

# **INVESTMENT AT RISK: Public Housing in Minnesota**

## **APPENDICES**

*This document is a companion to the report "Investment at Risk: Public Housing in Minnesota" which may be found at [www.mhponline.org](http://www.mhponline.org).*

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## Appendix A: Data Sources and Methods

Data sources for this study include the following:

### MHP Survey

During the summer of 2007, MHP conducted a written survey of the 124 housing authorities (HAs) administering public housing in Minnesota. The survey was designed based on feedback from HA administrators, researchers, and others (see Appendix B for survey questions). The survey was mailed out electronically and by post in July, 2007. Follow up calls to solicit completed surveys and to clarify confusing responses continued throughout the summer. Collection of the survey was concluded by September, 2007. A total of 83 surveys representing 84 HAs were returned. (One of the surveys was completed by an administrator responsible for both the Blue Earth EDA and the Mankato EDA.) The 84 respondent HAs represented 68% of all of the HAs administering public housing, and 90% of all units in the state. Note that all of the non-responder HAs are classified as "small" or "very small" by HUD, and all of the larger HAs responded to the survey. See Appendix F for a statistical comparison of responders versus non-responder housing authorities.

**MHP Public Housing Responders and Non-Responders**

	All Units ( <i>ACC Units</i> )		Housing Authorities (HAs)	
	Number	Percent	Number	Percent
Responders	19,277	90.3%	84	67.7%
Non-responders	2,068	9.7%	40	32.3%
Total	21,345	100%	124	100%

### HUD Resident Characteristics Report (RCR)

Resident Characteristics Report (RCR) data from May 31, 2007 was provided by HUD in the summer of 2007 for each of the 124 HAs administering public housing in Minnesota. The RCR data details information about the number of units administered by each HA, demographics of residents, amount paid by resident households, etc. MHP survey data for some questions was matched with RCR data for the corresponding HAs for analysis to get a more accurate understanding based on the number of actual units represented. RCR data can be accessed at <https://pic.hud.gov/pic/RCRPublic/rcrmain.asp>.

### Other HUD data

Funding data, cities with public housing, types of units, and other data was provided by the Minneapolis HUD Field Office and supplemented with data from the HUD website at <http://www.hud.gov/>.

### Waiting List data from HousingLink

Minneapolis-based HousingLink collects information on an ongoing basis about waiting lists for public housing. This data was current as of October 31, 2007 for the Twin Cities metropolitan area and November 6, 2007 for Greater Minnesota.

#### Minnesota Housing (MHFA) PARIF grant application data

In 2007, Minnesota Housing solicited applications from HAs for grants for public housing through the Preservation Affordable Rental Investment Fund (PARIF) program. These grants, totaling \$5 million, could be used for both capital and operating funding. Basic information about the applications and copies of the narratives, and awards made were provided to MHP for analysis.

#### Supplemental interviews, research reports, and media reports

Data was collected via personal communication with local public housing administrators, HUD officials, advocates, and others.

#### American Community Survey data

The American Community Survey (ACS) is conducted by the US Bureau of the Census to gather data between the decennial censuses. Eventually, the ACS will replace the census "long form" of the census. See <http://www.census.gov/acs/www/index.html> for more information.

## Appendix B: MHP Public Housing Survey Questions

*This survey was mailed out to each of the 124 housing authorities with public housing in Minnesota in the summer of 2007.*

### A. More money for public housing

1. If you had additional funding available to your PHA/HRA for public housing, what would your priorities be? *Check one box to indicate the priority level for each of the following factors.*

	Higher priority	Medium priority	Lower priority	Not a priority
Maintenance				
Housing managers				
Security				
Cutting tenant costs				
Capital Improvements				
Other_____				
Other_____				

Of the factors listed above, which is your most serious need? \_\_\_\_\_

2. If you had additional money available to you *specifically for capital improvements* for public housing, what capital improvements would you be your priorities and why? *Please list general priorities.*

### B. Changes over the last five years in public housing

3. *Many PHAs/HRAs have noted challenges in maintaining, managing, and ensuring safety of public housing properties as desired because of squeezed budgets. Please comment on the following items.*

Compare your PHA's/HRA's ability to <b>manage properties (leasing, occupancy, tenant issues etc.)</b> now versus five years ago ( <i>circle one</i> ):	Much better now	Somewhat better now	About the same now	Somewhat worse now	Much worse now
If there has been a change, please explain why:					
Compare your PHA's/HRA's ability to <b>maintain properties (repairs, groundskeeping, janitorial work, etc.)</b> now versus five years ago ( <i>circle one</i> ):	Much better now	Somewhat better now	About the same now	Somewhat worse now	Much worse now
If there has been a change, please explain why:					
Compare your PHA's/HRA's ability to <b>ensure safety and security of properties</b> now versus five years ago ( <i>circle one</i> ):	Much better now	Somewhat better now	About the same now	Somewhat worse now	Much worse now
If there has been a change, please explain why:					

4. Many PHAs/HRAs across the country have had to change the way they cover utility costs in the last five years to accommodate rising utility prices and tight budgets. What changes has your PHA/HRA made in the way that tenants are charged for utilities, if any, to adjust for rising utility prices?
5. Has your minimum rent policy changed in the last five years? If so, please describe the change. (circle) YES / NO
6. Do you offer supportive services (example: crises management counseling) for public housing residents? If so, have the supportive services offered changed over the last five years, and how? (circle) YES / NO
7. In the last five years, has your PHA/HRA put in place admissions preferences for higher- income households who will pay more rent as a measure for coping with budget shortfalls? If so, please describe. (circle) YES / NO
8. In the past five years, have any of your public housing properties been sold, or are there plans to sell any of the properties? (circle) YES / NO  
If YES:
  - a. Please comment on the reasons for selling properties.
  - b. How many units have been sold?
  - c. How many units are you considering selling?
  - d. Are there plans to replace sold units with vouchers or other programs? How many units? What income levels would they be affordable to?
9. Aside from the items mentioned above, has your PHA/HRA taken any other measures to cope with budget shortfalls? Please describe.

**C. Value, Financial Status, and Occupancy of Public Housing**

10. Please provide the total insured value of all of your PHA/HRA's public housing properties combined. *This will be useful in making a public policy statement about the value of existing public housing properties and the need for capital improvements.*
11. Please give an estimate of the number of months of routine operating expenses for public housing that your PHA/HRA has available in cash reserves at present.
12. Please provide your PHA/HRA's current estimated occupancy rate for public housing.

# Appendix C: Eligibility, Income Limits, and Rent-Setting for Public Housing<sup>1</sup>

## I. Eligibility rules for applicants

Public housing is limited to low-income families and individuals. An HA determines eligibility based on:

- 1) Annual gross household income
- 2) Qualification as an elderly person, a person with a disability, or as a family<sup>2</sup>
- 3) U.S. citizenship or eligible immigration status.

## II. Income rules and preferences

- Forty percent of new admissions in public housing must be extremely low-income [at or below 30% of the area median income (AMI)]
- The income limit of public housing residents cannot exceed 80% of AMI
- Families below 80% of AMI and otherwise eligible cannot be categorically denied public housing by an HA.
- However, HAs may establish a system of local preferences, if desired, for admission of applicants. For example, preferences for lower or higher income people, or for elderly, disabled, and/or displaced singles can also be adopted as local preferences, as can preferences for full-time working people over part-time working people.

## III. Rent determination

Rent, referred to as Total Tenant Payment (TTP), is set based on a family's anticipated gross annual income (income from all sources by all family members 18 years of age or older) minus any applicable deductions. Deductions include \$480 for each dependent, \$400 from the annual income for an elderly family or a person with a disability, as well as other deduction, such as for medical expenses for families headed by a seniors or people with disabilities, or for child care enabling a parent to work.

TTP is set at the **highest** of the following:

- 30% of the monthly adjusted income or
- 10% of monthly income or
- welfare rent, if applicable or
- a minimum rent set by a housing authority of up to \$50

HAs may choose to set ceiling rents as a cap on income-based rent; ceiling rents must be the same as the flat rent (market) rate. Families may opt to pay the flat rent rate in lieu of a TTP set rate based on their income if desired.

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<sup>1</sup> For more information visit the following HUD website links: [http://www.hud.gov/offices/pih/phr/about/ao\\_faq.cfm](http://www.hud.gov/offices/pih/phr/about/ao_faq.cfm), <http://www.hud.gov/renting/phprog.cfm>, and <http://www.hud.gov/utilities/intercept.cfm?offices/pih/programs/ph/rhiip/phguidebooknew.pdf>.

<sup>2</sup> Individual housing authorities have the discretion to define a family as a single non-disabled and non-elderly person in some cases. For more information, see the National Housing Law Project at <http://www.nhlp.org/html/hlb/396/396eligibility.htm>.

## Appendix D: Public Housing in Minnesota by County

Each county is listed with the housing authorities and cities with public housing within its boundaries. Some HAs serve multiple counties, but the city location is listed only in the county in which it is located.

County	Housing Authority (HA)	Cities with Public Housing Property
Aitkin	AITKIN COUNTY HRA	Aitkin
		Hill City
		McGregor
Anoka	COLUMBIA HEIGHTS HRA	Columbia Heights
Anoka	METRO HRA	Blaine
		Coon Rapids
Anoka	MINNEAPOLIS PHA	St. Francis
		Columbia Heights
Becker	BECKER COUNTY EDA	Detroit Lakes
		Frazee
		Lake Park
		Audubon
	Callaway	
Becker	DETROIT LAKES HRA	Detroit Lakes
Beltrami	BEMIDJI HRA	Bemidji
Benton	ST. CLOUD HRA	St. Cloud
Big Stone	BIG STONE COUNTY HRA	Ortonville
Blue Earth	BLUE EARTH COUNTY EDA	Eagle Lake
		Lake Crystal
		Madison Lake
		Mapleton
Blue Earth	MANKATO EDA	Mankato
Brown	NEW ULM EDA	New Ulm
Brown	SLEEPY EYE HRA	Sleepy Eye
Carlton	CARLTON HRA	Carlton
Carlton	CLOQUET HRA	Cloquet
Carlton	MOOSE LAKE HRA	Moose Lake
Carver	CARVER COUNTY CDA	Carver
		Chanhassen
		Chaska
		Cologne
		Norwood Young America
		Victoria
		Waconia
		Watertown
Carver	MINNEAPOLIS PHA	Chaska
		Watertown
Cass	CASS COUNTY HRA	Backus
Cass	CASS LAKE HRA	Cass Lake
Cass	PINE RIVER HRA	Pine River
Cass	WALKER HRA	Walker

County	Housing Authority (HA)	City with PH property
Chippewa	MONTEVIDEO HRA	Montevideo
Chisago	LINDSTROM HRA	Lindstrom
Clay	BARNESVILLE HRA	Barnesville
Clay	CLAY COUNTY HRA	Dilworth
		Hawley
		Ulen
Clay	MOORHEAD PHA	Moorhead
Clearwater	BAGLEY HRA	Bagley
Cottonwood	MOUNTAIN LAKE HRA	Mountain Lake
Cottonwood	WINDOM HRA	Windom
Crow Wing	BRAINERD HRA	Brainerd
Crow Wing	CROSBY	Crosby
Crow Wing	PEQUOT LAKES HRA	Pequot Lakes
Dakota	DAKOTA COUNTY CDA	Eagan
		Farmington
		Hastings
		Inver Grove Heights
		Lakeville
		Mendota Heights
		Rosemount
		West St. Paul
		Apple Valley
Burnsville		
Dakota	SOUTH ST PAUL HRA	South St. Paul
Dodge	DODGE CENTER	Dodge Center
Dodge	SOUTHEAST MN MULTI-COUNTY HRA	Kasson
		Mantorville
Douglas	ALEXANDRIA HRA	Alexandria
Douglas	DOUGLAS COUNTY HRA	Alexandria
		Brandon
		Evansville
		Kensington
		Miltona
		Osakis
Faribault	BLUE EARTH HRA	Blue Earth
Freeborn	ALBERT LEA HRA	Albert Lea
Goodhue	RED WING HRA	Red Wing
Goodhue	SOUTHEAST MN MULTI-COUNTY HRA	Cannon Falls
		Pine Island
		Wanamingo
		Zumbrota
Grant	GRANT COUNTY HRA	Ashby
		Barrett
		Elbow Lake
		Herman
		Hoffman

County	Housing Authority (HA)	City with PH property
Hennepin	BLOOMINGTON HRA	Bloomington
Hennepin	HOPKINS	Hopkins
Hennepin	METRO HRA	Eden Prairie
		Edina
		Golden Valley
		Maple Grove
		Minnnetonka
		Plymouth
		Richfield
Hennepin	MINNEAPOLIS PHA	Eden Prairie
		Golden Valley
		Maple Grove
		Minneapolis
		Minnnetonka
		New Hope
Hennepin	MOUND HRA	Mound
Hennepin	ST LOUIS PARK HA	St. Louis Park
Hubbard	PARK RAPIDS HRA	Park Rapids
Isanti	BRAHAM HRA	Braham
Isanti	CAMBRIDGE EDA	Cambridge
Itasca	GRAND RAPIDS HRA	Grand Rapids
Itasca	ITASCA COUNTY HRA	Calumet
		Taconite
Jackson	JACKSON HRA	Jackson
Kanabec	MORA HRA	Mora
Kandiyohi	WILLMAR HRA	Willmar
Kittson	NW MN MULTI-COUNTY HRA	Hallock
		Kennedy
		Lake Bronson
		Lancaster
Koochiching	INTERNATIONAL FALLS HRA	International Falls
Lac Qui Parle	MADISON HRA	Madison
Lake	TWO HARBORS HRA	Two Harbors
Lake of the Woods	BAUDETTE HRA	Baudette
Le Sueur	LE SUEUR HRA	Le Sueur
Le Sueur	MONTGOMERY HRA	Montgomery
Lincoln	LAKE BENTON HRA	Lake Benton
Lincoln	LINCOLN COUNTY	Arco
		Hendricks
		Ivanhoe
		Tyler
		Verdi
Lyon	COTTONWOOD HRA	Cottonwood
Lyon	MARSHALL PH	Marshall
Lyon	TRACY HRA	Tracy

County	Housing Authority (HA)	City with PH property
Marshall	NW MN MULTI-COUNTY HRA	Middle River
		Oslo
Marshall	WARREN	Warren
Martin	FAIRMONT HRA	Fairmont
McLeod	HUTCHINSON HRA	Hutchinson
Meeker	LITCHFIELD HRA	Litchfield
Meeker	MEEKER COUNTY HRA	Cosmos
		Dassel
		Grove City
Mille Lacs	PRINCETON HRA	Princeton
Morrison	LITTLE FALLS HRA	Little Falls
Mower	AUSTIN HRA	Austin
Mower	MOWER COUNTY HRA	Adams
		Dexter
Nobles	WORTHINGTON HRA	Worthington
Nicollet	NORTH MANKATO HRA	North Mankato
Nicollet	ST. PETER HRA	St. Peter
Olmsted	OLMSTED COUNTY HRA	Rochester
Otter Tail	FERGUS FALLS HRA	Fergus Falls
Otter Tail	HENNING HRA	Henning
		Henning
		Underwood
		New York Mills
Otter Tail	PERHAM HRA	Pelican Rapids
		Perham
Pennington	NW MN MULTI-COUNTY HRA	St. Hilaire
Pennington	THIEF RIVER FALLS HRA	Thief River Falls
Pine	PINE CITY HRA	Pine City
Pipestone	PIPESTONE HRA	Pipestone
Polk	CROOKSTON HRA	Crookston
		Climax
		Erskine
		Fertile
		Fisher
Pope	GLENWOOD HRA	Fosston
		Glenwood
Ramsey	METRO HRA	Roseville
		Shoreview
Ramsey	MINNEAPOLIS PHA	Mounds View
Ramsey	ST PAUL PHA	St. Paul
Red Lake	RED LAKE FALLS	Red Lake Falls
Redwood	REDWOOD FALLS HRA	Redwood Falls
Renville	RENVILLE COUNTY HRA	Franklin
		Morton
		Sacred Heart
Rice	FARIBAULT	Faribault
Rock	LUVERNE HRA	Luverne

County	Housing Authority (HA)	City with PH property
Roseau	GREENBUSH HRA	Greenbush
Roseau	NW MN MULTI-COUNTY HRA	Badger
Roseau	WARROAD HRA	Warroad
Saint Louis	CHISHOLM HRA	Chisholm
Saint Louis	COOK HRA	Cook
Saint Louis	HRA OF DULUTH	Duluth
Saint Louis	ELY HRA	Ely
Saint Louis	EVELETH HRA	Eveleth
Saint Louis	GILBERT HRA	Gilbert
Saint Louis	HIBBING HRA	Hibbing
Saint Louis	VIRGINIA HRA	Virginia
Scott	SCOTT COUNTY CDA	Shakopee
		Prior Lake
		Savage
Sherburne	PRINCETON HRA	Princeton
Sherburne	ST. CLOUD HRA	St. Cloud
Stearns	MELROSE HRA	Melrose
Stearns	SAUK CENTRE HRA	Sauk Centre
Stearns	ST. CLOUD HRA	St. Cloud
Stearns	STEARNS COUNTY HRA	Albany
		Sartell
		St. Joseph
Stevens	MORRIS HRA	Morris
Swift	BENSON HRA	Benson
Todd	LONG PRAIRIE HRA	Long Prairie
Todd	STAPLES HRA	Staples
Todd		Browerville
Wabasha	SOUTHEAST MN MULTI-COUNTY HRA	Lake City
		Plainview
		Wabasha
Wadena	WADENA HRA	Wadena
Waseca	JANESVILLE HRA	Janesville
Waseca	NEW RICHLAND HRA	New Richland
Waseca	WASECA HRA	Waseca
Washington	FOREST LAKE HRA	Forest Lake
Washington	WASHINGTON COUNTY HRA	Cottage Grove
		Oakdale
		St. Paul Park
		Woodbury
Watonwan	ST. JAMES HRA	St. James
Wilkin	BRECKENRIDGE	Breckenridge
Winona	WINONA HRA	Winona
Wright	DELANO HRA	Delano
Yellow Medicine	CLARKFIELD HRA	Clarkfield

## Appendix E: Public Housing Authorities by Size and Survey Participation

Each housing authority with public housing is listed below with its size, number of units, and MHP survey participation information. The *ACC units* (Annual Contributions Contract units) figure is the sum total of all occupied units, vacant units, units under renovation, and units used for other purposes by the HA. The *50058s required* figure serves as the closest approximation of number of units currently in use by tenants. This figure includes only occupied or unreported units, and excludes vacant units or units used for other purposes. These numbers were tabulated using May 31, 2007 data.

### HUD Size Designation of Housing Authorities with Public Housing

HUD Size of Housing Authority	HUD Size Definition
Extra Large	Over 10,000 units
Large	1,250-9,999 units
High medium	500-1,249 units
Low medium	250-499 units
Small	50-249 units
Very small	1-49 units

### Public Housing Authorities by Size and Survey Participation

Housing Authority Name	HA Size (HUD)	Total ACC units	Units with 50058s required	MHP survey responder
AITKIN COUNTY HRA	small	145	123	yes
ALBERT LEA HRA	small	179	161	yes
ALEXANDRIA HRA	small	130	128	no
AUSTIN HRA	low medium	361	349	yes
BAGLEY HRA	very small	35	34	no
BARNESVILLE HRA	very small	30	26	no
BAUDETTE HRA	very small	19	19	yes
BECKER COUNTY EDA	very small	25	25	yes
BEMIDJI HRA	small	120	115	yes
BENSON HRA	small	109	98	no
BIG STONE COUNTY HRA	small	59	50	yes
BLOOMINGTON HRA	very small	26	26	yes
BLUE EARTH COUNTY EDA	small	66	61	yes
BLUE EARTH HRA	small	56	46	yes
BRAHAM HRA	very small	32	30	yes
BRAINERD HRA	small	203	195	yes
BRECKENRIDGE	small	85	57	yes
CAMBRIDGE EDA	very small	45	45	no
CARLTON HRA	very small	20	19	yes
CARVER COUNTY HRA	small	81	75	yes
CASS COUNTY HRA	very small	12	11	no
CASS LAKE HRA	small	50	50	no
CHISHOLM HRA	small	109	93	no
CLARKFIELD HRA	very small	34	20	no
CLAY COUNTY HRA	very small	24	21	yes
CLOQUET HRA	small	80	76	yes
COLUMBIA HEIGHTS HRA	small	101	100	no
COOK HRA	small	60	58	yes

Housing Authority Name	HA Size (HUD)	Total ACC units	Units with 50058s required	MHP survey responder
COTTONWOOD HRA	very small	40	36	yes
CROOKSTON HRA	small	67	60	yes
CROSBY	small	59	57	yes
DAKOTA COUNTY CDA	low medium	324	306	yes
DELANO HRA	very small	30	30	no
DETROIT LAKES HRA	small	91	84	yes
DODGE CENTER	very small	38	35	no
DOUGLAS COUNTY HRA	very small	28	28	no
DULUTH HRA	high medium	1101	1061	yes
ELY HRA	small	120	118	yes
EVELETH HRA	very small	34	33	no
FAIRMONT HRA	small	125	115	yes
FARIBAULT	very small	49	46	yes
FERGUS FALLS HRA	small	68	65	yes
FOREST LAKE HRA	very small	41	40	no
GILBERT HRA	very small	49	45	no
GLENWOOD HRA	very small	30	30	no
GRAND RAPIDS HRA	small	92	88	no
GRANT COUNTY HRA	small	80	64	no
GREENBUSH	very small	20	20	no
HENNING HRA	very small	20	16	yes
HIBBING HRA	low medium	310	224	yes
HOPKINS	small	86	76	yes
HUTCHINSON HRA	small	101	101	yes
INTERNATIONAL FALLS HRA	small	80	78	no
ITASCA COUNTY HRA	very small	40	38	yes
JACKSON HRA	small	74	73	yes
JANESVILLE	very small	38	36	yes
LAKE BENTON HRA	very small	25	24	no
LE SUEUR HRA	very small	48	46	yes
LINCOLN COUNTY	very small	20	20	no
LINDSTROM HRA	very small	30	29	no
LITCHFIELD HRA	small	61	60	no
LITTLE FALLS HRA	small	100	95	yes
LONG PRAIRIE HRA	very small	40	40	yes
LUVERNE HRA	small	70	53	yes
MADISON HRA	very small	38	31	yes
MANKATO EDA	small	181	172	yes
MARSHALL PH	small	145	140	no
MEEKER COUNTY HRA	very small	25	24	no
MELROSE HRA	very small	30	26	yes
METROPOLITAN COUNCIL	small	150	150	yes
MINNEAPOLIS PHA	large	6197	6021	yes
MONTEVIDEO HRA	small	58	49	yes
MONTGOMERY HRA	very small	41	38	no
MOORHEAD PHA	small	224	154	yes
MOOSE LAKE HRA	very small	40	39	yes
MORA HRA	very small	43	42	no
MORRIS HRA	small	60	57	yes
MOUND HRA	small	50	49	no
MOUNTAIN LAKE HRA	very small	42	41	yes
MOWER COUNTY HRA	very small	28	27	no

Housing Authority Name	HA Size (HUD)	Total ACC units	Units with 50058s required	MHP survey responder
NEW RICHLAND HRA	very small	30	25	yes
NEW ULM EDA	small	50	50	yes
NORTH MANKATO HRA	small	73	71	yes
NW MN MULTI-COUNTY HRA	small	118	98	yes
OLMSTED COUNTY HRA	small	110	108	yes
OTTER TAIL COUNTY HRA	very small	13	13	yes
PARK RAPIDS HRA	small	71	54	yes
PEQUOT LAKES HRA	very small	24	23	yes
PERHAM HRA	very small	35	31	yes
PINE CITY HRA	very small	34	29	yes
PINE RIVER HRA	very small	40	39	yes
PIPESTONE HRA	small	102	92	yes
PRINCETON HRA	very small	40	37	no
RED LAKE FALLS	very small	23	22	yes
RED WING HRA	small	119	118	yes
REDWOOD FALLS HRA	small	60	47	yes
RENVILLE COUNTY HRA	very small	25	24	yes
SAUK CENTRE HRA	very small	40	40	no
SCOTT COUNTY HRA	small	161	143	yes
SLEEPY EYE HRA	very small	49	42	no
SOUTH ST PAUL HRA	low medium	298	296	yes
SOUTHEAST MN MULTI-COUNTY HRA	small	110	110	yes
ST LOUIS PARK HA	small	159	153	yes
ST PAUL PHA	large	4258	4214	yes
ST. CLOUD HRA	low medium	291	281	yes
ST. JAMES HRA	small	80	65	yes
ST. PETER HRA	small	71	45	yes
STAPLES	small	61	60	no
STEARNS COUNTY HRA	very small	20	19	no
THIEF RIVER FALLS HRA	small	76	75	yes
TODD COUNTY HRA	very small	18	17	yes
TRACY HRA	small	60	55	no
TWO HARBORS HRA	small	58	54	yes
VIRGINIA HRA	low medium	275	264	yes
WADENA HRA	small	61	61	no
WALKER HRA	very small	32	23	no
WARREN	small	78	60	yes
WARROAD HRA	very small	20	19	yes
WASECA	small	60	57	no
WASHINGTON COUNTY HRA	small	65	62	yes
WILLMAR HRA	small	174	171	yes
WINDOM HRA	small	90	86	yes
WINONA HRA	low medium	300	295	yes
WORTHINGTON HRA	small	136	130	yes

## Appendix F: Generalizability of Survey Responses

It is useful to understand the extent to which the results of the MHP public housing survey of housing authorities (HAs) can be generalized to housing authorities across the entire state. While the survey response rate was very good, representing 68% of the HAs in Minnesota and 90% of all public housing units, it is important to compare responder HAs to non-responder HAs statistically. Of the 124 HAs with public housing, 84 responded to the MHP public housing survey, and 40 did not. All ten of the HAs with HUD size classification of "large," "high medium," or "low medium" responded. All 40 non-responders are classified as "small" or "very small". Thus, the 40 small and very small sized HA responders were compared statistically to the 74 small and very small HA non-responders using t-tests.

Comparisons were made across the number of units managed by the HA, as well as the following characteristics of resident households: income, total tenant payment, household type, age of residents, length of stay in public housing, and race/ethnicity.

In general, the small and very small responder and non-responder HAs were similar across most criteria. The exceptions were that non-responder HAs tended to have somewhat fewer units, have a higher proportion of older adults, more single-person households, fewer households with five or more people, and fewer people of color. There were also very small differences in the proportion of households paying \$0 for rent and the length of time of stay. Income and length of stay were not statistically different for responder and non-responder HAs. Additional details are available by contacting MHP.

**Key Differences between Responder and Non-Responder HAs**

Category	Measure	Mean for Responder HAs (n=74)	Mean for Non-Responder HAs (n=40)
<b>Number of Units</b>	ACC Units*	75.2	51.7
<b>Household Type</b>	<i>Distribution of Household Type</i>		
	Elderly only*	40.48%	52.32%
	Disabled only	19.95%	19.98%
	Elderly and disabled	7.66%	5.94%
	Not elderly or disabled	31.91%	21.76%
<b>Age of residents</b>	<i>Distribution of Age of Residents</i>		
	Age 0-17	20.22%	12.19%
	Age 18-50	27.19%	21.36%
	Age 51-61	10.30%	11.63%
	Age 62+*	42.29%	54.81%
<b>Household Size</b>	Average Household Size*	1.70	1.35
	<i>Distribution of Household Size</i>		
	1 in household*	71.03%	82.21%
	2 in household	10.65%	8.06%
	3-4 in household	12.27%	7.57%
	5 or more in household*	6.05%	2.16%
<b>Race and Ethnicity</b>	All people of color*	8.72%	2.70%

\* indicates a statistical difference at the .05 level based on t-tests.

## Appendix G: HUD Grants for Special Projects in Public Housing in Minnesota since 2000

Year	Grant Type	Awardee	Amount	Notes
2000	Public Housing Drug Elimination Program (PHDEP)	Duluth HRA	\$284,924	
2000	Public Housing Drug Elimination Program (PHDEP)	Minneapolis PHA	\$1,465,423	
2000	Public Housing Drug Elimination Program (PHDEP)	Olmsted County HRA	\$25,215	
2000	Public Housing Drug Elimination Program (PHDEP)	St Paul PHA	\$982,450	
2001	Public Housing Drug Elimination Program (PHDEP)	Duluth HRA	\$306,869	
2001	Public Housing Drug Elimination Program (PHDEP)	Minneapolis PHA	\$1,422,062	
2001	Public Housing Drug Elimination Program (PHDEP)	Olmsted County HRA	\$27,026	
2001	Public Housing Drug Elimination Program (PHDEP)	St Paul PHA	\$1,052,788	
2002	HOPE VI Revitalization	HRA of Duluth	\$20,000,000	For Harbor View Homes
2002	HOPE VI Revitalization	Minneapolis PHA	\$14,193,604	For Heritage Park
2002	Resident Opportunities Self Sufficiency (ROSS)	HRA of Duluth	\$46,500	
2002	Resident Opportunities Self Sufficiency (ROSS)	HRA of Duluth:	\$200,000	
2002	Resident Opportunities Self Sufficiency (ROSS)	Minneapolis PHA	\$243,547	
2002	Resident Opportunities Self Sufficiency (ROSS)	St. Paul PHA	\$196,100	
2002	Resident Opportunities Self Sufficiency (ROSS)	South St. Paul HRA	\$56,740	
2003	Resident Opportunities Self Sufficiency (ROSS)	St. Paul PHA	\$350,000	Resident Service Delivery Models for Families, Elderly and Disabled
2004	Resident Opportunities Self Sufficiency (ROSS)	HRA of Virginia	\$50,851	PH Family Self Sufficiency program
2004	Resident Opportunities Self Sufficiency (ROSS)	Minneapolis PHA	\$53,074	PH Family Self Sufficiency program
2004	Resident Opportunities Self Sufficiency (ROSS)	Washington County HRA	\$24,973	PH Family Self Sufficiency program
2006	Public Housing Family Self-Sufficiency (PH FSS)	HRA of Virginia	\$51,359	
2006	Public Housing Family Self-Sufficiency (PH FSS)	Washington County HRA	\$25,986	
2007	Public Housing Family Self-Sufficiency (PH FSS)	HRA of Virginia	\$52,900	
2007	Public Housing Family Self-Sufficiency (PH FSS)	Housing Authority of St. Louis Park	\$20,000	
2007	Public Housing Family Self-Sufficiency (PH FSS)	Washington County HRA	\$26,766	
	<b>TOTAL</b>		<b>\$41,159,157</b>	

## Appendix H: Operating Reserves

MHP survey results for the months of operating reserves held by each respondent housing authority are detailed in the tables below. Operating reserves are measured by two different standards. In past years HUD considered operating reserves equal to six months of routine operating expenses to be sufficient for normal operations. HUD's standard now recommends an "Expendable Fund Balance" (EFB, similar to operating reserves) that varies in months according to the size designation of the HA.

**Months of Operating Reserves A:  
6-month Standard**

	Falls below standard		Meets standard		Total respondents	
	Number of HAs	Number of units (ACC)	Number of HAs	Number of units (ACC)	Number of HAs	Number of units (ACC)
Number	<b>30</b>	<b>9069</b>	43	9422	73	18491
Percent	<b>41.1%</b>	<b>49.0%</b>	58.9%	51.0%	100.0%	100.0%

**Months of Operating Reserves B:  
HUD's "Expendable Fund Balance" (EFB) Standard**

	EFB Standard	Falls below standard		Falls within or exceeds standard	
		Number of HAs	ACC units	Number of HAs	Number of units (ACC)
Very small	6 to 16.3 months	9	245	14	462
Small	4.6 to 12.0 months	11	1151	29	2918
Low medium	4.9 to 11.5 months	3	889	4	1270
High medium	4.7 to 12.6 months	0	0	1	1101
Large	4.0 to 10.3 months	1	6197	1	4258
Total		<b>24</b>	<b>8482</b>	49	10009
Total percent		<b>32.9%</b>	<b>45.9%</b>	67.1%	54.1%

More information about the EFB standard may be found in the HUD document entitled "Financial Indicator Methodology & Analysis Guide" at [http://www.hud.gov/offices/reac/products/fass/fass\\_pdf/analysisguide093006.pdf](http://www.hud.gov/offices/reac/products/fass/fass_pdf/analysisguide093006.pdf).

## Appendix I: Estimation of Insured Value of Public Housing

Estimates of the insured value of public housing are based on survey data for 74 respondent housing authorities (HAs), representing 86% of physical public housing units (ACC units). These 74 HAs have a combined insured value of \$1.71 billion, as reported by HA administrators. For the remaining 14.2% of units (all from “small” and “very small” HAs), the estimated insured value was calculated to be an additional \$255 million.

**Insured Value of Public Housing in Minnesota**

	Number of units (ACC)	% of total	Value
HAs with reported insured value	18306	85.8%	\$1.711 billion
HAs without reported insured value	3039	14.2%	\$0.255 billion
<b>Total</b>	<b>21345</b>	<b>100.0%</b>	<b>\$1.966 billion</b>

Note that for HAs reporting insured values, some properties may be under-insured or over-insured, and the insured value amount may or may not accurately represent the physical value of the properties. For instance, the small HA in Greater Minnesota with the lowest value has an insured value of \$8,000 per unit, while the next lowest rate from another small HA in Greater Minnesota is reported at over \$23,000 per unit. It is likely that the former is under-insured. The insured value per unit also ranges substantially across HAs, even in similar regions. Some of the reasons for this are differences in unit size, number of bedrooms, and unit type at different HAs. Scattered site units with three bedrooms have different construction costs than elevator buildings with one-bedroom units, for example.

Even within a single HA, insured value will fluctuate over time. For example, the insured value of the public housing units for the St. Paul PHA was set by the insurer at \$440 million in 2006 but increased 18% to \$518 million late in 2007 when the insured value was reestablished. The insurer cited inflation in construction costs as the key reason for the increase, which would imply similar increases across the metro, if not the state, and could fall again in the unlikely event of declines in construction costs in the housing sector.

Average insured value per unit by HA size and other details are included in the table below.

**Reported Insured Value by Size of Housing Authority**

HA Size	Number of HAs	Number of units reported	Number of units unreported	Total units	Average insured value per unit*	Total insured value
Large	2	10455	0	10455	\$99,474	\$1,040,000,000
High medium	1	1101	0	1101	\$109,900	\$120,999,900
Low medium	7	2159	0	2159	\$77,447	\$167,208,940
Small	62	3862	2,116	5978	\$82,445	\$492,856,568
Very small	52	729	923	1652	\$87,754	\$144,968,883
<b>TOTAL</b>	<b>124</b>	<b>18,306</b>	<b>3,039</b>	<b>21,345</b>	<b>\$92,107</b>	<b>\$1,966,034,291</b>

\*Weighted average based on number of units per housing authority within each size category.