



**Traverse City Housing Commission**  
*A Public Housing Authority*

# **COMMISSION MEETING MATERIAL**

**FOR THE REGULAR MEETING**  
Friday, February 9, 2018 at 8:00 A.M.

**LOCATION:**

**THIRD FLOOR COMMUNITY ROOM – RIVERVIEW TERRACE**  
150 Pine Street, Traverse City, Michigan, 49684



**Traverse City Housing Commission**  
*A Public Housing Authority*

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**Traverse City Housing Commission**  
*A Public Housing Authority*

## **MEETING AGENDA**

February 9, 2018

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## **NOTICE OF MEETING CANCELATION**

**THE TRAVERSE CITY HOUSING COMMISSION HAS CANCELED  
ITS REGULAR MEETING ORIGINALLY SCHEDULED FOR THIS  
FRIDAY, JANUARY 26, 2018 AT 8:00 A.M.**

**THIS MEETING HAD BEEN SCHEDULED TO MEET IN THE  
SECOND FLOOR COMMITTEE ROOM – GOVERNMENTAL CENTER  
400 BOARDMAN AVENUE, TRAVERSE CITY, MICHIGAN, 49684**

**POSTED: JANUARY 24, 2018**

**NEXT REGULAR MEETING:  
Friday, February 23, 2018 at 8:00 A.M.**



## **NOTICE**

**THE TRAVERSE CITY HOUSING COMMISSION WILL CONDUCT A REGULAR MEETING  
ON FRIDAY, FEBRUARY 9, 2018 AT 8:00 A.M.**

**THIRD FLOOR COMMUNITY ROOM – RIVERVIEW TERRACE APARTMENTS**  
150 Pine Street, Traverse City, Michigan, 49684  
(231) 995-5150

**POSTED: FEBRUARY 7, 2018**

*The Traverse City Housing Commission does not discriminate on the basis of disability in the admission or access to, or treatment or employment in, its programs or activities. Please, contact the Traverse City Housing Commission Office, 150 Pine Street, Traverse City, Michigan, 49684, (231) 922-4915, to coordinate specific needs in compliance with the non-discrimination requirements continued in Section 35.087 of the Department of Justice Regulations. Information concerning the provisions of Americans with Disabilities Act (ADA), and the rights provided hereunder, are available from the ADA Coordinator.*

*If you are planning to attend and you have a disability requiring any special assistance at the meeting, please notify the Executive Director immediately.*

## **AGENDA**

### **I CALL TO ORDER & ROLL CALL**

### **II APPROVAL OF AGENDA**

### **III PUBLIC COMMENT**

### **IV CONSENT AGENDA**

The purpose of the Consent Agenda is to expedite business by grouping non-controversial items together to be dealt with by one Commission motion without discussion. Any member of the Commission, staff or the public may ask that any item on the Consent Agenda be removed from and placed elsewhere on the agenda for full discussion. Such requests will automatically be respected. If an item is not removed from the Consent Agenda the action noted on the Agenda is approved by a single Commission action adopting the Consent Agenda (*all items on the Consent Agenda are printed in italics*).

- A. *Consideration of Approval of December 1, 2017 Regular Meeting Minutes – Approval Recommended.*
- B. *Consideration of Approval December 19, 2017 Study Session Minutes – Approval Recommended.*
- C. *Consideration of Approval of Schedule of Disbursements for November & December 2017 for Public Housing & HCV Section 8 Programs – Approval Recommended.*

- D. *Review & Approval of Payment of Invoices for January 2018* – Approval Recommended.
- E. *Review & Acceptance of Financial Statements for November & December 2017* – Approval Recommended.

**V COMMITTEE & COMMISSIONER REPORTS**

- A. Executive Committee Meeting: February 5, 2017
- B. Governance Committee Meeting: January 18, 2018
- C. Communication & Outreach Committee Meeting: January 10, 2018
- D. Finance & Compliance Committee Meeting: January 11, 2018

**VI STAFF & PROGRAM REPORTS**

- A. Executive Director's Report: December & January
- B. Family Self-Sufficiency (FSS) Program Report: December & January
- C. Resident Council Report: January

**VII OLD BUSINESS**

- A. 2018 Consolidated Budget: Review of November & December
- B. TCHC Policy Review Schedule: Review
- C. TCHC Human Resources Policy & Procedures Manual: Update
- D. Executive Director Review: Update on Goals
- E. RTRC Memorandum of Understanding: Update

**VIII NEW BUSINESS**

- A. Memorandum on the Admission and Continued Occupancy Policy: Action Required
- B. TCHC Smoke Free Policy: Action Required
- C. Closed Session to Discuss the Purchase of Property per MCL 15.268(d)

**IX CORRESPONDENCE**

- A. December 18, 2017 Letter from Traverse City State Bank
- B. December 18, 2017 Record Eagle Article: Affordable Housing How-To Coming
- C. December 21, 2017 Record Eagle Article: Long Road to Affordable Housing
- D. January 8, 2018 Record Eagle Article: Florist Owner Wants Workforce Housing
- E. Record Eagle Editorial: It's Past Time for Action on Housing
- F. January 17, 2018 Letter from HUD on FSS Grant Renewal

**X PUBLIC COMMENT**

**XI COMMISSIONER COMMENT**

**XII ADJOURNMENT**

**NEXT SCHEDULED MEETING:** Friday, February 23, 2018 at 8:00 A.M.





**Traverse City Housing Commission**  
*A Public Housing Authority*

## **CONSENT AGENDA**

December 1, 2017 Regular Meeting Minutes

December 5, 2017 Public Hearing Meeting Minutes

December 19, 2017 Study Session Meeting Minutes

Schedule of Disbursements for November & December 2017 for  
Public Housing & HCV Section 8 Programs

Payment of Invoices for January 2018

Financial Statements for November & December 2017

## **DRAFT Meeting Minutes of the Traverse City Housing Commission**

### **December 1, 2017**

The Regular Meeting of the Traverse City Housing Commission was called to order by President Andy Smits at the Government Center – Second Floor Committee Room, 400 Boardman Avenue, Traverse City at 8:00 A.M.

#### **I ROLL CALL**

The following Commissioners were present: Andy Smits, Kay Serratelli, Jim Friend, and Heather Lockwood (8:07 A.M.). Commissioner Brian Haas was excused.

Staff: Tony Lentych, Executive Director, Michelle Reardon, Deputy Director.

Residents: Norma Loper and Ellen Corcoran.

#### **II APPROVAL OF AGENDA**

Commissioner Serratelli moved (Lockwood support) to accept the agenda as presented. The motion was unanimously approved.

#### **III PUBLIC COMMENT**

None.

#### **IV CONSENT AGENDA**

Commissioner Serratelli moved (Lockwood support) to approve the Consent Agenda with the corrected date on the draft October 27, 2017 Regular Commission Meeting minutes. The motion was unanimously approved.

The Consent Agenda was as follows:

- A. Meeting Minutes of the October 27, 2017 Regular Commission Meeting.
- B. Schedule of Disbursements for October 2017 for Public Housing and Housing Choice Voucher/Section 8 Programs.
- C. Payment of Invoices for November 2017.
- D. Financial Statements for October 2017.

#### **V COMMITTEE REPORTS**

- A. The meeting minutes from the November 10, 2017 Executive Committee meeting were presented. Staff stated that the TCHC funded memorial for Rick Michael is a work in progress. Donations to this should be submitted by December 19, 2017.
- B. The meeting minutes from the November 16, 2017 Governance Committee meeting were presented. There was no discussion.
- C. The meeting minutes from the November 9, 2017 Resident Advisory Board meeting were presented. There was no discussion.

#### **VI STAFF AND PROGRAM REPORTS**

- A. Staff presented the Executive Director's November Report and made brief comments. There was a discussion on selected items.

- B. Staff presented the November Family Self-Sufficiency Report. There was a brief discussion on the FSS program and its mission.
- C. The November 2017 Resident Council Report was presented. There was no discussion.

## **VII OLD BUSINESS**

- A. The 2018 Consolidated Budget was presented and reviewed.
- B. TCHC Policy Review Schedule was presented and reviewed.
- C. The TCHC Human Resources Policy & Procedure Manual is with our HR attorney for review and will be distributed to staff upon completion of this review.
- D. Staff updated the Commissioners on the Smoke Free Policy activities from the past month.
- E. ED Lentych presented a memo and attachments regarding progress on the Executive Director Goals.
- F. There is no update on the RTRC Memorandum of Understanding.
- G. Staff presented a memo and handouts regarding the TCHC Committee assignments. Commissioner Lockwood will serve on the Finance & Compliance Committee and will attend the Governance Committee as time permits. Commissioner Friend will serve on the Communications & Outreach Committee.

## **VIII NEW BUSINESS**

- A. Staff presented a memo and draft agenda regarding the Affordable Housing Development Training to be held on December 19, 2017. There was a brief discussion. Commissioner Smits moved (Serratelli support) to approve the training public notice as presented. The motion was unanimously approved.
- B. The proposed 2018 Calendar of Meetings was presented. Commissioner Lockwood moved (Serratelli support) to adopt the 2018 Calendar of Meetings as presented. The motion was unanimously approved.
- C. Staff presented the draft Succession Policy. There was a brief discussion. Commissioner Serratelli moved (Lockwood support) to adopt the Succession Policy as presented. The motion was unanimously approved.
- D. Staff presented a memo on the Admission and Continued Occupancy Policy.
- E. Commissioner Friend moved (Serratelli support) to adopt the Resolution on the Disposition on Obsolete Property.

### **Roll call**

Friend	Yes
Serratelli	Yes
Smits	Yes
Lockwood	Yes
Haas	Absent

The resolution was adopted unanimously.

- F. Commissioner Smits moved (Serratelli support) to adopt the Resolution on the Removal of Bad Debts/Doubtful Accounts.

### **Role call**

Serratelli	Yes
Smits	Yes
Lockwood	Yes

Friend	Yes
Haas	Absent

The resolution was adopted unanimously.

**IX      CORRESPONDENCE**

One item of correspondence was presented and accepted.

**X       PUBLIC COMMENT**

General comments: Ellen Corcoran.

**XI     COMMISSIONER COMMENT**

None.

**XII    ADJOURNMENT**

Commissioner Smits moved (Lockwood support) to adjourn the meeting at 9:42 A.M.

Respectfully submitted,

---

Michelle Reardon, Recording Secretary

---

Andy Smits, President

**DRAFT Meeting Minutes of the Traverse City Housing Commission  
Public Hearing on the Admission & Continued Occupancy Policy  
December 5, 2017**

A Public Hearing for the purpose of reviewing the Admission & Continued Occupancy Policy (ACOP) was opened by Executive Director Lentych in the Riverview Terrace Apartments Third Floor Community Room, 150 Pine Street, Traverse City at 11:00 A.M.

**I      ROLL CALL**

The following Staff were present: Tony Lentych, Executive Director; and Michelle Reardon, Deputy Director.

Residents/Public: Norma Loper, Deb Scheer, and Jeff Turner.

**II     BUSINESS**

A. After a brief explanation of the process to date, several general comments of approval were received. Norma Loper requested a full copy of the document to review.

**III    ADJOURNMENT**

In the absence of additional public comments, the Public Hearing was closed at 11:19 A.M.

Respectfully submitted,

---

Michelle Reardon, Recording Secretary

## **DRAFT Meeting Minutes of the Traverse City Housing Commission**

### **December 19, 2017**

A Study Session of the Traverse City Housing Commission was called to order by Vice President Kay Serratelli at the Government Center – Second Floor Training Room, 400 Boardman Avenue, Traverse City at 8:30 A.M.

#### **I ROLL CALL**

The following Commissioners were present: Jim Friend, Brian Haas, Heather Lockwood, and Kay Serratelli. Commissioner Andy Smits reported a conflict and was excused.

Staff: Tony Lentych, Executive Director, and Michelle Reardon, Deputy Director.

Residents: Norma Loper and Jo Simerson.

#### **II APPROVAL OF AGENDA**

Commissioner Lockwood moved (Haas support) to accept the agenda as presented. The motion was unanimously approved.

#### **III DISCUSSION ITEMS**

Commissioner Serratelli introduced the guest speakers, Richard Ballard and Gary Scheuren, who presented the Affordable Housing Development Training. Mr. Ballard and Mr. Scheuren covered the processes of pre-development planning and financing an affordable housing rental development.

There was a brief recess at 10:07 A.M. and the training continued at 10:23 A.M.

#### **IV PUBLIC COMMENT**

Several attendees thanked the Commission and the speakers.

#### **V COMMISSIONER COMMENT**

Commissioner Serratelli thanked the presenters, Richard Ballard and Gary Scheuren.

#### **VI ADJOURNMENT**

Commissioner Friend moved (Lockwood support) to adjourn the meeting at 12:13 P.M.

Respectfully submitted,

---

Michelle Reardon, Recording Secretary

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Kay Serratelli, Vice President

Time: 12:41:27

## Check Register Summary Report

Chemical Bank

From: 11/01/2017 To: 11/30/2017

Date	Ref Num	Payee	Payment	Deposit	Balance
11/01/2017	DEP			3,166.00	20,038.31
11/02/2017	EFT	T Mobile		2,266.00	22,304.31
11/02/2017	DEP			11,994.05	34,298.36
11/03/2017	EFT	U.S. Dept. of HUD		5,584.50	39,882.86
11/03/2017	EFT	U.S. Dept. of HUD		19,992.50	59,875.36
11/03/2017	DEP			11,126.00	71,001.36
11/06/2017	DEP			11,516.84	82,518.20
11/07/2017	ADJST	Alisa Kroupa	1,262.74		81,255.46
11/07/2017	ADJST	Anthony Lentych	2,348.06		78,907.40
11/07/2017	ADJST	Michelle Reardon	1,392.85		77,514.55
11/07/2017	ADJST	Angela N. Szabo	777.05		76,737.50
11/07/2017	ADJST	Joseph Battaglia	238.83		76,498.67
11/07/2017	ADJST	Charles Edwards	974.21		75,524.46
11/07/2017	ADJST	David Gourlay	1,004.82		74,519.64
11/07/2017	ADJST	Benjamin Weston	320.47		74,199.17
11/07/2017	EFT	Principal Life Insurance Co.	725.76		73,473.41
11/10/2017	037558	Sherwin Williams Co.	333.90		73,139.51
11/10/2017	037559	Aflac	188.88		72,950.63
11/10/2017	037560	Total Attention	2,740.00		70,210.63
11/10/2017	037561	Housing Data Systems	145.00		70,065.63
11/10/2017	037562	Guardian Medical Monitoring	14.95		70,050.68
11/10/2017	037563	Republic Services #239	438.06		69,612.62
11/10/2017	037564	Kuhn Rogers PLC	834.00		68,778.62
11/10/2017	037565	Neopost	217.99		68,560.63
11/10/2017	037566	McCardel Water Conditioning	39.00		68,521.63
11/10/2017	037567	CynergyComm.net, Inc	9.92		68,511.71
11/10/2017	037568	AmRent	88.50		68,423.21
11/10/2017	037569	City Of Traverse City	337.21		68,086.00
11/10/2017	037570	Grand Traverse County DPW	483.00		67,603.00
11/10/2017	037571	City Of Traverse City	369.46		67,233.54
11/10/2017	037572	Traverse City Record Eagle	93.67		67,139.87
11/10/2017	037573	DeWeese Hardware	47.67		67,092.20
11/10/2017	037574	Great Lakes Business Systems, Inc.	218.63		66,873.57
11/10/2017	037575	Barton Carroll's Inc	1,950.00		64,923.57
11/10/2017	037576	A T & T	261.05		64,662.52
11/10/2017	037577	Housing Authority Accounting	1,099.41		63,563.11
11/10/2017	037578	Traverse City Area Chamber of	175.00		63,388.11
11/10/2017	037579	Engineered Protection Systems Inc	123.54		63,264.57
11/10/2017	037580	Northwest Lock, Inc.	45.00		63,219.57
11/10/2017	037581	Traverse Outdoor	93.00		63,126.57

## Check Register Summary Report

Chemical Bank

From: 11/01/2017 To: 11/30/2017

Date	Ref Num	Payee	Payment	Deposit	Balance
11/10/2017	037582	Spectrum Business	3,264.77		59,861.80
11/10/2017	037583	Verizon Wireless	92.37		59,769.43
11/10/2017	037584	Thomas P. Licavoli	600.00		59,169.43
11/10/2017	037585	D & W Mechanical	775.40		58,394.03
11/10/2017	037586	Koorsen Fire & Security	149.63		58,244.40
11/10/2017	037587	Stricker's Outdoor Power Equipment	198.35		58,046.05
11/10/2017	037588	Charles Edwards	280.80		57,765.25
11/13/2017	EFT	Internal Revenue Service	2,712.04		55,053.21
11/14/2017	DEP			3,649.00	58,702.21
11/14/2017	DEP			300.00	59,002.21
11/14/2017	037589	Thomas P. Licavoli	1,770.00		57,232.21
11/14/2017	037590	A T & T	242.00		56,990.21
11/14/2017	037591	DTE ENERGY	814.82		56,175.39
11/14/2017	037592	Advantage Electric, LLC	95.79		56,079.60
11/14/2017	037593	Koorsen Fire & Security	57.90		56,021.70
11/14/2017	037594	Environmental Pest Control	450.00		55,571.70
11/14/2017	037595	David Gourlay	65.07		55,506.63
11/14/2017	037596	Dolly's Best Inc.	80.00		55,426.63
11/14/2017	037597	Kendall Electric Inc	775.70		54,650.93
11/14/2017	037598	Ace Hardware	52.85		54,598.08
11/14/2017	037599	SAM'S CLUB	401.95		54,196.13
11/14/2017	037600	Home Depot Credit Services	227.88		53,968.25
11/14/2017	037601	City Of Traverse City	131.80		53,836.45
11/14/2017	037602	DTE ENERGY	37.20		53,799.25
11/14/2017	037603	Michelle Reardon	238.51		53,560.74
11/14/2017	037604	First Contracting, Inc.	6,559.52		47,001.22
11/17/2017	037524	**VOID** DTE ENERGY	( 30.90)		47,032.12
11/20/2017	EFT	State Of Michigan	781.59		46,250.53
11/20/2017	DEP			1,136.88	47,387.41
11/20/2017	DEP			146.05	47,533.46
11/21/2017	ADJST	Alisa Kroupa	1,262.74		46,270.72
11/21/2017	ADJST	Anthony Lentych	2,348.06		43,922.66
11/21/2017	ADJST	Michelle Reardon	1,392.85		42,529.81
11/21/2017	ADJST	Angela N. Szabo	777.04		41,752.77
11/21/2017	ADJST	Joseph Battaglia	277.17		41,475.60
11/21/2017	ADJST	Charles Edwards	974.21		40,501.39
11/21/2017	ADJST	David Gourlay	1,004.82		39,496.57
11/21/2017	ADJST	Benjamin Weston	563.37		38,933.20
11/21/2017	EFT	Principal Life Insurance Co.	725.76		38,207.44
11/24/2017	EFT	Internal Revenue Service	2,821.76		35,385.68



# Check Register Summary Report

Chemical Bank

From: 11/01/2017 To: 11/30/2017

Date	Ref Num	Payee	Payment	Deposit	Balance
11/28/2017	DEP			2,295.50	37,681.18
11/28/2017	DEP			169.95	37,851.13
11/30/2017	DEP			2,019.00	39,870.13
11/30/2017	ADJST	Chemical Bank		18.12	39,888.25
Total:			52,364.45	75,380.39	

## Check Register Summary Report

Chemical Bank

From: 12/01/2017 To: 12/31/2017

Date	Ref Num	Payee	Payment	Deposit	Balance
12/01/2017	037605	DTE ENERGY	146.10		39,742.15
12/01/2017	037606	Allen Supply	1,384.00		38,358.15
12/01/2017	037607	Lautner Irrigation	175.00		38,183.15
12/01/2017	037608	Safety Net	649.00		37,534.15
12/01/2017	037609	Verizon Wireless	92.37		37,441.78
12/01/2017	037610	Priority Health	6,292.39		31,149.39
12/01/2017	037611	Vision Service Plan	102.87		31,046.52
12/01/2017	037612	Cardmember Service	1,283.65		29,762.87
12/01/2017	037613	SimplexGrinnell LP	450.51		29,312.36
12/01/2017	037614	Trugreen	370.00		28,942.36
12/01/2017	037615	Aflac	188.88		28,753.48
12/01/2017	037616	Richard G. Ballard, LLC	500.00		28,253.48
12/01/2017	037617	Byte Productions, LLC	1,800.00		26,453.48
12/04/2017	DEP			34,068.02	60,521.50
12/04/2017	EFT	T Mobile		2,266.00	62,787.50
12/04/2017	DEP			7,094.00	69,881.50
12/04/2017	DEP			101.00	69,982.50
12/05/2017	ADJST	Alisa Kroupa	1,262.74		68,719.76
12/05/2017	ADJST	Anthony Lentych	2,348.05		66,371.71
12/05/2017	ADJST	Michelle Reardon	1,392.84		64,978.87
12/05/2017	ADJST	Angela N. Szabo	777.05		64,201.82
12/05/2017	ADJST	Joseph Battaglia	277.17		63,924.65
12/05/2017	ADJST	Charles Edwards	868.94		63,055.71
12/05/2017	ADJST	David Gourlay	1,043.19		62,012.52
12/05/2017	ADJST	Benjamin Weston	860.15		61,152.37
12/05/2017	EFT	Principal Life Insurance Co.	725.76		60,426.61
12/06/2017	DEP			6,140.00	66,566.61
12/06/2017	EFT	U.S. Dept. of HUD		5,584.50	72,151.11
12/06/2017	EFT	U.S. Dept. of HUD		19,992.50	92,143.61
12/08/2017	EFT	Internal Revenue Service	2,917.08		89,226.53
12/11/2017	DEP			2,126.97	91,353.50
12/11/2017	037618	Staples Business Advantage	56.63		91,296.87
12/11/2017	037619	Traverse City Record Eagle	288.49		91,008.38
12/11/2017	037620	Republic Services #239	463.39		90,544.99
12/11/2017	037621	David Gourlay	60.48		90,484.51
12/11/2017	037622	Save Carpet USA	1,981.00		88,503.51
12/11/2017	037623	Smith & Klaczkiwicz, PC	6,000.00		82,503.51
12/11/2017	037624	CynergyComm.net, Inc	8.91		82,494.60
12/11/2017	037625	Aflac	188.88		82,305.72
12/11/2017	037626	Great Lakes Business Systems, Inc.	174.06		82,131.66

## Check Register Summary Report

Chemical Bank

From: 12/01/2017 To: 12/31/2017

Date	Ref Num	Payee	Payment	Deposit	Balance
12/11/2017	037627	City Of Traverse City	369.46		81,762.20
12/11/2017	037628	Safety Net	21.29		81,740.91
12/11/2017	037629	Kendall Electric Inc	53.63		81,687.28
12/11/2017	037630	Grand Traverse County DPW	483.00		81,204.28
12/11/2017	037631	Charles Edwards	176.58		81,027.70
12/11/2017	037632	A T & T	245.73		80,781.97
12/11/2017	037633	McCardel Water Conditioning	26.00		80,755.97
12/11/2017	037634	Grand Traverse Cty. Treasurer	46.17		80,709.80
12/11/2017	037635	Allen Supply	1,384.00		79,325.80
12/11/2017	037635	**VOID** Allen Supply	( 1,384.00)		80,709.80
12/11/2017	037636	Housing Data Systems	101.00		80,608.80
12/11/2017	037637	City Of Traverse City	236.07		80,372.73
12/11/2017	037638	Verizon Wireless	221.67		80,151.06
12/11/2017	037639	Spectrum Business	3,343.60		76,807.46
12/11/2017	037640	Housing Authority Accounting	1,099.41		75,708.05
12/11/2017	037641	Engineered Protection Systems Inc	202.71		75,505.34
12/11/2017	037642	Speedwrench, Inc.	256.85		75,248.49
12/11/2017	037643	D & W Mechanical	227.25		75,021.24
12/11/2017	037644	Ace Hardware	20.27		75,000.97
12/11/2017	037645	City Of Traverse City	105.90		74,895.07
12/11/2017	037646	DTE ENERGY	26.10		74,868.97
12/11/2017	037647	League of Women Voters Education	150.00		74,718.97
12/13/2017	DEP			445.88	75,164.85
12/13/2017	DEP			234.00	75,398.85
12/13/2017	037648	City Of Traverse City	9,770.50		65,628.35
12/14/2017	037649	AmRent	17.70		65,610.65
12/14/2017	037650	A T & T	230.61		65,380.04
12/14/2017	037651	Guardian Medical Monitoring	14.95		65,365.09
12/15/2017	037652	Home Depot Credit Services	267.42		65,097.67
12/19/2017	ADJST	Alisa Kroupa	1,262.74		63,834.93
12/19/2017	ADJST	Anthony Lentych	2,348.07		61,486.86
12/19/2017	ADJST	Michelle Reardon	1,392.85		60,094.01
12/19/2017	ADJST	Angela N. Szabo	777.04		59,316.97
12/19/2017	ADJST	Joseph Battaglia	277.17		59,039.80
12/19/2017	ADJST	Charles Edwards	1,132.10		57,907.70
12/19/2017	ADJST	David Gourlay	1,004.82		56,902.88
12/19/2017	ADJST	Benjamin Weston	1,208.54		55,694.34
12/19/2017	EFT	Principal Life Insurance Co.	725.76		54,968.58
12/20/2017	EFT	State Of Michigan	798.68		54,169.90
12/20/2017	DEP			359.00	54,528.90

# Check Register Summary Report

Chemical Bank

From: 12/01/2017 To: 12/31/2017

Date	Ref Num	Payee	Payment	Deposit	Balance
12/20/2017	DEP			75.00	54,603.90
12/20/2017	037653	Richard G. Ballard, LLC	1,000.00		53,603.90
12/20/2017	037654	City Of Traverse City	13,915.52		39,688.38
12/20/2017	037655	DTE ENERGY	2,082.53		37,605.85
12/20/2017	037656	Priority Health	6,292.39		31,313.46
12/20/2017	037657	Vision Service Plan	102.87		31,210.59
12/20/2017	037658	SAM'S CLUB	740.94		30,469.65
12/22/2017	EFT	Internal Revenue Service	3,164.88		27,304.77
12/28/2017	DEP			5,492.23	32,797.00
12/31/2017	ADJST	Chemical Bank		19.15	32,816.15
Total:			91,070.35	83,998.25	

Time: 12:41:35

## Check Register Summary Report

PNC - Section 8

From: 11/01/2017 To: 11/30/2017

Date	Ref Num	Payee	Payment	Deposit	Balance
11/01/2017	EFT	PNC Bank	60.90		138,439.82
11/01/2017	EFT	U.S. Dept. of HUD		7,354.00	145,793.82
11/01/2017	EFT	U.S. Dept. of HUD		30,237.00	176,030.82
11/01/2017	000204	TC Commons I LDHA, LLC	263.00		175,767.82
11/01/2017	000204	Jeana Aiken	473.00		175,294.82
11/01/2017	000204	Dustin Ansorge	1,164.00		174,130.82
11/01/2017	000204	Ayers Investment Properties LLC	575.00		173,555.82
11/01/2017	000204	Brad Barnes	487.00		173,068.82
11/01/2017	000204	Bay Front Apartments	320.00		172,748.82
11/01/2017	000204	Bay Hill Housing LDHALP	3,373.00		169,375.82
11/01/2017	000204	Bay Hill II	6,842.00		162,533.82
11/01/2017	000204	Elizabeth Beckett	288.00		162,245.82
11/01/2017	000204	Bellaire Senior Apartments	248.00		161,997.82
11/01/2017	000204	Brookside Commons LDHA, LP	2,052.00		159,945.82
11/01/2017	000204	Irma Jean Brownley	465.00		159,480.82
11/01/2017	000204	Rebecca Carmien	331.00		159,149.82
11/01/2017	000204	Carson Square	6,097.00		153,052.82
11/01/2017	000204	Central Lake Townhouses	421.00		152,631.82
11/01/2017	000204	Cherrywood Village Farms, Inc.	2,302.00		150,329.82
11/01/2017	000204	Douglas A. Chichester	628.00		149,701.82
11/01/2017	000204	Jack V. Dean	421.00		149,280.82
11/01/2017	000204	Zachary Duell	1,200.00		148,080.82
11/01/2017	000204	Eden Brook LLC	457.00		147,623.82
11/01/2017	000204	Shirley Farrell	833.00		146,790.82
11/01/2017	000204	Five P Enterprises, LLC	485.00		146,305.82
11/01/2017	000204	Rent Leelanau, LLC	756.00		145,549.82
11/01/2017	000204	Lisa Forbes	527.00		145,022.82
11/01/2017	000204	Mabel Foust	450.00		144,572.82
11/01/2017	000204	Dale E. French	91.00		144,481.82
11/01/2017	000204	French Quarter Apts.	110.00		144,371.82
11/01/2017	000204	Michael Glowacki	669.00		143,702.82
11/01/2017	000204	David Grzesiek	394.00		143,308.82
11/01/2017	000204	Habitat for Humanity	94.00		143,214.82
11/01/2017	000204	Harbour Ridge Apts	1,416.00		141,798.82
11/01/2017	000204	Heartwood Enterprises	775.00		141,023.82
11/01/2017	000204	Hillview Terrace	1,453.00		139,570.82
11/01/2017	000204	Josh Hollister	396.00		139,174.82
11/01/2017	000204	HomeStretch	3,333.00		135,841.82
11/01/2017	000204	Caroline Hupp	89.00		135,752.82
11/01/2017	000204	Nancy Irish	554.00		135,198.82

## Check Register Summary Report

PNC - Section 8

From: 11/01/2017 To: 11/30/2017

Date	Ref Num	Payee	Payment	Deposit	Balance
11/01/2017	000204	Joseph and Marion Fasel	700.00		134,498.82
11/01/2017	000204	Donna Kalchik	313.00		134,185.82
11/01/2017	000204	Jim Kidder	353.00		133,832.82
11/01/2017	000204	Bruce W. Korson	365.00		133,467.82
11/01/2017	000204	Lake Pointe Acquisitions LLC.	288.00		133,179.82
11/01/2017	000204	Sidney Lammers	372.00		132,807.82
11/01/2017	000204	John J. Lewis	758.00		132,049.82
11/01/2017	000204	Don E. Lint	459.00		131,590.82
11/01/2017	000204	Juan Maldonado	314.00		131,276.82
11/01/2017	000204	Maret Sabourin	525.00		130,751.82
11/01/2017	000204	Meadowrun-Mancelona Rd 207 LHDA	465.00		130,286.82
11/01/2017	000204	Robert J. Mork	379.00		129,907.82
11/01/2017	000204	Oak Park Apts	1,571.00		128,336.82
11/01/2017	000204	Oak Terrace Apts	550.00		127,786.82
11/01/2017	000204	Gerald Oliver Revocable Trust	729.00		127,057.82
11/01/2017	000204	Daniel G. Pohlman	1,470.00		125,587.82
11/01/2017	000204	Douglas L. Porter	390.00		125,197.82
11/01/2017	000204	Punta Gorda Housing Authority	1,000.38		124,197.44
11/01/2017	000204	Timothy Rice	349.00		123,848.44
11/01/2017	000204	John Sarya	600.00		123,248.44
11/01/2017	000204	Eldon Schaub	401.00		122,847.44
11/01/2017	000204	Mike & Melissa Schichtel	644.00		122,203.44
11/01/2017	000204	Melanie Schmid	1,583.00		120,620.44
11/01/2017	000204	Gerald Sieggreen	693.00		119,927.44
11/01/2017	000204	SILVER SHORES MHC	1,586.00		118,341.44
11/01/2017	000204	Douglas & Julia Slack	333.00		118,008.44
11/01/2017	000204	22955 Investments LLC	3,511.00		114,497.44
11/01/2017	000204	Carl Sumner	535.00		113,962.44
11/01/2017	000204	Traverse City Property Management	439.00		113,523.44
11/01/2017	000204	TCR Investments, LLC	1,065.00		112,458.44
11/01/2017	000204	Wendy Teagan	475.00		111,983.44
11/01/2017	000204	TEAMCO PROPERTIES	653.00		111,330.44
11/01/2017	000204	Tradewinds Terrace Apts	252.00		111,078.44
11/01/2017	000204	Village Glen Apartments	6,666.00		104,412.44
11/01/2017	000204	Village View Housing LHDA LP	874.00		103,538.44
11/01/2017	000204	Village Woods	704.00		102,834.44
11/01/2017	000204	Woda Boardman Lake LDHA.LP	2,246.00		100,588.44
11/01/2017	000204	Woodland Shores Properties, LLC	344.00		100,244.44
11/01/2017	000204	Woodmere Ridge Apartments LDHA	5,183.00		95,061.44
11/01/2017	000204	Wyatt Road Apartment Company	1,035.00		94,026.44

# Check Register Summary Report

PNC - Section 8

From: 11/01/2017 To: 11/30/2017

Date	Ref Num	Payee	Payment	Deposit	Balance
11/01/2017	000204	Theodore V. Zachman	876.00		93,150.44
11/01/2017	000204	Ann Zenner	549.00		92,601.44
11/01/2017	000204	Barb Zupin	1,032.00		91,569.44
11/01/2017	023031	TC Commons I LDHA, LLC	263.00		91,306.44
11/01/2017	023031	**VOID** TC Commons I LDHA, LLC	( 263.00)		91,569.44
11/02/2017	000205	Davis Investment Properties, LLC	314.00		91,255.44
11/06/2017	DEP			100.00	91,355.44
11/06/2017	ADJST		( 314.00)		91,669.44
11/14/2017	000206	Davis Investment Properties, LLC	314.00		91,355.44
11/17/2017	023030	**VOID** DTE ENERGY	( 349.50)		91,704.94
11/17/2017	023032	DTE ENERGY	285.00		91,419.94
11/30/2017	EFT	U.S. Dept. of HUD		46,900.00	138,319.94
Total:			84,771.78	84,591.00	

Traverse City Housing Commission  
**Check Register Summary Report**  
PNC - Section 8  
From: 12/01/2017 To: 12/31/2017

Date	Ref Num	Payee	Payment	Deposit	Balance
12/01/2017	EFT	U.S. Dept. of HUD		82,643.00	220,962.94
12/01/2017	EFT	U.S. Dept. of HUD		7,354.00	228,316.94
12/01/2017	ADJST	PNC Bank	62.65		228,254.29
12/01/2017	000207	TC Commons I LDHA, LLC	263.00		227,991.29
12/01/2017	000207	Jeana Aiken	563.00		227,428.29
12/01/2017	000207	Dustin Ansorge	1,164.00		226,264.29
12/01/2017	000207	Ayers Investment Properties LLC	575.00		225,689.29
12/01/2017	000207	Brad Barnes	487.00		225,202.29
12/01/2017	000207	Bay Front Apartments	320.00		224,882.29
12/01/2017	000207	Bay Hill Housing LDHALP	3,363.00		221,519.29
12/01/2017	000207	Bay Hill II	6,773.00		214,746.29
12/01/2017	000207	Elizabeth Beckett	288.00		214,458.29
12/01/2017	000207	Bellaire Senior Apartments	248.00		214,210.29
12/01/2017	000207	Brookside Commons LDHA, LP	2,018.00		212,192.29
12/01/2017	000207	Irma Jean Brownley	465.00		211,727.29
12/01/2017	000207	Rebecca Carmien	331.00		211,396.29
12/01/2017	000207	Carson Square	6,097.00		205,299.29
12/01/2017	000207	Central Lake Townhouses	421.00		204,878.29
12/01/2017	000207	Cherrywood Village Farms, Inc.	2,302.00		202,576.29
12/01/2017	000207	Douglas A. Chichester	628.00		201,948.29
12/01/2017	000207	Davis Investment Properties, LLC	314.00		201,634.29
12/01/2017	000207	Jack V. Dean	421.00		201,213.29
12/01/2017	000207	Zachary Duell	1,200.00		200,013.29
12/01/2017	000207	Eden Brook LLC	457.00		199,556.29
12/01/2017	000207	Shirley Farrell	833.00		198,723.29
12/01/2017	000207	Five P Enterprises, LLC	485.00		198,238.29
12/01/2017	000207	Rent Leelanau, LLC	715.00		197,523.29
12/01/2017	000207	Lisa Forbes	527.00		196,996.29
12/01/2017	000207	Mabel Foust	450.00		196,546.29
12/01/2017	000207	Dale E. French	91.00		196,455.29
12/01/2017	000207	French Quarter Apts.	110.00		196,345.29
12/01/2017	000207	Michael Glowacki	669.00		195,676.29
12/01/2017	000207	David Grzesiek	394.00		195,282.29
12/01/2017	000207	Habitat for Humanity	94.00		195,188.29
12/01/2017	000207	Harbour Ridge Apts	1,689.00		193,499.29
12/01/2017	000207	Hillview Terrace	1,453.00		192,046.29
12/01/2017	000207	Josh Hollister	396.00		191,650.29
12/01/2017	000207	HomeStretch	3,333.00		188,317.29
12/01/2017	000207	Caroline Hupp	89.00		188,228.29 <sup>23</sup>
12/01/2017	000207	Nancy Irish	554.00		187,674.29



## Check Register Summary Report

PNC - Section 8

From: 12/01/2017 To: 12/31/2017

Date	Ref Num	Payee	Payment	Deposit	Balance
12/01/2017	000207	Joseph and Marion Fasel	465.00		187,209.29
12/01/2017	000207	Donna Kalchik	313.00		186,896.29
12/01/2017	000207	Jim Kidder	555.00		186,341.29
12/01/2017	000207	Bruce W. Korson	365.00		185,976.29
12/01/2017	000207	Lake Pointe Acquisitions LLC.	315.00		185,661.29
12/01/2017	000207	Sidney Lammers	372.00		185,289.29
12/01/2017	000207	John J. Lewis	758.00		184,531.29
12/01/2017	000207	Don E. Lint	459.00		184,072.29
12/01/2017	000207	Maret Sabourin	525.00		183,547.29
12/01/2017	000207	Meadowrun-Mancelona Rd 207 LHDA	465.00		183,082.29
12/01/2017	000207	Robert J. Mork	371.00		182,711.29
12/01/2017	000207	Oak Park Apts	1,553.00		181,158.29
12/01/2017	000207	Oak Terrace Apts	550.00		180,608.29
12/01/2017	000207	Gerald Oliver Revocable Trust	729.00		179,879.29
12/01/2017	000207	Daniel G. Pohlman	1,519.00		178,360.29
12/01/2017	000207	Douglas L. Porter	390.00		177,970.29
12/01/2017	000207	Punta Gorda Housing Authority	1,000.38		176,969.91
12/01/2017	000207	Timothy Rice	349.00		176,620.91
12/01/2017	000207	John Sarya	600.00		176,020.91
12/01/2017	000207	Eldon Schaub	401.00		175,619.91
12/01/2017	000207	Mike & Melissa Schichtel	644.00		174,975.91
12/01/2017	000207	Melanie Schmid	818.00		174,157.91
12/01/2017	000207	Gerald Sieggreen	693.00		173,464.91
12/01/2017	000207	SILVER SHORES MHC	1,586.00		171,878.91
12/01/2017	000207	Douglas & Julia Slack	333.00		171,545.91
12/01/2017	000207	22955 Investments LLC	3,528.00		168,017.91
12/01/2017	000207	Carl Sumner	535.00		167,482.91
12/01/2017	000207	Traverse City Property Management	439.00		167,043.91
12/01/2017	000207	TCR Investments, LLC	497.00		166,546.91
12/01/2017	000207	Wendy Teagan	475.00		166,071.91
12/01/2017	000207	TEAMCO PROPERTIES	653.00		165,418.91
12/01/2017	000207	TOS Holdings, LLC	1,394.00		164,024.91
12/01/2017	000207	Tradewinds Terrace Apts	252.00		163,772.91
12/01/2017	000207	Village Glen Apartments	6,176.00		157,596.91
12/01/2017	000207	Village View Housing LHDA LP	874.00		156,722.91
12/01/2017	000207	Village Woods	704.00		156,018.91
12/01/2017	000207	Wagner Asset Group at Ninth Street,	903.00		155,115.91
12/01/2017	000207	Woda Boardman Lake LDHA.LP	2,246.00		152,869.91
12/01/2017	000207	Woodland Shores Properties, LLC	344.00		152,525.91
12/01/2017	000207	Woodmere Ridge Apartments LDHA	4,605.00		147,920.91

Traverse City Housing Commission  
**Check Register Summary Report**  
PNC - Section 8  
From: 12/01/2017 To: 12/31/2017

Date	Ref Num	Payee	Payment	Deposit	Balance
12/01/2017	000207	Wyatt Road Apartment Company	573.00		147,347.91
12/01/2017	000207	Theodore V. Zachman	876.00		146,471.91
12/01/2017	000207	Ann Zenner	549.00		145,922.91
12/01/2017	000207	Barb Zupin	1,032.00		144,890.91
12/01/2017	023033	Chase Bank	2,207.00		142,683.91
12/01/2017	023034	Traverse City Housing Commission	10,798.61		131,885.30
12/01/2017	023035	Blarney Castle Oil Co.	48.30		131,837.00
12/01/2017	023036	Cherryland Electric Cooperative	32.70		131,804.30
12/01/2017	023037	City Of Traverse City	190.00		131,614.30
12/01/2017	023038	Consumers Energy	26.60		131,587.70
12/01/2017	023039	DTE ENERGY	296.40		131,291.30
12/04/2017	DEP			100.00	131,391.30
12/11/2017	DEP	Bay Hill II		710.00	132,101.30
12/15/2017	023040	Traverse City Housing Commission	2,506.81		129,594.49
12/15/2017	023041	Chase Bank	2,584.00		127,010.49
12/20/2017	023042	Blarney Castle Oil Co.	48.30		126,962.19
12/20/2017	023043	Cherryland Electric Cooperative	32.70		126,929.49
12/20/2017	023044	City Of Traverse City	171.40		126,758.09
12/20/2017	023045	Consumers Energy	26.60		126,731.49
12/20/2017	023046	DTE ENERGY	253.00		126,478.49
<b>Total:</b>			102,648.45	90,807.00	

## Check Register Summary Report

Chemical Bank

From: 01/01/2018 To: 01/31/2018

Date	Ref Num	Payee	Payment	Deposit	Balance
01/02/2018	ADJST	Alisa Kroupa	1,262.74		31,553.41
01/02/2018	ADJST	Anthony Lentych	2,348.05		29,205.36
01/02/2018	ADJST	Michelle Reardon	1,392.85		27,812.51
01/02/2018	ADJST	Angela N. Szabo	777.05		27,035.46
01/02/2018	ADJST	Joseph Battaglia	200.51		26,834.95
01/02/2018	ADJST	Charles Edwards	1,173.78		25,661.17
01/02/2018	ADJST	David Gourlay	1,004.81		24,656.36
01/02/2018	ADJST	Benjamin Weston	942.02		23,714.34
01/02/2018	DEP			5,154.00	28,868.34
01/02/2018	EFT	Principal Life Insurance Co.	725.76		28,142.58
01/02/2018	DEP			3,417.00	31,559.58
01/03/2018	EFT	T Mobile		2,266.00	33,825.58
01/03/2018	DEP			11,025.62	44,851.20
01/03/2018	DEP			322.05	45,173.25
01/03/2018	DEP			5,401.00	50,574.25
01/03/2018	037659	Cardmember Service	920.48		49,653.77
01/03/2018	037660	Charles Edwards	322.38		49,331.39
01/03/2018	037661	Spectrum Business	3,518.86		45,812.53
01/03/2018	037662	Housing Authority Accounting	1,436.91		44,375.62
01/03/2018	037663	David Gourlay	20.09		44,355.53
01/03/2018	037664	Northwest Lock, Inc.	6.84		44,348.69
01/03/2018	037665	MailFinance	149.85		44,198.84
01/03/2018	037666	DTE ENERGY	195.90		44,002.94
01/03/2018	037667	USPS- Hasler	1,500.00		42,502.94
01/03/2018	037668	City Of Traverse City	37.86		42,465.08
01/03/2018	037669	Thomas P. Licavoli	770.00		41,695.08
01/03/2018	037670	Safety Net	649.00		41,046.08
01/03/2018	037671	City Bike Shop	263.50		40,782.58
01/03/2018	037672	Great Lakes Business Systems, Inc.	196.00		40,586.58
01/03/2018	037673	Grand Traverse County	46.17		40,540.41
01/03/2018	037674	Integrated Payroll Services, Inc.	104.90		40,435.51
01/03/2018	037675	Dolly's Best Inc.	80.00		40,355.51
01/03/2018	037676	SimplexGrinnell LP	1,351.00		39,004.51
01/03/2018	037677	Ace Hardware	17.93		38,986.58
01/03/2018	037678	Kendall Electric Inc	18.60		38,967.98
01/03/2018	037679	Trugreen	370.00		38,597.98
01/04/2018	EFT	U.S. Dept. of HUD		17,860.00	56,457.98
01/04/2018	DEP			6,087.92	62,545.90
01/05/2018	EFT	Internal Revenue Service	3,039.69		59,506.21
01/05/2018	DEP			3,879.79	63,386.00

Time: 09:28:32

## Check Register Summary Report

Chemical Bank

From: 01/01/2018 To: 01/31/2018

Date	Ref Num	Payee	Payment	Deposit	Balance
01/05/2018	037680	Dolly's Best Inc.	1,800.00		61,586.00
01/05/2018	037681	BLOXSOM ROOFING AND SIDING	185.00		61,401.00
01/05/2018	037682	Grand Traverse County DPW	483.00		60,918.00
01/05/2018	037683	City Of Traverse City	12.40		60,905.60
01/05/2018	037684	A T & T	258.52		60,647.08
01/05/2018	037685	McCardel Water Conditioning	8.00		60,639.08
01/05/2018	037686	Sondee, Racine & Doren, P.L.C.	544.00		60,095.08
01/05/2018	037687	Northwest Service Solutions LLC	170.00		59,925.08
01/05/2018	037688	Trugreen	350.00		59,575.08
01/08/2018	037689	Great Lakes Business Systems, Inc.	322.99		59,252.09
01/08/2018	037690	Holiday Fleet	12.24		59,239.85
01/08/2018	037691	Environmental Pest Control	270.00		58,969.85
01/08/2018	037692	City Of Traverse City	103.50		58,866.35
01/08/2018	037693	DTE ENERGY	28.50		58,837.85
01/09/2018	DEP			8,683.65	67,521.50
01/16/2018	ADJST	Alisa Kroupa	1,262.74		66,258.76
01/16/2018	ADJST	Anthony Lentych	2,348.05		63,910.71
01/16/2018	ADJST	Michelle Reardon	1,392.84		62,517.87
01/16/2018	ADJST	Angela N. Szabo	777.04		61,740.83
01/16/2018	ADJST	Joseph Battaglia	277.16		61,463.67
01/16/2018	ADJST	Charles Edwards	1,257.06		60,206.61
01/16/2018	ADJST	David Gourlay	1,059.64		59,146.97
01/16/2018	ADJST	Benjamin Weston	722.00		58,424.97
01/16/2018	EFT	Principal Life Insurance Co.	725.76		57,699.21
01/16/2018	DEP			12,393.85	70,093.06
01/18/2018	DEP			776.00	70,869.06
01/18/2018	DEP			393.05	71,262.11
01/19/2018	EFT	Internal Revenue Service	3,049.31		68,212.80
01/22/2018	EFT	State Of Michigan	875.22		67,337.58
01/25/2018	037694	D & W Mechanical	1,020.70		66,316.88
01/25/2018	037695	Save Carpet USA	861.00		65,455.88
01/25/2018	037696	Priority Health	6,292.39		59,163.49
01/25/2018	037697	DTE ENERGY	3,543.40		55,620.09
01/25/2018	037698	Wolverine Power Systems	190.00		55,430.09
01/25/2018	037699	Mcgough's	219.95		55,210.14
01/25/2018	037700	R.W. Popp Excavating, Inc.	900.00		54,310.14
01/25/2018	037701	BLOXSOM ROOFING AND SIDING	185.00		54,125.14
01/25/2018	037702	City Of Traverse City	14,811.67		39,313.47
01/25/2018	037703	Safety Net	704.00		38,609.47
01/25/2018	037704	Engineered Protection Systems Inc	202.71		38,406.76

Traverse City Housing Commission  
**Check Register Summary Report**  
Chemical Bank  
From: 01/01/2018 To: 01/31/2018

Date	Ref Num	Payee	Payment	Deposit	Balance
01/25/2018	037705	A T & T	246.75		38,160.01
01/25/2018	037706	TC Millworks	826.80		37,333.21
01/25/2018	037707	Elmer's	1,078.00		36,255.21
01/25/2018	037708	Allen Supply	691.00		35,564.21
01/25/2018	037709	Aflac	283.32		35,280.89
01/25/2018	037710	Staples Business Advantage	224.85		35,056.04
01/25/2018	037711	CynergyComm.net,Inc	7.93		35,048.11
01/25/2018	037712	Housing Data Systems	125.80		34,922.31
01/25/2018	037713	City of Traverse City, Treasurer's	369.46		34,552.85
01/25/2018	037714	Republic Services #239	527.05		34,025.80
01/25/2018	037715	AmRent	53.10		33,972.70
01/25/2018	037716	Environmental Pest Control	270.00		33,702.70
01/25/2018	037717	Integrated Payroll Services, Inc.	104.90		33,597.80
01/25/2018	037718	City Of Traverse City	197.26		33,400.54
01/25/2018	037719	City of Traverse City, Treasurer's	5,616.00		27,784.54
01/25/2018	037720	SimplexGrinnell LP	3,891.00		23,893.54
01/25/2018	037721	SAM'S CLUB	46.50		23,847.04
01/25/2018	037722	Home Depot Credit Services	123.90		23,723.14
01/26/2018	DEP			2,135.42	25,858.56
01/30/2018	ADJST	Alisa Kroupa	1,275.05		24,583.51
01/30/2018	ADJST	Anthony Lentych	2,412.51		22,171.00
01/30/2018	ADJST	Michelle Reardon	1,417.98		20,753.02
01/30/2018	ADJST	Angela N. Szabo	802.76		19,950.26
01/30/2018	ADJST	Joseph Battaglia	282.55		19,667.71
01/30/2018	ADJST	Charles Edwards	1,042.76		18,624.95
01/30/2018	ADJST	David Gourlay	1,020.64		17,604.31
01/30/2018	ADJST	Benjamin Weston	546.44		17,057.87
01/30/2018	EFT	Principal Life Insurance Co.	725.76		16,332.11
01/30/2018	EFT	Principal Life Insurance Co.	550.00		15,782.11
01/31/2018	DEP			2,824.00	18,606.11
01/31/2018	DEP			272.00	18,878.11
01/31/2018	ADJST	Chemical Bank		17.85	18,895.96
<b>Total:</b>			96,829.39	82,909.20	

**Traverse City Housing Commission**  
**Low Rent Public Housing**  
**Income & Expense Statement**  
**For the 1 Month and 6 Months Ended December 31, 2017**

	1 Month Ended		6 Months Ended			
	<u>December 31, 2017</u>		<u>December 31, 2017</u>		<u>BUDGET</u>	<u>*OVER/UNDER</u>
<b>Operating Income</b>						
<b>Rental Income</b>						
3110 - Dwelling Rental	\$	31,258.00	\$	186,014.00	\$ 435,000	\$ 248,986.00
3110.2 - Dwelling Rental-Proj. 2		5,230.00		30,368.00	0	(30,368.00)
3120 - Excess Utilities		135.00		777.83	0	(777.83)
3190 - Nondwelling Rental		7,427.62		44,202.87	71,900	27,697.13
<b>Total Rental Income</b>	\$	44,050.62	\$	261,362.70	\$ 506,900	\$ 245,537.30
<b>Revenues - HUD PHA GRANTS</b>						
3401.2 - Operating Subsidy	\$	19,992.50	\$	118,758.00	\$ 250,000	\$ 131,242.00
<b>Total HUD PHA GRANTS</b>	\$	19,992.50	\$	118,758.00	\$ 250,000	\$ 131,242.00
<b>Nonrental Income</b>						
3610 - Interest Income-Gen. Fund	\$	229.56	\$	1,037.10	\$ 2,500	\$ 1,462.90
3690 - Tenant Income		307.00		1,262.01	6,000	4,737.99
3690.1 - Non-Tenant Income		855.88		6,617.92	15,400	8,782.08
3690.2 - Tenant Income-Cable		2,375.00		14,374.00	29,200	14,826.00
<b>Total Nonrental Income</b>	\$	3,767.44	\$	23,291.03	\$ 53,100	\$ 29,808.97
<b>Total Operating Income</b>	\$	67,810.56	\$	403,411.73	\$ 810,000	\$ 406,588.27
<b>Operating Expenses</b>						
<b>Routine Expense</b>						
<b>Administration</b>						
4110 - Administrative Salaries	\$	9,663.85	\$	62,815.05	\$ 136,780	\$ 73,964.95
4120 - Compensated Absences		0.00		0.00	(1,000)	(1,000.00)
4130 - Legal Expense		0.00		3,581.65	17,000	13,418.35
4140 - Staff Training		1,170.06		2,162.06	6,300	4,137.94
4150 - Travel Expense		200.98		3,025.19	4,200	1,174.81
4170 - Accounting Fees		450.16		3,758.62	7,000	3,241.38
4171 - Auditing		3,000.00		3,000.00	4,000	1,000.00
4182 - Employee Benefits - Admin		4,974.45		25,348.11	50,430	25,081.89
4185 - Telephone		717.35		4,132.39	7,500	3,367.61
4190 - Administrative Sundry		0.00		322.50	0	(322.50)
4190.1 - Publications		0.00		313.60	800	486.40
4190.2 - Membership Dues and Fees		0.00		545.40	1,000	454.60
4190.3 - Admin. Service Contracts		425.86		6,828.50	23,800	16,971.50
4190.4 - Office Supplies		273.48		860.75	4,200	3,339.25
4190.5 - Other Sundry Expense		2,195.61		5,883.96	13,640	7,756.04
4190.6 - Advertising		0.00		145.67	1,500	1,354.33
<b>Total Administration</b>	\$	23,071.80	\$	122,723.45	\$ 277,150	\$ 154,426.55
<b>Tenant Services</b>						
4220 - Rec., Pub., & Other Services	\$	554.40	\$	3,175.58	\$ 8,575	\$ 5,399.42
4230 - Cable TV-Tenants		3,163.62		18,982.86	37,460	18,477.14
<b>Total Tenant Services</b>	\$	3,718.02	\$	22,158.44	\$ 46,035	\$ 23,876.56

**Traverse City Housing Commission**  
**Low Rent Public Housing**  
**Income & Expense Statement**  
**For the 1 Month and 6 Months Ended December 31, 2017**

	1 Month Ended		6 Months Ended			
	<u>December 31, 2017</u>		<u>December 31, 2017</u>		<u>BUDGET</u>	<u>*OVER/UNDER</u>
<b>Utilities</b>						
4310 - Water	\$	2,017.40	\$	8,667.01	\$ 16,500	\$ 7,832.99
4320 - Electricity		22,387.69		53,115.99	150,000	96,884.01
4330 - Gas		2,228.63		3,536.24	15,500	11,963.76
<b>Total Utilities</b>	\$	26,633.72	\$	65,319.24	\$ 182,000	\$ 116,680.76
<b>Ordinary Maint. &amp; Operations</b>						
4410 - Labor, Maintenance	\$	9,336.87	\$	51,716.76	\$ 97,540	\$ 45,823.24
4420 - Materials		4,149.91		16,449.37	25,000	8,550.63
4430.02 - Heating & Cooling Contracts		227.25		3,605.98	6,000	2,394.02
4430.03 - Snow Removal Contracts		0.00		0.00	4,000	4,000.00
4430.04 - Elevator Maintenance Contracts		0.00		7,971.50	9,600	1,628.50
4430.05 - Landscape & Grounds Contracts		175.00		12,942.25	10,000	(2,942.25)
4430.06 - Unit Turnaround Contracts		0.00		15,094.50	18,000	2,905.50
4430.07 - Electrical Contracts		0.00		(48.17)	1,000	1,048.17
4430.08 - Plumbing Contracts		0.00		145.00	1,000	855.00
4430.09 - Extermination Contracts		0.00		1,750.00	3,000	1,250.00
4430.10 - Janitorial Contracts		0.00		0.00	2,200	2,200.00
4430.11 - Routine Maintenance Contracts		910.07		8,808.12	10,000	1,191.88
4430.12 - Misc. Contracts		0.00		16,924.86	10,000	(6,924.86)
4431 - Garbage Removal		463.39		3,208.45	10,500	7,291.55
4433 - Employee Benefits - Maint.		5,349.95		21,543.83	35,620	14,076.17
<b>Total Ordinary Maint. &amp; Oper</b>	\$	20,612.44	\$	160,112.45	\$ 243,460	\$ 83,347.55
<b>General Expense</b>						
4510 - Insurance	\$	2,412.51	\$	14,522.02	\$ 30,600	\$ 16,077.98
4520 - Payment in Lieu of Taxes		1,780.00		10,816.67	23,000	12,183.33
4570 - Collection Losses		0.00		0.97	5,000	4,999.03
4586 - Interest Expense-CFFP		0.00		0.00	32,000	32,000.00
<b>Total General Expense</b>	\$	4,192.51	\$	25,339.66	\$ 90,600	\$ 65,260.34
<b>Total Routine Expense</b>	\$	78,228.49	\$	395,653.24	\$ 839,245	\$ 443,591.76
<b>Non-Routine Expense</b>						
<b>Extraordinary Maintenance</b>						
4610.3 - Contract Costs	\$	0.00	\$	797.00	\$ 10,000	\$ 9,203.00
<b>Total Extraordinary Maintenance</b>	\$	0.00	\$	797.00	\$ 10,000	\$ 9,203.00
<b>Casualty Losses-Not Cap.</b>						
<b>Total Casualty Losses</b>	\$	0.00	\$	0.00	\$ 0	\$ 0.00
<b>Total Non-Routine Expense</b>	\$	0.00	\$	797.00	\$ 10,000	\$ 9,203.00
<b>Total Operating Expenses</b>	\$	78,228.49	\$	396,450.24	\$ 849,245	\$ 452,794.76
<b>Operating Income (Loss)</b>	\$	(10,417.93)	\$	6,961.49	\$ (39,245)	\$ (46,206.49)
<b>Depreciation Expense</b>						
4800 - Depreciation - Current Year	\$	21,695.94	\$	128,389.04	\$ 0	\$ (128,389.04)
<b>Total Depreciation Expense</b>	\$	21,695.94	\$	128,389.04	\$ 0	\$ (128,389.04)

**Traverse City Housing Commission  
Low Rent Public Housing  
Income & Expense Statement  
For the 1 Month and 6 Months Ended December 31, 2017**

	1 Month Ended		6 Months Ended			
	<u>December 31, 2017</u>		<u>December 31, 2017</u>		<u>BUDGET</u>	<u>*OVER/UNDER</u>
<b>Surplus Credits &amp; Charges</b>						
<b>Total Surplus Credits &amp; Charges</b>	\$	0.00	\$	0.00	\$ 0	\$ 0.00
<b>Capital Expenditures</b>						
7520 - Replacement of Equipment	\$	0.00	\$	4,695.00	\$ 0	\$ (4,695.00)
7540 - Betterments and Additions		1,981.00		51,922.00	25,000	(26,922.00)
7590 - Operating Expenditures-Contra		(1,981.00)		(56,617.00)	0	56,617.00
<b>Total Capital Expenditures</b>	\$	0.00	\$	0.00	\$ 25,000	\$ 25,000.00
<b>Other Financial Items</b>						
8010 - Operating Transfers In	\$	0.00	\$	0.00	\$ 109,300	\$ 109,300.00
<b>Total Other Financial Items</b>	\$	0.00	\$	0.00	\$ 109,300	\$ 109,300.00
 <b>HUD Net Income (Loss)</b>	<u>\$</u>	<u>(12,398.93)</u>	<u>\$</u>	<u>(49,655.51)</u>	<u>\$</u>	<u>(173,545)</u>
<b>GAAP Net Income (Loss)</b>	<u>\$</u>	<u>(32,113.87)</u>	<u>\$</u>	<u>(121,427.55)</u>	<u>\$</u>	<u>45,055</u>
					<u>\$</u>	<u>166,482.55</u>



**Traverse City Housing Commission  
Housing Choice Voucher Program  
Income & Expense Statement  
For the 1 Month and 6 Months Ended December 31, 2017**

	1 Month Ended	6 Months Ended		
	<u>December 31, 2017</u>	<u>December 31, 2017</u>	<u>BUDGET</u>	<u>*OVER/UNDER</u>
<b>Operating Reserve Income</b>				
3390 - Fraud Recovery Income	\$ 50.00	\$ 525.00	\$ 0	\$ (525.00)
3603 - Number of Unit Months	(165.00)	(964.00)	0	964.00
3604 - Unit Months - Contra	<u>165.00</u>	<u>964.00</u>	<u>0</u>	<u>(964.00)</u>
<b>Total Operating Reserve Income</b>	<b>\$ 50.00</b>	<b>\$ 525.00</b>	<b>\$ 0</b>	<b>\$ (525.00)</b>
<b>Revenues - HUD PHA GRANTS</b>				
3410 - HAP Funding	\$ 82,643.00	\$ 463,203.00	\$ 0	\$ (463,203.00)
3411 - Admin Fee Funding	<u>7,354.00</u>	<u>43,197.00</u>	<u>0</u>	<u>(43,197.00)</u>
<b>Total HUD PHA GRANTS</b>	<b>\$ 89,997.00</b>	<b>\$ 506,400.00</b>	<b>\$ 0</b>	<b>\$ (506,400.00)</b>
<b>Income Offset HUD A.C.</b>				
<b>Total Income Offset</b>	0.00	0.00	0.00	0.00
<b>Total Operating Income</b>	<b><u>\$ 90,047.00</u></b>	<b><u>\$ 506,925.00</u></b>	<b><u>\$ 0</u></b>	<b><u>\$ (506,925.00)</u></b>
<b>Operating Expenses</b>				
<b>Routine Expense</b>				
<b>Administration</b>				
4110 - Administrative Salaries	\$ 3,087.77	\$ 20,058.37	\$ 40,790	\$ 20,731.63
4120 - Compensated Absences	0.00	0.00	(250)	(250.00)
4130 - Legal Expense	0.00	584.85	500	(84.85)
4140 - Staff Training	501.45	1,459.45	2,700	1,240.55
4150 - Travel Expense	40.08	1,221.96	1,800	578.04
4170 - Accounting Fees	649.25	4,679.75	8,000	3,320.25
4171 - Auditing	3,000.00	3,000.00	3,000	0.00
4182 - Employee Benefits - Admin	1,649.75	8,549.63	17,195	8,645.37
4185 - Telephone	202.10	1,079.19	3,200	2,120.81
4190 - Administrative Sundry	0.00	322.50	0	(322.50)
4190.1 - Publications	0.00	134.40	500	365.60
4190.2 - Membership Dues and Fees	0.00	315.47	1,000	684.53
4190.3 - Admin. Service Contracts	182.51	2,802.14	10,200	7,397.86
4190.4 - Office Supplies	73.93	325.61	2,200	1,874.39
4190.5 - Other Sundry Expense	<u>927.40</u>	<u>5,421.44</u>	<u>5,460</u>	<u>38.56</u>
<b>Total Administration</b>	<b>\$ 10,314.24</b>	<b>\$ 49,954.76</b>	<b>\$ 96,295</b>	<b>\$ 46,340.24</b>
<b>General Expense</b>				
4590 - Other General Expense	<u>\$ 34.38</u>	<u>\$ 171.90</u>	<u>\$ 0</u>	<u>\$ (171.90)</u>
<b>Total General Expense</b>	<b>\$ 34.38</b>	<b>\$ 171.90</b>	<b>\$ 0</b>	<b>\$ (171.90)</b>
<b>Total Routine Expense</b>	<b>\$ 10,348.62</b>	<b>\$ 50,126.66</b>	<b>\$ 96,295</b>	<b>\$ 46,168.34</b>

**Traverse City Housing Commission  
Housing Choice Voucher Program  
Income & Expense Statement  
For the 1 Month and 6 Months Ended December 31, 2017**

	<u>1 Month Ended December 31, 2017</u>	<u>6 Months Ended December 31, 2017</u>	<u>BUDGET</u>	<u>*OVER/UNDER</u>
<b>Housing Assistance Payments</b>				
4715.1 - HAP - Occupied Units	\$ 77,276.00	\$ 458,955.92	\$ 0	\$ (458,955.92)
4715.3 - HAP - Non-Elderly Disabled	2,942.00	19,151.00	0	(19,151.00)
4715.4 - HAP - Utility Allowances	532.00	4,463.50	0	(4,463.50)
4715.5 - HAP - Fraud Recovery	0.00	(225.00)	0	225.00
4715.6 - HAP - Homeownership	1,041.00	6,420.00	0	(6,420.00)
4715.8 - HAP - Portable Paying Out	966.00	4,830.00	0	(4,830.00)
4715.9 - HAP - Portable Receiving	344.00	2,020.00	0	(2,020.00)
4719 - HAP - FSS Escrow	2,584.00	11,541.00	0	(11,541.00)
<b>Total HAP Payments</b>	<b>\$ 85,685.00</b>	<b>\$ 507,156.42</b>	<b>\$ 0</b>	<b>\$ (507,156.42)</b>
<b>Depreciation Expense</b>				
<b>Total Depreciation Expense</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0</b>	<b>\$ 0.00</b>
<b>Total Operating Expense</b>	<b>\$ 96,033.62</b>	<b>\$ 557,283.08</b>	<b>\$ 96,295</b>	<b>\$ (460,988.08)</b>
<b>Surplus Credits &amp; Charges</b>				
<b>Total Surplus Credits &amp; Charges</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0</b>	<b>\$ 0.00</b>
<b>Capital Expenditures</b>				
<b>Total Capital Expenditures</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0</b>	<b>\$ 0.00</b>
<b>GAAP Net Income (Loss)</b>	<b>\$ (5,986.62)</b>	<b>\$ (50,358.08)</b>	<b>\$ (96,295)</b>	<b>\$ (45,936.92)</b>
<b>Memo:</b>				
<b>Admin Operating Income/(Loss)</b>	<b>\$ (2,994.62)</b>	<b>\$ (6,929.66)</b>	<b>\$ (96,295)</b>	<b>\$ (89,365.34)</b>

**Analysis of Funding**

**A.C. Received: December 31, 2017**

3410 - HAP Funding

**6 Months Ended  
December 31, 2017**  
\$ 463,203.00

**A.C. Earned**

4715.1 - HAP - Occupied Units	458,955.92
4715.3 - HAP - Non-Elderly Disabled	19,151.00
4715.4 - HAP - Utility Allowances	4,463.50
4715.5 - HAP - Fraud Recovery	(225.00)
4715.6 - HAP - Homeownership	6,420.00
4715.8 - HAP - Portable Paying Out	4,830.00
4715.9 - HAP - Portable Receiving	2,020.00
4719 - HAP - FSS Escrow	11,541.00

**Total Funding Required**

\$ 507,156.42

**Over/(Under) Funding**

**\$ (43,953.42)**

**NRA as of: December 31, 2017**

\$ (16,709.68)

**UNA as of: December 31, 2017**

\$ 134,602.68

**Traverse City Housing Commission**  
**Voucher FSS Program**  
**Income & Expense Statement**  
**For the 1 Month and 6 Months Ended December 31, 2017**

	1 Month Ended	6 Months Ended		
	<u>December 31, 2017</u>	<u>December 31, 2017</u>	<u>BUDGET</u>	<u>*OVER/UNDER</u>
<b>Operating Reserve Income</b>				
<b>Total Operating Reserve Income</b>	\$ 0.00	\$ 0.00	\$ 0	\$ 0.00
<b>Revenues - HUD PHA GRANTS</b>				
3412 - FSS Grant Revenue	\$ 5,584.50	\$ 33,490.00	\$ 0	\$ (33,490.00)
<b>Total HUD PHA GRANTS</b>	\$ 5,584.50	\$ 33,490.00	\$ 0	\$ (33,490.00)
<b>Income Offset HUD A.C.</b>				
<b>Total Income Offset</b>	0.00	0.00	0.00	0.00
<b>Total Operating Income</b>	<u>\$ 5,584.50</u>	<u>\$ 33,490.00</u>	<u>\$ 0</u>	<u>\$ (33,490.00)</u>
<b>Operating Expenses</b>				
<b>Routine Expense</b>				
<b>Administration</b>				
4110 - Administrative Salaries	\$ 3,438.48	\$ 22,028.37	\$ 55,800	\$ 33,771.63
4182 - Employee Benefits - Admin	2,489.90	10,391.62	19,070	8,678.38
4190.1 - Publications	0.00	433.00	0	(433.00)
<b>Total Administration</b>	<u>\$ 5,928.38</u>	<u>\$ 32,852.99</u>	<u>\$ 74,870</u>	<u>\$ 42,017.01</u>
<b>General Expense</b>				
<b>Total General Expense</b>	\$ 0.00	\$ 0.00	\$ 0	\$ 0.00
<b>Total Routine Expense</b>	<u>\$ 5,928.38</u>	<u>\$ 32,852.99</u>	<u>\$ 74,870</u>	<u>\$ 42,017.01</u>

**Traverse City Housing Commission  
Voucher FSS Program  
Income & Expense Statement  
For the 1 Month and 6 Months Ended December 31, 2017**

	<u>1 Month Ended December 31, 2017</u>	<u>6 Months Ended December 31, 2017</u>	<u>BUDGET</u>	<u>*OVER/UNDER</u>
<b>Housing Assistance Payments</b>				
<b>Total HAP Payments</b>	\$ 0.00	\$ 0.00	\$ 0	\$ 0.00
<b>Depreciation Expense</b>				
<b>Total Depreciation Expense</b>	\$ 0.00	\$ 0.00	\$ 0	\$ 0.00
<b>Total Operating Expense</b>	\$ 5,928.38	\$ 32,852.99	\$ 74,870	\$ 42,017.01
<b>Surplus Credits &amp; Charges</b>				
<b>Total Surplus Credits &amp; Charges</b>	\$ 0.00	\$ 0.00	\$ 0	\$ 0.00
<b>Capital Expenditures</b>				
<b>Total Capital Expenditures</b>	\$ 0.00	\$ 0.00	\$ 0	\$ 0.00
<b>GAAP Net Income (Loss)</b>	<u>\$ (343.88)</u>	<u>\$ 637.01</u>	<u>\$ (74,870)</u>	<u>\$ (75,507.01)</u>

**Traverse City Housing Commission**  
**Low Rent Public Housing**  
**Income & Expense Statement**  
**For the 1 Month and 5 Months Ended November 30, 2017**

	1 Month Ended		5 Months Ended			
	<u>November 30, 2017</u>		<u>November 30, 2017</u>		<u>BUDGET</u>	<u>*OVER/UNDER</u>
<b>Operating Income</b>						
<b>Rental Income</b>						
3110 - Dwelling Rental	\$	29,575.00	\$	154,756.00	\$ 435,000	\$ 280,244.00
3110.2 - Dwelling Rental-Proj. 2		4,399.00		25,138.00	0	(25,138.00)
3120 - Excess Utilities		111.00		642.83	0	(642.83)
3190 - Nondwelling Rental		<u>2,266.00</u>		<u>36,775.25</u>	<u>71,900</u>	<u>35,124.75</u>
<b>Total Rental Income</b>	\$	<u>36,351.00</u>	\$	<u>217,312.08</u>	\$ 506,900	\$ 289,587.92
<b>Revenues - HUD PHA GRANTS</b>						
3401.2 - Operating Subsidy	\$	<u>19,992.50</u>	\$	<u>98,765.50</u>	\$ 250,000	\$ 151,234.50
<b>Total HUD PHA GRANTS</b>	\$	<u>19,992.50</u>	\$	<u>98,765.50</u>	\$ 250,000	\$ 151,234.50
<b>Nonrental Income</b>						
3610 - Interest Income-Gen. Fund	\$	138.97	\$	807.54	\$ 2,500	\$ 1,692.46
3690 - Tenant Income		153.00		955.01	6,000	5,044.99
3690.1 - Non-Tenant Income		1,003.88		5,762.04	15,400	9,637.96
3690.2 - Tenant Income-Cable		<u>2,375.00</u>		<u>11,999.00</u>	<u>29,200</u>	<u>17,201.00</u>
<b>Total Nonrental Income</b>	\$	<u>3,670.85</u>	\$	<u>19,523.59</u>	\$ 53,100	\$ 33,576.41
<b>Total Operating Income</b>	\$	<u>60,014.35</u>	\$	<u>335,601.17</u>	\$ 810,000	\$ 474,398.83
<b>Operating Expenses</b>						
<b>Routine Expense</b>						
<b>Administration</b>						
4110 - Administrative Salaries	\$	9,663.86	\$	53,151.20	\$ 136,780	\$ 83,628.80
4120 - Compensated Absences		0.00		0.00	(1,000)	(1,000.00)
4130 - Legal Expense		834.00		3,581.65	17,000	13,418.35
4140 - Staff Training		0.00		992.00	6,300	5,308.00
4150 - Travel Expense		267.41		2,824.21	4,200	1,375.79
4170 - Accounting Fees		450.16		3,308.46	7,000	3,691.54
4171 - Auditing		0.00		0.00	4,000	4,000.00
4182 - Employee Benefits - Admin		766.32		20,373.66	50,430	30,056.34
4185 - Telephone		572.86		3,415.04	7,500	4,084.96
4190 - Administrative Sundry		0.00		322.50	0	(322.50)
4190.1 - Publications		0.00		313.60	800	486.40
4190.2 - Membership Dues and Fees		229.93		545.40	1,000	454.60
4190.3 - Admin. Service Contracts		254.54		6,402.64	23,800	17,397.36
4190.4 - Office Supplies		152.59		587.27	4,200	3,612.73
4190.5 - Other Sundry Expense		114.06		3,688.35	13,640	9,951.65
4190.6 - Advertising		<u>93.67</u>		<u>145.67</u>	<u>1,500</u>	<u>1,354.33</u>
<b>Total Administration</b>	\$	<u>13,399.40</u>	\$	<u>99,651.65</u>	\$ 277,150	\$ 177,498.35
<b>Tenant Services</b>						
4220 - Rec., Pub., & Other Services	\$	259.70	\$	2,621.18	\$ 8,575	\$ 5,953.82
4230 - Cable TV-Tenants		<u>3,163.62</u>		<u>15,819.24</u>	<u>37,460</u>	<u>21,640.76</u>
<b>Total Tenant Services</b>	\$	<u>3,423.32</u>	\$	<u>18,440.42</u>	\$ 46,035	\$ 27,594.58

**Traverse City Housing Commission**  
**Low Rent Public Housing**  
**Income & Expense Statement**  
**For the 1 Month and 5 Months Ended November 30, 2017**

	1 Month Ended	5 Months Ended		
	<u>November 30, 2017</u>	<u>November 30, 2017</u>	<u>BUDGET</u>	<u>*OVER/UNDER</u>
<b>Utilities</b>				
4310 - Water	\$ 518.36	\$ 6,649.61	\$ 16,500	\$ 9,850.39
4320 - Electricity	261.68	30,728.30	150,000	119,271.70
4330 - Gas	814.82	1,307.61	15,500	14,192.39
<b>Total Utilities</b>	<b>\$ 1,594.86</b>	<b>\$ 38,685.52</b>	<b>\$ 182,000</b>	<b>\$ 143,314.48</b>
<b>Ordinary Maint. &amp; Operations</b>				
4410 - Labor, Maintenance	\$ 7,541.04	\$ 42,379.89	\$ 97,540	\$ 55,160.11
4420 - Materials	1,696.58	12,299.46	25,000	12,700.54
4430.02 - Heating & Cooling Contracts	775.40	3,378.73	6,000	2,621.27
4430.03 - Snow Removal Contracts	0.00	0.00	4,000	4,000.00
4430.04 - Elevator Maintenance Contracts	0.00	7,971.50	9,600	1,628.50
4430.05 - Landscape & Grounds Contracts	2,833.00	12,767.25	10,000	(2,767.25)
4430.06 - Unit Turnaround Contracts	2,495.00	15,094.50	18,000	2,905.50
4430.07 - Electrical Contracts	95.79	(48.17)	1,000	1,048.17
4430.08 - Plumbing Contracts	0.00	145.00	1,000	855.00
4430.09 - Extermination Contracts	450.00	1,750.00	3,000	1,250.00
4430.10 - Janitorial Contracts	0.00	0.00	2,200	2,200.00
4430.11 - Routine Maintenance Contracts	(808.58)	7,898.05	10,000	2,101.95
4430.12 - Misc. Contracts	0.00	16,924.86	10,000	(6,924.86)
4431 - Garbage Removal	438.06	2,745.06	10,500	7,754.94
4433 - Employee Benefits - Maint.	317.48	16,193.88	35,620	19,426.12
<b>Total Ordinary Maint. &amp; Oper</b>	<b>\$ 15,833.77</b>	<b>\$ 139,500.01</b>	<b>\$ 243,460</b>	<b>\$ 103,959.99</b>
<b>General Expense</b>				
4510 - Insurance	\$ 2,412.51	\$ 12,109.51	\$ 30,600	\$ 18,490.49
4520 - Payment in Lieu of Taxes	1,780.00	9,036.67	23,000	13,963.33
4570 - Collection Losses	0.00	0.97	5,000	4,999.03
4586 - Interest Expense-CFFP	0.00	0.00	32,000	32,000.00
<b>Total General Expense</b>	<b>\$ 4,192.51</b>	<b>\$ 21,147.15</b>	<b>\$ 90,600</b>	<b>\$ 69,452.85</b>
<b>Total Routine Expense</b>	<b>\$ 38,443.86</b>	<b>\$ 317,424.75</b>	<b>\$ 839,245</b>	<b>\$ 521,820.25</b>
<b>Non-Routine Expense</b>				
<b>Extraordinary Maintenance</b>				
4610.3 - Contract Costs	\$ 0.00	\$ 797.00	\$ 10,000	\$ 9,203.00
<b>Total Extraordinary Maintenance</b>	<b>\$ 0.00</b>	<b>\$ 797.00</b>	<b>\$ 10,000</b>	<b>\$ 9,203.00</b>
<b>Casualty Losses-Not Cap.</b>				
<b>Total Casualty Losses</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0</b>	<b>\$ 0.00</b>
<b>Total Non-Routine Expense</b>	<b>\$ 0.00</b>	<b>\$ 797.00</b>	<b>\$ 10,000</b>	<b>\$ 9,203.00</b>
<b>Total Operating Expenses</b>	<b>\$ 38,443.86</b>	<b>\$ 318,221.75</b>	<b>\$ 849,245</b>	<b>\$ 531,023.25</b>
<b>Operating Income (Loss)</b>	<b>\$ 21,570.49</b>	<b>\$ 17,379.42</b>	<b>\$ (39,245)</b>	<b>\$ (56,624.42)</b>
<b>Depreciation Expense</b>				
4800 - Depreciation - Current Year	\$ 21,695.94	\$ 106,693.10	\$ 0	\$ (106,693.10)
<b>Total Depreciation Expense</b>	<b>\$ 21,695.94</b>	<b>\$ 106,693.10</b>	<b>\$ 0</b>	<b>\$ (106,693.10)</b>

**Traverse City Housing Commission**  
**Low Rent Public Housing**  
**Income & Expense Statement**  
**For the 1 Month and 5 Months Ended November 30, 2017**

	1 Month Ended		5 Months Ended			
	<u>November 30, 2017</u>		<u>November 30, 2017</u>		<u>BUDGET</u>	<u>*OVER/UNDER</u>
<b>Surplus Credits &amp; Charges</b>						
<b>Total Surplus Credits &amp; Charges</b>	\$	0.00	\$	0.00	\$ 0	\$ 0.00
<b>Capital Expenditures</b>						
7520 - Replacement of Equipment	\$	1,950.00	\$	4,695.00	\$ 0	\$ (4,695.00)
7540 - Betterments and Additions		0.00		49,941.00	25,000	(24,941.00)
7590 - Operating Expenditures-Contra		(1,950.00)		(54,636.00)	0	54,636.00
<b>Total Capital Expenditures</b>	\$	0.00	\$	0.00	\$ 25,000	\$ 25,000.00
<b>Other Financial Items</b>						
8010 - Operating Transfers In	\$	0.00	\$	0.00	\$ 109,300	\$ 109,300.00
<b>Total Other Financial Items</b>	\$	0.00	\$	0.00	\$ 109,300	\$ 109,300.00
 <b>HUD Net Income (Loss)</b>	 \$	 19,620.49	 \$	 (37,256.58)	 \$ (173,545)	 \$ (136,288.42)
<b>GAAP Net Income (Loss)</b>	\$	(125.45)	\$	(89,313.68)	\$ 45,055	\$ 134,368.68

**Traverse City Housing Commission  
Housing Choice Voucher Program  
Income & Expense Statement  
For the 1 Month and 5 Months Ended November 30, 2017**

	1 Month Ended	5 Months Ended		
	<u>November 30, 2017</u>	<u>November 30, 2017</u>	<u>BUDGET</u>	<u>*OVER/UNDER</u>
<b>Operating Reserve Income</b>				
3390 - Fraud Recovery Income	\$ 50.00	\$ 475.00	\$ 0	\$ (475.00)
3603 - Number of Unit Months	(165.00)	(799.00)	0	799.00
3604 - Unit Months - Contra	165.00	799.00	0	(799.00)
<b>Total Operating Reserve Income</b>	<u>\$ 50.00</u>	<u>\$ 475.00</u>	<u>\$ 0</u>	<u>\$ (475.00)</u>
<b>Revenues - HUD PHA GRANTS</b>				
3410 - HAP Funding	\$ 77,137.00	\$ 380,560.00	\$ 0	\$ (380,560.00)
3411 - Admin Fee Funding	7,354.00	35,843.00	0	(35,843.00)
<b>Total HUD PHA GRANTS</b>	<u>\$ 84,491.00</u>	<u>\$ 416,403.00</u>	<u>\$ 0</u>	<u>\$ (416,403.00)</u>
<b>Income Offset HUD A.C.</b>				
<b>Total Income Offset</b>	0.00	0.00	0.00	0.00
<b>Total Operating Income</b>	<u>\$ 84,541.00</u>	<u>\$ 416,878.00</u>	<u>\$ 0</u>	<u>\$ (416,878.00)</u>
<b>Operating Expenses</b>				
<b>Routine Expense</b>				
<b>Administration</b>				
4110 - Administrative Salaries	\$ 3,082.52	\$ 16,970.60	\$ 40,790	\$ 23,819.40
4120 - Compensated Absences	0.00	0.00	(250)	(250.00)
4130 - Legal Expense	0.00	584.85	500	(84.85)
4140 - Staff Training	0.00	958.00	2,700	1,742.00
4150 - Travel Expense	134.46	1,181.88	1,800	618.12
4170 - Accounting Fees	649.25	4,030.50	8,000	3,969.50
4171 - Auditing	0.00	0.00	3,000	3,000.00
4182 - Employee Benefits - Admin	232.23	6,899.88	17,195	10,295.12
4185 - Telephone	133.63	877.09	3,200	2,322.91
4190 - Administrative Sundry	0.00	322.50	0	(322.50)
4190.1 - Publications	0.00	134.40	500	365.60
4190.2 - Membership Dues and Fees	0.00	315.47	1,000	684.53
4190.3 - Admin. Service Contracts	109.09	2,619.63	10,200	7,580.37
4190.4 - Office Supplies	65.40	251.68	2,200	1,948.32
4190.5 - Other Sundry Expense	87.45	4,494.04	5,460	965.96
<b>Total Administration</b>	<u>\$ 4,494.03</u>	<u>\$ 39,640.52</u>	<u>\$ 96,295</u>	<u>\$ 56,654.48</u>
<b>General Expense</b>				
4590 - Other General Expense	\$ 34.38	\$ 137.52	\$ 0	\$ (137.52)
<b>Total General Expense</b>	<u>\$ 34.38</u>	<u>\$ 137.52</u>	<u>\$ 0</u>	<u>\$ (137.52)</u>
<b>Total Routine Expense</b>	<u>\$ 4,528.41</u>	<u>\$ 39,778.04</u>	<u>\$ 96,295</u>	<u>\$ 56,516.96</u>



**Traverse City Housing Commission  
Housing Choice Voucher Program  
Income & Expense Statement  
For the 1 Month and 5 Months Ended November 30, 2017**

	<u>1 Month Ended November 30, 2017</u>	<u>5 Months Ended November 30, 2017</u>	<u>BUDGET</u>	<u>*OVER/UNDER</u>
<b>Housing Assistance Payments</b>				
4715.1 - HAP - Occupied Units	\$ 79,397.00	\$ 381,679.92	\$ 0	\$ (381,679.92)
4715.3 - HAP - Non-Elderly Disabled	2,943.00	16,209.00	0	(16,209.00)
4715.4 - HAP - Utility Allowances	529.50	3,931.50	0	(3,931.50)
4715.5 - HAP - Fraud Recovery	0.00	(225.00)	0	225.00
4715.6 - HAP - Homeownership	1,041.00	5,379.00	0	(5,379.00)
4715.8 - HAP - Portable Paying Out	966.00	3,864.00	0	(3,864.00)
4715.9 - HAP - Portable Receiving	344.00	1,676.00	0	(1,676.00)
4719 - HAP - FSS Escrow	2,207.00	8,957.00	0	(8,957.00)
<b>Total HAP Payments</b>	<b>\$ 87,427.50</b>	<b>\$ 421,471.42</b>	<b>\$ 0</b>	<b>\$ (421,471.42)</b>
<b>Depreciation Expense</b>				
<b>Total Depreciation Expense</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0</b>	<b>\$ 0.00</b>
<b>Total Operating Expense</b>	<b>\$ 91,955.91</b>	<b>\$ 461,249.46</b>	<b>\$ 96,295</b>	<b>\$ (364,954.46)</b>
<b>Surplus Credits &amp; Charges</b>				
<b>Total Surplus Credits &amp; Charges</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0</b>	<b>\$ 0.00</b>
<b>Capital Expenditures</b>				
<b>Total Capital Expenditures</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0</b>	<b>\$ 0.00</b>
<b>GAAP Net Income (Loss)</b>	<b>\$ (7,414.91)</b>	<b>\$ (44,371.46)</b>	<b>\$ (96,295)</b>	<b>\$ (51,923.54)</b>
<b>Memo:</b>				
<b>Admin Operating Income/(Loss)</b>	<b>\$ 2,825.59</b>	<b>\$ (3,935.04)</b>	<b>\$ (96,295)</b>	<b>\$ (92,359.96)</b>

**Analysis of Funding**

**A.C. Received: November 30, 2017**

3410 - HAP Funding

5 Months Ended  
November 30, 2017  
\$ 380,560.00

**A.C. Earned**

4715.1 - HAP - Occupied Units	381,679.92
4715.3 - HAP - Non-Elderly Disabled	16,209.00
4715.4 - HAP - Utility Allowances	3,931.50
4715.5 - HAP - Fraud Recovery	(225.00)
4715.6 - HAP - Homeownership	5,379.00
4715.8 - HAP - Portable Paying Out	3,864.00
4715.9 - HAP - Portable Receiving	1,676.00
4719 - HAP - FSS Escrow	8,957.00

**Total Funding Required** \$ 421,471.42

**Over/(Under) Funding** \$ (40,911.42)

**NRA as of: November 30, 2017** \$ (13,667.68)

**UNA as of: November 30, 2017** \$ 137,891.18

**Traverse City Housing Commission  
Voucher FSS Program  
Income & Expense Statement  
For the 1 Month and 5 Months Ended November 30, 2017**

	<u>1 Month Ended</u> <u>November 30, 2017</u>	<u>5 Months Ended</u> <u>November 30, 2017</u>	<u>BUDGET</u>	<u>*OVER/UNDER</u>
<b>Housing Assistance Payments</b>				
<b>Total HAP Payments</b>	\$ 0.00	\$ 0.00	\$ 0	\$ 0.00
<b>Depreciation Expense</b>				
<b>Total Depreciation Expense</b>	\$ 0.00	\$ 0.00	\$ 0	\$ 0.00
<b>Total Operating Expense</b>	\$ 3,658.18	\$ 26,924.61	\$ 74,870	\$ 47,945.39
<b>Surplus Credits &amp; Charges</b>				
<b>Total Surplus Credits &amp; Charges</b>	\$ 0.00	\$ 0.00	\$ 0	\$ 0.00
<b>Capital Expenditures</b>				
<b>Total Capital Expenditures</b>	\$ 0.00	\$ 0.00	\$ 0	\$ 0.00
<b>GAAP Net Income (Loss)</b>	<u>\$ 1,926.32</u>	<u>\$ 980.89</u>	<u>\$ (74,870)</u>	<u>\$ (75,850.89)</u>

**Traverse City Housing Commission  
Voucher FSS Program  
Income & Expense Statement  
For the 1 Month and 5 Months Ended November 30, 2017**

	1 Month Ended		5 Months Ended			
	<u>November 30, 2017</u>	<u>November 30, 2017</u>	<u>BUDGET</u>	<u>*OVER/UNDER</u>		
<b>Operating Reserve Income</b>						
<b>Total Operating Reserve Income</b>	\$ 0.00	\$ 0.00	\$ 0	\$ 0.00		
<b>Revenues - HUD PHA GRANTS</b>						
3412 - FSS Grant Revenue	<u>\$ 5,584.50</u>	<u>\$ 27,905.50</u>	<u>\$ 0</u>	<u>\$ (27,905.50)</u>		
<b>Total HUD PHA GRANTS</b>	\$ 5,584.50	\$ 27,905.50	\$ 0	\$ (27,905.50)		
<b>Income Offset HUD A.C.</b>						
<b>Total Income Offset</b>	0.00	0.00	0.00	0.00		
<b>Total Operating Income</b>	<u>\$ 5,584.50</u>	<u>\$ 27,905.50</u>	<u>\$ 0</u>	<u>\$ (27,905.50)</u>		
<b>Operating Expenses</b>						
<b>Routine Expense</b>						
<b>Administration</b>						
4110 - Administrative Salaries	\$ 3,438.48	\$ 18,589.89	\$ 55,800	\$ 37,210.11		
4182 - Employee Benefits - Admin	219.70	7,901.72	19,070	11,168.28		
4190.1 - Publications	<u>0.00</u>	<u>433.00</u>	<u>0</u>	<u>(433.00)</u>		
<b>Total Administration</b>	\$ 3,658.18	\$ 26,924.61	\$ 74,870	\$ 47,945.39		
<b>General Expense</b>						
<b>Total General Expense</b>	\$ 0.00	\$ 0.00	\$ 0	\$ 0.00		
<b>Total Routine Expense</b>	\$ 3,658.18	\$ 26,924.61	\$ 74,870	\$ 47,945.39		



**Traverse City Housing Commission**  
*A Public Housing Authority*

## **COMMITTEE REPORTS**

Executive Committee Meeting: February 5, 2018

Governance Committee Meeting: January 18, 2018

Communication & Outreach Committee Meeting: January 10, 2018

Finance & Compliance Committee Meeting: January 11, 2018

**DRAFT Meeting Minutes of the Traverse City Housing Commission  
Executive & Governance Committee  
February 5, 2018**

A regular meeting of the Executive Committee of the Executive & Governance Committee of the Traverse City Housing Commission was called to order by President Andy Smits at 8:30 A.M. on February 5, 2018.

**ROLL CALL**

The following Commissioners were present: Brian Haas, Past President, and Andy Smits, President.

**CORRESPONDENCE**

We have received official notification that Traverse City State Bank is “joining forces” with Independent Bank. This will have some effect on us but it is too early to tell exactly what that will be.

**AGENDA**

The following Agenda items were discussed:

- A. A financial update was presented and discussed. December marked the ‘half-way’ point of the fiscal year and everything is where it was expected to be.
- B. Staff gave a brief review of real estate projects. There may be a need for a Closed Session at one of the next two regular meetings to discuss a potential property purchase.
- C. Staff provided a brief update on the work of two committees – Communications & Outreach and Finance & Compliance. The Executive Committee generally approved of the new graphic element and the work so far on the new website.
- D. The February 9, 2018 Draft Agenda was briefly discussed and will include:
  - ACOP
  - All of the work from December 2017 and January 2018.
- E. Other: The committee instructed the Executive Director to submit a memorandum to the Commission for the February 23, 2018 outlining his expectations for employment contract negotiations.

**ADJOURNMENT**

President Smits adjourned the meeting at 9:03 A.M.

Respectfully submitted,

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Andy Smits, President &  
Tony Lentych, Executive Director

**DRAFT Meeting Minutes of the Traverse City Housing Commission  
Executive & Governance Committee  
January 18, 2018**

A Regular Meeting of the Traverse City Housing Commission Executive & Governance Committee was called to order by Chairperson Kay Serratelli in the Community Room, 150 Pine Street, Traverse City at 10:02 A.M.

**I      ROLL CALL**

The following Commissioners were present: Kay Serratelli.

Staff: Michelle Reardon, Deputy Director.

Residents: Ellen Corcoran, Norma Loper, and Paula Hunter.

**II      APPROVAL OF AGENDA**

Norma Loper moved (Corcoran support) to approve the agenda.

**III     PUBLIC COMMENT**

None

**IV      UPDATES**

- A. The Policy Review Schedule was presented and discussed. The Code of Conduct will be discussed at the February 2018 meeting of this committee.

**IV      OLD BUSINESS**

- A. There is no update regarding the "Shared Drive" request from the City.
- B. Committee member Corcoran presented the results of the resident survey regarding the proposed Riverwalk. A formal report will be prepared and submitted to the Riverview Terrace Resident Council who will send it to the TCHC Board.
- C. TCHC Human Resources Policy & Procedures Manual will be distributed to employees when completed. Committee members requested the inclusion of an acknowledgement of receipt page if not already planned.
- D. The Safety & Evacuation Plan revision is ongoing.
- E. The Harassment/Hostile Environment Policy was approved by the TCHC Board at the August 2017 meeting. The Governance Committee will conduct a six-month review of this policy at the February 2018 meeting.
- F. A draft of the implementation plan for the Smoke Free Properties Policy was presented and discussed. Staff will finalize this draft based on comments from the committee and present to the TCHC Board.

**V        NEW BUSINESS**

- A. Commissioner Serratelli referred to a memo from October 2017 that frames the Salary Formula Review discussion. The committee will review and discuss this item in February.
- B. The Incentive-Based Compensation Plan as presented will be used to assess the organization for 2017. The committee suggested changes for 2018. Staff will prepare a report and present to the TCHC Board.

**VI     PUBLIC COMMENT**

General comment: None.

**VII    ADJOURNMENT**

The meeting was adjourned by Chairperson Serratelli at 11:35 AM. The next scheduled meeting is Thursday, February 15, 2018 at 10:00 AM.

Respectfully submitted,

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Michelle Reardon, Recording Secretary

# **DRAFT Meeting Minutes of the Traverse City Housing Commission Communication & Outreach Committee January 10, 2018**

A Communications & Outreach Committee Meeting of the Traverse City Housing Commission was called to order by Commissioners Friend and Haas and at 4:00 P.M.

## **ROLL CALL**

The following Commissioners were present: Jim Friend and Brian Haas.

Staff: Tony Lentych, Executive Director, and Angie Szabo, Intake/FSS Coordinator.

Other: None.

## **AGENDA**

- A. The minutes of the previous meeting were reviewed and the agenda was approved.
- B. It was decided that the current composition of the committee will remain the same for now but additional residents may be recruited to join before we reach out to others in the community. That may occur once the final direction of this committee is known.
- C. Old Business:
  - Building Art: This is still a priority for this committee. Commissioner Haas will reach out to the Denno's Museum staff again to see if our building is eligible for its program. Additional outreach will occur in order to accomplish this goal. This includes outreach to the TC Arts Commission and directly to artists.
- D. New Business:
  - Logo/Graphic Element: Byte Productions has produced two final form graphic element/logo designs and there was significant discussion on the value of each version. The committee decided that the simplest or cleanest version would be the one it recommends to the full board later this month.
  - Website Development: After a review of the current website and of the beta site under development, the design by Byte Production was generally approved. Staff will begin the work to populate the pages with data so that the site can be launched.
  - Schedule of Meetings: It was decided to not set a formal meeting schedule at this time but the committee will attempt to meeting monthly.
  - Other: There was a discussion on Social Media and on the development of a general Media Strategy. This will be developed at future meetings but it will include op-eds and other releases of "information" from TCHC.

## **ADJOURNMENT**

The Committee adjourned at 4:53 P.M.



After a brief discussion on the calendar, it was announced that the next meeting will be on February 6, 2018 at 4:00 P.M. at Riverview Terrace.

Respectfully submitted,

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Brian Haas & Angie Szabo, Intake/FSS Manager

# **DRAFT Meeting Minutes of the Traverse City Housing Commission Finance & Compliance Committee**

**January 11, 2018**

A Finance & Compliance Committee Meeting of the Traverse City Housing Commission was called to order by Commissioners Friend and Haas and at 8:45 A.M.

## **ROLL CALL**

The following Commissioners were present: Heather Lockwood and Andy Smits.

Staff: Tony Lentych, Executive Director, and Michelle Reardon, Deputy Director.

Other: None.

## **AGENDA**

- A. The minutes of the previous meeting were reviewed and the agenda was approved.
- B. The purpose of the committee was reviewed and several names were discussed for potential membership. The committee members will review names again at the next meeting.
- C. Old Business:
  - Monthly Financial Report: The November and December monthly reports were reviewed. The end of December marks the half way point in the fiscal year and revenues were on target at 48% and expenses are only slightly over that at 51%.
  - Real Estate Development: Staff provided a quick update on several potential deals including the one that was most recently in the news media. There is also potential for collaboration in one way or another with the nonprofit Homestretch.
- D. New Business:
  - Annual Audit: The Fiscal Year 2017 Audit was discussed as presented. There are no findings. Committee members will report back to staff should they need additional information from the auditors.
  - Meeting Schedule: This committee will meet on a monthly basis at Riverview Terrace. The second Thursday of the month at 8:00 A.M. is the target date and time until further notice.

## **ADJOURNMENT**

The Committee adjourned at 9:42 A.M.

Respectfully submitted,

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Andy Smits, President & Tony Lentych, Executive Director



**Traverse City Housing Commission**  
*A Public Housing Authority*

## **STAFF & PROGRAM REPORTS**

Executive Director's Report: December & January

Family Self-Sufficiency (FSS) Program Report: December & January

Resident Council Report: January

## EXECUTIVE DIRECTOR'S REPORT: February 9, 2018

This report covers the work accomplished from December 2, 2017 until January 31, 2018. Please contact me directly should you have any questions or wish to receive more information about any items highlighted in this report.

### Strategic Goal 1

**Expand affordable housing inventory and range of options.**

#### Current Properties

1. Riverview Terrace: No units are open. Snow removal is a top priority these days.
2. Orchardview: No units are open. Snow removal is a top priority these days.

#### Housing Choice Vouchers

1. We have 167 HCV filled at this time. We have approximately 10 individuals/families looking for housing at this time after a briefing held in early January. The 120% Payment Exception is still under consideration by the Detroit Field Office.

#### Projects & Potential Projects

1. There were several meetings with the property owner and several phone conversation with our development team to finalize a strategy on 8<sup>th</sup> Street Property. There is no longer a debt issue with the site but the site is limited by zoning. Assisted the property owner on an approach to the city in order to build something with more density. Attended a City Planning Commission meeting to begin this conversation – this led to some media on the potential project. There has been no final decisions made on the project but it may be ready for conversations at the next TCHC meeting.
2. Preparing a property management bid for one potential residential development project – unsure of status of the project but the final project will not be open until 2019 or later. Working with TCHC attorney to create generic legal contract for this purpose that can be used with other projects too.
3. Continued conversations and meetings with partners that include developing secondary plans to implement Homeless Youth Housing – Rotary Charities awarded us \$75,000.00 for capital investment in the housing project.
4. Multiple meetings with local real estate company that may purchase a property that could become workforce housing – serving 80% of AMI – here in Traverse City. Working with equity partner to secure \$1,000,000.00 investment and to prepare documents to shop around to

commercial lenders. Property is under contract with real estate company but not with TCHC. We could be in the deal as a co-owner or property manager or nothing. Trying to finalize rent matrix so that other applications could be submitted should we move forward. Spent time on site to evaluate potential construction plan and budget. Ordered asbestos testing on the site after initial walk through (all test areas came back negative). This project is still fluid at this moment.

5. Meet with local real estate agent about affordable housing issues and the possibility of partnering on a site that we had reviewed for affordable housing.
6. Several conversations and a lunch meeting with Homestretch's new Executive Director. Thanks to Commissioner Lockwood for moving this issue forward. There may be some ways to partner with Homestretch and we plan to have several more conversations soon.
7. Presentation to the Elk Rapids Housing Authority about potential collaboration once their Executive Director retires.
8. At the recommendation of Rotary Charities, met with the Senior Vice President and Director Community Development & Investments of Northern Trust from Chicago.

<b>Strategic Goal 2</b>	<b>Create opportunities for residents to improve quality of life and achieve individual successes.</b>
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1. Multiple meetings with the leadership of the Riverview Terrace Resident Council about building-wide issues. Worked with new Treasurer to review financial status and everything looks good thus far.
2. Several phone conversation with the parent of one Riverview Terrace resident over a number of issues.
3. Conversations with several Orchardview Residents about "Smoke-Free" Properties Policy.
4. Met with Mike Wills, developer of the Uptown project, to discuss general "neighborly" issues.

<b>Strategic Goal 3</b>	<b>Foster an environment of innovation and excellence.</b>
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### Strategic Planning

1. Reviewed Strategic Plan in order to share with new commissioners and in preparation for Annual Report to the City.
2. Began research for the white paper on the future of TCHC.

### Financial

1. Prepared monthly financial reports for November and December 2017. December marked the half way point and both Revenues and Expenses are tacking close to the 50% expected marks.

### General Management

1. Enjoyed a great Holiday Lunch Gathering with employees and spouses on the Friday before Christmas Holiday.

### Office IT

1. Multiple meetings and conversations with representatives of Byte Productions. We have a draft "beta" site up for review and we have prepared information to upload to the site. Byte Productions has also worked with us to develop a "draft" graphic element or logo for us to use across all media outputs.

### TCHC

1. Attended one TCHC regular meeting (December) and prepared for another (February 9). Also planned and coordinated December's Study Session.
2. Coordinated an Executive Committee meeting. Prepared for a Governance Committee meeting. Prepared for and attended a Communications & Outreach Committee meeting and a Finance & Compliance Committee meeting.
3. Meetings/conversations/phone calls/e-mails with all Commissioners at various times discussing multiple issues.
4. Met with Commissioner Lockwood and provided her a tour of Orchardview as part of her Board Orientation Process.

<b>Strategic Goal 4</b>	<b>Increase community engagement and understanding of our work.</b>
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1. Housing Solution Network: Chaired a monthly meeting of the Housing Solutions Network where the meeting schedule and work plan for 2018 was discussed and approved.
2. Community Economic Development Association of Michigan (CEDAM): Participated in a several conference call with CEDAM members and staff about MSHDA's Qualified Allocation Plan (QAP) and proposed changes for 2018-2019. Coordinated with the Chamber of Commerce and the Continuum of Care on their advocacy letters regarding this specific issue.

3. Federal Home Loan Bank of Indianapolis: Participated in several conference calls of the Affordable Housing Advisory Committee. I was elected Vice Chair for 2018.
4. Media: Meeting with Executive Editor Nate Payne where several issues were discussed including a review of how the paper discloses personal information about our residents. We also had several media stories (generally positive) about the issue of Affordable Housing and coverage of our Study Session.
5. Meetings and conversations with Safe Harbor representatives to finalize the Rick Michael memorial art work at their facility. Coordinating a small ceremony with the Michael family and the clergy at St. Francis.
6. Presentation to the Northwest Michigan Chapter of the Michigan Township Association. Was able to discuss affordable housing issues with many local township staff persons as well as State Senator Wayne Schmidt.
7. Meeting with Traverse City Chamber of Commerce's Director of Government Relations to discuss multiple advocacy issues (the Chamber is keenly aware of the affordable housing issue).

<b>Miscellaneous</b>	<b>Other information / On-going Issues – plus personal items.</b>
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1. Several emails with TCHC attorney, Ward Kuhn on a variety of issues. One conversation with HR attorney, John Racine, regarding our Personnel Policy and his long-term plans to represent TCHC.
2. "SHARED DRIVE" / "RIVERWALK": There was no movement on the Shared Drive issue. There was a building-wide survey created and implemented in December. Efforts to get residents to complete this survey included a building meeting and several "lobby" recruitment efforts
3. "ENGINEERING SERVICES": No movement on this issue.
4. Holiday/Vacation/Personal Time: Five (5) Vacation Days and Five (5) Holidays.

# **FAMILY SELF-SUFFICIENCY (FSS) PROGRAM REPORT**

January 26, 2017

## **Current SEMAP Status**

SEMAP (Section 8 Management Assessment Program) reporting places the program in the "High Performer" category:

Number of Mandatory Slots	Number of Families Enrolled	% of Families Enrolled	Number of Families with Progress Reports & Escrow Balances	% of Families with Progress Reports & Escrow Balances
23	22	96%	13	62%

## **Program Manager Update**

I am continuing to meet with current FSS clients and continue to schedule appointments to update their goal plans. I met with a new client during the December briefing and once she secures housing we will enroll her in the FSS program. Our next briefing for new voucher clients has not been scheduled but will be in March. This is a great opportunity to go over FSS with the new clients and hopefully get some new participants. The next PCC meeting is scheduled for March 8, 2018. My current goal is to network with other agencies and grow the committee to include a representative from Community Mental Health and NMCAA.

## **Status of Participants**

Current participants are showing progress and continuously working to meet their goals. We lost two participants, one having graduated from the program and one that was terminated from the program after losing her voucher due to eviction and non-compliance. We have an FSS family that has increased their household income significantly and they are very close to graduating!

## **FSS Grant**

The Grant has been RENEWED!




# TRAVERSE CITY HOUSING COMMISSION

150 PINE STREET | TRAVERSE CITY | MICHIGAN | 49684

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## MEMORANDUM

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**DATE:** February 9, 2018  
**TO:** All Commissioners of the Traverse City Housing Commission  
**FROM:** Tony Lentych, Executive Director   
**SUBJECT:** Riverview Terrace Resident Council

**MESSAGE:**

Attached you find several items from the Riverview Terrace Resident Council. These include the President's Report, the Financial Report, the agenda and draft minutes from the monthly meeting. In addition to this, there is a summary document about the building-wide Riverwalk survey (the survey instrument is also attached).

## RIVERVIEW TERRACE COUNCIL REPORT

The new resident council is now in place with Jo Simerson: President, Laura Cole: Vice President, Louis Kanan: Treasurer, Norma Loper: Secretary and Patty Szabo: Social coordinator.

Things have been going very well so far, and we have come up with some very good ideas thanks to Norma. The office hours are from 11:00a.m. to 2:00pm Monday thru Friday, and 11:00a.m. to 1:00p.m. on Saturday.

The key to our filing cabinet couldn't be found so the maintenance men drilled the lock off so we could get access to important files. We can't get a new lock made so we are going to check into getting a new (or used) one.

We are still working on getting the finances in order, so there is no treasurers report this month, but we hope to have it figured out by the Feb. meeting.

I met with the other council members to ask them what they would like to see in the future and we all agreed that we would like to make this a more "fitting" organization with a more peaceful environment and less drama!

Jo Simerson: President

**RECEIVED**

JAN 18 2018

Housing Commission

# Riverview Terrace Resident Council

## FY 2017-2018

	July**	Aug	Sept	Oct	Nov	Dec	Jan
Restricted Balance Forward	\$ -	\$ -	\$ 1,614.43	\$ 1,005.29	\$ 947.29	\$ 634.13	\$ 527.65
Income	\$ -	\$ 1,725.00	\$ -	\$ -	\$ -	\$ -	\$ -
Expenses	\$ -	\$ 110.57	\$ 609.14	\$ 58.00	\$ 313.16	\$ 106.48	\$ -
SUB TOTAL	\$ -	\$ 1,614.43	\$ 1,005.29	\$ 947.29	\$ 634.13	\$ 527.65	\$ 527.65
Unrestricted Balance Forward	\$ 142.39	\$ 80.85	\$ 70.93	\$ 263.25	\$ 154.29	\$ 234.37	\$ 214.03
Income	\$ -	\$ 105.26	\$ 500.00	\$ 21.86	\$ 100.00	\$ 36.00	\$ -
Expenses	\$ 61.54	\$ 115.18	\$ 307.68	\$ 130.82	\$ 19.92	\$ 56.34	\$ -
Savings Fund	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
SUB TOTAL	\$ 80.85	\$ 70.93	\$ 263.25	\$ 154.29	\$ 234.37	\$ 214.03	\$ 214.03
EOM TOTAL*	\$ 80.85	\$ 1,685.36	\$ 1,268.54	\$ 1,101.58	\$ 868.50	\$ 741.68	\$ 741.68

\* Equals Bank Statement

Total Savings = \$ 5.00

Petty Cash = \$ 90.00

Laundry Fund = \$ 50.00

GRAND TOTAL = \$ 886.68

\*\*The RTRC Office was closed in July



LAKE MICHIGAN CREDIT UNION  
P.O. Box 2848  
Grand Rapids, MI 49501-2848  
RETURN SERVICE REQUESTED

**Your Statement Of Accounts**  
**12/01/2017-12/31/2017**  
**Your Account Number**  
**xxxxxx1794**  
**Page 1**

124001 1 AV 0.373

175626-124001-455



RIVERVIEW TERRACE RESIDENT COUNCIL  
150 PINE ST # MB1  
TRAVERSE CITY MI 49684-2478

Did you know you can invest a portion of your Health Savings Account balance in stocks, bonds and mutual funds? With LMCU's HSA investment platform, you can reap the benefits of investing while saving for future medical expenses. This gives you the potential to grow your HSA balance tax free. You have complete control over how much money you invest. Stay tuned for more details coming soon!

**Summary-Share Accounts**

ID #	Type	Beginning Balance	Ending Balance
00	MEMBER SAVINGS	\$5.00	\$5.00
01	FREE CHECKING	\$868.50	\$741.68
	<b>Total</b>		<b>\$746.68</b>

**MEMBER SAVINGS**

**Share Account ID 00**

Trans	Eff Date	Transaction	Withdrawal	Deposit	Balance
Dec 01		Beginning Balance			\$5.00
Dec 31		Ending Balance			\$5.00

**FREE CHECKING**

**Share Account ID 01**

Trans	Eff Date	Transaction	Withdrawal	Deposit	Balance
Dec 01		Beginning Balance			\$868.50
Dec 02	Dec 02	Withdrawal Debit Card Business Debit	(\$44.69)		\$823.81
		24072807335091000355012 JOANN STORES #414 TRAVERSE CITY MI 12/01/2017			
Dec 15	Dec 15	Deposit		\$36.00	\$859.81
Dec 17	Dec 17	Withdrawal POS #735100019988	(\$6.34)		\$853.47
		DOLLAR TREE 734 MUNSON AVE TRAVERSE CITY MI			
Dec 17	Dec 17	Withdrawal POS #735120604919	(\$37.76)		\$815.71
		GFS STORE #0919 1781 Ba Traverse City MI			
Dec 17	Dec 17	Withdrawal POS #735120743089	(\$5.99)		\$809.72
		GFS STORE #0919 1781 Ba Traverse City MI			
Dec 17	Dec 17	Withdrawal POS #735100203280	(\$45.91)		\$763.81
		WM SUPERCENTER # Wal-Mart Super Center TRAVERSE CITY MI			
Dec 17	Dec 17	Withdrawal POS #735100023834	(\$9.54)		\$754.27
		DOLLAR TREE 2550 CROSSING CIR TRAVERSE CITY MI			
Dec 31	Dec 31	Withdrawal POS #736500005494	(\$12.59)		\$741.68
		FAMILY FARE 642 905 E Eighth St Traverse City MI			
Dec 31		Ending Balance			\$741.68

**Dividend Summary**

Account	Dividends Year To Date
MEMBER SAVINGS 00	\$0.00
FREE CHECKING 01	\$0.00
<b>Total</b>	<b>\$0.00</b>

Your current account relationship is Basic

**Riverview Terrace Resident Council  
Minutes of Meeting - December 14, 2017**

NOTE: Quorum was not present (2 officers & 6 other residents present), so this was discussion only. Quorum requires total of 16 residents including at least 3 officers.

Welcome & Call to order – Jeff Turner

Pledge of Allegiance - na

Roll Call of Officers – Jeff Turner, Vice President; Lois DeHart, Secretary

Reading & approval of minutes - na

Other Officer Reports - na

AdHoc Committee - na

Old Business

Election results: Jo Simerson, President; Laura Cole, Vice President; Louis Kanan, Treasurer; Norma Loper, Secretary; Patty Szabo, Social Coordinator.

New Business/Discussion

Installation of newly elected officers must be done by January 1, 2018. Need to have a special meeting next week for this purpose.

Motion to Adjourn - na

Next meeting: January 19, 2017 in Community Room at 1:00 PM

Riverview Terrace Resident Council  
Agenda January 19<sup>th</sup>, 2018

Welcome & Call to order;

Pledge of Allegiance;

Roll Call of Officers;

Reading & Approval of minutes;

December 14<sup>th</sup>, 2017 minutes

Other Committee reports;

River-walk update: Ellen

Old Business;

None to report !!

New Business;

Time change for meetings ...dates will stay same but now meeting at 2pm.

Public Comment;

Council Members Comment;

Motion To Adjourn;

Next Meeting;

February 16<sup>th</sup>, 2018

President's remarks prior to meeting:

- #1 Jo Simerman commented on some of the problems that we are experiencing here at Riverview Terrace. She said if we all worked together we could solve a lot of these problems. She went on to describe the chain of command at Riverview Terrace: Traverse City Housing Commission, Executive Director Tony Lentych, ED Tony Lentych's staff, Riverview Terrace Resident Council, Council President Jo Simerson,
- #2 Jo Simerson read a letter from Patty Szabo. Patty asked for a leave of absence for January and February for personal reasons. Approved.

## **RIVERVIEW TERRACE RESIDENT COUNCIL**

**AGENDA JANUARY 19, 2018**

**Welcome and Call to order:**

**Pledge of Allegiance:**

**Roll Call of Officers:**

**Jo Simerson, Pres. Laura Cole ,Vice Pres. Norma Loper, Sec. Louis Kanan, Treas. Patty Szabo, Social Coordinator, Absent (approved)**

**Reading and Approval of minutes December 14, 2017:**

**Motion made to approve as read, seconded, passed.**

**Other Committee reports:**

**River-walk update: Ellen Cochoron**

**There were 62 surveys signed out. No: 40 (They did not like it.) Yes: 10 (They did like it) . There were numerous comments.**

**Old Business:**

**None**

**New Business:**

**Time change for the meeting:**

**The Dates will stay the same but will start one hour later 2:00p.m.**

**Public Comment:**

- #1 **Please have directions posted for TV for the public**
- #2 **Directions for the Wii game/DVD out for the public , also.**
  - a. **Demo sheet for the Gazette**
- #3 **Laundry Room/ Washer Dryers : No Comment**

**Council report:**

**Louis Kanan will get with ED Tony Lentych regards the Treasury report. Louis will get back back with a full report at a later date.**

**No other reports.**

**Motion to Adjourn:**

**Motion made , seconded, passed**

**Meeting Adjourned**

**Next meeting February 16, 2018**

*Respectfully Submitted:  
Norma Boyer  
Jan. 24, 2018*



## Results from the McKenna Riverwalk Survey

Prior to the January 3<sup>rd</sup> meeting, a question was added to the survey: "Would you like the city to construct a Riverwalk on or along Riverview Terrace Property?" At this meeting a discussion was held with approximately thirty residents regarding the impact the Riverwalk could have on their lives, positive and negative. It was successful in the sense that everyone present could comfortably express their thoughts openly without fear of reprisal, everyone was respectful.

It was decided prior to the meeting to ensure the integrity of the results; each resident would sign for their survey and return it to the TCHC office or a committee member. There were 62 surveys signed out. After reviewing the returned surveys, it is noted that not all the questions were answered by respondents. Executive Director Tony Lentych made copies of all surveys and presented them to McKenna, retaining a copy of the sign-out sheet for TCHC records. A copy was also provided to the ADHOC Committee.

The result to the question "Would you like the city to construct a Riverwalk on or along Riverview Terrace Property?" are as follows:

62 surveys signed out

52 surveys returned

10 "yes" for Riverwalk

40 "no" for Riverwalk

2 undecided

The results for all questions are attached, separated by "yes" or "no" responses. Many residents added comments that are also attached along with the combined totals.

Respectfully yours,

ADHOC Committee; Easements, Riverwalk, Etc.

Ellen Corcoran, Chairperson

Betty Osborne

Jeff Turner

Janine Khoury



# Resident Comments

Privacy.

Effect on Wildlife.

Many People at Riverview have disabilities that would have adverse effect on them if there were prolonged noise, strange people on property, etc.

Though the walk is a nice idea, I foresee problems such as people sleeping there and trash being left for others to deal with.

It will ruin the “backyard” why not put it on the other side of the river?

If this were my property, if this were my home, I would not want this going through my backyard. What about the river, wildlife? Who will provide funds for upkeep, Lighting, privacy? Totally opposed.

The public is crude, looking at us like a bunch of animals. Our animals upsetting their habitat.

Would you want this in your backyard? Ask yourself that question. Put it in your backyard. We don't need this.

No, if it means no trees, air, birds, ducks, squirrels, muskrats, chipmunks, rabbits.

I think across the river would be nice. We have river walkways and no one uses them on Cass down to Boardman Ave.

Without more information I'm afraid to allow this. I am concerned about wildlife, nature and the continued water habitat, if walk is put in with the watershed conservancy standards, I would be for it.

I do not want the walk on our property, along it sure.

Look at the walk near the dam, I want to see the river.

Need for something planned out to consider, is lacking on this survey too many holes and unknowns.

I do not believe that a river walk around our Riverside property will a positive impact on the residents living at Riverview Terrace Apartments.

We enjoy our quiet, peaceful enjoyment of our property.

Invasion of what little privacy we have left. It would likely results in trespassing, noise, littering and provides zero benefits to Riverview Terrace Residents. It raises serious and irreversible environmental concerns.

The south bank is very loud and busy on summer nights I don't want that to be any closer.

Want to preserve nature habitat of what we have.

Safety/privacy

Since we are a pet friendly apartment complex being able to keep this area preserved.

Invasion of our backyard, not enough info at this time to make any other comments.

Will have bums and do not want on campus.

Destruction of natural habitat, privacy invasion.

Disturbance, ecological damage

Will need to see final design

Intrusive to vulnerable population at Riverview with safety issues. If on opposite side of river.

Takes away from privacy. Homeless sleeping, fights, drinking, drugs

Not thoroughly thought through. No involvement for ecological, birds, and native species. Not thinking of long term.

Concerns with homeless and tourist being intoxicated.

We need our privacy. We have territorial dogs. The Riverwalk ruins our sense of home. Bad idea. We have 115 people living here crammed in. We need our privacy.

Privacy, very little land as it is. Noise issues.

We want a private property

I have no idea what they intend to build and what kind of people will they attract after 10pm.

Until the project is on a finished proposal.

Too many people on our property. More trash on it, too.

Will lead to bad stuff

My feeling is Riverview Terrace owns the property on the river. I grew up on Old Mission Peninsula and now every inch of water and property has been built on destroying the natural beauty of that the Peninsula used to be. I use the river front to sit and enjoy. There will be no policing of the Riverwalk for noise, garbage, dog poop, etc. I am not willing to share what little property that is ours. Trees will be removed destroying the animal habitat.

There are unanswered questions about the impact on the environment. A land survey needs to be done and presented showing the actual property boundaries. A feasibility study should be done before hand

and reflecting the actual pedestrian movement in the area. Before building, the high vehicle traffic in the area should be reduced or eliminated through rerouting or new restrictions.

There is already a trail to the south side. I think a bridge could be built to connect the south side and that trail. The trail could be upgraded to a Riverwalk.

As it would invade, disrupt, interrupt our private property since we don't have much land to enjoy, look at from our apartments, sit out there enjoying wildlife, river, being peaceful and quiet, etc.

Do not use Riverwalk on a regular basis but during Cherry Festival, etc.

Progressive.

Don't want homeless sleeping or hanging around drinking.

I like trees and such but a regrowth is possible to suit both side of the issue.

Great idea.

If done right would be beautiful.

Relieve some concerns of the residents.

Do not want project to take away from our property.

A Riverwalk is just that – in the river.

Use walk by farmers market to mouth of Boardman River by bay.

Ambiguous question capable of being understood in more than one way (100 ft set back).

I think Riverwalk should connect up with something not just have little bits here and there it's just a waste of time and funds done that way.

100 ft is too wide of a gap.

Boardwalk/Riverwalk will greatly enhance TC.

I have been in other cities like Naperville, IL and it is one of the main attractions for locals and tourists to enjoy the river. Boardman Lake is a success, so should this.

When possibly limited by walking disability would definitely use this closer one.

Necessary and beneficial to residents otherwise home bound or secluded. I love living "in town" a few trees we may have to lose. I'd rather see people.

I'm \_\_\_\_\_ on the south side of the building. During the summer, I like to sleep with my window open, preferring that to my air-conditioner. About the middle of June from dusk to well past midnight I began to hear shouting and revelry from the park accross the river. Toward July fire works is added to the mix, plus occasional cursing and fights. It's part of the price of living in the city, but I would as soon keep it on that side of the river. The path from Pine Street to the new bridge, or the path through the park are wonderful ways to get back to the river. This isn't San Antonio! We don't have to channelize the entire length of the Boardman.

Additional thoughts:

1) Multi-millions have just been spent to undo the man-made changes to the Boardman River and return it to its natural state. Now the city is proposing to make this man-made change to our little portion of the river, which makes absolutely no sense. Stirring up the known brownfield of this property and altering the flow of the river are huge concerns, along with the disruption during construction.

2) We have been and are surrounded by future developments which are creating more congestion within the city (people, more noise before and after construction, loss of views and sense of space) and now this proposal would take away even more from what remains.

3) This lot was encroached on the southeast by the Uptown project, and now there is the possibility that we may lose more space via easement to the Pine Street Project on the north and share a driveway with more than twice the amount of Riverview Terrace traffic. Our apartments are very small, but at least we can go outside and feel like we have a little bit of space to enjoy.

ENOUGH ALREADY !!!

4) There are already numerous river walks (boardwalks that extend into the water and trails along side) which are mostly in commercial or park areas. This is a RESIDENTIAL area somewhat away from the main downtown hub. People are drawn to those downtown areas and the beachfronts, with no reason to add more walkway by our property. It's doubtful that this little section is necessary to the overall concept of attracting visitors. Please leave the river intact here.

5) Currently there is river access for residents to launch kayaks or paddleboards at the northwest corner. A river walk would likely block this access and make it necessary to always travel to other areas for that activity.

My vote is a resounding **NO !!!**



## **RIVERVIEW TERRACE RESIDENT SURVEY**

The Traverse City DDA desires to upgrade the existing river boardwalk running along the north side of the river, west of the South Union Street Bridge, along the Uptown Project site and Riverview Terrace property, and to the Pine Street Pedestrian Bridge. A key component of the design of the river boardwalk is the planning process which involves collecting input from stakeholders at all stages of the project. With your input, the boardwalk will be designed to provide a safe, enjoyable and convenient option for year-round recreation and access to the Boardman River.

Would you like the City to construct a Riverwalk on or along Riverview Terrace property?

☐ **YES**

☐ **NO**

If "NO", please tell us why:

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If "YES", please answer the rest of these questions:

Do you use the existing Riverwalk?

☐ **YES**

☐ **NO**

Would you use the Riverwalk if there was an uninterrupted path along the river?

☐ **YES**

☐ **NO**

Would you like a minimum 100 foot setback distance between the Riverview Terrace and the Riverwalk?

☐ **YES**

☐ **NO**



Would you be in favor of gated access for the residents of Riverview Terrace to and/or from the Riverwalk?

☐ YES

☐ NO

Would you be in favor of overlook/seating/fishing areas along the Riverwalk?

☐ YES

☐ NO

Are you concerned about the future maintenance and upkeep of the Riverwalk?

☐ YES

☐ NO

Would you like screening between the Riverwalk and Riverview Terrace?

☐ YES

☐ NO

What type of screening you would you prefer?

☐ PLANTINGS

☐ FENCE

☐ WALL

Do you have any other comments or feedback about this project?

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**PLEASE RESPOND BY JANUARY 5, 2018 – RETURN SURVEY TO TCHC OFFICE**

*Should you have any questions or comments, please send an email to:*

Mike Deem at [mdeem@mcka.com](mailto:mdeem@mcka.com)





**Traverse City Housing Commission**  
*A Public Housing Authority*

## **OLD BUSINESS**

2018 Consolidated Budget: November 2017 & December 2017 Review

TCHC Policy Review Schedule: Review

Executive Director Review: Update on Goals

# TRAVERSE CITY HOUSING COMMISSION

## CONSOLIDATED INCOME AND EXPENSE BUDGET WORKSHEET

	FY 2017 ACTUAL*	FY 2018 BUDGET	DECEMBER 2017 ACTUAL*	FY 2018 YTD ACTUAL*	% OF BUDGET
<b><u>OPERATING INCOME</u></b>					
Property Rents	\$ 430,802.36	\$ 435,000.00	\$ 36,488.00	\$ 216,382.00	49.74%
Investment Interest	3,296.42	2,500.00	229.56	1,037.10	41.48%
Program Income: HCV	1,106,748.50	1,025,000.00	90,047.00	506,925.00	49.46%
Program Income: FSS	66,966.85	66,600.00	5,584.50	33,490.00	50.29%
Earned Income	139,035.24	122,500.00	11,100.50	67,234.63	54.89%
HUD Property Subsidy	253,023.00	250,000.00	19,992.50	118,758.00	47.50%
CFP / Draw on Surplus	92,528.08	199,000.00	-	59,990.87	30.15%
<b>TOTAL OPERATING INCOME</b>	<b>\$ 2,092,400.45</b>	<b>\$ 2,100,600.00</b>	<b>\$ 163,442.06</b>	<b>\$ 1,003,817.60</b>	<b>47.79%</b>
<b><u>OPERATING EXPENSES</u></b>					
Salaries	\$ 220,395.30	\$ 229,500.00	\$ 16,190.10	\$ 104,901.79	45.71%
Benefits	82,942.28	84,830.00	9,114.10	44,289.36	52.21%
Compensated Absences	3,333.77	(1,500.00)	-	-	0.00%
Legal	15,742.24	17,500.00	-	4,166.50	23.81%
Travel / Staff Training	20,941.40	15,000.00	1,912.57	7,676.66	51.18%
Accounting / Auditing	20,477.92	22,000.00	7,099.41	14,438.37	65.63%
General Office Expenses	86,359.91	72,500.00	5,032.62	30,230.42	41.70%
<b>TOTAL OPERATING EXPENSES</b>	<b>\$ 450,192.82</b>	<b>\$ 439,830.00</b>	<b>\$ 39,348.80</b>	<b>\$ 205,703.10</b>	<b>46.77%</b>
<b><u>TENANT PROGRAMS &amp; SERVICES</u></b>					
Recreation, Programs, and Other	\$ 9,249.64	\$ 8,575.00	\$ 554.40	\$ 3,175.58	37.03%
Cable Television	37,215.33	37,460.00	3,163.62	18,982.86	50.68%
HAP	974,570.52	965,400.00	85,685.00	507,491.42	52.57%
<b>TOTAL TENANT PROGS / SERVICES</b>	<b>\$ 1,021,035.49</b>	<b>\$ 1,011,435.00</b>	<b>\$ 89,403.02</b>	<b>\$ 529,649.86</b>	<b>52.37%</b>
<b><u>UTILITIES</u></b>					
Water	\$ 14,871.90	\$ 16,500.00	\$ 2,017.40	\$ 8,667.01	52.53%
Electricity	128,456.86	150,000.00	22,387.69	53,115.99	35.41%
Gas	15,100.66	15,500.00	2,228.63	3,536.24	22.81%
<b>TOTAL UTILITIES</b>	<b>\$ 158,429.42</b>	<b>\$ 182,000.00</b>	<b>\$ 26,633.72</b>	<b>\$ 65,319.24</b>	<b>35.89%</b>
<b><u>MAINTENANCE / BUILDING OPERATION</u></b>					
Labor	\$ 93,120.02	\$ 101,410.00	\$ 9,336.87	\$ 51,716.76	51.00%
Maintenance Benefits	30,400.02	37,870.00	5,349.95	21,543.83	56.89%
Materials	35,531.40	25,000.00	4,149.91	16,449.37	65.80%
Contract / CFP Costs	225,578.48	175,000.00	1,775.71	130,393.36	74.51%
<b>TOTAL ORDINARY MAINTENANCE</b>	<b>\$ 384,629.92</b>	<b>\$ 339,280.00</b>	<b>\$ 20,612.44</b>	<b>\$ 220,103.32</b>	<b>64.87%</b>
<b><u>GENERAL EXPENSE</u></b>					
Insurance	\$ 28,633.24	\$ 30,600.00	\$ 2,412.51	\$ 14,522.02	47.46%
Payment in Lieu of Taxes	24,364.73	23,000.00	1,780.00	10,816.67	47.03%
Collection Losses	7,467.66	5,000.00	-	0.97	0.02%
Interest Expense / Other	32,604.61	32,000.00	-	-	0.00%
<b>TOTAL GENERAL EXPENSE</b>	<b>\$ 93,070.24</b>	<b>\$ 90,600.00</b>	<b>\$ 4,192.51</b>	<b>\$ 25,339.66</b>	<b>27.97%</b>
<b><u>EXTRAORDINARY / CASUALTY</u></b>					
	\$ 4,545.00	\$ 10,000.00	\$ -	\$ 797.00	7.97%
<b>TOTAL OPERATING EXPENSES</b>	<b>\$ 2,111,902.89</b>	<b>\$ 2,073,145.00</b>	<b>\$ 180,190.49</b>	<b>\$ 1,046,912.18</b>	<b>50.50%</b>
<b>NET OPERATING INCOME (LOSS)</b>	<b>\$ (19,502.44)</b>	<b>\$ 27,455.00</b>	<b>\$ (16,748.43)</b>	<b>\$ (43,094.58)</b>	
<b>PROPERTY IMPROVEMENTS/EQUIP*</b>	<b>\$ (170,915.39)</b>	<b>\$ (25,000.00)</b>	<b>\$ (1,981.00)</b>	<b>\$ (56,617.00)</b>	
<b>RESIDUAL RECEIPTS (DEFICIT)*</b>	<b>\$ (190,417.83)</b>	<b>\$ 2,455.00</b>	<b>\$ (18,729.43)</b>	<b>\$ (99,711.58)</b>	

\* Accountant Reviewed

# TRAVERSE CITY HOUSING COMMISSION

## CONSOLIDATED INCOME AND EXPENSE BUDGET WORKSHEET

	<u>Explanation / Description</u>
<b><u>OPERATING INCOME</u></b>	
Property Rents	A total of collected rents from Riverview Terrace and Orchardview properties.
Investment Interest	A total of interest amounts earned.
Program Income: HCV	Housing Choice Voucher program dollars earned.
Program Income: FSS	ROSS funding designated for Resident Self Sufficiency Program.
Earned Income	A total of non-program dollars earned by TCHC.
HUD Property Subsidy	HUD dollars received to assist with rent deficits.
CFP / Draw on Subsidy	A total of Capital Fund Program dollars received plus what is drawn down from Checking Surplus
<b>TOTAL OPERATING INCOME</b>	A total of operating income amounts.
<b><u>OPERATING EXPENSES</u></b>	
Salaries	Includes all salaries for Executive Director, Associate Director, Program Manager, Support Staff.
Benefits	Includes all benefits for Executive Director, Associate Director, Program Manager, Support Staff.
Compensated Absences*	Year-end differences between annual leave amounts owed to employees.
Legal	Includes all legal fees for operational issues as well as commission governance issues.
Travel / Staff Training	Includes all conference, continuing education, and training fees plus travel expenses for all staff.
Accounting / Auditing	A total of all third party, contract accounting and auditing expenses.
General Office Expenses	A total of all office expenses including telephone charges, office equipment and supplies, etc.
<b>TOTAL OPERATING EXPENSES</b>	A total of all operating expenses across all program activities.
<b><u>TENANT PROGRAMS &amp; SERVICES</u></b>	
Recreation and Other	Resident programming and activities associated with current tenants.
Cable Television	Fees paid to Charter Communications to provide cable television to residents.
HAP	Housing Assistance Payments to landlords in the five county area.
<b>TOTAL TENANT PROGS / SERVICES</b>	A total of all tenant programming and services.
<b><u>UTILITIES</u></b>	
Water	Fees paid to Traverse City Light & Power for water and sewer.
Electricity	Fees paid to Traverse City Light & Power for electricity.
Gas	Fees paid to DTE for gas utility.
<b>TOTAL UTILITIES</b>	A total of all utility expenditures.
<b><u>MAINTENANCE / BUILDING OPERATION</u></b>	
Labor	Includes all salaries and wages for maintenance team (2.5 persons)
Maintenance Benefits	Includes all benefits for maintenance team (2.5 persons)
Materials	A total of all purchases related to upkeep and maintenance of properties owned by TCHC.
Contract / CFP Costs	A total of all contract maintenance and upkeep costs by third party suppliers on properties owned by TCHC.
<b>TOTAL ORDINARY MAINTENANCE</b>	A total of all ordinary maintenance and building operation expenditures.
<b><u>GENERAL EXPENSE</u></b>	
Insurance	A total of all insurance monies paid by TCHC related to all operations.
Payment in Lieu of Taxes	Amount of property taxes paid to the City of Traverse City - adjusted by PILOT ordinance.
Collection Losses	A total amount of losses from rents when residents vacate units owing monies.
Interest Expense / Other	Misc.
<b>TOTAL GENERAL EXPENSE</b>	A total of all general expense expenditures.
<b><u>EXTRAORDINARY / CASUALTY*</u></b>	
	A total of unexpected and unbudgeted items plus expenses reimbursed from insurance proceeds.
<b>TOTAL OPERATING EXPENSES</b>	A grand total of all expenses.
<b>NET OPERATING INCOME (LOSS)</b>	This amount reflects total income over total expenses.
<b><u>PROPERTY IMPROVEMENTS/EQUIP*</u></b>	
	A total of all property and equipment purchased above \$1,500 capitalization threshold - plus all appliances.
	This category utilizes prior year(s) receipts of funding.
<b>RESIDUAL RECEIPTS (DEFICIT)*</b>	Final amounts to be determined by accountants.

\* Accountant Reviewed

**TCHC MONTHLY CASH POSITION REPORT**  
**END OF DECEMBER 2017**

**PUBLIC HOUSING**

Chemical Bank	Checking	\$	26,703.24	
4Front Credit Union	Savings	\$	6,609.77	
TC State Bank	1051647	\$	162,798.48	
TC State Bank	53691	\$	42,458.77	
Huntington Bank	1388434863	\$	162,888.19	
TC State Bank	ICS Acct	\$	75,750.35	
Chemical Bank	1075909	\$	-	
Chemical Bank	9426	\$	17,623.92	
Huntington Bank	1388405232	\$	26,829.30	
4Front Credit Union	CD 16525-S100	\$	31,460.02	Certificate of Deposit
Chemical Bank	CD 806592	\$	52,141.73	Certificate of Deposit
<b>SUB TOTAL</b>		<b>\$</b>	<b><u>605,263.77</u></b>	

**HOUSING CHOICE VOUCHER**

PNC	Checking	\$	126,442.34	
Chase Bank	135080088317	\$	73,091.70	Escrow Account
<b>SUB TOTAL</b>		<b>\$</b>	<b><u>199,534.04</u></b>	

**OTHER**

Reserves/FSS/CFP*		\$	224,602.75	Restricted
<b>SUB TOTAL</b>		<b>\$</b>	<b><u>224,602.75</u></b>	
<b>TOTAL Cash &amp; Cash Equivalents</b>		<b>\$</b>	<b><u><u>1,029,400.56</u></u></b>	

\* as of September 30, 2017

# TRAVERSE CITY HOUSING COMMISSION

## CONSOLIDATED INCOME AND EXPENSE BUDGET WORKSHEET

	FY 2017 ACTUAL*	FY 2018 BUDGET	NOVEMBER 2017 ACTUAL*	FY 2018 YTD ACTUAL*	% OF BUDGET
<b><u>OPERATING INCOME</u></b>					
Property Rents	\$ 430,802.36	\$ 435,000.00	\$ 33,974.00	\$ 179,894.00	41.35%
Investment Interest	3,296.42	2,500.00	138.97	807.54	32.30%
Program Income: HCV	1,106,748.50	1,025,000.00	84,541.00	416,878.00	40.67%
Program Income: FSS	66,966.85	66,600.00	5,584.50	27,905.50	41.90%
Earned Income	139,035.24	122,500.00	5,908.88	56,134.13	45.82%
HUD Property Subsidy	253,023.00	250,000.00	19,992.50	98,765.50	39.51%
CFP / Draw on Surplus	92,528.08	199,000.00	-	59,990.87	30.15%
<b>TOTAL OPERATING INCOME</b>	<b>\$ 2,092,400.45</b>	<b>\$ 2,100,600.00</b>	<b>\$ 150,139.85</b>	<b>\$ 840,375.54</b>	<b>40.01%</b>
<b><u>OPERATING EXPENSES</u></b>					
Salaries	\$ 220,395.30	\$ 229,500.00	\$ 16,184.86	\$ 88,711.69	38.65%
Benefits	82,942.28	84,830.00	1,218.25	35,175.26	41.47%
Compensated Absences	3,333.77	(1,500.00)	-	-	0.00%
Legal	15,742.24	17,500.00	834.00	4,166.50	23.81%
Travel / Staff Training	20,941.40	15,000.00	401.87	5,764.09	38.43%
Accounting / Auditing	20,477.92	22,000.00	1,099.41	7,338.96	33.36%
General Office Expenses	86,359.91	72,500.00	1,847.60	25,197.80	34.76%
<b>TOTAL OPERATING EXPENSES</b>	<b>\$ 450,192.82</b>	<b>\$ 439,830.00</b>	<b>\$ 21,585.99</b>	<b>\$ 166,354.30</b>	<b>37.82%</b>
<b><u>TENANT PROGRAMS &amp; SERVICES</u></b>					
Recreation, Programs, and Other	\$ 9,249.64	\$ 8,575.00	\$ 259.70	\$ 2,621.18	30.57%
Cable Television	37,215.33	37,460.00	3,163.62	15,819.24	42.23%
HAP	974,570.52	965,400.00	87,427.50	421,806.42	43.69%
<b>TOTAL TENANT PROGS / SERVICES</b>	<b>\$ 1,021,035.49</b>	<b>\$ 1,011,435.00</b>	<b>\$ 90,850.82</b>	<b>\$ 440,246.84</b>	<b>43.53%</b>
<b><u>UTILITIES</u></b>					
Water	\$ 14,871.90	\$ 16,500.00	\$ 518.36	\$ 6,649.61	40.30%
Electricity	128,456.86	150,000.00	261.68	30,728.30	20.49%
Gas	15,100.66	15,500.00	814.82	1,307.61	8.44%
<b>TOTAL UTILITIES</b>	<b>\$ 158,429.42</b>	<b>\$ 182,000.00</b>	<b>\$ 1,594.86</b>	<b>\$ 38,685.52</b>	<b>21.26%</b>
<b><u>MAINTENANCE / BUILDING OPERATION</u></b>					
Labor	\$ 93,120.02	\$ 101,410.00	\$ 7,541.04	\$ 42,379.89	41.79%
Maintenance Benefits	30,400.02	37,870.00	317.48	16,193.88	42.76%
Materials	35,531.40	25,000.00	1,696.58	12,299.46	49.20%
Contract / CFP Costs	225,578.48	175,000.00	6,278.67	128,617.65	73.50%
<b>TOTAL ORDINARY MAINTENANCE</b>	<b>\$ 384,629.92</b>	<b>\$ 339,280.00</b>	<b>\$ 15,833.77</b>	<b>\$ 199,490.88</b>	<b>58.80%</b>
<b><u>GENERAL EXPENSE</u></b>					
Insurance	\$ 28,633.24	\$ 30,600.00	\$ 2,412.51	\$ 12,109.51	39.57%
Payment in Lieu of Taxes	24,364.73	23,000.00	1,780.00	9,036.67	39.29%
Collection Losses	7,467.66	5,000.00	-	0.97	0.02%
Interest Expense / Other	32,604.61	32,000.00	-	-	0.00%
<b>TOTAL GENERAL EXPENSE</b>	<b>\$ 93,070.24</b>	<b>\$ 90,600.00</b>	<b>\$ 4,192.51</b>	<b>\$ 21,147.15</b>	<b>23.34%</b>
<b><u>EXTRAORDINARY / CASUALTY</u></b>					
	\$ 4,545.00	\$ 10,000.00	\$ -	\$ 797.00	7.97%
<b>TOTAL OPERATING EXPENSES</b>	<b>\$ 2,111,902.89</b>	<b>\$ 2,073,145.00</b>	<b>\$ 134,057.95</b>	<b>\$ 866,721.69</b>	<b>41.81%</b>
<b>NET OPERATING INCOME (LOSS)</b>	<b>\$ (19,502.44)</b>	<b>\$ 27,455.00</b>	<b>\$ 16,081.90</b>	<b>\$ (26,346.15)</b>	
<b><u>PROPERTY IMPROVEMENTS/EQUIP*</u></b>					
	\$ (170,915.39)	\$ (25,000.00)	\$ (1,950.00)	\$ (54,636.00)	
<b>RESIDUAL RECEIPTS (DEFICIT)*</b>	<b>\$ (190,417.83)</b>	<b>\$ 2,455.00</b>	<b>\$ 14,131.90</b>	<b>\$ (80,982.15)</b>	

\* Accountant Reviewed

**TCHC MONTHLY CASH POSITION REPORT**  
**END OF NOVEMBER 2017**

**PUBLIC HOUSING**

Chemical Bank	Checking	\$	55,059.76	
4Front Credit Union	Savings	\$	6,608.11	
TC State Bank	1051647	\$	162,733.97	
TC State Bank	53691	\$	42,455.40	
Huntington Bank	1388434863	\$	162,861.43	
TC State Bank	ICS Acct	\$	75,731.06	
Chemical Bank	1075909			
Chemical Bank	9426	\$	17,619.43	
Huntington Bank	1388405232	\$	26,831.19	
4Front Credit Union	CD 16525-S100	\$	31,369.69	Certificate of Deposit
Chemical Bank	CD 806592	\$	52,141.73	Certificate of Deposit
<b>SUB TOTAL</b>		<b>\$</b>	<b>633,411.77</b>	

**HOUSING CHOICE VOUCHER**

PNC	Checking	\$	124,684.18	
Chase Bank	135080088317	\$	70,507.15	Escrow Account
<b>SUB TOTAL</b>		<b>\$</b>	<b>195,191.33</b>	

**OTHER**

Reserves/FSS/CFP*		\$	224,602.75	Restricted
<b>SUB TOTAL</b>		<b>\$</b>	<b>224,602.75</b>	
<b>TOTAL Cash &amp; Cash Equivalents</b>		<b>\$</b>	<b>1,053,205.85</b>	

\* as of September 30, 2017

# TCHC Policy Review Schedule

POLICY	First Adopted	Previous Review(s)	Scheduled Review	Update Complete
TCHC By-Laws	October 19, 2004	May/June 2017	NA	June 23, 2017
<b>ACOP (Admission &amp; Continued Occupancy Policy)</b>	May 1, 2005	July 16, 2013	December 2017	
ADMIN (Administrative Plan HCV)	January 1, 2005	March 2016	Annual	March 25, 2016
Anti-Bullying & Hostile Environment Harassment Policy	August 25, 2017	Summer 2017	1st Quarter 2018	August 25, 2017
Asset / Physical Plant Management Addendum	January 22, 2016	January 2016	NA	January 22, 2016
Attendance Policy	June 23, 2017	June 2017	NA	June 23, 2017
Board Orientation Policy	February 2013	September 2017	NA	September 29, 2017
Camera Policy	September 29, 2017	September 2017	NA	September 29, 2017
Capitalization Policy	Unknown	Unknown	TBD	
Certificate of Deposit Signatories Authorization Policy	Unknown	Unknown	TBD	
<b>Check Signing Policy</b>	December 2004	March 2017	NA	March 24, 2017
Civil Rights Policy	September 11, 1996	None	TBD	
Code of Conduct Policy	September 28, 2012	January 11, 2013	March 2018	
<b>Community Room Policy</b>	February 2006	March 2016	NA	March 25, 2016
Community Service Policy	Unknown	Unknown	TBD	
<b>Credit Card Policy</b>	October 20, 2015	October 2015	NA	October 20, 2015
<b>Deceased Resident Policy</b>	April 5, 1988	April 2016	NA	April 22, 2016
Disposition Policy	June 25, 1985	Unknown	TBD	
Document Retention Policy	Unknown	Unknown	TBD	
<b>Doubtful Account Write-Off Policy</b>	March 18, 2001	January 2017	NA	January 27, 2017
EIV Policy	Unknown	Unknown	TBD	
<b>Emergency Closing Policy</b>	April 18, 2006	February 2016	NA	February 26, 2016
<b>Emergency Transfer for Victims of Domestic Violence Policy</b>	August 25, 2017	August 2017	NA	August 25, 2017
Equal Housing Opportunity Plan	March 8, 1990	None	TBD	
<b>Family Self Sufficiency Action Plan</b>	August 31, 1998	September 2016	NA	September 23, 2016
<b>Freedom of Information Policy</b>	June 16, 2015	June 2015	NA	June 16, 2015
Grievance Policy	Unknown	Unknown	TBD	
Hazard Communication Policy	Unknown	Unknown	TBD	
<b>Inventory Policy</b>	Unknown	August 2016	NA	August 26, 2016



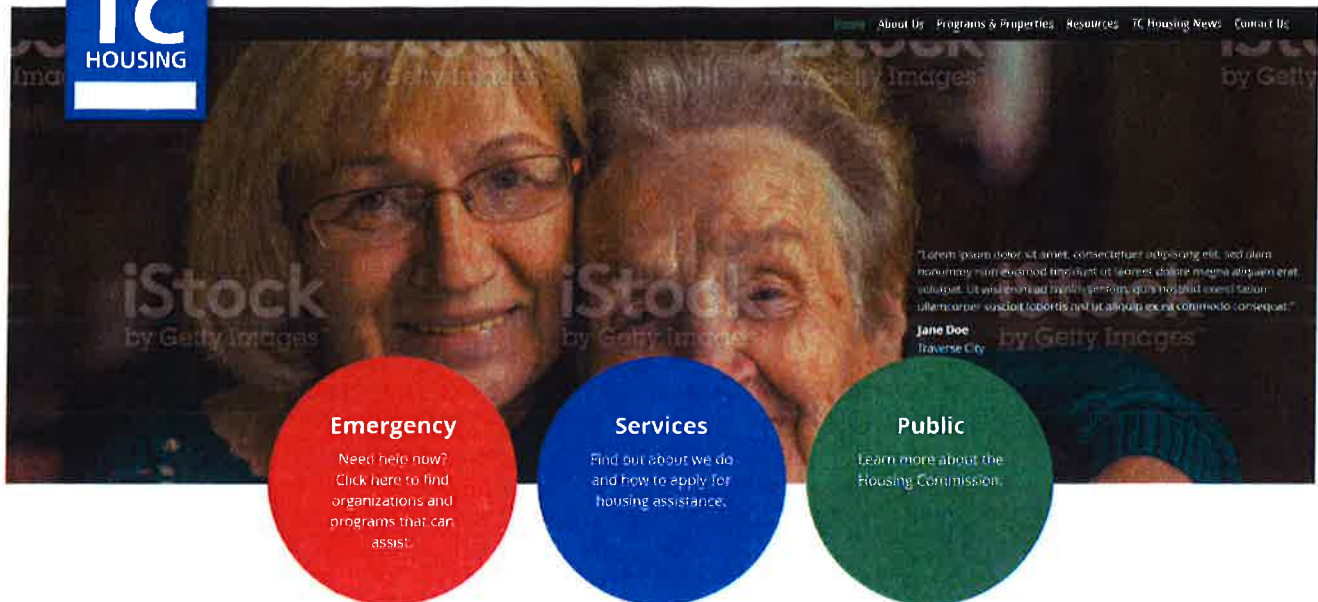
# TCHC Policy Review Schedule

POLICY	First Adopted	Previous Review(s)	Scheduled Review	Update Complete
Investment Policy	June 25, 1985	Unknown	TBD	
<b>Key (Master) Policy</b>	July 18, 2006	April 2016	NA	April 22, 2016
Maintenance Policy	Unknown	Unknown	TBD	
<b>Pet Policy</b>	April 20, 2010	October 2016	NA	October 28, 2016
Petty Cash Policy	Unknown	Unknown	TBD	
<b>Personnel Policy / Employee Handbook</b>	Unknown	August 2017	NA	August 25, 2017
Pest Control Policy	Unknown	Unknown	TBD	
Procurement Policy	May 1, 1990	Unknown	TBD	
Public Housing Maintenance Plan	Unknown	Unknown	TBD	
Reasonable Accommodation	April 19, 2011	Unknown	TBD	
<b>Rent Collection Policy</b>	April 5, 1988	None	NA	October 27, 2017
<b>Safety &amp; Evacuation Policy</b>	December 19, 2006	December 19, 2008	August 2017	On-Going
<b>Schedule of Excess Utility Charges Policy</b>	February 14, 1989	April 2017	NA	April 28, 2017
Schedule of Maintenance/Repair Charges Policy	April 7, 1992	None	TBD	
Sexual Harassment Policy	September 11, 1996	None	TBD	
<b>Smoke-Free Properties Policy</b>	December 19, 2006	September 18, 2012	Summer & Fall 2017	September 29, 2017
<b>Social Security Number Privacy Policy</b>	January 22, 2016	January 2016	NA	January 22, 2016
<b>Succession Plan</b>	May 15, 2007	July 17, 2014	NA	December 1, 2017
Transfer Policy	Unknown	Unknown	TBD	
Travel Policy	Unknown	Unknown	TBD	
Tresspass Policy	Unknown	Unknown	TBD	
Vehicle Policy	Unknown	Unknown	TBD	
<b>Social Media Policy</b>	August 26, 2016	Unknown	February 2018	August 26, 2016

**EXECUTIVE DIRECTOR GOALS**  
August 25, 2017 through March 25, 2018

GOAL	ACTIVITY	DATE DUE	UPDATE
1.	<b>BOARD EDUCATION ON HOUSING DEVELOPMENT:</b> Develop a comprehensive plan to fully educate the Board on overall Housing Knowledge – including RAD, long-term Riverview plans, method of LIHTC scoring, update on TAHDCO, his past/current efforts in local TC housing arena, etc. Education method(s) to be both written/documented and verbal, via appropriate meeting format. <u>Note:</u> Possible Joint Session with other City Commissions/Authorities.	<b>PLAN:</b> December 1, 2017 Board Meeting  <b>IMPLEMENT:</b> December 2017*	Phase I Completed – Training Conducted on December 19, 2017 Whether a Phase II is needed will be discussed by Board in January.
2.	<b>IMPROVE COMMUNICATIONS:</b> A. Develop a Plan for a fully functional external public website, including archival Board packet/public information; obtain bids from vendors for implementation. B. Develop a Plan for an internal Board method to collectively establish & utilize an agenda / tracking mechanism to manage dates and expectations.	December 2017 Board Meeting	A. Draft Website is under Construction (attached). B. To be discussed at February meeting.
3.	<b>DEVELOP INCENTIVE COMPENSATION PLAN:</b> Develop Incentive Compensation Plan Version 1.0. Set performance criteria for each of the four (4) performance ‘bubbles’ previously approved. Plan for possible December 2017 payout. Plan to be reviewed by auditors in October; also subject to final Board approval.	Prior to October 2017 Audit	Met with Auditor and presented information to the Governance Committee.
4.	<b>COMPLETION OF PUBLIC HOUSING MANAGER CERTIFICATION:</b> Attend and complete one-week course with certification exam.	October 2017	Complete
5.	<b>EVALUATION OF ORGANIZATION:</b> Provide a “White Paper” to Board with thorough Evaluation of feasibility and manner of advancement of TCHC’s independence from HUD. This may include analysis of grants, side funding, CDBG, or other factors.	March 2018 Board Meeting*	First Draft started.
6.	<b>NEW BOARD MEMBER ORIENTATION POLICY/PROCESS:</b> Full development and application of an up-to-date, effective process for new TCHC Board members.	October 2017 Board Meeting	Complete

\*Subject to Change/Adjustment by Commission.



### Emergency

Need help now?  
Click here to find  
organizations and  
programs that can  
assist.

### Services

Find out about we do  
and how to apply for  
housing assistance.

### Public

Learn more about the  
Housing Commission.

## Welcome TC Housing

Welcome to the Traverse City Housing Commission. Created in 1986 by the City of Traverse City, the Housing Commission operates Riverview Terrace and Orchardsview, along with the Section 8 Housing Choice Voucher Program.

Applications are always accepted for Riverview Terrace and Orchardsview. Our apartments are filled by use of a waiting list, which is the first step for all applicants. If you are interested in information and/or an application for Riverview Terrace or Orchardsview, please see the page tabs above.

You can access information regarding potentially available rental units by clicking the links in the "Sign up" section of our web page located to the left. This information is provided to give those searching for housing a place to start from. You must contact the individual landlords to determine if there are available units and what each landlord's requirements for occupancy are. Also located in the "Sign up" section is a link to the State of Michigan Landlord Tenant Handbook and Habitat for Humanity - Grand Traverse Region.

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## TC Housing News

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### Traverse City Housing Commission

180 Pine Street  
Traverse City, MI 49684  
Phone: (231) 922-4915  
Fax: (231) 922-2893  
[info@tcpha.net](mailto:info@tcpha.net)



Office Hours:  
Monday-Thursday 9AM - 4:30PM  
Friday 9AM - 12:00PM (noon)  
Closed on weekends

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**Traverse City Housing Commission**  
*A Public Housing Authority*

## **NEW BUSINESS**

Memorandum on Changes to the Admission & Continued Occupancy Policy

Resolution to Adopt Changes to the Admission & Continued Occupancy Policy: Action Required

Memorandum on TCHC Smoke Free Policy: Action Required

Memorandum to Enter into Closed Session to Discuss the Purchase of Property per MCL 15.268(d)




# TRAVERSE CITY HOUSING COMMISSION

150 PINE STREET | TRAVERSE CITY | MICHIGAN | 49684

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## MEMORANDUM

---

**DATE:** February 9, 2018  
**TO:** All Commissioners of the Traverse City Housing Commission  
**FROM:** Tony Lentych, Executive Director   
**SUBJECT:** Admissions and Continued Occupancy Policy Review

**MESSAGE:**

Please accept this memorandum as the final update in the status TCHC's "Admissions and Continued Occupancy Plan" (ACOP) review.

Our current version of the ACOP was purchased from Nan McKay & Associates, a leading provider of consulting, training, and products to the public housing and HCV Section 8 industry. Nan McKay has provided TCHC with plans with updates since 2006. TCHC staff has reviewed the recent ACOP changes and incorporated the required changes and several additional changes based upon our own specific policies to this draft ACOP. Utilizing the previous plan, we made the necessary adjustments in a clearly marked fashion (red font).

Below you will find a summary of all the proposed major changes by chapter. This draft document is several hundred pages long and it is available in our office and as a PDF. Please let me know if you would like a physical copy of this plan to review.

The ACOP was reviewed by the Resident Advisory Board (RAB) on November 9, 2017. There were no issues with any of the proposed changes but the RAB formally requested a better "roll-out" of the ACOP so that residents can understand more about Chapter 6 which deals with income qualifications for admission and recertification. Additionally, the RAB requested that our "notice to quit" letter should be re-written so that it is better understood by all residents. TCHC has granted both of these requests and will work on each of them after the ACOP is adopted.

There was a Public Hearing scheduled on December 5, 2017 at 11:00 A.M. in the Community Room of Riverview Terrace. We had to provide 45 days of official notice to the public before holding the meeting and which is why we did not holding the Public Hearing at our December 1, 2017 Regular Meeting as we would usually do. There was general acceptance and approval of the changes at the Public Hearing.

A resolution to adopt all of the changes and updates to TCHC's ACOP is attached to the memorandum.

## SUMMARY OF ACOP CHANGES:

1. Chapter 1 – Overview of the Program and Plan.  
No material changes.
2. Chapter 2- Fair Housing and Equal Opportunity.  
Updated Section 2-I.B – Discrimination complaints PHA requirements (p. 2-5).
3. Chapter 3 –Eligibility.  
Updated this section for compliance with 24 CFR 5.105(a)(2) and Notice PIH 2014-20 on Program Eligibility Regardless of Sexual Orientation, Gender Identity or Marital Status as Required by HUD's Equal Access Rule.  
Added language regarding SSN for children under 6 (p. 3-17).  
Added language clarifying an arrest must be substantiated when documenting criminal activity (p. 3-21).  
Added language regarding arrest records not being used as proof of disqualifying criminal activity (p. 3-29).  
Changed a resource for screening applicants to the Dru Sjodin National Sex Offender database per HUD suggestion (p.3-23).  
Updated the section for compliance with HUD's VAWA final rule.
4. Chapter 4 – Applications, Waiting List and Tenant Selection.  
Updated the PHA's responsibilities to families with regards to VAWA rights (p. 4-24).
5. Chapter 5 – Occupancy Standards and Unit Offers.  
No material changes.
6. Chapter 6 – Income and Rent Determinations.  
Updated the Earned Income Disallowance to reflect the Streamlining Final Rule (6-14).  
Revised the asset passbook rate procedure under Imputing Income from Assets per HUD requirements (p. 6-20).  
Updated HUD guidance on utility reimbursement procedures. TCHC will continue to provide utility reimbursements on a monthly basis (p. 6-49).  
Revised Flat Rents and Earned Income Disallowance section to reflect the EID revised calculation method, and removed section on Flat Rents and Mixed Families 9 (p. 6-60).  
Revised "Phasing in Flat Rents" per Notice PIH 2015-13 and 24 CFR 960.253(b) (p. 6-58).  
Revised "Exhibit 6-4: Earned Income Disallowance" per HUD direction (p. 6-67).
7. Chapter 7 – Verification.  
Added a paragraph allowing for self-certification of net assets totaling \$5,000 or less (p. 7-8).  
Clarified Section 7-I.E Self-Certification (p. 7-9).  
Updated regulations regarding the verification of SSNs for children under 6 years of age.  
Added language regarding verification of Income from Excluded Sources regarding partially excluded income (p. 7-23).
8. Chapter 8 – Leasing and Inspections.  
Updated this section to reflect the HUD Smoke Free Properties requirements.  
Revised the Annual Inspections to require annual USPC inspections on all units within public housing (p. 8-11). *This is the current PHA practice.*  
Inserted "Exhibit 8-1: Model Smoke-Free Policy" as required by HUD (p. 8-17).

9. Chapter 9 – Reexaminations.  
Inserted Section 9-I.B Streamlined Annual Reexaminations per 24 CFR 960.257 (p. 9-4).  
Inserted language regarding a HUD recommendation that PHAs ask whether the tenant, or other member of the household, is subject to a lifetime sex offender registry (p. 9-7).
10. Chapter 10 – Pets.  
Added language to include Service Animals in Part I Assistance Animals (p. 10-3).  
Updated the Chapter for compliance with the TCHC pet policy.
11. Chapter 11 – Community Service.  
Revised the chapter per HUD Notice PIH 2015-12.  
Revised “Notification Requirements” per HUD Notice PIH 2016-06 (p. 11-6).  
Revised Section 11-I.D. Documentation and Verification per 24 CFR 960.607 and HUD Notice PIH 2016-08 (p. 11-11).  
Revised “Continued Noncompliance” to include Enforcement Documentation and procedures (p. 11-14).  
Added “Exhibit 11-4: CSSR Work-Out Agreement” per HUD requirements (p. 11-29)
12. Chapter 12 – Transfer Policy.  
Revised the chapter for compliance with HUD’s VAWA 2013 final rule.
13. Chapter 13 – Lease Terminations.  
Added paragraph regarding record of arrests not being used as a basis for termination to all PHA Policies (p.13-11).  
Revised the chapter for compliance with HUD’s VAWA 2013 final rule.
14. Chapter 14 – Grievances and Appeals.  
Inserted language requiring the PHA to provide a denied family a notice of VAWA rights as well as the HUD VAWA self-certification form with every written notification of denial of eligibility (p. 14-2).  
Revised language requiring the PHA to provide an interpreter at no charge to the family upon request (p. 14-7).  
Inserted definition of “Expedited Grievance” per HUD requirements (p. 14-10).  
Revised the definition of “Hearing Officer/Panel” per HUD requirements (p. 14-10).  
Deleted “Escrow Deposits” section per HUD requirement (p. 14-13).  
Inserted language requiring the PHA to describe their policies for selection of a hearing officer in the lease per HUD requirement (p. 14-15).  
Deleted “Decision without Hearing” section per HUD requirement (p. 14-16).  
Revised the “General Procedures” section regarding audio recording of a hearing to comply with HUD recommendations (p. 14-19).  
Added language requiring the PHA to comply with HUD’s LEP Final Rule (p. 14-19).
15. Chapter 15 – Program Integrity.  
No material changes.
16. Chapter 16 – Program Administration.  
Deleted language referring to Public Housing Maximum Rents as required by HUD.  
Revised the language to reflect the correct procedures for establishing flat rents per HUD regulations.  
Revised “Part V: Record Keeping” to comply with VAWA 2013 and HUD Notice PIH 2014-20 requirements (p.16-20).

Revised "Part VII: Violence Against Women Act (VAWA): Notification, Documentation, and Confidentiality" to comply with the Violence Against Women Reauthorization Act of 2013 (p. 16-26).

Added "Exhibits 16-1 Form HUD-5380, 16-2 Form HUD-5382, 16-3 Attachment to Form HUD-5382, 16-4 Form HUD-5383 (p. 16-34).

17. Glossary.

Revised per HUD requirements.




# TRAVERSE CITY HOUSING COMMISSION

150 PINE STREET | TRAVERSE CITY | MICHIGAN | 49684

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## MEMORANDUM

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**DATE:** February 9, 2018  
**TO:** All Commissioners of the Traverse City Housing Commission  
**FROM:** Tony Lentych, Executive Director   
**SUBJECT:** Resolution to Adopt the Updated Admissions & Continued Occupancy Policy

**MESSAGE:**

As we discussed at our last meeting, TCHC has published a request for public comment on our changes and updates to our Admissions & Continued Occupancy Policy (ACOP). Attached you will find the memorandum that summarizes the changes to this document over the most recent version, all of which were discussed in some detail at the Governance Committee meeting last month.

TCHC staff, therefore, recommends adoption of the following:

**RESOLUTION TO ADOPT THE UPDATED ADMISSIONS & CONTINUED OCCUPANCY POLICY**

February 9, 2017

WHEREAS, the Traverse City Housing Commission recognizes the need to update and change its Admissions & Continued Occupancy Policy (ACOP) in order to improve upon its operations in this area; and

WHEREAS, the necessary changes were appropriately published and announced to the general public and feedback was sought from our community through our Resident Council and its leadership; and

WHEREAS, the Traverse City Housing Commission itself has reviewed the proposed changes to the Admissions & Continued Occupancy Policy (ACOP) and believes that it reflects the necessary changes to improve operations; and

WHEREAS, the TCHC concurs in the recommendation of the Executive Director and staff.

NOW, THEREFORE, BE IT RESOLVED by the Traverse City Housing Commission as follows:

The updated Admissions & Continued Occupancy Policy as presented to the Traverse City Housing Commission is hereby adopted with immediate effect.

# TRAVERSE CITY HOUSING COMMISSION

150 PINE STREET | TRAVERSE CITY | MICHIGAN | 49684


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## MEMORANDUM

---

**DATE:** February 9, 2018

**TO:** All Commissioners of the Traverse City Housing Commission

**FROM:** Tony Lentych, Executive Director 

**SUBJECT:** Draft Smoke-Free Properties Policy

**MESSAGE:**

Attached you will find the updated “DRAFT” Smoke-Free Properties Policy. Last month’s Governance Committee reviewed the new Enforcement & Compliance Procedures (Section 7) and recommended them to be presented to the Commission for discussion.

The intent of this new section is to allow for a “grace” period after the policy takes effect at the end of July 2018. During this initial compliance period, residents will be allowed to accrue three additional documented violations (a total of six) before eviction procedures are implemented. It is the intent of staff to get our residents through the first winter after policy implementation. We suspect that for residents that have the “grandfathered” smoking status, the first winter months will be the most difficult to NOT smoke in their units and we want to try and accommodate that difficulty. With that said, we may want to consider make the initial compliance period Nine (9) Months instead of six which would get us to March, 2019.

We are not asking you to approve the overall policy today because the Orchardview smoking question has not been settled yet. Rather we are asking you to approve Section 7 only. It is not necessary to approve it today should you require more time to deliberate but staff believes, and the Governance Committee concurs, that is ready for approval.

**ATTACHEMENT:** Smoke-Free Properties Policy

# Traverse City Housing Commission

## **DRAFT** Smoke-Free Properties Policy

1. **Purpose.** On February 3, 2017, the new rule by the U.S. Department of Housing and Urban Development (HUD) on Smoke-Free Public Housing became effective thereby giving public housing agencies that administer public housing programs 18 months to develop policies and procedures that prohibit the use of certain tobacco products. On April 28, 2017, the Traverse City Housing Commission approved a resolution that TCHC will be fully compliant with the HUD Smoke-Free Public Housing Rule before August 3, 2018. TCHC believes that the rule will improve indoor air quality and will, therefore, improve the health of all public housing residents, visitors, and staff. TCHC also predicts that the rule will reduce the risk of catastrophic fires and will lower overall maintenance costs.
2. **Rule.** As of July 31, 2018, smoking is not permitted anywhere in buildings owned by the Traverse City Housing Commission, including apartments, in accordance with the HUD Smoke-Free Public Housing Rule as stated below:

### **§ 965.653 Smoke-Free Public Housing.**

- a) **In general.** PHAs must design and implement a policy prohibiting the use of prohibited tobacco products in all public housing living units and interior areas (including but not limited to hallways, rental and administrative offices, community centers, day care centers, laundry centers, and similar structures), as well as in outdoor areas within 25 feet from public housing and administrative office buildings (collectively, “restricted areas”) in which public housing is located.
- b) **Designated smoking areas.** PHAs may limit smoking to designated smoking areas on the grounds of the public housing or administrative office buildings in order to accommodate residents who smoke. These areas must be outside of any restricted areas, as defined in paragraph (a) of this section, and may include partially enclosed structures. Alternatively, PHAs may choose to create additional smoke-free areas outside the restricted areas or to make their entire grounds smoke-free.
- c) **Prohibited tobacco products.** A PHA's smoke-free policy must, at a minimum, ban the use of all prohibited tobacco products. Prohibited tobacco products are defined as:
  - (1) Items that involve the ignition and burning of tobacco leaves, such as (but not limited to) cigarettes, cigars, and pipes.
  - (2) To the extent not covered by paragraph (c)(1) of this section, waterpipes (hookahs).

3. **Coverage.** This policy covers all current residents, all employees, all guests, and all new residents of Riverview Terrace Apartments and Orchardview Townhomes. This policy covers all public housing units, indoor common areas, and all administrative offices.
4. **Signage.** "No Smoking" signs will be posted outside of all buildings and inside of all units.
5. **Exception.** Smoking outside of our buildings is limited to an area designated by TCHC management. At Riverview Terrace smoking is only allowed in the smoking gazebo and nowhere else – including the parking lot. There will be NO exception at Orchardview Townhomes; smoking is not allowed anywhere on that property. TCHC believes the presence of children on the property make a designated smoking area impractical.
6. **Complaints.** If a resident smells tobacco smoke in any place in the building, they are to report this to the TCHC office as soon as possible. Management will seek the source of the smoke and take appropriate action.
7. **Enforcement & Compliance Procedures.** Residents who, after documented investigation, are suspected of smoking in units or on the areas of our properties that are not designated for smoking will be subjected to the following enforcement and compliance procedures [it should be noted that there is a temporary six (6) month "grace" period being enacted immediately after the policy becomes effective]:

#### **Initial Compliance Period (Six Months from Policy Implementation)**

<b>First Offense:</b>	Issuance of a Written Warning
<b>Second Offense:</b>	Issuance of Notice of Lease Violation
<b>Third Offense:</b>	Issuance of Notice of Lease Violation – Including a demand to stop cease behavior immediately and an inquiry about what assistance is needed for the resident to successfully comply with the rule.
<b>Fourth Offense:</b>	Issuance of Notice of Lease Violation – Including a mandatory meeting with staff to discuss options for smoking cessation or altering behavior.
<b>Fifth Offense:</b>	Issuance of Notice of Lease Violation – Resident will be informed in writing about the potential for lease termination with one additional documented offense.
<b>Sixth Offense:</b>	Issuance of Notice of Intent to Cancel Lease

#### **Final Compliance Period (Beginning January 1, 2019)**

<b>First Offense:</b>	Issuance of Notice of Lease Violation – Including a mandatory meeting with staff to discuss options for smoking cessation or altering behavior.
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**Second Offense:** Issuance of Notice of Lease Violation – Resident will be informed in writing about the potential for lease termination with one additional documented offense.

**Third Offense:** Issuance of Notice of Intent to Cancel Lease

8. **Certification.** New tenants will be given two (2) copies of the smoking policy. After review, the tenant will sign both copies and return one to the Traverse City Housing Commission's office. This copy will be placed in the tenant's file. Upon implementation of this policy, all tenants presently living at Riverview Terrace and Orchardview will be given two copies of the policy. After review, the tenant will sign both copies and return one to the Traverse City Housing Commission office. This copy will be placed in the tenant's file.

**Adopted:** December 19, 2006

**Revised:** September 18, 2012

**Proposed:** September 29, 2017

**Effective:** July 31, 2018

## **TENANT CERTIFICATION**

I have read and understand the Smoke-Free Properties Policy and I agree to comply fully with the provisions. I understand that failure to comply may constitute reason for termination of my lease.

---

Lease Holder Name (Printed)

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Apartment Number

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Date

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Lease Holder Signature


# TRAVERSE CITY HOUSING COMMISSION

150 PINE STREET | TRAVERSE CITY | MICHIGAN | 49684

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## MEMORANDUM

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**DATE:** February 9, 2018  
**TO:** All Commissioners of the Traverse City Housing Commission  
**FROM:** Tony Lentych, Executive Director   
**SUBJECT:** Request for Closed Session

**MESSAGE:**

The Traverse City Housing Commission needs to review some items related to the potential purchase of a property for an affordable housing project located within the City of Traverse City. A closed session is allowed in order to evaluate an agreement to purchase property per MCL 15.268(d) [see below].

Any Commissioner, therefore, wishing to enter into a closed session may do so with by offering the following motion:

*[Move] that the Traverse City Housing Commission enter into a closed session immediately after the final public comment portion of today's agenda to discuss the purchase of a property per MCL 15.268(d).*

**Open Meetings Act (Act 267 of 1976)**

15.268 Closed sessions; permissible purposes.

A public body may meet in a closed session only for the following purposes:

(d) To consider the purchase or lease of real property up to the time an option to purchase or lease that real property is obtained.



**Traverse City Housing Commission**  
*A Public Housing Authority*

## **CORRESPONDENCE**

December 18, 2017 Letter from Traverse City State Bank

December 18, 2017 Record Eagle Article: Affordable Housing How-To Coming

December 21, 2017 Record Eagle Article: Long Road to Affordable Housing

January 8, 2018 Record Eagle Article: Florist Owner Wants Workforce Housing

Record Eagle Editorial: It's Past Time for Action on Housing

January 17, 2018 Letter from HUD on FSS Grant Renewal





**TRAVERSE CITY  
STATE BANK**



December 18, 2017

Dear Traverse City State Bank Valued Customer:

We want to share some exciting news that will benefit you and your family by bringing expanded products, services and opportunities to our community: Traverse City State Bank is joining forces with Independent Bank.

As you may have seen in the media or online, this merger was unanimously approved by our Board of Directors and announced publicly on December 4, 2017. Independent Bank is a like-minded community bank headquartered in Grand Rapids with total assets of approximately \$2.8 billion. Independent has a truly community banking model of doing business that is focused on customers, community and employees just like TCSB. Independent has approximately 900 employees in 75 locations in Michigan and 2 in Ohio but only 5 employees in a loan processing office in Northern Michigan.

Subject to the satisfaction of customary closing conditions, including receiving shareholder approval and regulatory approval, the transaction is expected to close in the first half of 2018, allowing us to offer you an expanded array of consumer loan products, including:

- Wealth management products and services
- Full-service consumer loans
- Smart pay options, such as Apple Pay or Android Pay
- Health Savings Accounts, or HSAs
- Expanded loan programs for physicians and other professionals
- Free children's savings accounts

What won't change is just as important as what will: You can expect the same exceptional customer service you now receive from TCSB. You can continue to bank at all our branches as well as quite a few more when you travel beyond our community. You can count on seeing the same friendly faces when you visit any of our five Traverse City-area locations. Also, you can expect that Independent will continue to invest in our community by supporting our nonprofits.

This was a difficult decision for us. We have accomplished a lot since we first opened our doors in 2000. But small banks like TCSB face continued financial pressures when it comes to cybersecurity, compliance and robust technology demands. Aligning with a partner like Independent Bank will give us additional resources and scale, and allows us to offer a diverse array of sophisticated banking products and services to you.

It has been a privilege to serve you as part of the leadership team of Traverse City State Bank, and we look forward to continuing to do so as we join the Independent Bank team.

Sincerely,

Connie Deneweth  
Chief Executive Officer

Ann Bollinger  
President and Chief Financial Officer

333 W Grandview Parkway, PO Box 192 Traverse City, MI 49685-0192

(231) 995-5500 [www.TCSB.com](http://www.TCSB.com)



## NEWS RELEASE

Independent Bank Corporation  
4200 East Beltline Avenue NE  
Grand Rapids, MI 49525  
616.527.5820

**For Release:** Immediately

**Contact:** William B. ("Brad") Kessel, President and CEO, Independent Bank Corporation, 616.447.3933  
Robert ("Rob") N. Shuster, Chief Financial Officer, Independent Bank Corporation, 616.522.1765  
Constance ("Connie") A. Deneweth, Chief Executive Officer, TCSB Bancorp, Inc., 231.995.5544  
Ann M. Bollinger, President and Chief Financial Officer, TCSB Bancorp, Inc., 231.995.8020

### INDEPENDENT BANK CORPORATION ANNOUNCES AGREEMENT TO ACQUIRE TRAVERSE CITY STATE BANK

**GRAND RAPIDS/TRAVERSE CITY, Mich., Dec. 4, 2017** - Independent Bank Corporation (NASDAQ: IBCP), the parent company of Independent Bank, with total assets of approximately \$2.8 billion, and TCSB Bancorp, Inc. ("TCSB"), the parent company of Traverse City State Bank, today jointly announced the signing of a definitive merger agreement for IBCP to acquire TCSB.

Subject to the terms of the merger agreement, which has been unanimously approved by the Board of Directors of each company, TCSB shareholders will receive 1.1166 shares of IBCP common stock for each outstanding share of TCSB common stock or 2.71 million shares of IBCP common stock in the aggregate. The 169,800 outstanding options to acquire TCSB common stock will be converted into IBCP options at the completion of the merger. The transaction is valued at approximately \$63.24 million based on IBCP's 15-day volume weighted average price of \$22.4438 as of Dec. 1, 2017, which is equal to 206.4% of TCSB tangible book value as of September 30, 2017.

Subject to the approval of TCSB shareholders and the receipt of regulatory approvals and satisfaction of other customary closing conditions, the transaction is anticipated to close in the first half of 2018. After the closing, IBCP intends to consolidate Traverse City State Bank with and into Independent Bank, operate under the Independent Bank name and maintain all five branch locations. One member of the TCSB board of directors will join IBCP's board upon completion of the transaction.

Brad Kessel, the President and Chief Executive Officer of Independent Bank Corporation, commented: "The transaction with TCSB will strengthen our current franchise and support our growth in the attractive Traverse City market with full-service banking through five locations. We are excited to welcome the TCSB team and together create an even stronger bank for the Michigan communities that we serve. We are pleased that Connie Deneweth will continue to lead the Northern Michigan market. She is a respected business leader in the Traverse City area who will make a positive contribution to our organization. In addition, Ann Bollinger will lead the development of our wealth management services in Northern Michigan. Connie and Ann have built an exceptional bank with a strong foundation."

Connie Deneweth, the Chief Executive Officer of TCSB Bancorp, Inc., commented: "We are very excited to join the Independent Bank family. We share a commitment to community banking, valuing our employees and serving our customers. This combination significantly enhances our capabilities including, larger lending limits, an expanded loan and deposit product mix, and more automated services. We believe this partnership is in the best interests of our customers and shareholders."

IBCP currently estimates that annual pre-tax expense savings associated with the merger will be approximately 31% of TCSB's run-rate expenses for 2017. Merger transaction and integration-related costs are expected to be approximately \$3.4 million (pre-tax). The transaction is expected to be approximately 3.8% and 6.7% accretive to first-year and second-year fully diluted earnings per share, respectively. Tangible book value per share dilution will be approximately 2.8% at closing, including all transaction-related expenses, with an expected tangible book value earn-back of 3.3 years using the crossover methodology. The estimated internal rate of return for the transaction is expected to be approximately 21.0%.

# Affordable Housing How-To Coming

**Presenters to show TC Housing Commissioners how to plan, finance new projects**

By JORDAN TRAVIS

December 18, 2017

TRAVERSE CITY — There are many moving parts to align when planning a new affordable housing development.

Most projects require funding from several different government programs, Traverse City Housing Commission Executive Director Tony Lentych said. Those programs come, go or change over the years, and each one has its own compliance requirements. Then there's finding a suitable building site and dealing with high land and construction costs, especially in Traverse City.

"We have two new commissioners, and the housing commission has not developed a property in 20 years ... and the programs they used for that don't even exist any more," he said.

Two experts on the subject will tell housing commissioners how to finance and plan more affordable housing at a training session Tuesday, Lentych said. It starts at 8:30 a.m. at the Governmental Center, and everyone is welcome.

Gary Scheuren and Rick Ballard will lead the training, meeting documents show. Ballard worked for the Michigan State Housing Development Authority for 21 years, most recently as the Office of Community Development director. Scheuren is the Michigan Historic Preservation Network's program director. Both work together to help local governments develop affordable housing projects.

The two will tell housing commissioners and the audience about the challenges of developing affordable housing, the pre-planning needed and financial planning for development and operating income and expenses. They'll also talk about the final checks needed before construction can begin.

Housing commissioners made creating more affordable housing a strategic goal around two years ago, Lentych said. They've also been looking for land on which to build, and funding sources to buy it, for nearly that long.

Scheuren and Ballard have experience with complicated projects, like turning former schools and orphanages into housing, Lentych said. He wants them to teach housing commissioners how the projects work so the board can fully participate in any future projects or partnerships.

"This is about helping the commission and then anyone else out there that might partner with us to understand what a pro forma might look like for affordable housing development," he said. "And I want to be able to have conversations with our board and make sure they're not left out."

# Long Road to Affordable Housing

**Consultants tell TC Housing board, others of complex process to build rentals for modest incomes**

By JORDAN TRAVIS  
December 21, 2017

TRAVERSE CITY — Building affordable housing demands an answer to a slew of questions long before the first shovel turns or hammer swings.

Is there suitable land at a good price? Are there willing investors? Does the community support the plan? And, will the Michigan State Housing Development Authority grant the project a tax credit crucial to delivering affordable rents?

Gary Scheuren and Rick Ballard, who work together on affordable housing projects, told Traverse City Housing Commissioners about the complex process behind them. Real estate brokers, members of nonprofits that focus on housing and others with an issue in the topic listened alongside commissioners at the study session. Together they learned about how challenging these projects can be.

Housing commission Executive Director Tony Lentych said he invited the two to speak because he wants his board and others in the area to better understand how such projects work. The commission wants to be more involved in developing the projects, either by itself or with other nonprofit and for-profit partners.

"So we want to be at the table, and this hopefully will create more tables for us," he said.

Affordable housing typically targets people who earn 60 percent or less of the area median income, Ballard said. That equates to \$39,540 or less for a family of four in Grand Traverse County, or monthly rents up to \$988.

Market-rate rents likely are too steep for that family, as they would spend more than 30 percent of their income on housing, Ballard said. But building rentals that family could afford on its own won't generate the kind of returns on investment that market-rate housing will.

"When you provide housing with affordable rents, you're paying your operating costs, but there's really no money to pay an equity investor," he said.

Enter the federal Low Income Housing Tax Credit, which MSDHA awards and the Internal Revenue Service administers, according to the U.S. Department of Treasury.

Projects where at least 20 percent of the housing will be rented to people making 60 percent or less of the area median income can qualify, Scheuren said — the credit applies only to the affordable units.

Investors get more in these tax credits over 10 years than what they invested up front, Scheuren said. Their economic return is the difference between the two amounts.

The largest tax credit MSDHA awards also is the most competitive and has the most requirements, Scheuren said. About 30 percent of developers who apply for them are successful.

Housing and Urban Development records show 17 rental projects in Grand Traverse County used Low Income Housing Tax Credits since 1988. And The Woda Group has applied for the credit for its planned Depot Commons near Eighth Street and Woodmere Avenue.

Ballard and Scheuren offered a project in Fremont as an example. The two worked with a team that turned an old high school into affordable apartments for seniors. They were able to secure \$9,041,549 in Low Income Housing Tax Credits and \$1,711,675 in Federal Historic Tax Credits for an \$11,878,700 project, with other funds filling the gap.

Securing tax credits, while often crucial to making a project work, is just one of five elements to a successful development, Ballard said. Major challenges can vary widely by each locale — finding reasonably priced properties with good access to jobs and transit is especially hard in real estate markets like Traverse City's, for example.

Other elements include balancing lower construction costs with build quality, and controlling long-term costs to operate the building efficiently, Ballard said. Payment-in-lieu-of-taxes agreements between the developer and local government keep property taxes low, and energy-efficient buildings curb utility costs.

Building a relationship with the community also is critical, Scheuren said.

"If you as a development team do not have that strong, open, transparent relationship with the local community and the local stakeholders, you'll find resistance all the way through," he said.

# **Florist Owner Wants Workforce Housing**

## **Asks planning commissioners to consider relaxing zoning restrictions**

BY JORDAN TRAVIS [jtravis@record-eagle.com](mailto:jtravis@record-eagle.com)  
January 8, 2018

TRAVERSE CITY — The owner of an Eighth Street florist wants the site to become housing Traverse City's workforce could afford to rent.

But Tessa Alexander first will need help from the city to loosen zoning restrictions on the land. Alexander wants to sell Teboe Florist's current location at 1223 E. Eighth St. and relocate the business once she does.

Alexander is one of many business owners in the city who struggle to find employees who can afford to live in town, she said.

"I think that creates a problem for a lot of employers, because it's just not affordable to live in the city," she said. "So I really think there is a huge need to have workforce housing and affordable housing in the city."

The Traverse City Housing Commission could help do just that. Housing commission Executive Director Tony Lentych told the city planning commission his board has talked with Alexander about housing options for the land where the florist currently stands. Apartments there could target people who earn \$17.25 an hour or less working full-time — that's 80 percent of the area median income.

Alexander said in a letter to planning commissioners — bad weather kept her from attending the planning commission meeting — that the business' greenhouses can no longer be used for growing and need to be heated each winter to keep snow from caving them in. So she has been researching her options for what kind of housing could be built on the site.

Alexander has talked to a number of potential buyers, including the housing commission, she said.

Lentych said the housing commission could buy the land outright, or work with Alexander as a partner on such a project and manage the apartments — the idea is in the earliest conceptual stages, he said.

But the zoning restrictions on Teboe Florist's site makes it all but impossible to feasibly build workforce housing there. Current zoning limits building footprints to 4,500 square feet, limiting

how many units a single structure can hold, Lentych said. Building two structures would ratchet up construction costs.

"By just having the ability to connect those buildings, we'd get more units right there," he said.

Alexander in her letter asked whether the city would consider removing any footprint restrictions on the land, as well as doing away with the current 13,500-square-foot building area limit. She asked to keep the current height limit of 45 feet.

Allowing for more density on the lot would permit a builder to put about 30 units of workforce housing there, Lentych said after the planning commission meeting.

City Planner Russ Soyering said the lot is in an area the Eighth Street corridor plan marks as a transitional one from higher to lower building intensity.

Planning Commission Chairwoman Linda Koebert said she's intrigued about the idea of affordable housing along Eighth Street.

But simply rezoning the land would provide no guarantee it would be used for workforce housing, Commissioner Camille Weatherholt said. Other commissioners agreed they'd rather see Alexander seek a conditional rezoning, where she would make certain guarantees in exchange for the city reclassifying the land.

Commissioner Brian McGillivary said it's hard to say whether he's interested in rezoning the land without seeing an actual proposal, and commissioner Janet Fleshman said she's wary of the continual requests for rezoning.

Planning commissioners need to consider just what kinds of construction should be allowed on the land in question, Fleshman said.

"We should be looking at, does our zoning meet the concept of the master plan," she said.

Judy Nelson said she lives near the florist, and said she's not opposed to workforce housing going in there. But she wouldn't want to see a four-story apartment complex built to the sidewalk — Alexander also asked planners if they'd consider eliminating sidewalk setbacks.



respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the government for a redress of grievances.

## OUR VIEW

# It's past time for action on housing

**T**he Grand Traverse region's ongoing wrestling match with steep housing prices continues to dominate discussions at all levels of government and throughout the business community.

The issue was the centerpiece of a recent workshop hosted by the Traverse City Housing Commission. The hours-long discussion, led by a pair of experts, outlined the arduous process for securing tax credits and other subsidies that often are instrumental in the affordable housing construction process.

Those experts painted a picture of a slow, painful process rife with hoops and pitfalls a project must navigate long before shovels hit dirt. It is an image that translates into a grim outlook for a region that already is deep in the throes of a workforce housing crunch.

A housing chicken-or-the-egg discussion has filled township, village, county and city halls for the past few years as leaders in both government and business mulled options and debated a path forward.

Will more housing solve the region's ongoing worker shortage? Don't we need the workers first to build the housing?

What about day care for the children who would accompany those workers?

Unfortunately, those talks have produced little action.

Meanwhile, the work-

force housing shortage seems to worsen with each passing year. Construction of market-rate apartments hasn't eased pressure on lower-cost housing and the few lower-cost homes

that hit the real estate market are snapped up in short order.

That's where a few pieces of otherwise innocuous information converge to paint a pretty grim housing picture.

First, the experts outlined a years-long process to develop low-income housing, a long road few if any are now traveling in our region. Second, more than 1,500 open jobs in the area lingered on the Michigan Talent Connect website in November, long after the end of seasonal employment surges.

So as leaders set New Years resolutions for the Grand Traverse region, top on that list should be taking action to address the ongoing workforce housing crisis.

Because we simply can't afford another year of talk without action.

### The Issue

■ Talk about affordable housing continues

### Our View

■ Lip service soon will become too little, too late





U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, DC 20410-5000



OFFICE OF PUBLIC AND INDIAN HOUSING

January 17, 2018

Mr./Ms. Anthony Lentych  
Traverse City Housing Commission  
150 Pine St.  
Traverse City, MI 49684

Dear Mr./Ms. Lentych:

The U.S. Department of Housing and Urban Development is pleased to inform you that the (Applicant Name) has been selected to receive an award for the FY 2017 Family Self-Sufficiency Program (FSS) competition for the following:

**Total Renewal FSS Program Coordinator Position(s): 1 Total Amount: \$67224**

By accepting this award, you assume certain administrative and financial responsibilities, including timely submission of all financial and programmatic reports, resolution of all interim FSS audit findings and consent to reviews. You will also be required to comply with all of the provisions in the FY17 FSS Notice of Funding Availability (NOFA) including the Affirmatively Furthering Fair Housing requirements. (Tribes/TDHEs are exempt from this requirement.)

Per the FY 2017 FSS NOFA, FSS funds may be used to perform routine Housing Choice Voucher (HCV) and/or Public Housing (PH) program functions *only if it enhances the effectiveness of the FSS program*, and does not interfere with the FSS Coordinator's ability to fully fulfill the role of the FSS Program Coordinator as his/her primary work. **FSS Coordinator positions MUST NOT be used to balance or fill-in gaps in traditional staffing. Performance of routine HCV and/or PH functions for non-FSS families does not enhance the effectiveness of the FSS program and is therefore an ineligible use of FSS funds. If a FSS coordinator will perform some PH or HCV functions, your agency must submit a request to HUD explaining how performing such duties enhance the FSS program; HUD approval is required before the FSS Coordinator performs these functions.**

Please refer to the FY2017 FSS NOFA, and the Grant Agreement for detailed information regarding administrative, financial, reporting requirements, and other terms and conditions of the award.

In previous years, Family Self-Sufficiency (FSS) awards were contracted through a paper-process, whereby grantees signed a Grant Agreement and a HUD-1044 form and returned it to their local HUD Field Office. Beginning in FY2017, awards for the Family Self-Sufficiency (FSS) program