

As I reflect on 2022 and compare it to the 2020/21 Covid dips, the climb back up to a redefined new normal, improved operational flow, our commitment to service and the focus on the future of the Southeastern Minnesota Multi-County Housing and Redevelopment Authority (SEMMCHRA) all stand out. Our for-profit, non-profit and government partners have sailed through turbulent waters with us and together we have learned the value of utilizing each other's strengths. Now, coming out of the pandemic, we are more resilient and mindful of future needs.

Ironically, 2022 in many ways was harder for those we serve than during the lows of the pandemic. In 2022 hopes were raised and dashed by prolonged tri-demic health scares and inflation. That was not expected and was hard for many to react and adjust to. Our clients had to cope with persisting economic challenges, new technologies, and less human contact. The tension took its toll and we saw an increase in the number of clients suffer a moderate to serious mental or behavioral health crisis. As SEMMCHRA looks to the future, we are committed to bridging support services into our programs and affirming the need for better coordination.

SEMMCHRA employees continued to be remarkable and remained as committed as ever. But they were not immune to pandemic-driven changes in their work and family lives. We extended special Covid related flexible leave and remote work. We also moved to a front loaded work week which gives staff more time with families and to recuperate on Friday afternoons.

The dedication by staff to implement a new operating system at SEMMCHRA was outstanding. The SEMMCHRA team met every project deadline to replace the obsolete 25-year-old system while maintaining their core business functions. The team will continue to take SEMMCHRA operations to a new level to better serve our clients in 2023 and 2024.

As we forge ahead, we are focused on the people we serve and helping to empower them to thrive through increased access to safe and stable homes. Through our programs and services, we must continue to be creative to increase production of the supply of affordable housing for all low-income individuals and families. SEMMCHRA is zeroed in on preservation and keeping communities strong by preserving public and naturally occurring affordable housing - single and multi-family housing.

Our mission to enhance and strengthen communities through advocacy, collaboration and promotion of self-reliance, housing and community development has never been more urgent or needed. Each day this past year, I have had the privilege to witness it in action, as tenants and program participants across our six-county jurisdiction utilized our services and programs to help address their own personal challenges and seek opportunities to better their lives, their families, and their communities.

I want to thank our staff, Board of Commissioners and everyone who partnered with us in 2022 to help people improve the lives of those we serve. Together we are building strong, sustainable communities in southeastern Minnesota.

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

Amanda Hedlund
Representative of Winona County

Marcia Ward
Representative of Winona County

Laura Mielke, Secretary
Resident Commissioner

RENTAL HOUSING STATISTICS

Total Number of People Served:	946
Number of Elderly or Disabled Households:	433
Number of Families with Children:	129
Number of Children Served:	270
Average Household Income:	\$22,656

SECTION 8 RENTAL ASSISTANCE STATISTICS

Total Number of People Served:	1,115
Average HAP subsidy:	\$506
Total Vouchers Issued:	271
Average Household Income:	\$17,132

RENTAL ASSISTANCE UTILIZATION RATES

1 year:	92	19.8%
2-5 years:	206	44.3%
6-10 years:	71	15.3%
11-15 years:	35	7.5%
16-20 years:	12	2.6%
21-25 years:	15	3.2%
Port-Outs:	34	7.3%
TOTAL:	465	100.0%

SEMMCHRA FINANCIAL EDUCATION, COUNSELING AND SELF SUFFICIENCY PROGRAM STATISTICS

Family Self-Sufficiency Program: 52 Households; 1 household graduated from the FSS program.

Homebuyer Education: 61 Households

Financial Wellness: 20 Households

Pre-Purchase Counseling: 15 Households



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	19	\$4,268,256	\$224,500
Wabasha County	8	\$1,527,271	\$80,500
Grand Total	27	\$5,795,527	\$305,500

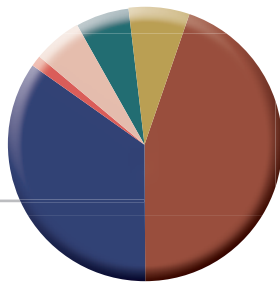
PRESERVATION OF EXISTING STRUCTURES : 2022 GRANT AWARDS

Cannon Falls	\$591,675	21 Owner-Occupied Homes
Mazeppa	\$595,125	15 Owner-Occupied Homes & 1 Multi-Family Building
Rollingstone & Altura	\$581,900	19 Owner-Occupied Homes & 1 Multi-Family Building

NUMBER OF OPEN GRANTS

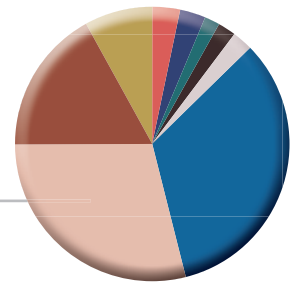
Lake City	\$809,400	17 Owner-Occupied Homes & 12 Commercial Buildings
Goodview	\$599,265	17 Owner-Occupied Homes & 1 Multi-Family Building
Kasson	\$517,500	20 Owner-Occupied Homes
Goodhue & Dennison	\$528,420	20 Owner-Occupied Homes
St. Charles	\$599,955	12 Owner-Occupied Homes & 1 Multi-Family Building
Wabasha	\$528,420	20 Owner-Occupied Homes
West Concord & Claremont	\$594,550	22 Owner-Occupied Homes
Pine Island	\$513,475	19 Owner-Occupied Homes
Cannon Falls	\$591,675	21 Owner-Occupied Homes
Mazeppa	\$595,125	15 Owner-Occupied Homes & 1 Multi-Family Building
Rollingstone & Altura	\$581,900	19 Owner-Occupied Homes & 1 Multi-Family Building

OPERATING INCOME:



Tenant Fees	\$4,064,397
HUD Grants	\$3,643,037
Levy Revenue	\$735,479
Administrative Fees	\$728,043
Other Grant & TIF Revenue	\$701,623
Investment Income	\$84,383
Gain (Loss) Sale of Assets	\$0
TOTAL	\$9,956,962

*OPERATIONAL EXPENDITURES:



Project Operating Expenses	\$3,285,052
Section 8 HAP Expenses	\$2,775,658
Annual Debt Service Payments	\$1,849,019
Administration Expense	\$952,785
Capital Reserve Funding	\$283,505
Public Housing Capital Grant Expense	\$276,084
Tax Increment Financing Expenses	\$251,121
General Expenses	\$248,894
Other Grant Expenses	\$227,135
TOTAL	\$10,149,253

*The expenses reflect noncash items related to construction in progress being recognized and non-operating expenses for capital and insurance work.