

Annual Report 2008

Equal Opportunity and Affirmative Action Employer

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Special points of interest:

- The BHA remain High Performers for 2008 under the HUD REAC Assessment System.
- In 2008 the BHA funneled over \$7,500,000 to private sector landlords through Section 8 Rent Assistance
- HUD ranks the Bloomington Housing Authority among the top 5 Housing Authorities in the State.

A Note from Lindsey Smith "Reflections"

I would like to take this opportunity to say thank you to the Bloomington Housing Authority staff.

For the past four years, 2005-2009, I served as Chairman of the Bloomington Housing Authority (BHA) Board of Commissioners. During that period, I have witnessed remarkable steps take place to transform public housing in our community in a way that has improved the quality of life for many low income families, senior citizens and disabled persons in Bloomington.

This change did not come easy. For many years Bloomington was viewed as having a troubled Housing Authority with a negative reputation that extended beyond the borders of Monroe County.

Since the arrival of Jennifer Osterholt as its Executive Director, about four and a half years ago, BHA has gone beyond rectifying past issues and has worked hard to become a model of accountability. Ms. Osterholt, along with her excellent staff, deserves full credit and commendation for providing better, safer and affordable housing to our

most vulnerable population.

Today, there is a lot of positive development associated with the BHA. There have been numerous building renovation projects completed; area beautification improvements throughout each neighborhood; the installation of new playground equipment in safe areas for children; coordination's with Family and Social Services Administration (FSSA) and other social service agencies provide for the health and welfare needs of residents; partnerships with Indiana University, Ivy Tech, Boys and Girls Club and local Arts Programs, all are examples of BHA's collaborative efforts to strengthen the education and personal development of adults and children; the family self-sufficiency program continues to receive high marks for helping residents assume personal responsibility and achieve economic independence.

All of these improvements help to foster and nurture a sense of pride and belonging for the residents that live here.

The BHA has received na-



Newly elected Board Chairman, Kevin Cade, congratulates former Chairman Lindsey Smith for his many dedicated years of service.

tional recognition for initiatives they have taken to implement policies and programs. HUD inspectors were so impressed by BHA's accomplishments that they now rank it among the top 5 Housing Authorities in the State of Indiana.

I continue to serve on the Board of Commissioners for the BHA. But, I write this message with great joy and admiration to the BHA staff for the superb job they have done in making public housing a great place to live for it's residents.

Sincerely,

Lindsey A. Smith

Commissioner, BHA

Message from the Executive Director

It is my pleasure to share with the community and the many multiple stakeholders the Bloomington Housing Authority's (BHA) annual report. This report will affirm the Authority's commitment toward improved performance standards and sustainable operations in order to continue to provide quality affordable housing opportunities, life-enrichment services and activities to our residents and program participants while dealing with unprecedented funding shortages.

The culture of public housing is changing. Some of the changes will provide the BHA with opportunities, and others awesome challenges. In 2008, the BHA operated under the new Asset Management regulations, a new structure created for public housing authority's to

reflect market trends and define our operations following a business model, including Program Administration, Property Operations and Real Estate Development.

The BHA continued to move toward completing the capital improvements set out in our five year master plan and I am pleased to report that we were once again in 2008 High Performers under the HUD Real Estate Assessment Center Public Housing Assessment System.

The essential nature of public housing is providing accommodations for low-wage workers, preserving affordable housing and contributing to local economies. In addition to the economic benefits of public housing, the BHA funneled over \$7,500,000 to private sector landlords through the Section 8 Rent Assistance

Program, illustrative of the BHA's integral role in the fiscal well-being of the city of Bloomington.

The BHA completed energy upgrades to all of our facilities in 2008 which will result in major energy savings.

We thank the City of Bloomington, the Boys and Girls Club, the Head Start Program, Ivy Tech and Indiana University for their continued support and look forward to creating additional partnerships in the years to come.

In conclusion, we thank our employees, residents, Board of Commissioners and a distinct community of partners who share our commitment of realizing our mission.

Jennifer Osterholt Executive Director

"In 2008, the Family Self Sufficiency (FSS) and Homeownership Programs (HOP) had many successes. Four participants transitioned from welfare to work and eight families graduated from the FSS Program."
Nikki Vaught

Bloomington Housing Authority Board of Commissioners: Back row (left to right) Richard Rampley, Lindsey Smith, Kevin Cade, Jewel Reynolds; Front row (left to right) Mary Friedman, Doris Sims, Brooke Marks



Participant Successes

In 2008, the Family Self Sufficiency (FSS) and Homeownership Programs (HOP) had many successes. Four participants transitioned from welfare to work and eight families graduated from the FSS Program. They received a total of \$39,584.81 in escrow account final disbursements. Overall, in the FSS Program, participants' earned income increased by \$190,332. Seven of our participants bought homes. Five of them purchased homes through the Section 8 Homeownership Voucher Option. Two others, with the help of FSS purchased homes through Habitat for Humanity. The FSS Program is full for the first time and now operates on a wait list.

Both FSS and HOP worked on increasing program size and improving polices to better serve participants, including

rewriting the FSS Action Plan. Community Outreach was high priority in 2008. We formed relationships with many new agencies, businesses and organizations in order to improve access to services for participants. Our Program Coordinating Committee (PCC) meets quarterly to work on solutions to the barriers that hinder participants' self sufficiency. The PCC has grown to twenty-five members including the Office of Baron Hill, South Central Community Action Program and Ivy Tech Community College. In addition to the PCC, the FSS/HOP Coordinators have met individually with over twenty-two agencies and employers to streamline the referral process for participants.

Programming was another priority in 2008. We started a quarterly FSS/HOP

newsletter, hosted the Fifth Third Bank eBus, received a grant from the Community Foundation to pay for participants' credit scores, and held a fundraiser at the Project Safe Place Garage Sale. We began work on several, yet uncompleted projects, such as a database designed by IU students to track participants' progress toward goals. We also planned a series of classes on taxes, credit, and budgeting and an event in June that will include a health fair, job fair, and kids' fair. Finally, we are working on finding funding for a short-term childcare scholarship for parents who are looking for work.

Nikki Vaught

Occupancy Director

Crestmont

It has been an exciting and busy year for our Crestmont property. Throughout the year Crestmont has served two hundred forty two families. Within those families we served two hundred sixty seven children, twenty four elderly, and eighty four disabled persons, for a total of five hundred and eighty two individuals.

This year four new employees were hired in the Maintenance Department. With the addition of the new staff we have not only been able to improve the appearance of our complex but its overall condition.

We have improved our grounds through daily clean ups and the installation of public trash containers to control litter. Old signs have been replaced with new color coordinating signs in the parking lots and dumpster areas. Unhealthy trees and shrubs have been trimmed or removed, and new plants, flowers and shrubs were planted around several buildings.

The Maintenance staff completed one thousand five hundred thirty three work orders this year. With addition to regular repairs, we were able to prepare one hundred and fourteen apartments for new families. This is sometimes an extreme transformation as the units must be extensively cleaned, painted, and repaired, in addition to undergoing any improvements necessary.



The Occupancy staff has been equally busy. One hundred fourteen units were leased to new families. We completed one hundred ninety annual re-exams and two hundred seventy two interim exams. There were a total of three hundred one unit inspections including annuals, move-ins, move-outs and concerns.

In December of this year, REAC inspections were conducted. All the improvements and hard work were evident with a score of 97%, and no health and safety hazards were identified.

Through the Energy Performance Grant several energy saving devices were installed throughout the complex. New 1.6 gallon water saving toilets, new aerators in the kitchen and bath faucets and new shower heads were installed. All light fixtures were replaced with fluorescent fixtures.

Eight of our fifty one-bedroom units were completely renovated this year while sixteen received a much needed facelift. The kitchens were upgraded with new refrigerators, stoves, cabinets, and sinks. The bathrooms received new fixtures, walk in showers, sinks and vanities. New flooring was installed throughout the units.

(Continued on page 4)

Knowledge is Power

As part of the Crestmont team each person was trained in the following areas:

Sarah Boomsma - UPCS Inspections, Spanish Language & Culture, Fair Housing & Reasonable Accommodation

Debbie Hayes - Gas Line Safety, Lead Based Paint Safety

Jim Mobley - Gas Line Safety, Bryant Furnace Training

Randy Boren - Bryant Furnace Training

(Continued from page 3)

The Boys & Girls club also received a much needed renovation. The renovation included opening up the entire down stairs by removing walls and installing a new front desk. The kitchen was opened up and enlarged, new appliances were installed, and the entire building was painted. We also installed new outdoor tables so the children could eat outside or use them for other activities and a new exit for upstairs was installed.

Crestmont replaced seventy five exterior doors throughout the complex. The old doors were in poor condition and had windows which were obsolete. All exterior doors throughout the complex were painted including the front, back and shed doors.

Again it has been an exciting and busy year, and we look forward to addressing new challenges in this upcoming year.

Janice Price



Going Green

In 2007 the BHA secured an Energy Performance Contractor, Ameresco, to install over \$800,000 worth of energy saving devices. These improvements include lighting, HVAC and water retrofits, and insulation. This contract was completed in 2008.

One of the energy efficient upgrades was blowing in insulation where there was once 4" of insulation, now there is R-38 insulation approximately 16" deep. This will help maintain heat and cool in the apartments and community buildings.



Energy Efficient Devices



Walnut Woods & Reverend Butler

We are proud to announce that significant advancements were made in Walnut Woods and Reverend Butler in 2008! This is due in part to a new addition of our staff, Georgia Nichols. She arrived in July to become our new Assistant Property Manager. Georgia brings years of experience to her new position after working in several Monroe County agencies. Her efforts have driven us ahead of the pace and have allowed us to focus more attention on future projects and goals.

At the Reverend Butler apartment complex, Phase One of the renovation project was completed and tenants were able to move back in to greatly improved units. By December 31 the second phase was partially com-

plete. Twenty five of the fifty six units now have new porch overhangs and roofs, as well as improved living space, bathrooms, lighting and side-by-side washer and dryer hookups. Fenced and gated dumpster enclosures have been added in the parking lots, and overall landscaping will be addressed in the spring. Also at Reverend Butler, a toddler playground has been added between the 2 and 3 bedroom apartments and a park and picnic area is in development and will go beneath the oak trees adjacent to the single-bedroom units.

At Walnut Woods, the completed energy conservation project has meant substantial improvements and anticipated savings. All sixty apartment units have new furnaces

and water heaters, blown insulation in the attics, all new light fixtures and compact fluorescent bulbs, as well as water-saving devices in the kitchens and bathrooms. Also, as units have been vacated we have been able to renovate bathrooms. New faucets, sinks, vanities, medicine cabinets, vinyl floors, and tubs with surrounds have been installed.. This is a great improvement over the old porcelain tile and grout tub surrounds and bathroom fixtures. Finally, landscaping at Walnut Woods continues to evolve and improve as we anticipate the return of spring in 2009.

David Smith
Property Manager

“Twenty five of the fifty six units now have new porch overhangs and roofs, as well as improved living space, bathrooms, lighting and side by side washer and dryer hookups.”
David Smith



Reverend Butler

Building Our Knowledge

In 2008 our maintenance workers, William James and Todd Mobley, both took part in a Monroe County Apartment Association training on Fair Housing, an important concern for any and all housing authority staff. A few months later, Todd Mobley attended a training on Electricity and Safety offered by the Indiana Apartment Association in Indianapolis. In the fall, Willie and Todd also participated in a Bryant furnace training offered by a Bryant technician on-site at our Walnut Woods apartments where 60 new furnaces had recently been installed.

Georgia Nichols, Assistant Property Manager, was certified as a Public Housing Occupancy Specialist after attending a week-long training in December. Georgia's certification as Occupancy Specialist is a significant milestone reached only after passing a lengthy examination following the five-day course. The training was conducted by Nan McKay and Associates, a business which trains HUD Field Office employees as well as Housing Authority staff members like ourselves. Congratulations, Georgia!

Capital Improvements

The Bloomington Housing Authority completed several projects in 2008. These projects include the interior renovation of eight one-bedroom apartments in Crestmont, paving the parking lot in the Rv. Butler Complex on West 11th Street, new entry doors on the one-story units in Crestmont, and installation of the train in the Butler Tot Lot.



New Community Tot-Lot in Reverend Butler Complex



2008 Neighborhood Improvement Grant: A Public Housing resident applied for a Neighborhood Improvement Grant to install a Tot-Lot and Community Park at the Rev. E.D. Butler Complex. The City awarded \$23,030 toward these improvements.



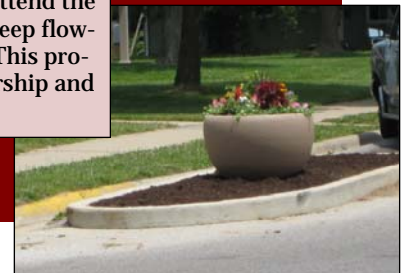
SPEA Intern Zack Graber working with Contractors on new lighting project

Zack Graber is a SPEA student that has been working at the Housing Authority assisting with grant writing and coordinating projects. Zack worked with residents to submit the application which was funded to install the train, benches, picnic tables, and trash cans in the Butler Park and Playground areas. Zack is now working on getting new security lighting installed in these areas, with another Neighborhood Improvement Grant we just received.

Boys & Girls Club planting flowers in summer 2008



Neighborhood Beautification: In 2008 the City of Bloomington installed bump-outs at major intersections in Crestmont. The Bloomington Housing Authority purchased large planters for the children who attend the Boys & Girls Club to keep flowers planted in them. This provides a sense of ownership and pride.



In the future we will continue to apply for CDBG funding, Capital Funds, and pursue Federal Home Loan Bank Grants to secure additional funding to put toward the completion of renovations of the Crestmont Community.

Rhonda Moore, Capital Fund Coordinator

National Night Out 2008

National night out is a “street party” dedicated to strengthen neighborhood spirit, foster drug prevention, and to create and sustain a strong anti-crime effort. The Bloomington Housing Authority has hosted the event for many years, with the support of The Bloomington Police Department, The City of Bloomington HAND Department, and numerous agencies, and local retailers.

There were many contributors but special thanks should be given to: The Boys & Girls Club, The Youth Center, The Bloomington Fire Department, Target who donated many items and gave away prizes; Dominos Pizza who supplied hot pizza for everyone, Ivy Tech who gave away mugs, pencils, and brochures, The Bloomington Hospital who gave away bicycle helmets, The HAND Department who supplied ice cold water and last but not least The BHA Resident Council who served hamburgers, hot

dogs, salad, and fresh corn on the cob!

The BHA had a Balloon Toss game for the children, gave away pencils, paper, novelty toys, grapes and Gogurt. In the spirit of the event, “crime prevention”, the BHA provided Identification Kits for children. The Bloomington Police Department worked alongside BHA employees entering information on identification cards, taking photos and fingerprints; a most rewarding endeavor!

Among others the mayor and our own Lindsey Smith from the BHA Board of Commissioners gave inspiring speeches. There was music, food, games, and a cohesive atmosphere that was simply unbeatable!

Nikki Vaught
Occupancy Director

*“National night out is a “street party” dedicated to strengthen neighborhood spirit, foster drug prevention, and to create and sustain a strong anti-crime effort.”
Nikki Vaught*



(Bottom Left) The kids enjoy a game of Splash;
(Bottom) HAND gives out bottled water;
(Right) The Bloomington Police Department gathers to meet residents; (Top) Exhortation Audio DJ's; (Top left) People gather around the Community Building and the Dominos Tent



Consolidated Balance Sheet For Fiscal Year 2008 All Programs

Current Assets:

Cash and Cash Equivalents- Unrestricted	1,629,194
Cash-Restricted (Modernization & Dev.)	1,771,343
Cash-Other Restricted	892,818
Cash-Tenant Security Deposits	48,465
Cash-Restricted for payment of current liability	136,034
Accounts Receivable-HUD	6,461
Accounts Receivable-Tenants	25,949
Accounts Receivable-Other	(12,349)
Fraud Recovery	65,771
Allowance for Doubtful Accounts- Fraud	(17,438)
Accrued Interest Receivable	3,521
Inventories	28,208
Prepaid Expenses & Other Assets	27,785
Total Current Assets	\$ 4,605,762

Fixed Assets

Land	934,929
Buildings	6,831,039
Furniture, Equipment & Machinery/ Dwelling	26,849
Furniture, Equipment & Machinery/ Admin	323,683
Leasehold Improvements	3,143,065
Accumulated Depreciation	(5,892,246)
Construction in Progress	2,083,802
Total Fixed Assets	7,451,121

Other Assets

71,046

Total Non-Current Assets

\$ 7,522,167

Total Assets

\$ 12,127,929

Current Liabilities

Accounts Payable <= 90 Days	128,521
Accrued Wage/Payroll Taxes Payable	22,153
Tenant Security Deposits	48,465
Accrued Compensated Absences-Current	36,597
Accrued Interest Payable	1,103
Accounts Payable-HUD PHA Programs	11,776
Deferred Revenues	19,716
Current Portion of Long-term Debt	136,034
Total Current Liabilities	\$ 404,365

Long-Term Liabilities

Capital Projects/Mortgage Revenue Bonds	2,911,413
Accrued Compensated Absences-Non- Current	17,063
Non-Current Liabilities-Other	57,303
Total Long-Term Liabilities	\$ 2,985,779

Total Liabilities

\$ 3,390,144

Net Assets

Invested in Capital Assets, Net of Related Debt	4,474,720
Restricted Net Assets	2,606,858
Unrestricted Net Assets	1,656,207
Total Net Assets	\$ 8,737,785

Total Liabilities and Net Assets

\$ 12,127,929

*Utilizing public funds in a
manner that will allow a
variety of affordable housing
opportunities and supportive
services that foster stability
and self-sufficiency.*

Income Statement For Fiscal Year 2008 All Programs

Revenues

Tenant Rental Revenue	525,910
Tenant Revenue-Other	59,435
HUD PHA Operating Grants	9,514,778
Capital Grants	262,863
Other Government Grants	261,108
Investment Income-Unrestricted	82,824
Mortgage Interest Income	60
Investment Income-Restricted	110,326
Fraud Recovery	55,916
Other Revenue	68,775
Gain(Loss) on Sale of Fixed Assets	5,004

Total Revenues **\$ 10,946,999**

Operating Expenses

Administrative Salaries	545,368
Auditing Fees	7,335
Advertising & Marketing	4,843
Outside Management Fees	36,596
Employee Benefit Contributions-Admin	195,047
Office Expenses	117,206
Legal Expenses	14,558
Travel	23,460
Other Operating-Admin	87,258
Tenant Services-Salaries	8,126
Tenant Services-Other	113,525
Water Expense	45,886
Electricity Expense	160,795
Gas Expense	188,402
Sewer Expense	66,902
Ordinary Maintenance and Operations-Labor	198,511
Ordinary Maintenance and Operations-Materials & Other	93,074
Ordinary Maintenance and Operations-Garbage & Trash Removal	34,031
Ordinary Maintenance and Operations-Landscape & Grounds	22,585
Ordinary Maintenance and Operations-Unit Turnaround Contracts	62,535
Ordinary Maintenance and Operations-Plumbing Contracts	1,384
Ordinary Maintenance and Operations-Extermination Costs	19,869

(Continued on page 10)

Income Statement For Fiscal Year 2008 All Programs

(Cont. from previous page 9)

Ordinary Maintenance and Operations-Janitorial Contracts	2,590
Ordinary Maintenance and Operations-Misc. Contracts	11,494
Employee Benefit Contributions-Ordinary Maintenance	58,358
Insurance Premiums	80,138
Other General Expenses	1,645
Bad Debt Expense-Tenant Rents	4,085
Interest of Bonds Payable	134,550
Amortization of Bond Issue Costs	2,342
Total Operating Expenses	2,342,498
Housing Assistance Payments	7,443,075
Extraordinary Maintenance	84,874
Depreciation Expense	463,265
Total Expenses	\$ 10,333,712
Net Income(Loss)	\$ 613,287

“Education is vital to the success of our organization and I thank and congratulate everyone for their persistence and dedication.”
-Jennifer Osterholt

Educating for Success

The Bloomington Housing Authority sets forth high standards and expectations for its employees. It takes a tremendous amount of training and man hours to achieve these goals. In 2008 the two Property Managers, Janice Price and David Smith, and the Section 8 Supervisor, Janet Tyree, attended formal seminars for topics such as: Enterprise Income Verification System (EIV), Fair Housing, Hoosier Health-wise, Bridges Out of Poverty, Spanish Language and Cultures, and Project-based Accounting. Web Casts and online training topics ranged from rent

calculations to eligibility classes and numerous other topics. Financial Manager, Lisa Parsley attended the Worker’s Compensation Conference, Nan McKay Financial Management Training, and Financial Data Schedule Training. Administrative Assistant, Mary Harris attended How to Handle Hearings Training, and earned her Housing Choice Voucher Specialist Certification. Occupancy Director, Nikki Vaught attended Fair Housing Training, Risk Management, Financial Accounting for Public Housing/ Section 8, EIV System Training, and

Public Housing and Section Rent Calculation. Capital Fund Coordinator, Rhonda Moore attended the Neighbor Works Green Build Training and the IACED Conference. Education is vital to the success of our organization and I thank and congratulate everyone for their persistence and dedication in applying and sharing the knowledge and experiences they acquire with their staff.

Jennifer Osterholt
Executive Director

Bloomington Housing Authority

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Our Mission

Our mission at the Bloomington Housing Authority is to administer public funds using available resources in a manner which will allow the Housing Authority to offer a variety of affordable housing opportunities and supportive services that foster stability and self sufficiency through creative partnerships while servicing our customers with the highest level of professionalism and respect.

"In conclusion, we thank our employees, residents, Board of Commissioners and a distinct community of partners who share our commitment of realizing our mission."

Jennifer Osterholt

No time for rest, for Section 8

Section 8 personnel must be certified with HUD for their specific job functions. I am overall very pleased with my Section 8 staff of eleven employees. In the year 2008, each team member has attended and received certification in the following:

- Michelle Helmick - HCV Specialist, EIV Certification
- Jenna Lyons - Spanish Language & Culture, EIV Certification
- Danielle Sorden - HUD HCV Homeownership, Spanish Language & Culture, Section Rent Calculation, EIV Certification
- Jane Collins - Public Housing & Section 8 Eligibility
- Sylvia Wendeln - Section 8 Rent Calculation, EIV Certification
- Penny Stewart - Lead Based Paint
- Jane Collins - EIV Certification
- Katie Endris - EIV Certification
- Arika Harris - EIV Certification

Congratulations to all of you, your scores were outstanding.

Janet Tyree

Section 8 Supervisor

Our Properties

Property	Year Constructed	Total Units	Bedroom Composition					Property Manager	
			EFF	1	2	3	4		5
Crestmont	1967	194	4	50	62	66	8	4	Janice Price
Reverend Butler	1972	56	0	32	10	14	0	0	David Smith
Walnut Woods	1982	60	0	26	18	16	0	0	David Smith