

# *Faces of Fair Housing*



*2018 Annual Report*



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## *CTHC Executive Director*



*Greetings,*

*Thank you for reading our report. Please contact us with comments and feedback at any time. We strive to continue improving both our properties and programs, and over the years have received great suggestions and ideas from residents, employees, partners and community members.*

*This year our country celebrated the 50th anniversary of the Fair Housing Act, landmark legislation that prohibits discrimination when selling or renting based on seven protected classes - race, color, religion, national origin, sex, disability, and familial status. The goal is a housing market in which a person's background does not arbitrarily restrict access. Our organization is committed to following the spirit and intent of this regulation.*

*On December 31, 2018, we are ending our Homeownership Program. This was a huge success for us for 21 years. It was started in 1997, and with the assistance of many partners, especially the cities of Temple and Belton and several builders, 438 families were able to become homeowners with the down payment assistance provided. Due to increasing home prices that were not matched by increases in income limits, the program had tapered off significantly. Fortunately, there are now other products and providers in the marketplace that can assist future homebuyers.*

*Through both reserves and grant funding, we were able to make major improvements at several of our properties this year in addition to expanding our services to improve the quality of life for our residents.*

*We wish you Happy Holidays and all the best for a great 2019!*

*Sincerely,*

*Barbara B. Bozon*

*Barbara B. Bozon, CPA  
Executive Director*

## *CTHC Board of Commissioners*



*Steve Wolfe, Chair*

*Quote from the CTHC Chair --*

*April marks the 50th anniversary of when the 1968 Civil Rights Act, which contained the Fair Housing Act, was passed into law. The Fair Housing Act is the first law to effectively prohibit discrimination in housing. Today, the Central Texas Housing Consortium continues its work improving housing opportunities in Temple and Belton while fulfilling the mission that began 50 years ago.*



*Kathy Brandner, Vice Chair*



*John Cunningham*



*Patricia Bogdan-Lawson*



*Todd Schiller*



*Linda Angel*



*Andrew Garcia*

## *Fair Housing Act - 50 Years*

The year 2018 marks the 50th anniversary of the Fair Housing Act. This landmark legislation was enacted on April 11, 1968, to protect both buyers and renters when seeking a place to live by outlawing discrimination in housing sales, rentals or brokerage services. It was the last of the three great federal civil rights acts passed in the 1960s, including the Civil Rights Act of 1964 and the Voting Rights Act.



Fair housing is not just an important tool for eliminating discrimination; it also helps to strengthen families, communities, businesses, and our overall economy. Fulfillment of the letter and spirit of the law means that every community can be a place of opportunity where people can live in diverse, inclusive, accessible neighborhoods with quality schools, healthy foods, meaningful jobs, health care, green spaces, quality credit, and the other factors that frame and affect our lives.



## *CTHC Statistics*

### **NUMBER OF APARTMENTS**

Belton Housing Authority - 196  
Temple Housing Authority - 987  
TOTAL - 1,183

### **NUMBER OF RESIDENTS**

Belton Housing Authority - 387  
Temple Housing Authority - 1,582  
TOTAL - 1,969

### **HOUSEHOLD DEMOGRAPHICS**

Hispanic	520
Non-Hispanic	<u>1,449</u>
TOTAL	1,969

White	1,329
Black	563
Indian/Alaskan	4
Asian/Pacific Islander	29
Mixed	<u>44</u>
TOTAL	1,969

**NUMBER OF EMPLOYEES - 64**

**VOLUNTEER HOURS - 736**

# *Grants*

## **Belton Housing Authority**

- © 2015 ROSS Service Coordinator - \$156,419
- © 2018 Capital Fund - \$269,393
- © 2018 Central Texas Housing Finance Corporation - \$50,000 for Rural Development cabinet replacement in selected units

## **Temple Housing Authority**

- © 2018 Capital Fund - \$576,757
- © SOAR [Savings, Opportunities, Assets, Results] - \$14,000 (CTHC partnered with the United Way of Central Texas and other agencies for a HUD Assets for Independence - Individual Development Account grant. The total grant is \$100,000. CTHC contributed \$14,000 which is specifically for CTHC residents' education or homeownership needs.)

## **Central Texas Housing Consortium**

- © 2018 United Way Community Investment - \$8,400 (To assist new move-ins with rent and security deposit)



*Resident  
Advisory  
Board*

## *Resident Services and Activities*

### **Services Available to CTHC Residents**

Computer Lab/Classes  
College Scholarships  
Youth Programs  
Senior Adult Activities  
Job Search Assistance  
Tutoring  
Volunteer Opportunities  
Meals Programs  
Referrals to Community Partners / Service Agencies



*2018 Graduation Celebration*



*Family Fall  
Festival*



*Domino Tournament  
at Friendship House  
Juneteenth  
Celebration*





## FY 2018 Statistics

College Enrollment: 77 residents attended college with 7 graduates: 5 from Temple College, 1 from Texas A&M University - Central Texas and 1 from Central Texas Beauty College

Scholarships: 9 scholarships awarded

Employment: 14 residents employed by CTHC

Youth: 299 youth participated in 13 self-sufficiency programs

Assessments: 65 elderly assessments were completed with 214 referrals for services made



*Senior Adult  
Activities at  
Rose Hall*



*Youth Field Trip  
to Texas A&M  
University - one  
of several college  
visits offered  
each year*

*Autumn Leaves Community Garden  
and Produce to Share*



## *Capital Improvements for Fiscal Year 2018*

### **Belton Housing Authority** **\$365,976 — 8 Projects**

- ⊙ HVAC replacement with mini-splits in 1 bedroom apts.
- ⊙ Exterior site lighting rewire
- ⊙ Removal of cupolas
- ⊙ Asbestos abatement for dryer connection installation
- ⊙ Picnic table cover

### **Temple Housing Authority** **\$1,592,325 — 37 Projects**

- ⊙ Resurface exterior stairs at Adams Bend
- ⊙ Exterior painting of Autumn Leaves and Ratliff
- ⊙ Sidewalk replacement at Carver Homes
- ⊙ Siding, soffit and fascia replacement at Carver Homes
- ⊙ Installation of bedroom ceiling fans at Chateau Apartments
- ⊙ Paint Frances Graham Hall balcony rails
- ⊙ Painting of interior doors and frames at Frances Graham Hall
- ⊙ Elevator oil removal and jack replacement at Frances Graham Hall
- ⊙ Frances Graham Hall hot water circulating manifold replaced
- ⊙ Completion of French Crossing Apartments renovation, including landscaping and replacement of fence and sign
- ⊙ ADA renovation at Golden Haven
- ⊙ Cabinet replacement at the Kyle
- ⊙ HVAC replacement at the Kyle
- ⊙ Metal awning replacement at the Kyle
- ⊙ ADA conversion at Raintree
- ⊙ Tub and surround upgrade in 26 Raintree apartments
- ⊙ Landscape upgrade with sprinkler system expansion at Raintree



*Carver Sidewalk  
Replacement*



*Kyle Metal Awnings*

## *Achievements*

- ⊙ Maintained average occupancy over 98% for the entire year
- ⊙ 39 employees qualified for Wellness Program bonus
- ⊙ Chamber of Commerce Ribbon Cutting held for Grand Opening of French Crossing Apartments
- ⊙ Mark Cyr received Texas NAHRO “Resident of the Year” award
- ⊙ Resident Surveys completed for all properties
- ⊙ Autumn Leaves community garden expanded at request of residents
- ⊙ CTHC was honored by Workforce Solutions of Central Texas for hiring veterans
- ⊙ Belton Housing Authority “National Night Out Block Party” was selected as Best Theme/Activities by the City of Belton Police Dept.
- ⊙ Alexander Anadon, CTHC Maintenance employee, received Excellence in Workforce Achievement award from Workforce Solutions of Central Texas
- ⊙ CTHC resident Allen Murphy won five medals participating in the Wounded Warriors Special Olympics through the V.A.



*Ribbon Cutting for  
French Crossing  
Apartments*



*Alexander Anadon*

*Mark Cyr Receives  
Award from Barbara  
Bozon*



# *Financial Report*

**Insured Value: \$79,630,323**

**Combined Statement of Revenues, Expenses and Changes in Fund Net  
Assets for the Fiscal Year Ended September 30, 2018**

**Operating Revenues**

Resident Revenue		5,458,932
Government operating grants		2,006,589
Other revenue		1,104,778

<b>Total Operating Revenues</b>	<b>\$</b>	<b>8,570,299</b>
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**Operating Expenses**

Administrative		1,853,288
Resident Services		279,438
Utilities		834,164
Maintenance		2,593,173
General		403,352
Extraordinary maintenance		330,087
Depreciation		2,388,152

<b>Total Operating Expenses</b>	<b>\$</b>	<b>8,681,654</b>
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<b>Operating Income (Loss)</b>	<b>\$</b>	<b>(111,355)</b>
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**Non-operating Revenues (Expenses)**

Investment Income		103,948
Gain (loss) on disposal of fixed assets		19,676
Casualty Loss (non capitalized)		461
Insurance Proceeds		-
Extraordinary/Special Items (Net Gain/Loss)		-
Interest Expense		(97,618)
Government capital grants		366,709

<b>Total non-operating revenues (expenses)</b>		<b>393,176</b>
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<b>Change in Net Position</b>	<b>\$</b>	<b>281,821</b>
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Total net Position--beginning		30,004,796
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Prior Period Adjustments		-
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<b>Total Net Position--Ending</b>	<b>\$</b>	<b>30,286,617</b>
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## Combined Statement of Net Position as of September 30, 2018

### Assets

#### Current Assets

Cash and cash equivalents	997,171
Restricted cash	-
Prepaid Expenses	748
Investments	8,709,445
Investments - restricted	118,982
Receivables - net of allowance	17,623
Inventories	119,269
Allowance for obsolete inventories	(4,926)

<b>Total current assets</b>	<b>\$ 9,958,312</b>
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#### Noncurrent Assets

##### Capital Assets:

Land	760,993
Buildings	62,260,482
Equipment	1,010,338
Construction in Process	21,583
Less: Accumulated Depreciation	(40,051,195)

Net Capital Assets	24,002,201
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<b>Total Noncurrent assets</b>	<b>\$ 24,002,201</b>
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<b>Total Assets</b>	<b>\$ 33,960,513</b>
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### Liabilities

#### Current Liabilities

Accounts payable	81,857
Accounts payable - Other governments	108,230
Accrued liabilities	397,166
Resident security deposits	299,900
Unearned Revenues	45,633
Notes payable - current portion	56,438

<b>Total current liabilities</b>	<b>\$ 989,224</b>
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#### Noncurrent liabilities

Notes payable	2,620,972
Other Long Term Liabilities	63,700

<b>Total noncurrent liabilities</b>	<b>\$ 2,684,672</b>
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<b>Total Liabilities</b>	<b>\$ 3,673,896</b>
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#### Net Position

Net Investment In Capital Assets	21,324,791
Restricted Net Position	641,094
Unrestricted Net Position	8,320,732

<b>Total Net Position</b>	<b>\$ 30,286,617</b>
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<b>Total Liabilities &amp; Net Position</b>	<b>\$ 33,960,513</b>
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## *Projects for Fiscal Year 2019*

- ⊙ Adams Bend - ceiling drywall overlay
- ⊙ Autumn Leaves - landscape improvements
- ⊙ Autumn Leaves / Crestview / Jonathan Moore / Ratliff - replacement of electronic door locks
- ⊙ Autumn Leaves / Ratliff - gas line / riser replacement
- ⊙ Autumn Leaves / Ratliff - tree trimming
- ⊙ Autumn Leaves / Ratliff - porch resurfacing
- ⊙ Autumn Leaves / Ratliff - install storage closets on rear porches
- ⊙ Autumn Leaves / Ratliff - install attic insulation
- ⊙ BHA Public Housing - replace siding and paint
- ⊙ BHA Public Housing - tree trimming
- ⊙ BHA Resident Center - replace sign
- ⊙ BHA Rural Development - replace cabinets
- ⊙ Carver - ADA unit conversion
- ⊙ Crestview - replace kitchen cabinets in 28 apartments
- ⊙ Crestview / Jonathan Moore - electrical meter replacement
- ⊙ Crestview / Jonathan Moore - ADA unit conversion
- ⊙ Heritage Apts. - replace siding, soffit and fascia
- ⊙ Kyle - window replacement
- ⊙ Raintree - resurface pool interior and deck
- ⊙ Raintree - continue tub and surround replacement
- ⊙ Tembell - siding, soffit and fascia replacement
- ⊙ Temple College Apts. - HVAC replacement

*Every child deserves to live in a  
place of opportunity.*



## *Fair Housing in Action*

- ⊙ Fair Housing training provided to all CTHC employees
- ⊙ ADA certified coordinator on staff
- ⊙ 171 ADA reasonable accommodation requests processed during Fiscal Year 2018
- ⊙ Professional training provided to the Resident Advisory Board
- ⊙ Celebrations and events sponsored for CTHC residents and the community:
  - ⊙ National Night Out
  - ⊙ Black History Month
  - ⊙ Cinco de Mayo
  - ⊙ Parents' Day
  - ⊙ Health/Resource Fairs
  - ⊙ "The Real World" Training for Youth
- ⊙ Resident Newsletters
- ⊙ Participation in United Way SOAR Program



*Health Fair at  
Rose Hall*

*Inclusive, fair housing opportunities don't happen  
on their own.*

*We all have a role to play to ensure our communities  
are welcoming and accessible for all.*



*Youth Participate in  
"The Real World"*

# Our Mission Statement

*Provide and professionally manage affordable housing of reasonable quality. Administer programs that offer opportunities for low income persons to advance in society. Be a leader and work in partnership with other organizations to help enhance the quality of life for residents.*



## Central Texas Housing Consortium

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