

**YEAR OF EFFICIENCY**

The 2023 focus of the SEMMCHRA management team was on efficiency. As we enter 2024, we are agile and stronger. It is not just growth that has us well positioned for the future, but rather our focus on core services and developing better workflows across the organization. We are deliberate in our proactive approach to ending projects that aren't performing well or are no longer relevant. Communication and inclusion of all staff embodies our approach to drive productivity with a very lean team. As I look forward, I am confident we are laying the groundwork to position SEMMCHRA as the expert and leading advocate for advancing affordable housing in southeast Minnesota!

In 2023, the Housing Choice Voucher staff continued to lease up families and ended the year at ninety-seven percent utilization of total funding. The rising cost of housing has been the greatest burden for many families, leaving many struggling to find an affordable place to live. Without the Housing Choice Voucher Program, families would continue to face severe housing hardships and be forced to live in run down or overcrowded housing.

Our Rental Housing Department continued to learn and adjust with the new Agency software system. We developed processes that both save staff time and provide the detailed documentation our funders require. New procedures are being implemented to comply with changes to federal regulations as well as state laws, effective in 2024. In addition, the Maintenance Department carried out several cost-saving measures in terms of contracts and supplies that will make for stronger budgets in the coming year.

Improving workflows and communication in 2023 allowed the Community Development Department to accomplish a banner year of projects. A total of fifty-five capital investment projects were completed along with managing eight Small Cities Development Program grants in Lake City, Kasson, Pine Island, West Concord/Claremont, Wabasha, St. Charles, Goodhue/Dennison, and Goodview, while also starting up three newly awarded programs in the communities of Rollingstone/Altura, Mazeppa, and Cannon Falls in 2023. In addition, almost \$900,000 was awarded in deferred grants/loans while adding a new partner with the Coalition for Rochester Area Housing. Much of this work can be attributed to increased efficiencies, better teamwork, and staff dedication. The upcoming 2024 year will no doubt challenge the skills, resources, and time of the staff as many of the SCDP grant communities will end and additional larger project opportunities through the State's \$1.3 billion housing funds will be explored.

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. SEMMCHRA staff continue to build a strong foundation of knowledge, networks, and know-how to serve our communities efficiently and effectively. Our success reflects the SEMMCHRA team commitment and their ability to work together and foster community partnerships.

I want to thank our staff, Board of Commissioners and everyone who partnered with us in 2023 to help improve the lives of those we serve. Together we are building strong, resilient 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**, Secretary  
*Representative of Dodge County*

**Rhonda Toquam**  
*Representative of Dodge County*

**Brad Anderson**  
*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**, Vice Chairperson  
*Resident Commissioner*

## RENTAL HOUSING STATISTICS

Total Number of People Served:	930
Number of Elderly or Disabled Households:	439
Number of Families with Children:	124
Number of Children Served:	258
Average Household Income:	\$23,431

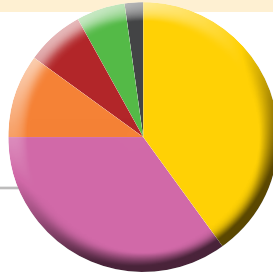
## SECTION 8 RENTAL ASSISTANCE STATISTICS

Average HAP subsidy:	\$524
Total Vouchers Issued:	174
Average Household Income:	\$16,868

## RENTAL ASSISTANCE LENGTH OF STAY

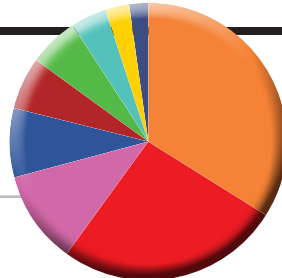
Less than 1 year:	65	15%
1-2 years:	65	15%
2-5 years:	111	25%
5-10 years:	118	27%
10-20 years:	59	13%
Over 20 years:	21	5%

## OPERATING INCOME:



HUD Grants	\$4,324,449
Tenant Fees	\$3,908,553
Other Grant & TIF Revenue	\$1,097,508
Levy Revenue	\$783,025
Administrative Fees	\$688,799
Investment Income	\$210,889
Gain (Loss) Sale of Assets	-\$279,159
<b>TOTAL</b>	<b>\$10,734,065</b>

## \*OPERATIONAL EXPENDITURES:



Project Operating Expenses	\$3,857,546
Section 8 HAP Expenses	\$3,080,161
Annual Debt Service Payments	\$1,339,773
Administration Expense	\$896,399
Tax Increment Financing Expenses	\$665,074
Other Grant Expenses	\$649,799
Public Housing Capital Grant Expense	\$506,968
General Expenses	\$214,768
Capital Reserve Funding	\$203,562
<b>TOTAL</b>	<b>\$11,414,052</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
Dodge County	13	\$2,490,601	\$174,900
Goodhue County less the City of Red Wing	11	\$2,564,216	\$170,400
Wabasha County	13	\$2,413,372	\$198,805
<b>Grand Total</b>	<b>37</b>	<b>\$7,468,189</b>	<b>\$544,105</b>

## SEMMCHRA FINANCIAL EDUCATION, COUNSELING AND SELF SUFFICIENCY PROGRAM STATISTICS

<b>Family Self-Sufficiency Program:</b>	43 Households Served
<b>Family Self-Sufficiency Program Graduates:</b>	4 Graduates
<b>Homebuyer Education:</b>	134 Households Served
<b>Financial Wellness:</b>	32 Households Served
<b>Pre-Purchase Counseling:</b>	27 Households Served

## PRESERVATION OF EXISTING STRUCTURES : 2023 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

## OPEN GRANTS

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

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