

TOGETHER WE MOVE FORWARD

The unprecedented year of 2020 has proven to be a challenge as we learned to adjust to the COVID-19 pandemic. During these uncertain times, SEMMCHRA was agile as we adapted to a new work environment to keep everyone safe while upholding our commitment to serve those residing in our six-county region. Since March, our funders moved swiftly to provide much needed relief to SEMMCHRA and our clients through the Coronavirus Aid, Relief, and Economic Security (CARES) Act. This allowed us to continue to fulfill our mission by:

- **Championing sustainable homeownership and financial viability**
- **Lessening the barriers to affordable housing**
- **Eliminating hazards and other health risks from homes and businesses**
- **Enlarging mortgage and rental assistance opportunities**

SEMMCHRA has continued to develop relationships in communities to ensure our clients receive outstanding services and our priorities are met. The 2020 annual report highlights our services, client demographics, financial wellness, and our accomplishments. SEMMCHRA has clearly demonstrated its ongoing commitment to improving the quality of life for the individuals we serve.

I am extremely proud of our ongoing dedication and joint efforts as we work collaboratively to meet the challenging needs of those we serve. I would like to thank SEMMCHRA staff for their perseverance and unwavering commitment to public service. We will continue to advocate, create, and preserve affordable housing, especially in those markets where housing is a barrier to economic development. The SEMMCHRA team looks forward to collectively furthering our work with our partners to empower the most vulnerable among us and uplift communities across our region.

Buffy J. Beranek
Executive Director



VISION

To enhance and strengthen communities through advocacy, collaboration and promotion of self-reliance, housing, and community development.

MISSION

To be a recognized advocate and leader in creating housing opportunities and community development solutions.

GUIDING PRINCIPLES

Respect

Integrity

Innovation

Collaboration



BOARD OF COMMISSIONERS:

Rodney Peterson
Representative of Dodge County

Rhonda Toquam
Representative of Dodge County

Brad Anderson, Vice Chairperson
Representative of Goodhue County

Robert Keehn
Representative of Goodhue County

Rich Hall
Representative of Wabasha County

Cheryl Key, Chairperson
Representative of Wabasha County

Marcia Ward
Representative of Winona County

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



2020 RENTAL HOUSING STATISTICS

| | |
|---|----------|
| Total Number of People Served: | 951 |
| Number of Elderly or Disabled Households: | 404 |
| Number of Families with Children: | 141 |
| Number of Children Served: | 272 |
| Average Household Income: | \$20,841 |

2020 SECTION 8 RENTAL ASSISTANCE STATISTICS

| | |
|--------------------------------|----------|
| Total Number of People Served: | 1,060 |
| Average HAP subsidy in 2020: | \$468 |
| Total Vouchers Issued 2020: | 310 |
| Average Household Income: | \$15,352 |

YEARS RECEIVING RENTAL ASSISTANCE

| | | |
|---------------|------------|---------------|
| 1 year: | 118 | 25.6% |
| 2-5 years: | 191 | 41.3% |
| 6-10 years: | 72 | 15.6% |
| 11-15 years: | 39 | 8.4% |
| 16-20 years: | 19 | 4.1% |
| 21-25 years: | 9 | 2.0% |
| Port-Outs: | 14 | 3.0% |
| TOTAL: | 462 | 100.0% |

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 | 12 | \$2,208,574 | \$85,850 |
| Wabasha County - total | 8 | \$1,185,419 | \$58,175 |
| Winona County - total | 1 | \$131,435 | \$9,300 |
| Grand Total | 21 | \$3,525,428 | \$153,325 |

CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY ACT

| | Assisted | Funds Expended |
|----------------|-------------------------------|-------------------------|
| Goodhue County | 13 Residents Assisted | \$28,782 |
| Wabasha County | 5 Residents 42 Businesses | \$15,715 \$723,114 |
| Winona County | 22 Residents 62 Businesses | \$38,408 \$1,065,188 |

Family Self-Sufficiency Program: 50 Households participated in the program and 4 households graduated from the program.

Homebuyer Education: 86 Households

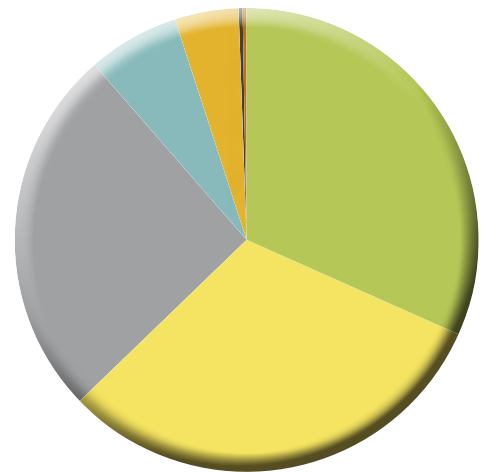
Financial Wellness: 17 Households

Pre-Purchase Counseling: 22 Households

PRESERVATION OF EXISTING STRUCTURES

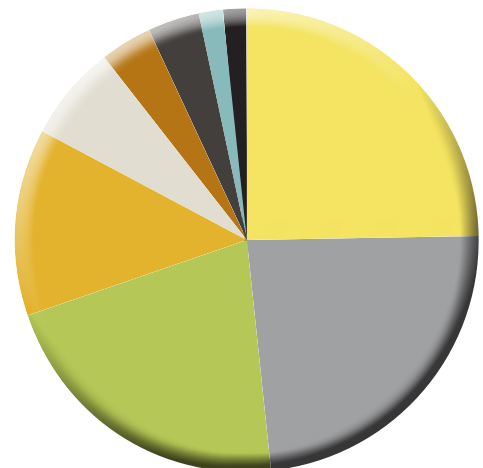
| Goodhue and Dennison | \$528,420 | 20 Owner-Occupied Homes |
|----------------------|-----------|--|
| St. Charles | \$599,955 | 12 Owner-Occupied Homes and 24 Multi-Family Rental Units |
| Wabasha | \$528,420 | 20 Owner-Occupied Homes |

2020 OPERATING PROGRAM FUNDING:



| | |
|----------------------------|---------------------|
| HUD Grants | \$3,463,823 |
| Tenant Fees | \$3,407,167 |
| Other Grant & TIF Revenue | \$2,817,299 |
| Levy Revenue | \$701,094 |
| Administrative Fees | \$485,979 |
| Investment Income | \$31,705 |
| Gain (Loss) Sale of Assets | \$21,293 |
| TOTAL | \$10,928,360 |

2020 OPERATIONAL EXPENDITURES:



| | |
|--------------------------------------|---------------------|
| Other Grant Expenses | \$2,704,084 |
| Project Operating Expenses | \$2,573,752 |
| Section 8 HAP Expenses | \$2,355,330 |
| Annual Debt Service Payments | \$1,407,697 |
| Administration Expense | \$739,037 |
| Capital Reserve Funding | \$404,855 |
| General Expenses | \$378,428 |
| Tax Increment Financing Expenses | \$194,352 |
| Public Housing Capital Grant Expense | \$150,983 |
| TOTAL | \$10,908,517 |