     |       |       |     |     |     |     |     |     |     |       |       |           |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |     |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |      |     |         |       |     |         |       |     |         |       |     |     |     |     |     |     |     |         |       |                        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |                        |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |          |          |      |                |          |          |     |          |          |    |          |          |    |          |          |    |          |          |    |          |          |    |                        |          |          |     |         |       |       |          |          |     |          |         |      |      |      |    |           |           |     |

**RED WING HRA RESERVE ACCOUNTS**  
**March 2023 Month End**

| Program                          | Fund Account              | 28-Feb-2023               | 31-Mar-2023      | 31-Mar-2022      |
|----------------------------------|---------------------------|---------------------------|------------------|------------------|
| Jordan Tower I<br>& Family Units | Unrestricted - CDs        | \$ 42,925                 | 42,925           | 42,711           |
|                                  | Unrestricted              | \$ 166,792                | 149,232          | 156,390          |
|                                  | Restricted - Sec Dep      | \$ 48,773                 | 48,512           | 49,304           |
|                                  | <b>Total</b>              | <b>\$ 258,490</b>         | <b>240,669</b>   | <b>248,405</b>   |
|                                  | Due to/from Redevelopment | 9,694.46                  | 9,694.46         | -1,416.82        |
| Sec 8 Voucher                    | Unrestricted Cash         | \$ 5,815                  | 5,438            | 8,524            |
|                                  | FSS Escrow                | \$ 16,866                 | 18,011           | 8,229            |
|                                  | HAP Reserve Acct          | \$ 17,251                 | 16,238           | 47,792           |
|                                  | <b>Total</b>              | <b>\$ 39,932</b>          | <b>39,687</b>    | <b>64,545</b>    |
|                                  | Due to/from Redevelopment | 6,564.11                  | 6,187.60         | 7,276.28         |
| Redevelopment                    | MURL Investments          | \$ 110,107                | 110,820          | 103,790          |
|                                  | Transitional Housing      | \$ 0                      | 0                | 6,119            |
|                                  | Bluff View                | \$ 61,293                 | 62,693           | 49,329           |
|                                  | Twin Homes                | \$ 12,569                 | 12,868           | 9,269            |
|                                  | Hill Street               | \$ 3,487                  | 2,437            | 15,374           |
|                                  | Restricted - Sec Dep      | \$ 12,800                 | 12,800           | 13,564           |
|                                  | Restricted - CDG          | \$ 36,000                 | 36,000           | 36,000           |
|                                  | ILSP                      | \$ -1,680                 | -2,255           | -1,997           |
|                                  | Unrestricted              | \$ 389,652                | 369,198          | 227,974          |
|                                  | <b>Total</b>              | <b>\$ 624,228</b>         | <b>604,561</b>   | <b>459,422</b>   |
|                                  |                           | Due to/from Redevelopment | 11,678.39        | 12,808.39        |
| Bridges                          | Unrestricted              | 11,678                    | 12,808           | 8,792            |
|                                  | Front Funded HAP          | \$ 0                      | 0                | 0                |
|                                  | <b>Total</b>              | <b>\$ 11,678</b>          | <b>12,808</b>    | <b>8,792</b>     |
|                                  | Due to/from Redevelopment | 11,678.39                 | 12,808.39        | 8,792.39         |
| AHTF                             | Unrestricted AHTF         | \$ 333,888                | 334,293          | 312,039          |
|                                  | Program Income            | 0                         | 0                | 0                |
|                                  | <b>Total</b>              | <b>\$ 333,888</b>         | <b>334,293</b>   | <b>312,039</b>   |
|                                  | Due to/from Redevelopment | 0.00                      | 0.00             | 49,500.00        |
| Small Cities                     | Small Cities Program      | \$ 338,701                | 341,374          | 442,216          |
|                                  | Program Income            | 0                         | 0                | 0                |
|                                  | <b>Total</b>              | <b>\$ 338,701</b>         | <b>341,374</b>   | <b>442,216</b>   |
|                                  | Due to/from Redevelopment | 0.00                      | 0.00             | 0.00             |
| Jordan II Tower                  | Unrestricted              | \$ 1,180,891              | 1,191,012        | 1,053,475        |
|                                  | Restricted - Sec Dep      | \$ 39,536                 | 38,317           | 39,606           |
|                                  | City Bond Debt Escrow     | \$ 0                      | 0                | 5,954            |
|                                  | <b>Total</b>              | <b>\$ 1,220,427</b>       | <b>1,229,329</b> | <b>1,099,034</b> |
|                                  | Due to/from Redevelopment | -51,418.87                | -51,418.87       | -14,489.04       |
| <b>Total Cash Reserves</b>       |                           | <b>2,827,345</b>          | <b>2,802,721</b> | <b>2,636,454</b> |

| Financial Institution | Funds              | Funds              | Funds              |
|-----------------------|--------------------|--------------------|--------------------|
| Associated Bank       | 2,290,294          | 2,283,439          | 2,111,455          |
| Edward D Jones        | 106,520            | 106,738            | 106,254            |
| First Minnesota       | 147,844            | 147,844            | 146,770            |
| Merchant's Bank       | 282,687            | 264,700            | 271,975            |
|                       | <b>\$2,827,345</b> | <b>\$2,802,721</b> | <b>\$2,636,454</b> |

Red Wing Housing and Redevelopment Authority  
Income and Expense Report  
3/31/2023

|                            | Public Housing |           |          | Housing Choice Voucher |           |          | Jordan Tower II |           |          | Redevelopment |           |          | Bridges   |           |          | All Programs |             |          |
|----------------------------|----------------|-----------|----------|------------------------|-----------|----------|-----------------|-----------|----------|---------------|-----------|----------|-----------|-----------|----------|--------------|-------------|----------|
|                            | YTD            | Budget    | Variance | YTD                    | Budget    | Variance | YTD             | Budget    | Variance | YTD           | Budget    | Variance | YTD       | Budget    | Variance | Total        | Budget      | Variance |
| REVENUES                   |                |           |          |                        |           |          |                 |           |          |               |           |          |           |           |          |              |             |          |
| Rental Income              | \$15,616       | \$14,500  | 11%      | \$11,470               | \$12,500  | -1%      | \$39,348        | \$45,488  | -13%     | \$21,841      | \$3,300   | -24%     | \$12,673  | \$11,463  | 11%      | \$418,797    | \$449,105   | -7%      |
| Subsidy                    | \$74,904       | \$7,500   | -9%      | \$379,295              | \$155,000 | -17%     | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$4,918      | \$5,000     | -16%     |
| Other Income-Tenants       | \$19,263       | \$5,000   | 17%      | \$0                    | \$0       |          | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| Interest Income            | \$247          | \$0       |          | \$0                    | \$0       |          | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| Other Income               | \$135          | \$13,000  | -9%      | \$23,113               | \$27,625  | -16%     | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| Grants/Admin Fees          | \$19,115       | \$9,488   | 49%      | \$0                    | \$0       |          | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| Tax Levy                   | \$0            | \$0       |          | \$0                    | \$0       |          | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| Direct TV                  | \$0            | \$0       |          | \$0                    | \$0       |          | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| Office Rent                | \$0            | \$0       |          | \$0                    | \$0       |          | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| TIF Tax Increment          | \$0            | \$0       |          | \$0                    | \$0       |          | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| Chartering/Transfer In     | \$0            | \$0       |          | \$0                    | \$0       |          | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| Total Operating            | \$110,156      | \$70,488  | 27%      | \$299,027              | \$116,521 | -7%      | \$167,765       | \$267,675 | -37%     | \$13,364      | \$2,675   | 18%      | \$13,786  | \$20,500  | -32%     | \$985,241    | \$1,157,139 | -15%     |
| EXPENSES                   |                |           |          |                        |           |          |                 |           |          |               |           |          |           |           |          |              |             |          |
| Administrative             |                |           |          |                        |           |          |                 |           |          |               |           |          |           |           |          |              |             |          |
| Salaries                   | \$50,751       | \$18,250  | -15%     | \$27,141               | \$22,500  | -21%     | \$33,942        | \$42,125  | -19%     | \$4,154       | \$3,750   | 11%      | \$126,741 | \$143,175 | -12%     | \$1,126,741  | \$1,443,175 | -22%     |
| Employee Benefits          | \$11,364       | \$14,500  | -21%     | \$10,025               | \$9,000   | 10%      | \$9,493         | \$16,500  | -41%     | \$1,001       | \$15,500  | -93%     | \$48,737  | \$57,850  | -16%     | \$48,737     | \$57,850    | -16%     |
| Advertising & Marketing    | \$508          | \$0       |          | \$445                  | \$0       |          | \$445           | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| Memberships/Publications   | \$75           | \$0       |          | \$75                   | \$0       |          | \$75            | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| Travel                     | \$0            | \$250     | -100%    | \$0                    | \$0       |          | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| Printing                   | \$11           | \$500     | -98%     | \$225                  | \$225     | 0%       | \$16            | \$500     | -97%     | \$448         | \$500     | -10%     | \$448     | \$500     | -10%     | \$448        | \$500       | -10%     |
| Accounting                 | \$438          | \$1,250   | -65%     | \$3,299                | \$750     | -79%     | \$732           | \$1,250   | -41%     | \$330         | \$3,100   | -89%     | \$3,225   | \$4,350   | -25%     | \$3,225      | \$4,350     | -25%     |
| Assess                     | \$1,634        | \$2,375   | -31%     | \$1,043                | \$1,500   | -30%     | \$1,074         | \$1,250   | -13%     | \$1,074       | \$1,250   | -13%     | \$1,074   | \$1,250   | -13%     | \$1,074      | \$1,250     | -13%     |
| Office Rent                | \$2,625        | \$2,425   | 8%       | \$225                  | \$1,250   | -82%     | \$225           | \$1,250   | -82%     | \$225         | \$1,250   | -82%     | \$225     | \$1,250   | -82%     | \$225        | \$1,250     | -82%     |
| Office Supplies/Printer    | \$383          | \$2,250   | -83%     | \$384                  | \$1,250   | -73%     | \$851           | \$2,500   | -66%     | \$1,181       | \$2,500   | -53%     | \$1,181   | \$2,500   | -53%     | \$1,181      | \$2,500     | -53%     |
| Benefit                    | \$4,111        | \$1,750   | 131%     | \$1,041                | \$1,500   | -30%     | \$4,781         | \$1,750   | 170%     | \$4,781       | \$1,750   | 170%     | \$4,781   | \$1,750   | 170%     | \$4,781      | \$1,750     | 170%     |
| Telephone                  | \$489          | \$425     | 14%      | \$469                  | \$425     | 10%      | \$469           | \$425     | 10%      | \$469         | \$425     | 10%      | \$469     | \$425     | 10%      | \$469        | \$425       | 10%      |
| Total Admin Expenses       | \$53,776       | \$46,750  | -16%     | \$47,000               | \$18,748  | 150%     | \$51,885        | \$69,875  | -26%     | \$1,865       | \$69,875  | -97%     | \$53,989  | \$78,875  | -31%     | \$210,447    | \$289,331   | -27%     |
| Tenant Services            |                |           |          |                        |           |          |                 |           |          |               |           |          |           |           |          |              |             |          |
| Social Service Coordinator | \$18,917       | \$20,488  | -9%      | \$21,745               | \$21,521  | 1%       | \$21,745        | \$21,521  | 1%       | \$21,745      | \$21,521  | 1%       | \$21,745  | \$21,521  | 1%       | \$21,745     | \$21,521    | 1%       |
| Resident Activities        | \$788          | \$1,251   | -37%     | \$0                    | \$0       |          | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| Total Tenant Services Exp. | \$20,105       | \$21,739  | -9%      | \$21,745               | \$21,521  | 1%       | \$21,745        | \$21,521  | 1%       | \$21,745      | \$21,521  | 1%       | \$21,745  | \$21,521  | 1%       | \$21,745     | \$21,521    | 1%       |
| Utilities                  |                |           |          |                        |           |          |                 |           |          |               |           |          |           |           |          |              |             |          |
| Water & Sewer              | \$9,619        | \$15,000  | -36%     | \$8,941                | \$11,250  | -20%     | \$2,378         | \$4,375   | -45%     | \$4,941       | \$11,250  | -56%     | \$2,378   | \$4,375   | -45%     | \$19,118     | \$30,625    | -38%     |
| Electricity                | \$773          | \$1,750   | -56%     | \$4,470                | \$4,750   | -6%      | \$2,147         | \$1,600   | 34%      | \$16,396      | \$24,100  | -32%     | \$16,396  | \$24,100  | -32%     | \$16,396     | \$24,100    | -32%     |
| Gas                        | \$13,474       | \$4,750   | 183%     | \$13,303               | \$6,250   | 113%     | \$13,311        | \$1,000   | 26%      | \$13,311      | \$1,000   | 26%      | \$13,311  | \$1,000   | 26%      | \$13,311     | \$1,000     | 26%      |
| Rubbish/Recycling          | \$3,723        | \$5,000   | -26%     | \$2,023                | \$1,000   | 102%     | \$440           | \$1,425   | -70%     | \$440         | \$1,425   | -70%     | \$440     | \$1,425   | -70%     | \$440        | \$1,425     | -70%     |
| Total Utilities Exp.       | \$34,589       | \$41,500  | -19%     | \$28,746               | \$23,250  | 24%      | \$28,746        | \$23,250  | 24%      | \$28,746      | \$23,250  | 24%      | \$28,746  | \$23,250  | 24%      | \$28,746     | \$23,250    | 24%      |
| Maintenance Expenses       |                |           |          |                        |           |          |                 |           |          |               |           |          |           |           |          |              |             |          |
| Salaries                   | \$30,379       | \$11,250  | -24%     | \$19,456               | \$27,500  | -30%     | \$2,841         | \$5,125   | -44%     | \$2,841       | \$5,125   | -44%     | \$2,841   | \$5,125   | -44%     | \$2,841      | \$5,125     | -44%     |
| Benefits                   | \$6,070        | \$11,500  | -47%     | \$3,964                | \$9,000   | -56%     | \$3,964         | \$9,000   | -56%     | \$3,964       | \$9,000   | -56%     | \$3,964   | \$9,000   | -56%     | \$3,964      | \$9,000     | -56%     |
| Materials                  | \$5,328        | \$7,500   | -29%     | \$9,642                | \$6,250   | 54%      | \$1,620         | \$3,250   | -50%     | \$1,620       | \$3,250   | -50%     | \$1,620   | \$3,250   | -50%     | \$1,620      | \$3,250     | -50%     |
| Uniforms                   | \$40           | \$150     | -73%     | \$40                   | \$150     | -73%     | \$40            | \$150     | -73%     | \$40          | \$150     | -73%     | \$40      | \$150     | -73%     | \$40         | \$150       | -73%     |
| Elevator Contract          | \$2,111        | \$7,000   | -69%     | \$2,111                | \$7,000   | -69%     | \$2,111         | \$7,000   | -69%     | \$2,111       | \$7,000   | -69%     | \$2,111   | \$7,000   | -69%     | \$2,111      | \$7,000     | -69%     |
| Estimating                 | \$0            | \$1,250   | -100%    | \$0                    | \$1,250   | -100%    | \$0             | \$1,250   | -100%    | \$0           | \$1,250   | -100%    | \$0       | \$1,250   | -100%    | \$0          | \$1,250     | -100%    |
| Health/Coating Contracts   | \$0            | \$1,250   | -100%    | \$0                    | \$1,250   | -100%    | \$0             | \$1,250   | -100%    | \$0           | \$1,250   | -100%    | \$0       | \$1,250   | -100%    | \$0          | \$1,250     | -100%    |
| Plumbing Contracts         | \$3,028        | \$500     | 505%     | \$2,378                | \$500     | 376%     | \$2,378         | \$500     | 376%     | \$2,378       | \$500     | 376%     | \$2,378   | \$500     | 376%     | \$2,378      | \$500       | 376%     |
| Unit Turnaround            | \$4,952        | \$1,750   | 180%     | \$2,158                | \$1,000   | 116%     | \$2,158         | \$1,000   | 116%     | \$2,158       | \$1,000   | 116%     | \$2,158   | \$1,000   | 116%     | \$2,158      | \$1,000     | 116%     |
| Contract Costs             | \$3,109        | \$17,500  | -82%     | \$102,115              | \$15,000  | 581%     | \$423           | \$9,475   | -92%     | \$423         | \$9,475   | -92%     | \$423     | \$9,475   | -92%     | \$423        | \$9,475     | -92%     |
| Total Maintenance Exp.     | \$63,483       | \$18,650  | -34%     | \$47,372               | \$39,500  | 19%      | \$5,794         | \$37,225  | -84%     | \$5,794       | \$37,225  | -84%     | \$5,794   | \$37,225  | -84%     | \$5,794      | \$37,225    | -84%     |
| General Expenses           |                |           |          |                        |           |          |                 |           |          |               |           |          |           |           |          |              |             |          |
| Property Insurance         | \$15,267       | \$16,250  | -6%      | \$13,025               | \$11,250  | 16%      | \$4,648         | \$5,625   | -17%     | \$4,648       | \$5,625   | -17%     | \$4,648   | \$5,625   | -17%     | \$4,648      | \$5,625     | -17%     |
| Liability Insurance        | \$2,447        | \$2,500   | -2%      | \$2,023                | \$2,500   | -19%     | \$2,023         | \$2,500   | -19%     | \$2,023       | \$2,500   | -19%     | \$2,023   | \$2,500   | -19%     | \$2,023      | \$2,500     | -19%     |
| Work Comp Insurance        | \$4,988        | \$1,000   | 399%     | \$4,988                | \$1,000   | 399%     | \$4,988         | \$1,000   | 399%     | \$4,988       | \$1,000   | 399%     | \$4,988   | \$1,000   | 399%     | \$4,988      | \$1,000     | 399%     |
| Auto Insurance             | \$488          | \$1,000   | -51%     | \$488                  | \$1,000   | -51%     | \$488           | \$1,000   | -51%     | \$488         | \$1,000   | -51%     | \$488     | \$1,000   | -51%     | \$488        | \$1,000     | -51%     |
| PLOT                       | \$11,703       | \$11,000  | 6%       | \$9,272                | \$10,000  | -7%      | \$2,631         | \$4,625   | -42%     | \$2,631       | \$4,625   | -42%     | \$2,631   | \$4,625   | -42%     | \$2,631      | \$4,625     | -42%     |
| Software Maintenance       | \$168          | \$2,125   | -92%     | \$449                  | \$1,250   | -64%     | \$449           | \$1,250   | -64%     | \$449         | \$1,250   | -64%     | \$449     | \$1,250   | -64%     | \$449        | \$1,250     | -64%     |
| Collection/Losses          | \$0            | \$500     | -100%    | \$0                    | \$500     | -100%    | \$0             | \$500     | -100%    | \$0           | \$500     | -100%    | \$0       | \$500     | -100%    | \$0          | \$500       | -100%    |
| Other General Expenses     | \$0            | \$2,500   | -100%    | \$1,050                | \$125     | 740%     | \$1,050         | \$125     | 740%     | \$1,050       | \$125     | 740%     | \$1,050   | \$125     | 740%     | \$1,050      | \$125       | 740%     |
| HAZ Expenses               | \$0            | \$0       |          | \$0                    | \$0       |          | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| Direct TV                  | \$0            | \$0       |          | \$0                    | \$0       |          | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| ILSP                       | \$0            | \$0       |          | \$0                    | \$0       |          | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| Operating Transfer out     | \$0            | \$0       |          | \$0                    | \$0       |          | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| TIF Payment                | \$0            | \$0       |          | \$0                    | \$0       |          | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| Transfer to AMT            | \$0            | \$0       |          | \$0                    | \$0       |          | \$0             | \$0       |          | \$0           | \$0       |          | \$0       | \$0       |          | \$0          | \$0         |          |
| Total General Expenses     | \$36,632       | \$17,125  | -11%     | \$28,761               | \$28,375  | 1%       | \$27,533        | \$15,133  | 45%      | \$27,533      | \$15,133  | 45%      | \$27,533  | \$15,133  | 45%      | \$27,533     | \$15,133    | 45%      |
| TOTAL EXPENSES             | \$208,610      | \$265,244 | -21%     | \$201,467              | \$265,163 | -24%     | \$128,021       | \$261,133 | -51%     | \$128,021     | \$261,133 | -51%     | \$128,021 | \$261,133 | -51%     | \$128,021    | \$261,133   | -51%     |
| NET INCOME/LOSSES          | \$1,950        | \$5,244   | -63%     | \$4,110                | \$173     | 2289%    | \$39,764        | \$6,462   | 60%      | \$39,764      | \$6,462   | 60%      | \$39,764  | \$6,462   | 60%      | \$157,424    | \$157,424   | 0%       |



# Red Wing Housing & Redevelopment Authority

428 West Fifth Street  
Red Wing, MN 55066

Telephone & TDD (651) 388-7571  
FAX (651) 385-0551

Website: [www.redwinghra.org](http://www.redwinghra.org)

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## SUMMARY

**Finance Committee Meeting**  
HRA Office Conference Room  
Tuesday, May 2, 2023 at 3:00pm  
Agenda

**In attendance:** Glen Witham, Sara Hoffman, Jackie Luikart, Kurt Keena, Corrine Stockwell

3:00 pm Approval of Agenda 3:00 pm

Employee Insurance Changes 2023 Corrine

**Recommend to Board of Commissioners**

Other Business

**Discussed new Budget timeline.**

4:00 pm Adjourn 3:24 pm

Next Finance Committee Meeting; **Tuesday, June 6, 2023**, at 3:30 p.m.





# Red Wing Housing & Redevelopment Authority

428 West Fifth Street  
Red Wing, MN 55066

Telephone & TDD (651) 388-7571  
FAX (651) 385-0551

Website: [www.redwinghra.org](http://www.redwinghra.org)

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## SUMMARY

### Personnel Committee Meeting

HRA Office Conference Room

Wednesday, May 3, 2023

2:00 pm

Agenda

In attendance: Roseanne Grosso, Dana Borgschatz, Kristi Reuter, Kurt Keena, Corrine Stockwell

|        |                                     |         |
|--------|-------------------------------------|---------|
| 2:00pm | Approval of Agenda                  | 1:57 pm |
|        | 2023 Employee Handbook              | Corrine |
|        | Recommend to Board of Commissioners |         |
|        | Other Business                      |         |
|        | Adjourn                             | 2:21 pm |

# Housing Board Report

Month Ending April 2023

## Waiting List Numbers

|            | Jordan Tower I | Jordan Tower II | Family Public Housing | Housing Choice Voucher |
|------------|----------------|-----------------|-----------------------|------------------------|
| March 2023 | 73             | 38              | 25                    | 119                    |
| April 2023 | 77             | 35              | 31                    | 135                    |

## HRA Owned Properties

|  | Jordan Tower I | Jordan Tower II | Family Public Housing Units | Market Rate Rentals |
|--|----------------|-----------------|-----------------------------|---------------------|
| Move-outs                                  | 0              | 1               | 1                           | 0                   |
| Move-ins                                   | 1              | 1               | 0                           | 0                   |
| Lease Terminations or Evictions this month | 0              | 0               | 0                           | 0                   |
| Occupancy Rate                             | 97%            | 96%             | 94%                         | 93%                 |

## Voucher Programs

|                                       |      |                                      |                    |
|---------------------------------------|------|--------------------------------------|--------------------|
| <b>Housing Choice Voucher</b>         |      | Monthly HAP Received                 | \$77,439           |
| Allocated Vouchers                    | 169  | Monthly HAP Paid                     | \$80,782           |
| Funded Vouchers                       | 125  | HAP Reserves                         | \$125,419          |
| Leased Vouchers                       | 132  | Per Unit Cost                        | \$618              |
| Utilization Rate for Provided Funding | 105% | Utilization Rate for Monthly Funding | 104%               |
| Move-ins                              | 3    | FSS Program                          | 3 Signed Contracts |
| Move-outs                             | 2    | Shopping                             | 24                 |
|                                       |      | Processing Applications              | 6                  |

|                                  |              |                         |           |
|----------------------------------|--------------|-------------------------|-----------|
| <b>Bridges Rental Assistance</b> | GY 2021-2023 | Total Grant Awarded     | \$206,784 |
| Vouchers Leased                  | 13           | Available Balance       | \$58,300  |
| Awarded Vouchers                 | 12           | Grant Months remaining  | 2         |
| Utilization of Vouchers          | 108%         | Grant Funds Utilization | 72%       |
| Move-ins                         | 0            | Shopping                | 1         |
| Move-outs                        | 0            | Processing Applications | 3         |

## **Program/Project Updates**

- Maintenance Staff
  - Erick Johnson, Rob Wedrickas, Steve Gregory, & Nate Mewes
- Stability Vouchers
  - The HRA was approved to move forward to apply for five vouchers.
- Bridges Rental Assistance
  - Red Wing HRA was funded \$225,792 for a grant term beginning July 1, 2023.
  - Staff are working on the due diligence items.
- Section Eight Management Assessment Program (SEMAP)
  - Measures the performance of the public housing agencies (PHAs) that administer the housing choice voucher program. This report is completed every two years.
  - For Fiscal Year End of 2022, the Red Wing HRA earned 115 out 140 points. Overall rating is standard at 82%.
- Energy Audit
  - Staff are working with CenterPoint Energy and Xcel Energy to perform an energy audit on Jordan Tower I, Jordan Tower II, and the HRA office.
- Jordan Tower I Electrical Project
  - Tentatively starting the exterior ground and concrete work beginning of June

## **Homeless & Supportive Housing Updates**

- Goodhue County Resource Center
  - Location:
    - Lower Level of Christ Episcopal Church
    - 321 West Ave (use East Ave Door)
  - Contact:
    - 651-448-6246
    - [gcrw@gmail.com](mailto:gcrw@gmail.com)
  - Hours:
    - Monday 11:00 am - 4:00 pm
    - Tuesdays 3:00 pm – 7:00 pm
    - Thursday 11:00 am – 4:00 pm
    - Fridays 11:00 am – 4:00 pm
- Monthly meetings staff attend to review and update on local resources
  - Hands for Hope
  - Homeless Response Team
  - Continuum of Care



# RED WING HOUSING & REDEVELOPMENT AUTHORITY

428 WEST FIFTH STREET, RED WING, MN 55066

TELEPHONE (651) 388-7571

FAX (651) 385-0551

TDD/TTY 711

WWW.REDWINGHRA.ORG

May 9, 2023

**To:** Red Wing HRA Board of Commissioners

**From:** Kurt Keena, Executive Director  
Corrine Stockwell, Finance Director

**Re:** Community Redevelopment Report

## Small Cities Program Income Notes Receivable and Cash Reserves

| Category         | March 2023  |
|------------------|-------------|
| Notes Receivable | \$1,783,239 |
| Forgivable       | \$969,395   |
| Reserves         | \$341,374   |

### Small Cities Loan Servicing and Activities

We have had a couple of new inquiries about these funds and have met with one of the property owners and provided them with an application. We continue working with CEDA and previously approved borrowers to schedule construction meetings and loan closings for their projects. The application approved for the Hallstrom property is moving forward now after we met with the owner and the staff from CEDA.

### Affordable Housing Trust Fund Activities and Reserves

The approved loan for the Hallstrom project is moving slowly towards closing now that we have met with the owner and CEDA staff. We expect things to accelerate as soon as the borrower's attorney has reviewed the documents.

The same owner has inquired about another loan for an additional property he has purchased and wants to add housing units above the street level retail. The project appears to meet the criteria for the program and an application may be forthcoming at some point in the future.

March reserves for AHTF are \$334,293.

### TIF (Housing) District No. 8

Progress continues on the construction of the final phase of the development. We will work with the developer to certify this last phase as they get closer to obtaining a certificate of occupancy and certify all their expenses on this last building.

### Three Rivers Tax Credit Development MOU

The project now seems likely not to proceed after it lost support from the current council for the site that was approved at their March meeting. We were part of a meeting with Three Rivers, City Staff, neighboring businesses and members of the City Council on May 3<sup>rd</sup> to see if objections to the location could be overcome. That was not successful and unless an acceptable site can be identified and



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committed very quickly the project is likely dead for this year's funding cycle. It will remain to be seen if another site can be identified and gain support of the Council for a future application.

### **Housing & Redevelopment Related Updates**

We continue to assist Goodhue County Habitat for Humanity with exploration of issues related to their purchase of the former St. John's Hospital site and what role there may be for the HRA to partner with them in bringing much needed affordable ownership properties to the City.

### **Attachments:**

None.