

### TOGETHER WE ACHIEVE MORE

Our national housing crisis needs multi-faceted solutions especially in rural Minnesota. By reexamining our mission to enhance and strengthen communities through advocacy, collaboration and promotion of self-reliance, housing and community development, the results achieved in 2019 positioned SEMMCHRA to be a recognized leader in creating housing opportunities and community development solutions. We have made deliberate efforts to partner across our organization, with County services, and with for- and non-profit entities like we have never done before in the history of our organization.

SEMMCHRA took the steps to acquire twelve units of federally assisted housings in 2019 and preserved twelve additional naturally occurring affordable housing units by partnering with a nonprofit corporation starting in January of 2020. This is critical infrastructure to maintain during a time when a MN full-time worker needs to earn \$19.74 an hour to afford a modest 2-bedroom apartment or minimum wage earners must work close to two full time jobs without spending more than 30 percent of their income!

SEMMCHRA continues to bolster its Section 8 rental assistance services and now serves the City of Winona. By partnering with our neighboring HRA we were able to keep over \$650,000 of federal assistance of 165 Section 8 vouchers in Southeast Minnesota by transferring them to SEMMCHRA. This funding aids with partial rent payments to private landlords so rents are affordable for our workforce, families, elderly and disabled residents.

SEMMCHRA celebrated one year of being smoke-free in all rental properties that we own and managed. Resident health and homes will be better maintained. We have partnered with local health care facilities to assist in smoking cessation programs to achieve compliance. During 2019 we have focused more on linking health and housing by providing educational programs and free health service checks to residents. SEMMCHRA continues to seek partners in mental health and emotional counseling to utilize available onsite office spaces.

SEMMCHRA believes education leads to better life outcomes and self-sufficiency. We expanded our existing federally funded Family Self-Sufficiency Program and also added Homebuyer Education Counseling and Training through State funding to our repertoire of services. The self-sufficiency program is being designed to assist new and existing SEMMCHRA participants across all programs. Attaining self-sufficiency is a key to home ownership. Together, the SEMMCHRA staff and partners, have made many people's lives better so that individuals could achieve self-sufficiency or provide a healthier life for themselves and family.

SEMMCHRA continues to build on the most cost-effective approach in addressing today's housing crisis by preserving our local housing structures. For over 30 years, SEMMCHRA has preserved over 995 homes, 190 businesses and 200 rental units. This has been done with federal and state grants in excess of \$22 million. SEMMCHRA is intently targeting small rural cities and partnering with adjacent cities to drive housing preservation in typically overlooked communities.

SEMMCHRA is driven to fill the gap and work with private developers to ensure ALL income levels have affordable housing. During 2019, SEMMCHRA has focused its efforts in creating housing in existing Tax Increment Financing districts and putting land back on the tax rolls with the help of local builders, developers and first-time homebuyers!

I attribute SEMMCHRA's success to the SEMMCHRA staff who have motivation and drive like no other and who work to ensure our impact is greatest in the communities we serve. We welcomed several new staff in 2019 who have already brought new ideas and better ways of doing business. SEMMCHRA staff are guided by principles that advance our goals - respect, integrity, innovation and collaboration. Staff realize that no matter how small the change or added service, our collective impact makes a huge difference.

SEMMCHRA will continue to advocate, create and preserve affordable housing, especially in those markets where housing is a barrier to economic development. We believe everyone deserves a place to call home, and we will work to build bridges, so more services are linked to housing.

**Buffy J. Beranek**  
Executive Director



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*Representative of Winona County*

**Laura Mielke, Secretary, Resident Commissioner**  
*Representative of Service Area Residents*

### 2019 RENTAL HOUSING STATISTICS

Total Number of People Served:	966
Number of Elderly or Disabled Households:	407
Number of Families with Children:	149
Number of Children Served:	287
Average Household Income:	\$21,224

### 2019 SECTION 8 RENTAL ASSISTANCE STATISTICS

Total Number of People Served:	1,045
Average HAP subsidy in 2019:	\$391
Total Vouchers Issued 2019:	376
Average Household Income:	\$14,148

### YEARS RECEIVING RENTAL ASSISTANCE

1 year:	125	33.2%
2-5 years:	143	38.0%
6-10 years:	44	11.7%
11-15 years:	26	6.9%
16-20 years:	13	3.5%
21-25 years:	9	2.4%
Port-Outs:	16	4.2%
<b>TOTAL:</b>	<b>376</b>	<b>100.0%</b>



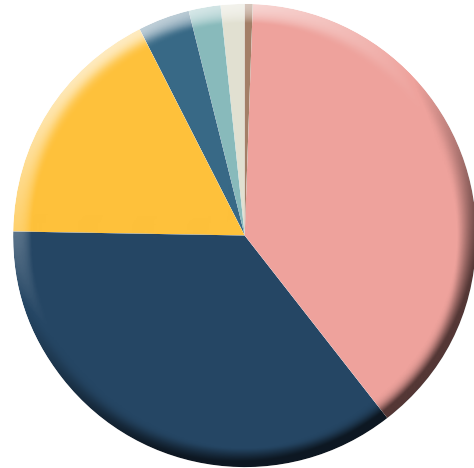
### SEMMCHRA FIRST-TIME HOMEBUYER ASSISTANCE PROGRAM

	Total Number of Loans	Total Amount of First Mortgages	Total Amount of Down Payment and Closing Cost Loans
Goodhue County - total	8	\$1,114,475	\$60,900
Wabasha County - total	3	\$487,306	\$26,000
Winona County - total	2	\$199,812	\$13,900
Grand Total	13	\$1,801,593	\$100,800

### PRESERVATION OF EXISTING STRUCTURES

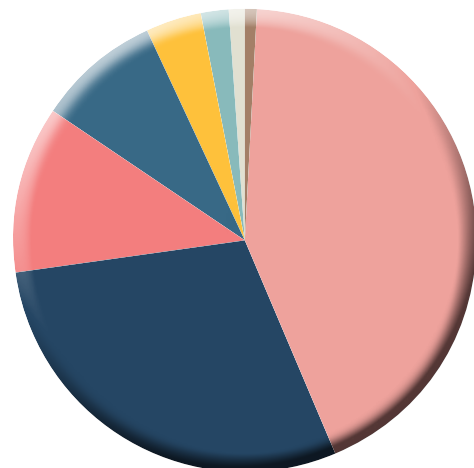
Goodview Rehab	\$599,265	17 Owner-Occupied Homes and 33 Multi-Family Rental Units
Kasson Rehab	\$517,500	20 Owner-Occupied Homes

### 2019 OPERATIONAL INCOME:



Tenant Fees	\$2,578,464
HUD Grants	\$2,111,626
Other Grant Revenue	\$910,894
Administrative Fees	\$439,569
Investment Income	\$92,269
Levy Revenue	\$68,529
Gain (Loss) Sale of Assets	\$(41,272)
<b>TOTAL</b>	<b>\$6,160,079</b>

### 2019 OPERATIONAL EXPENDITURES:



Project Operating Expenses	\$2,161,546
Section 8 HAP Expenses	\$1,546,820
Administration Expense	\$611,185
Other Grant Expenses	\$390,569
Annual Debt Service Payments	\$282,045
CFP Capital Expenses	\$88,001
General Expenses	\$49,394
TIF CIP/Revenue	\$27,182
<b>TOTAL</b>	<b>\$5,156,742</b>