



PROGRAM OPERATING BUDGETS

**FISCAL YEAR ENDING:
SEPTEMBER 30, 2020**

“Building Success”

Goals, Performance Measurement & Accountability



Dear Board of Commissioners,

The Lowell Housing Authority's fiscal year 2020 budgets are presented here for your review and approval. At this time, the Massachusetts Department of Housing and Community Development (DHCD), has not released the fiscal year 2020 budget guidelines. This delay does not allow authorities with June and September fiscal years to create state operating budgets before the start of our fiscal year. This is not uncommon, but unfortunately delays the passage of our state operating budgets. Therefore, we are presenting operating budgets for our four HUD funded Asset Management Portfolios (AMPs), our Section 8 Housing Choice Voucher and Mainstream Voucher Programs, and our Central Office Cost Center. We anticipate State budgets to follow in October 2019.

The Authority continuously strives to increase reserve levels and financial indicator scores, while maintaining a high level of service to our residents. Increasing reserve levels are imperative in this era of uncertain operating and capital fund subsidy. The Authority has been able to achieve these objectives to this point as a result of the implementation of revenue producing initiatives such as our solar net meter credit contract, an escalating laundry income contract, and rooftop antenna leases. These revenue producing initiatives, combined with operating efficiencies and cost reduction initiatives such as the staff reorganization that was implemented in June, have allowed the Authority to increase its reserve levels over the last four years. As we near the end of fiscal year 2019, we are projecting operating gains across all major programs, which will increase our reserve levels. The budgets presented here are all revenue producing for fiscal year 2020, continuing our trend of increased reserve levels. Our four federal AMPs are budgeted to realize operating gains of \$212K. While the operating gains contribute to the increase in reserve levels, these gains in real dollar amounts are not significant. The budgets for the AMPs include \$940k from our 2019 capital fund for operations. HUD allows agencies to use 25% of its capital funds for operating expenditures. Without this \$940k the AMPs would be realizing a net loss over \$700k.

The revenue budget of the Authority has increased to a projected \$41 million in fiscal year 2020. Our major sources of revenue are resident rent and operating subsidy. Resident rental income remains budget neutral for FY2020. The amount of HUD operating fund subsidy received is based on eligibility and proration levels. Our HUD operating fund subsidy eligibility decreased in 2019. This decrease was mainly attributable to the effects of the solar net meter credits on utility expense levels. It should be noted that a decrease in subsidy eligibility is not cause for concern, but rather an indication that the authority continues to be less subsidy dependent. The decrease in eligibility is a direct result of the authority's ability to lower utility costs through third party supply rate locks, and our solar net meter contract. While eligibility decreased, our proration levels increased. We anticipate our eligibility will increase in 2020, based on rising utility costs. Proration levels in FY19 went from a low of 88% to a high of 97%. We have conservatively budgeted a proration level of 94% for FY2020.

In addition to our major funding sources, the Authority has entered into a solar net meter credit contract, which generates approximately \$1 million a year in revenue for the Authority. This revenue is subject to HUD operating fund subsidy offset for 50% of the revenue generated. The net effect to the Authority is an additional \$500k in operating revenue. The Authority has also seen increases in its investment income over the last two years. This is the result of rising interest rates, which are anticipated to hold through FY2020. The Authority continues to seek out grant opportunities. These grants are an indication of the Authority's commitment to increase its funding sources. The grants are also part of an ongoing effort to provide additional services and support to our residents, as well as investing in modernization and building improvements. The Section 8 program continues to see low administrative fee funding. Admin Fees make up 94% of the non-HAP revenue for this program. Admin fee proration is currently at 79%. While this up from 76% in 2018, it remains low for this program. We have projected admin fee proration at 79% for FY2020.

This budget reflects an overall increase in operating expenses, resulting in lower projected operating gains. While net income projections are lower, the expenditures being made are critical for the Authority at this time. Despite an overall increase in operating expenses, the Authority is benefiting from a number of cost saving measures in previous years. Savings are being realized in salaries & benefits, as a result of the staff reorganization that took place back in June. Savings are also being realized in IT, due to a decrease in our high-speed internet contract and new GPS system for our vehicles. In previous years the Authority struggled with pest infestations that were very costly to the Authority. Through improved procurement practices the Authority was able to gain good competition on our pest control contract and has realized significant savings. In addition to cost savings, the Authority has seen the pest issues decrease as a whole agency wide.

The Authority continues to make major investments in IT. This budget year will include expenses for a new MyHousing portal that will allow for online applications and real time wait list information for prospective tenants. There are also investments for new hardware and software that will allow our property management and maintenance staff to be more mobile and respond to work orders in a more timely and efficient manner. These IT investments will make the agency more efficient and result in cost reduction measures for future years.

The Authority's PHAS indicator score includes a physical assessment (REAC), which accounts for 40% of the total overall PHAS score. It is critical for the Authority to maximize its PHAS score in order to maintain high performer status. In an effort to maximize the PHAS score, Authority is investing in site and landscaping improvements at several of our developments. This score is critical, as it makes the Authority eligible for increased capital funds. The fiscal year 2020 budget has increased landscaping and janitorial contract budgets. Additional larger scale landscaping projects have been budgeted in extraordinary maintenance for AMPs 3 and 4 to provide for community gardens and some larger scale site improvements. AMP 1 is making major investments to repair some aging AC units at the Mercier Center. In addition, new wall pack lighting and mainline drain work are budgeted for AMP 1. These are major repairs that have been deferred and must now be addressed.

In FY19 the Authority underwent a comprehensive vehicle inspection analysis. This analysis confirmed that the Authority had a severely aging fleet of vehicles and needed to start phasing in vehicle replacements. Seven vehicles were replaced in FY2019, two of which were replaced with more cost-

effective utility vehicles. For FY2020 the Authority has budgeted for two new vehicles, and a new trash compactor truck in FY2020.

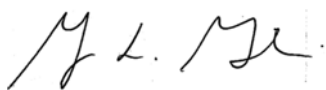
Residents at AMPS 3 and 4 have been struggling with an aging entry door intercom system. Our current system is outdated and can no longer be supported by current technology. This budget provides for a new intercom system at these developments. This is the optimal time for this new system, as our keyless entry systems have all been updated as well. In addition to the entry door intercom system, the Authority has also budgeted for digital signage. The digital signage is part of an effort to increase communication with our residents, as well as provide them with valuable information.

The Authority has submitted to HUD for the approval of an eight-year extension on our current energy performance contract. This extension will allow the Authority to install approximately \$5.7million in new energy conservation measures that will ultimately save the Authority on energy costs in the future. The main advantage to the extension is that the Authority gets to leverage \$5.7 million in funding, preserving our capital funds for other major projects that need to be done. In addition, the Authority also benefits from subsidy add ons as a result of the energy savings. The timing for this extension is ideal, as interest rates are at an all time low. The Authority will benefit from these lower rates, decreasing our debt service payments, while obtaining energy efficiency agency wide. Some of the projects slated in this latest EPC extension include solar water heaters and new roofs at our Highland Parkway development, common area lighting upgrades agency wide, and a boiler decentralization project at South Common Village.

As the Board is aware, HUD has approved the disposition of 87 scattered sites at AMP 2. The majority of these sites are projected to be sold in FY2020. It is not feasible to prepare a budget based on the hypothetical sale of these units, as such, the budget presented to you does not include any financial impact of the impending sales. When these units are sold, a budget revision will be presented to the Board at that time.

Our budgets are prepared on very conservative estimates. We believe that all programs will be able to operate effectively within the budgets presented. This year's budgets were prepared with a strong focus and investment in our buildings and site conditions. Improving our buildings and sites also improves the quality of living for all our residents, which is always our highest priority. These budgets provide for large scale IT, janitorial, landscaping and site improvements that will benefit all our residents as well as maintain and preserve our assets. The budget is a foundation for "building success" within the Authority. It lays the foundation for the staff, residents and the Board to reach the goals of the agency through performance measurement and accountability. We appreciate the Board's continued support and would like to thank all our staff for their continued commitment to our residents and our properties. I appreciate your review of the enclosed budgets and welcome any questions. If you would like to discuss the budgets in more detail, please do not hesitate to call or email me to schedule a time.

Sincerely,

A handwritten signature in black ink, appearing to read "Sherry Giblin", with a stylized flourish at the end.

Sherry Giblin
Chief Financial Officer

CENTRAL OFFICE COST CENTER
OPERATING BUDGET
EXECUTIVE SUMMARY

FY 2020

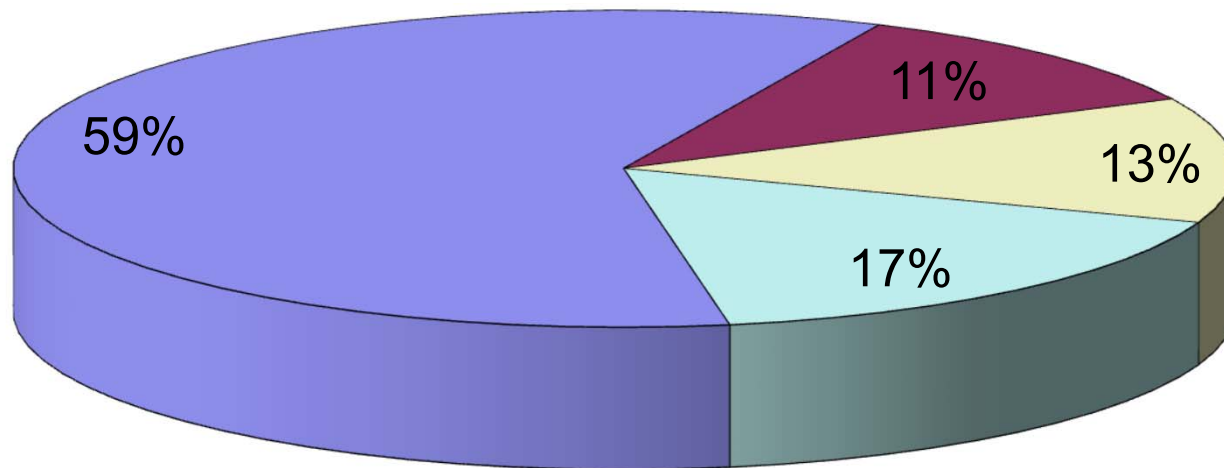
Operating Revenue:	\$ 3,503,452
Operating Expense:	<u>\$ 3,357,572</u>
Operating Gain:	<u>\$ 145,880</u>
Ending Operating Reserve (Estimated):	\$ 2,944,091*

The Central Office Cost Center (COCC) is responsible for oversight of property management, personnel, finance, procurement and strategic planning functions for the Authority. The main revenue source of the COCC is management fee income charged to the Federal AMPs and Section 8 program. The major expense items of the COCC include executive personnel, skilled labor workforce, training, special project consulting, communications and investment in information technology.

The COCC continues to increase reserve levels. Management fee rates increased last year from \$83.31 to \$86.12 but did not increase for this year's budget. Similar to prior years, the COCC was able budget a potential \$200,000 equity transfer to AMPs, if needed, to restore reserves, cover unforeseen expenditure or maximize Financial Assessment (FASS) scoring in 2020. This amount has not yet been allocated to any program and will most likely not be necessary.

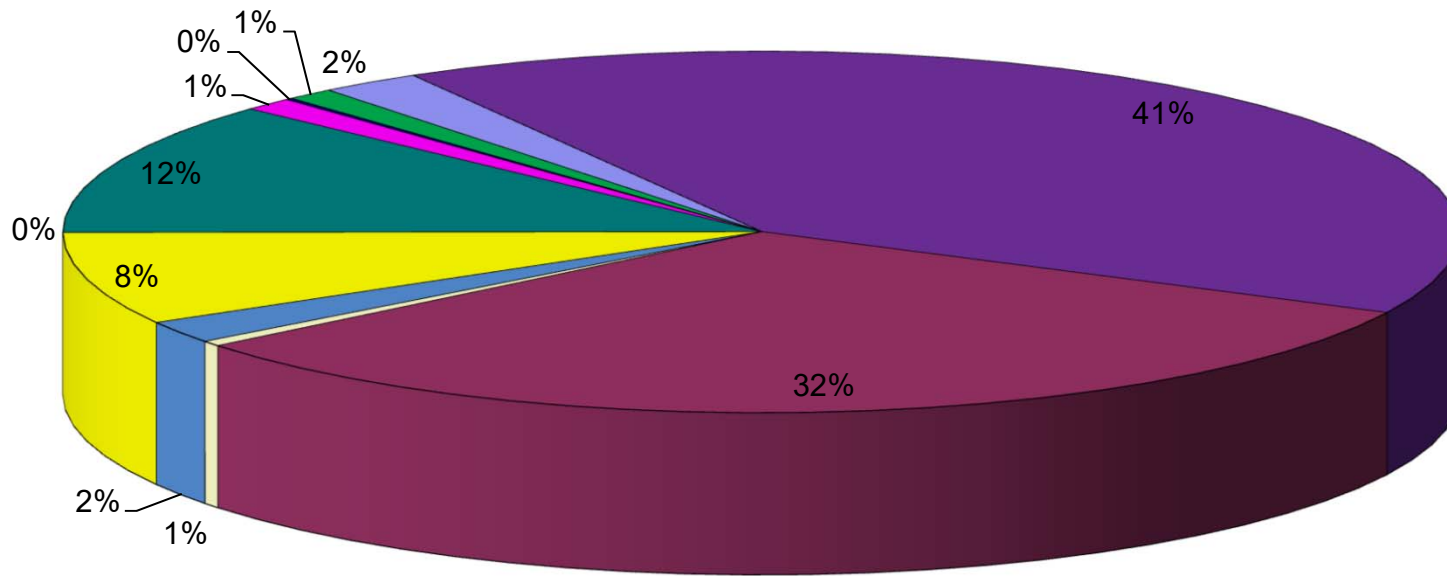
**Reserve level is shown without effect of unfunded pension and post-employment liability*

Lowell Housing Authority Central Office Revenue Budget FY 2020



Management Fee MA001	2,090,247
Management Fee HCVP	381,413
Management Fee CFP	447,492
Other Income	584,300

Lowell Housing Authority Central Office Expense Budget FY 2020



Administrative Salary 1,285,243	Employee Benefits 1,003,938
Legal Fees 15,000	Training & Travel 63,000
Administrative 261,973	Tenant Services -
Maintenance Salary 377,878	Maintenance Repairs 36,950
Replacement of Equipment- Non Capital 5,000	Betterments & Additions 35,000
Insurance 73,590	

	LOWELL HOUSING AUTHORITY CENTRAL OFFICE COST CENTER (COCC) FOR FISCAL YEAR ENDING: 9/30/2020	
ACCOUNT	DESCRIPTION	BUDGETED (\$)
3610	Interest Income	
3805	Management Fee- AMPs - MA001 (\$86.12 per unit month)	1,737,233
3805	Asset Management Fee - AMPs - MA001 (\$10 per unit month - AMPs)	201,722
3805	Bookkeeping Fee - AMPs - MA001 (\$7.50 per unit month)	151,292
3805	Management Fee - HCVP (20% of estimated annual admin fee)	268,605
3805	Bookkeeping Fee - HCVP (\$7.50 per unit month)	112,808
3805	Management Fee- CFP	447,492
3805	Management Fee - STATE PROGRAMS (N/A - overhead allocation)	-
3690	Other Income - Miscellaneous	300
3690	Other Income - Intercompany skilled labor billing	584,000
	TOTAL OPERATING RECEIPTS	3,503,452
411001	Administrative Salary	1,285,243
413001	Legal Fees	15,000
414000	Training & Tuition	28,000
415001	Travel	35,000
417001	Accounting Fees	
417101	Audit Fee	
419001	Admin - Sundry / Other	8,500
419002	Postage	2,500
419003	Admin - Office Supplies	10,000
419004/419005	Admin - Printing & Publications	6,000
419006	Admin - Advertising	3,500
419007	Admin - Membership Dues	8,000
419008	Admin - Information Technology / Equipment	118,278
419009	Admin - Data Processing / PR	16,000
419014	Admin - Telephone / Internet	33,995
419020	Admin - Medical Services	2,500
419022	Admin - Office Equipment Maintenance	2,500
419025	Admin - Rent	25,200
419050/419060	Admin - Consulting Fees and Special Project	25,000
4210	Tenant Services - Salary	-
4410	Maintenance Salary - Skilled Labor Crew	377,878
4420	Materials and Supplies	25,450
4430	Maintenance Contracts	11,500
4510	Insurance	73,590
4540	Employee Benefits	1,003,938
7520/7540	Betterments & Additions (Electrician Van - Ford Transit, or equal)	35,000
4611	Replacement of Equipment - Non Capital	5,000
4610	Equity Contribution - out to AMPs	200,000
	(possible use of equity: grant leverage, equipment, large scale repairs, consulting, PHAS)	
	TOTAL OPERATING EXPENDITURES	3,357,572
	BUDGETED NET INCOME / (NET LOSS)	145,880
	OP RESERVE (EXCLUSIVE OF OPEB & PENSION) AT 9/30/2019 - Estimated	3,123,551
	OP RESERVE (EXCLUSIVE OF OPEB & PENSION) AT 9/30/2020 - Estimated	3,269,431

LOWELL HOUSING AUTHORITY
Schedule of Extraordinary Maintenance and Equipment Replacement
September 30, 2020

Cost Center Central Office

Description	Price Per Item	Total	COCC
EXTRAORDINARY MAINTENANCE			
		-	
	Various	10,000	10,000
		-	
		-	
		-	
		-	
		-	
		-	
TOTAL		10,000	10,000
REPLACEMENT OF EQUIPMENT - NON-CAPITAL			
		-	
Office Furnishings	Various	5,000	5,000
		-	-
Network equipment	Various	-	-
		-	
Desktop equipment (PC, digital devices, peripherals)	Various	-	-
		-	
Digital Communication and Public Relations	Various	-	-
		-	
Plumbing and Heating	Various	-	-
		-	
		-	
TOTAL		5,000	5,000
BETTERMENTS AND ADDITIONS - CAPITAL			
		-	
Ford Transit Van	\$30-35K	35,000	35,000
		-	
		-	
		-	
		-	
		-	
		-	
		-	
		-	
		-	
TOTAL		35,000	35,000
GRAND TOTAL		50,000	50,000

LEASING AND OCCUPANCY
(Section 8 Housing Choice Voucher and Mainstream)
OPERATING BUDGET
EXECUTIVE SUMMARY

FY 2020

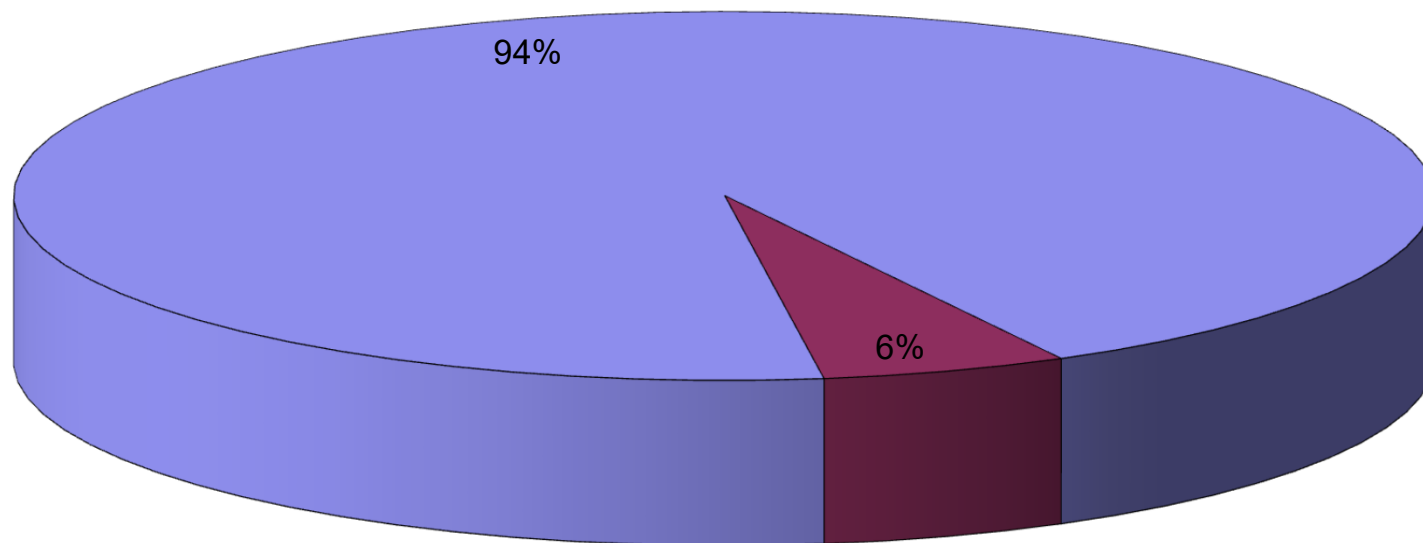
Operating Revenue:	\$ 16,322,727
Operating Expense:	<u>\$ 16,271,936</u>
Operating Gain:	<u>\$ 50,791</u>
Ending Operating Reserve (Estimated):	\$ 1,055,118*

Units Available (Federal):		Units Available (State):	
HCVP:	1176	MRVP:	86
MS:	<u>103</u>	DMH:	60
		LRAP:	<u>50</u>
Total:	1279	Total:	196

The Leasing and Occupancy Department administers the Authority's Federal and Massachusetts leased housing vouchers. The major revenue stream for the program is an administrative fee earned for each voucher under lease. CY 2019 Administrative Fees are estimated to be 79% funded. The program pays an annual management fee to the Central Office in the amount of 20% of actual administrative fees earned plus a \$7.50 per unit bookkeeping fee. This program is beginning to rebound from several years of large admin fee cuts after a reduction in force and outsourcing of HQS inspections. The program has no infrastructure or physical assets and the main expense item is personnel and office overhead. A prior year goal was set for this program to return to revenue producing status. We will meet that goal at the close of the current year and are projected to continue that trend into 2020.

**Reserve level is shown without effect of unfunded pension and post-employment liability*

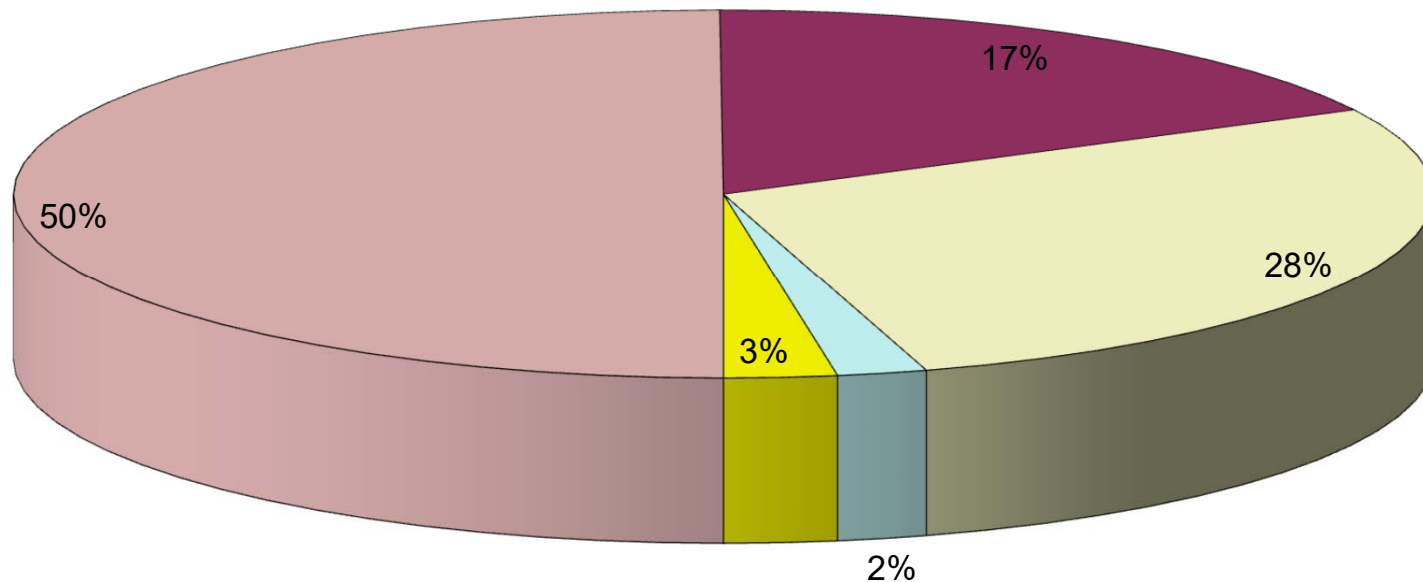
Lowell Housing Authority
HCVP Operating Revenue Budget FY 2020
(w/o H.A.P.)



■ Admin Fees 1,343,027

■ Interest & Other Income 79,700

Lowell Housing Authority HCVP Operating Expense Budget FY 2020 (w/o H.A.P.)



Salary and Benefits 680,854

Administrative 238,877

Management Fee 381,413

Insurance 27,792

Outgoing Admin Fee 35,000

LOWELL HOUSING AUTHORITY BUDGET FOR SECTION 8 HOUSING CHOICE VOUCHER & MAINSTREAM FOR FISCAL YEAR ENDING: 9/30/2020			
		No. of Vouchers (HCVP)	1176
		No. of Vouchers (M.S.)	103
		Total	1279
ACCOUNT	DESCRIPTION	PUM	BUDGET AMT
3610	Interest Income	2.54	39,000
3450	Fraud Recovery (50% of collection)	0.49	7,500
3403	Housing Assistance Subsidy- Mainstream (103 Vouchers)	889.97	1,100,000
3403	Housing Assistance Subsidy- Housing Choice (1176 Vouchers)	977.89	13,800,000
3403	Administrative Fee - Mainstream	90.21	111,499
3403	Administrative Fee - Housing Choice	87.27	1,231,528
3300	Incoming Port Admin Fees	1.82	28,000
3690	Other Income	0.33	5,000
3690	Reserve Contribution In- COCC	-	-
3806	HCVP Homeownership Fees	0.01	200
	TOTAL OPERATING RECEIPTS	1,156.66	16,322,727
411001	Administrative Salary	27.62	423,981
		-	
413001	Legal	0.07	1,000
415001	Travel	0.07	1,000
414000	Training / Tuition Reimbursement	0.26	4,000
417001	Accounting	-	
417101	Audit	0.70	10,788
		-	
419001	Admin - Sundry / Other	0.07	1,000
419002	Admin - Postage	0.49	7,500
419003	Admin - Office Supplies	0.33	5,000
419004-419005	Admin - Publications and Printing	0.23	3,600
419006	Admin - Advertising	0.03	500
419007	Admin - Membership Fees	0.52	8,000
419008	Admin - IT / Computer Equipment	7.07	108,453
419009	Admin - Data Processing / PR	0.36	5,500
419014	Admin - Telephone and Internet	0.69	10,636
419020	Admin - Medical Services	-	-
419022	Admin - Equipment Maintenance Agreements	0.07	1,000
419025	Admin - Rent (to AMP 4)	0.94	14,400
419055	Admin- HQS Inspections	3.58	55,000
419060	Admin - Consulting	0.10	1,500
		-	
419090	Management Fee	17.50	268,605
419091	Bookkeeping Fee	7.35	112,808
451001	Insurance	1.81	27,792
		-	
454001	Employee Benefits	16.74	256,873
		-	
459001	Outgoing Mobility Admin Fees	2.28	35,000
461101	Office Equipment / Furniture	0.52	8,000
471501-825	Housing Assistance Payments - Mainstream (103 vouchers)	889.97	1,100,000
471501-801	Housing Assistance Payments - Housing Choice (1176 vouchers)	977.89	13,800,000
	TOTAL OPERATING EXPENDITURES	1,060.20	16,271,936
	BUDGETED NET INCOME (LOSS)	3.31	50,791
	OP RESERVE AT 9/30/2019 -Estimated (excluding OPEB and Pension Liabilit	57.87	888,200
	OP RESERVE AT 9/30/2020 - Estimated (excluding OPEB and Pension Liabili	61.18	938,991

LOWELL HOUSING AUTHORITY
Schedule of Extraordinary Maintenance and Equipment Replacement
September 30, 2020

Cost Center Section 8 HCVP / MS

Description	Price Per Item	Total	HCVP
EXTRAORDINARY MAINTENANCE			
		-	
		-	
		-	
		-	
		-	
		-	
		-	
		-	
TOTAL		-	-
REPLACEMENT OF EQUIPMENT - NON-CAPITAL			
Copier	Various	8,000	8,000
		-	
		-	
		-	
		-	
		-	
		-	
		-	
		-	
TOTAL		8,000	8,000
BETTERMENTS AND ADDITIONS - CAPITAL			
		-	
		-	
		-	
		-	
		-	
		-	
		-	
		-	
		-	
TOTAL		-	-
GRAND TOTAL		8,000	8,000

AMP 1
(North Common Village, Fletcher Street)
OPERATING BUDGET
EXECUTIVE SUMMARY

FY 2020

Operating Revenue:	\$ 5,610,819
Operating Expense:	<u>\$ 5,512,264</u>

Operating Gain:	<u>\$ 98,555</u>
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<i>Ending Operating Reserve (Estimated):</i>	<i>\$ 1,858,000*</i>
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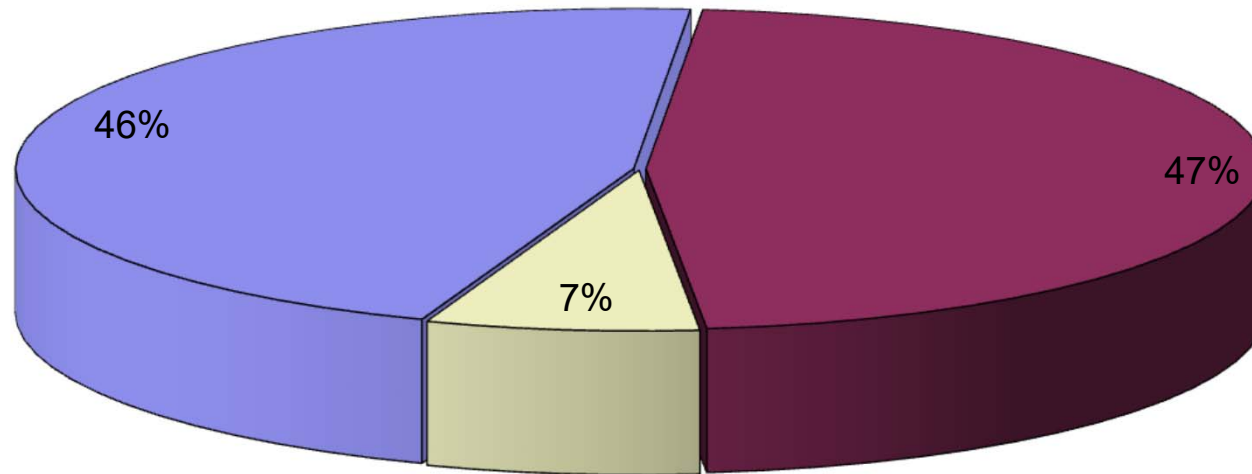
Units Available:

NCV:	506
Fletcher:	<u>18</u>
Total:	524

AMP 1 manages 524 units of family housing at the North Common Village Development and Fletcher Street. The main sources of income include resident rents and HUD funded operating subsidy. Major expense items include maintenance labor, utilities, property maintenance and betterments. HUD operating subsidy eligibility is estimated at 97% in 2019 and we have projected a decrease to 94% in 2020. As our largest development, it is important that this AMP consistently increase reserves and cash position to maximize HUD's weighted average FASS scoring. Amp 1 is facing some aging infrastructure in its mainline drains. This issue has been addressed with the FY 2020 budget. In addition, this AMP is in need of repairs to its AC units at the Mercier Center, which have been included in this budget year. Capital funds have been set aside for windows at AMP 1, however this will be a phased project and the monies budgeted in AMP 1 are for preventive maintenance.

**Reserve level is shown without effect of unfunded pension and post-employment liability*

**Lowell Housing Authority
AMP 1 Revenue Budget FY 2020**

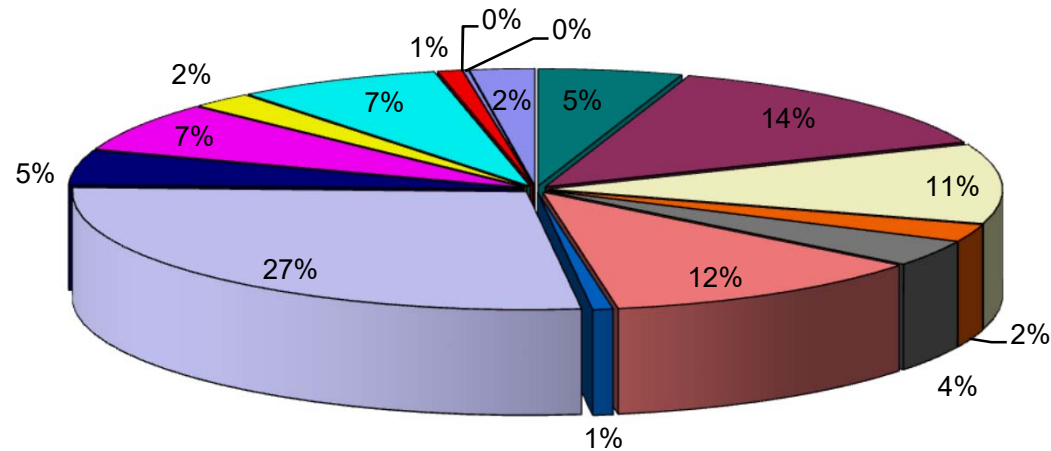


■ Tenant Rent 2,576,000

■ Operating Subsidy 2,635,275

■ Other Income 399,544

Lowell Housing Authority AMP 1 Expense Budget FY 2020



Admin Salary 283,592	Maint Salary 751,785
Employee Benefits 602,732	Insurance 130,474
Administrative 196,270	Management Fee 645,047
Tenant Services 39,962	Utilities 1,515,622
Maintenance Materials 259,630	Maintenance Contracts 377,449
PILOT 121,445	Extraordinary Maintenance 401,500
Other General 48,025	Operating Transfer Out -
Interest Expense 11,330	Capital Additions 127,401

Lowell Housing Authority
ANNUAL OPERATING BUDGET FOR FISCAL YEAR ENDING
September 30, 2020

Direct Project Level

Total Units 524

Total Salaries & Benefits \$ 1,638,109
Total Other \$ 3,874,155

AMP 1

MA 1-1 , 1-18

Department

A FDS Line #	B Acct #	C Account Description	E FY 18 PUM - Actual	9 months of 2019	F FY 19 PUM - Annualized	G FY 20 PUM	H FY 20 Budget	J Remarks
REVENUES								
703	3110.00	Dwelling Rental Income	395.97	1,902,341	403.38	405.53	2,550,000	
704	3120.00	Excess Utilities	3.41	15,396	3.26	3.02	19,000	
704	3692.00	Tenant Revenue - Other	5.83	5,769	1.22	1.11	7,000	
704		Total Tenant Revenue Other	9.23	21,165	4.49	4.13	26,000	
705		Total Tenant Revenue	405.20	1,923,506	407.87	409.67	2,576,000	
706	3401.00	Current Year Operating Subsidy	409.88	2,040,980	432.78	419.10	2,635,275	
711	3610.00	Investment Income - Unrestricted	4.06	28,934	6.14	6.04	38,000	
720	3431.00	Investment Income - Restricted	-	-	-	-	-	
715	3190.00	Section 8 Rental Income	-	-	-	-	-	
715	3690.00	Other Revenue	88.63	293,078	62.15	57.50	361,544	
715	3690.15	Admin Fee	-	-	-	-	-	
715	3690.71	Admin Fee	-	-	-	-	-	
715		Total Other Revenue	88.63	2,362,992	62.15	57.50	361,544	
716	6120.00	Gain/(Loss) on Equipment Disposal	-	-	-	-	-	
1001	9110.00	Operating Transfers - In	15.39	181,449	38.48	-	-	
		Capital Grant Allocation	-	-	-	-	-	
		Other Grant Allocation	-	-	-	-	-	
		Section 8 Allocation	-	-	-	-	-	
700		Total Revenue	923.16	4,467,947	947.40	892.31	5,610,819	

Lowell Housing Authority
ANNUAL OPERATING BUDGET FOR FISCAL YEAR ENDING
September 30, 2020

Direct

Project Level

Total Units 524

Total Salaries & Benefits \$ 1,638,109
Total Other \$ 3,874,155

AMP 1

MA 1-1, 1-18

Department

A FDS Line #	B Acct #	C Account Description	E FY 18 PUM - Actual	9 months of 2019	F FY 19 PUM - Annualized	G FY 20 PUM	H FY 20 Budget	J Remarks
ADMINISTRATIVE EXPENSES								
911	4110.01	Salaries - Reg.	42.91	180,518	38.28	45.10	283,592	
911	4110.01	Salaries - O.T.			-	-	-	
911	4110.01	Total Administrative Salaries	42.91	180,518	38.28	45.10	283,592	
915	4540.01	Employee Benefit Contributions - Admin	33.61	82,917	17.58	18.81	118,302	
916	4130.01	Legal	7.17	17,766	3.77	4.77	30,000	
916	4140.02	Staff Training/ Tuition	0.29	2,313	0.49	3.39	21,285	
916	4150.01	Travel / Parking	-	-	-	0.02	100	
916	4170.01	Accounting Fees	0.53	2,636	0.56	-	-	
912	4171.01	Auditing Fees	0.08	-	-	0.72	4,537	
916	4190.01	Miscellaneous Sundry	0.97	3,305	0.70	0.72	4,500	
916	4190.03	Stationary / Supplies	0.55	1,098	0.23	0.32	2,000	
916	4190.04	Publications / Postage/ Printing	1.20	7,229	1.53	1.27	8,000	
916	4190.06	Advertisement	0.61	1,129	0.24	0.24	1,500	
916	4190.07	Membership Dues & Fees	0.17	0	-	-	-	
916	4190.08	Information Technology / Data Processing	2.40	19,484	4.13	8.71	54,745	
916	4190.14	Telephone / Alarm / Internet	5.21	26,952	5.72	5.61	35,303	
916	4190.15	Eviction Expense	0.86	16,806	3.56	3.50	22,000	
916	4190.20	Drug Testing / Medical Exams	0.03	170	0.04	0.05	300	
916	4190.22	Equipment Maintenance & Repair	0.36	887	0.19	0.32	2,000	
916	4190.60	Consulting Fees	0.52	1,125	0.24	1.59	10,000	
916	4190.00	Sundry Administrative	20.95	100,900	21.40	31.21	196,270	
913		Asset Management Fee	99.17	480,510	101.89	102.58	645,047	\$86.12+ \$7.50 + \$10.00 x UML
		Total Administrative Expense	196.63	844,846	179.14	197.71	1,243,211	

Lowell Housing Authority
ANNUAL OPERATING BUDGET FOR FISCAL YEAR ENDING
September 30, 2020

Direct Project Level

Total Units 524

Total Salaries & Benefits \$ 1,638,109
Total Other \$ 3,874,155

AMP 1

MA 1-1, 1-18

Department

A FDS Line #	B Acct #	C Account Description	E FY 18 PUM - Actual	9 months of 2019	F FY 19 PUM - Annualized	G FY 20 PUM	H FY 20 Budget	J Remarks
TENANT SERVICES								
921	4210.01	Salaries - Reg.	-	0	-	-	-	
921	4210.01	Salaries - O.T.	-	-	-	-	-	
921	4210.01	Total Tenant Services Salaries	-	-	-	-	-	
923	4540.00	Employee Benefit Contributions	-	-	-	-	-	
924	4220.00	Recreation & Publications	-	-	-	-	-	
924	4230.00	Contract Costs	3.31	20,739	4.40	6.36	39,962	
924		Total Non-Salary	3.31	20,739	4.40	6.36	39,962	
		Total Tenant Services Expense	3.31	20,739	4.40	6.36	39,962	
UTILITIES								
935	4355.01	Labor - Reg.	-	-	-	-	-	
935	4355.02	Labor - O.T.	-	-	-	-	-	
935	4355.00	Total Utilities Labor	-	-	-	-	-	
937	4540.00	Employee Benefit Contributions	-	-	-	-	-	
931	4310.00	Water (Includes Sewer Charges)	52.89	215,881	45.78	51.26	322,332	
932	4320.00	Electricity	87.83	343,209	72.78	80.20	504,270	
933	4330.00	Gas	58.64	391,255	82.96	80.94	508,946	
938	4390.00	Other - Solar Operator Costs	57.19	103,554	21.96	28.64	180,074	
		Total Utility Expense	256.55	1,053,898	223.47	241.03	1,515,622	
ORDINARY MAINTENANCE & OPERATION								
941	4410.01	Labor - Reg.	98.54	602,347	127.72	97.79	614,892	
941	4410.02	Labor - O.T.	-	-	-	5.87	36,894	6.0%
941	4410.03	Force Account Labor	17.07	-	-	15.90	100,000	
941	4410.00	Total Maintenance Labor	115.61	602,347	127.72	119.56	751,785	
942	4420.01	Materials and Other	33.54	168,635	35.76	41.29	259,630	
943	4430.01	Other Contract Costs - Misc	-	-	-	0.08	500	
943	4430.02	Hazardous Materials	2.96	11,427	2.42	1.91	12,000	
943	4430.03	Pest Control	5.26	16,989	3.60	3.98	25,000	
943	4430.05	Welding and Metal Work	-	-	-	0.08	500	
943	4430.06	Auto Rentals & Repair	0.83	5,683	1.21	1.19	7,500	
943	4430.07	Equipment Repairs & Rentals	0.94	7,093	1.50	1.27	8,000	
943	4430.08	Unit Repairs / Renovations / Remediation	0.40	502	0.11	0.16	1,000	
943	4430.09	Heating & AC Repairs- Contracted	6.11	39,710	8.42	8.75	55,000	
943	4430.09	Heating & AC repairs- COCC Labor	13.97	80,734	17.12	15.11	95,000	
943	4430.10	Uniforms	0.02	-	-	-	-	
943	4430.11	Alarm and Security Services	1.14	-	-	0.80	5,000	
943	4430.12	Electrical Repairs- Contracted	-	141	0.03	0.16	1,000	
943	4430.12	Electrical Repairs- COCC Labor	5.48	19,856	4.21	4.45	28,000	
943	4430.13	Energy Contracts	4.33	32,058	6.80	1.16	7,279	
943	4430.14	Elevator Maintenance	-	-	-	-	-	
943	4430.15	Garbage Collection	11.43	41,989	8.90	8.91	56,000	
943	4430.16	Permit Fees	0.04	-	-	-	-	
943	4430.16	Licenses & Permits	-	-	-	-	-	
943	4430.17	Roof Repairs	0.63	7,795	1.65	1.59	10,000	
943	4430.18	Fire Prevention	4.88	15,208	3.22	4.00	25,170	
943	4430.19	Locks and Keys	-	-	-	-	-	
943	4430.20	Carpeting and Flooring	0.83	5,519	1.17	1.11	7,000	
943	4430.21	Safety Improvements	1.89	327	0.07	0.08	500	
943	4430.23	Janitorial Services	-	-	-	-	-	
943	4430.24	Masonry Services	0.35	-	-	0.32	2,000	
943	4430.25	Landscaping	0.62	445	0.09	4.77	30,000	
943	4430.26	Window, Door, Glass Installations	-	560	0.12	0.16	1,000	
943	4430.27	Signage	-	1,418	-	-	-	
943		Total Contract Costs	62.13	287,453	60.65	60.03	377,449	
945	4540.00	Employee Benefit Contributions	90.55	276,674	58.67	77.04	484,430	
		Total Ordinary Maintenance & Operation	301.83	1,335,109	282.80	297.92	1,873,294	

Lowell Housing Authority
ANNUAL OPERATING BUDGET FOR FISCAL YEAR ENDING
September 30, 2020

Direct Project Level

Total Units 524

Total Salaries & Benefits \$ 1,638,109
Total Other \$ 3,874,155

AMP 1

MA 1-1 , 1-18

Department

A FDS Line #	B Acct #	C Account Description	E FY 18 PUM - Actual	9 months of 2019	F FY 19 PUM - Annualized	G FY 20 PUM	H FY 20 Budget	J Remarks
PROTECTIVE SERVICES								
951	4465.01	Labor			-	-	-	
951	4465.02	Labor - O.T.			-	-	-	
951	4465.00	Total Protective Services Labor	-		-	-	-	
952	4480.00	Contract Costs	1.76	8,294	1.76	1.76	11,058	
955	4540.00	Employee Benefit Contributions			-	-	-	
		Total Protective Services	1.76	8,294	1.76	1.76	11,058	
GENERAL								
961	4510.01	Insurance - General Coverage	19.61	89,218	18.92	2.00	12,581	
961	4510.02	Workers Compensation			-	6.22	39,100	
961	4510.03	General Liability			-	5.64	35,446	
961	4510.04	Property & Fire			-	6.89	43,347	
961		Total Insurance	19.61	89,218	18.92	20.75	130,474	
963	4520.01	Payments in Lieu of Taxes	20.00	95,832	20.32	19.31	121,445	HUD formula - form 52267
964	4570.00	Collection Losses	3.02	-	-	2.39	15,000	
962	4590.01	Other General Expenses (PSS escrow)	4.72	16,475	3.49	3.49	21,967	
967	4580.01	Interest Expense	6.58	22,955	4.87	1.80	11,330	
968	4120.01	Compensated Absences - Terminal Leave	-	-	-	-	-	
		Total General Expenses	53.93	224,480	47.60	47.74	300,216	
TOTAL ROUTINE EXPENDITURES								
969		Total Routine Operating Expense	814.00	3,487,366	739.48	792.52	4,983,363	
970		Excess Operating Revenue over Operating Expenses	109.16	980,581	207.93	99.79	627,456	
NON-ROUTINE EXPENDITURES								
971	4610.00	Extraordinary Maintenance & Non-Capital Equip	19.63	188,801	40.03	63.85	401,500	
972	7540.00	Capital Equip / Betterments / Debt Service	62.58	390,892	82.89	20.26	127,401	
973		Excess Working Capital Transfer Out			-	-	-	
		Total Non-Routine Expenses	82.22	579,693	122.92	84.11	528,901	
RESIDUAL RECEIPTS OR DEFICIT								
900		Total Expenses	896.22	4,067,059	862.40	876.63	5,512,264	
		Excess Operating Revenue over Operating Expenses	26.94	400,888	85.01	15.67	98,555	

Lowell Housing Authority
Schedule of Extraordinary Maintenance and Equipment Replacement
September 30, 2020

Cost Center HUD MA001-C

<u>AMP</u>	<u>Units</u>	<u>Percent</u>
1	524	30.86%
2	300	17.67%
3	426	25.09%
4	448	26.38%
Total	1698	100.00%

Description	Price Per Item	MA001 TOTAL	AMP 1	AMP 2	AMP 3	AMP 4
EXTRAORDINARY MAINTENANCE						
Extraordinary Maint Contingency		125,000	50,000	25,000	25,000	25,000
AC Unit Repairs		75,000	75,000			
Lighting - Interior/Exterior Wallpacks, LED		40,000	40,000			
Mainline - P&H repairs / Boiler Service		25,000	25,000			
Driveway Sealing		16,000		8,000		8,000
Storage Rooms Design/Feasibility		50,000	50,000			
Mercier Center Musuem		50,000	50,000			
Landscaping/Site Improvements		50,000			25,000	25,000
Doors & Windows		100,000	100,000			
City View Front Parking Lot Repairs		15,000				15,000
TOTAL		546,000	390,000	33,000	50,000	73,000
REPLACEMENT OF EQUIPMENT - NON-CAPITAL						
Landscaping & Snow Equipment		21,000	8,500	1,000	7,500	4,000
Furniture & Equipment (exterior & office)		1,000			1,000	
Janitorial Equipment		6,100	3,000		1,600	1,500
Plumbing Equipment		3,000				3,000
TOTAL		31,100	11,500	1,000	10,100	8,500
BETTERMENTS AND ADDITIONS - CAPITAL						
Ford F-series Pickup		80,000	40,000			40,000
Ford Ranger or Transit		-				
Utility Vehicle		-				
Ford F-series Compactor Truck		150,000	46,290	26,502	37,633	39,576
Intercom System		100,000			50,000	50,000
Principal payment - energy debt service		608,923	41,111	147,364	256,405	164,043
TOTAL		938,923	127,401	173,866	344,038	293,619
GRAND TOTAL		1,516,023	528,901	207,866	404,138	375,119

AMP 2
(Highland Parkway, H. Harwell, Scattered Sites)
OPERATING BUDGET
EXECUTIVE SUMMARY

FY 2020

Operating Revenue:	\$ 3,883,105
Operating Expense:	<u>\$ 3,814,876</u>

Operating Gain:	<u>\$ 68,229</u>
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<i>Ending Operating Reserve (Estimated):</i>	<i>\$ 1,029,000*</i>
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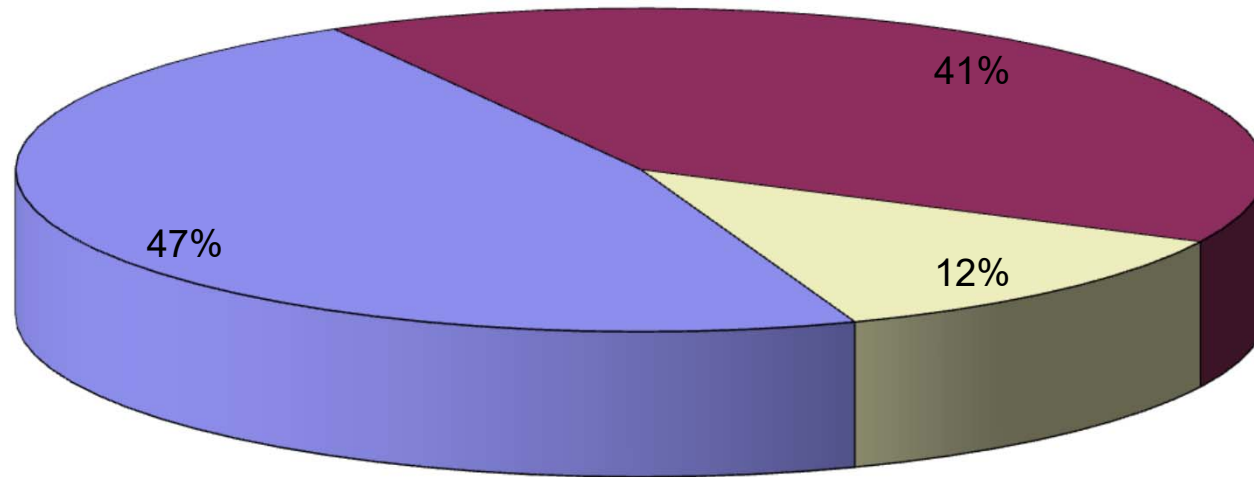
Units Available:

Highland Parkway:	169
H. Harwell:	26
Scattered:	<u>105</u>
Total:	300

AMP 2 manages 300 family units located at the Highland Parkway Development, Harold Hartwell Court and various scattered site buildings. The main sources of income include tenant rents and HUD funded operating subsidy. Major expense items include maintenance labor, utilities, property maintenance and betterments. HUD operating subsidy eligibility is estimated at 97% in 2019 and we have budgeted for a decrease to 94% in 2020. AMP 2 has made dramatic financial improvement in the past three years. The AMP continues to receive points towards our HUD financial score. HUD has approved the disposition of 87 scattered units from AMP 2. It is anticipated that the majority of these units will be sold in 2020.

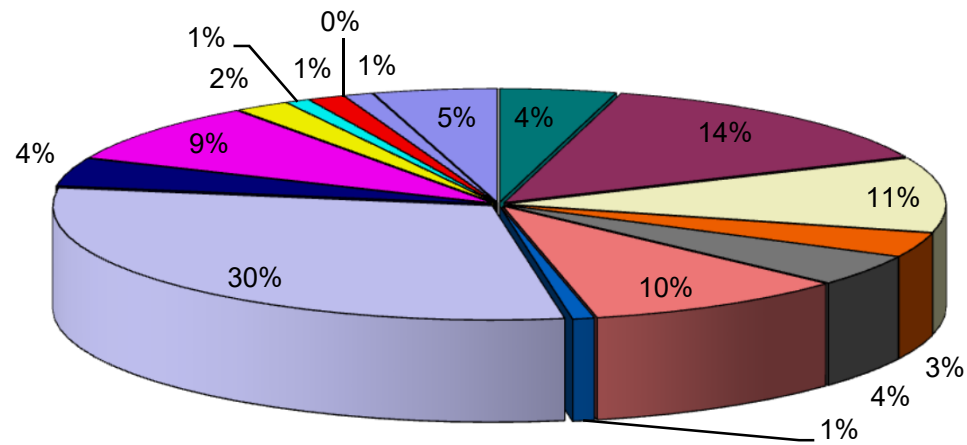
**Reserve level is shown without effect of unfunded pension and post employment liability*

**Lowell Housing Authority
AMP 2 Revenue Budget FY 2020**



■ Tenant Rent	1,840,000	■ Operating Subsidy	1,573,890	■ Other Income	469,215
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Lowell Housing Authority AMP 2 Expense Budget FY 2020



Admin Salary 163,888	Maint Salary 537,080
Employee Benefits 404,786	Insurance 131,874
Administrative 169,304	Management Fee 369,302
Tenant Services 30,698	Utilities 1,150,833
Maintenance Materials 151,560	Maintenance Contracts 328,811
PILOT 76,403	Extraordinary Maintenance 34,000
Other General 51,857	Operating Transfer Out -
Interest Expense 40,614	Capital Additions 173,866

Lowell Housing Authority
ANNUAL OPERATING BUDGET FOR FISCAL YEAR ENDING
September 30, 2020

Total Units 300

AMP 2
Department

MA 1-2, 1-7, 1-12, 1-14, 1-17

Total Salaries & Benefits \$ 1,105,754
Total Other \$ 2,709,122

A FDS Line #	B Acct #	C Account Description	E FY 18 PUM - Actual	9 months of 2019	F FY 19 PUM - Annualized	G FY 20 PUM	H FY 20 Budget	J Remarks
REVENUES								
703	3110.00	Dwelling Rental Income	514.85	1,365,731	505.83	500.00	1,800,000	
704	3120.00	Excess Utilities	8.61	22,170	8.21	7.22	26,000	
704	3692.00	Tenant Revenue - Other	5.91	9,612	3.56	3.89	14,000	
704		Total Tenant Revenue Other	14.52	31,782	11.77	11.11	40,000	
705		Total Tenant Revenue	529.36	1,397,513	517.60	511.11	1,840,000	
706	8020.00	Current Year Operating Subsidy	439.72	1,228,685	455.07	437.19	1,573,890	
711	3610.00	Investment Income - Unrestricted	2.75	13,326	4.94	4.72	17,000	
720	3431.00	Investment Income - Restricted	-	-	-	-	-	
715	3190.00	Section 8 Rental Income	-	-	-	-	-	
715	3690.00	Other Revenue	80.50	199,092	73.74	60.34	217,214	
715	3690.15	Admin Fee	-	-	-	-	-	
715		Total Other Revenue	80.50	199,092	73.74	60.34	217,214	
716	6120.00	Gain/(Loss) on Equipment Disposal	-	-	-	-	-	
1001	9110.00	Operating Transfers - In	83.33	181,449	67.20	65.28	235,001	
		Capital Grant Allocation	-	-	-	-	-	
		Other Grant Allocation	-	-	-	-	-	
		Section 8 Allocation	-	-	-	-	-	
700		Total Revenue	1,135.67	3,020,065	1,118.54	1,078.64	3,883,105	

Direct

Project Level

Lowell Housing Authority
ANNUAL OPERATING BUDGET FOR FISCAL YEAR ENDING
September 30, 2020

Total Units 300

AMP 2

MA 1-2, 1-7, 1-12, 1-14, 1-17

Total Salaries & Benefits \$ 1,105,754

Department

Total Other \$ 2,709,122

A FDS Line #	B Acct #	C Account Description	E FY 18 PUM - Actual	9 months of 2019	F FY 19 PUM - Annualized	G FY 20 PUM	H FY 20 Budget	J Remarks
ADMINISTRATIVE EXPENSES								
911	4110.00	Salaries - Reg.	43.49	121,946	45.17	45.52	163,888	
911	4110.01	Salaries - O.T.	-	-	-	-	-	
911	4110.00	Total Administrative Salaries	43.49	121,946	45.17	45.52	163,888	
915	4540.00	Employee Benefit Contributions - Admin	36.92	67,306	24.93	26.29	94,640	
916	4130.01	Legal	17.96	17,355	6.43	8.33	30,000	
916	4140.02	Staff Training/Tuition	0.56	1,883	0.70	6.94	25,000	
916	4150.01	Travel / Parking	-	17	0.01	0.03	100	
916	4170.01	Accounting Fees	0.53	1,553	0.58	-	-	
912	4171.00	Auditing Fees	-	-	-	0.72	2,597	
916	4190.01	Miscellaneous Sundry	1.11	1,888	0.70	0.83	3,000	
916	4190.03	Stationary / Supplies	0.50	1,074	0.40	0.56	2,000	
916	4190.04	Publications / Postage/ Printing	1.24	4,647	1.72	1.56	5,600	
916	4190.06	Advertisement	0.22	232	0.09	0.14	500	
916	4190.07	Membership Dues & Fees	0.18	-	-	-	-	
916	4190.08	Information Technology / Data Processing	2.47	10,262	3.80	10.77	38,783	
916	4190.14	Telephone / Alarm / Internet	6.63	21,963	8.13	7.06	25,424	
916	4190.15	Eviction Expense	1.06	15,520	5.75	5.56	20,000	
916	4190.20	Drug Testing / Medical Exams	-	185	0.07	0.08	300	
916	4190.22	Equipment Maintenance & Repair	0.24	340	0.13	0.28	1,000	
916	4190.60	Consulting Fees	9.70	3,500	1.30	4.17	15,000	
916	4190.00	Sundry Administrative	42.40	80,420	29.79	47.03	169,304	
913		Asset Management Fee	99.18	275,103	101.89	102.58	369,302	\$86.12+ \$7.50 + \$10.00 x UML
		Total Administrative Expense	222.00	544,775	201.77	221.43	797,134	

Direct

Project Level

Lowell Housing Authority
ANNUAL OPERATING BUDGET FOR FISCAL YEAR ENDING
September 30, 2020

Total Units 300

AMP 2

MA 1-2, 1-7, 1-12, 1-14, 1-17

Total Salaries & Benefits \$ 1,105,754

Department

Total Other \$ 2,709,122

A FDS Line #	B Acct #	C Account Description	E FY 18 PUM - Actual	9 months of 2019	F FY 19 PUM - Annualized	G FY 20 PUM	H FY 20 Budget	J Remarks
TENANT SERVICES								
921	4210.00	Salaries - Reg.	-	-	-	-	-	
921	4210.01	Salaries - O.T.	-	-	-	-	-	
921	4210.00	Total Tenant Services Salaries	-	-	-	-	-	
923	4540.00	Employee Benefit Contributions	-	-	-	-	-	
924	4220.00	Recreation & Publications	-	-	-	-	-	
924	4230.00	Contract Costs	5.82	19,350	7.17	8.53	30,698	
924		Total Non-Salary	5.82	19,350	7.17	8.53	30,698	
		Total Tenant Services Expense	5.82	19,350	7.17	8.53	30,698	
UTILITIES								
935	4355.01	Labor - Reg.	-	-	-	-	-	
935	4355.02	Labor - O.T.	-	-	-	-	-	
935	4355.00	Total Utilities Labor	-	-	-	-	-	
937	4540.00	Employee Benefit Contributions	-	-	-	-	-	
931	4310.00	Water (Includes Sewer Charges)	81.10	163,495	60.55	87.29	314,232	
932	4320.00	Electricity	93.03	215,916	79.97	94.96	341,859	
933	4330.00	Gas	89.79	314,205	116.37	105.60	380,150	
938	4390.00	Other - Solar Operator Costs	39.19	53,458	19.80	31.83	114,592	
		Total Utility Expense	303.10	747,074	276.69	319.68	1,150,833	
ORDINARY MAINTENANCE & OPERATION								
941	4410.00	Labor - Reg.	140.21	345,791	128.07	140.74	506,679	
941	4410.01	Labor - O.T.	-	-	-	8.44	30,401	6.0%
941	4410.03	Force Account Labor	-	-	-	-	-	
941	4410.00	Total Maintenance Labor	140.21	345,791	128.07	149.19	537,080	
942	4420.01	Materials and Other	35.78	94,451	34.98	42.10	151,560	
943	4430.01	Other Contract Costs - Misc	-	-	-	0.14	500	
	4430.02	Hazardous Materials	0.62	8,942	3.31	2.78	10,000	
943	4430.03	Pest Control	12.22	16,585	6.14	6.94	25,000	
943	4430.05	Welding and Metal Work	-	-	-	0.28	1,000	
943	4430.06	Auto Rentals & Repair	3.28	7,972	2.95	2.78	10,000	
943	4430.07	Equipment Repairs & Rentals	1.46	2,520	0.93	1.11	4,000	
943	4430.08	Unit Repairs / Renovations / Remediation	-	348	0.13	0.14	500	
943	4430.09	Heating & AC Repairs- Contracted	0.88	1,875	0.69	1.67	6,000	
943	4430.09	Heating & AC repairs- COCC Labor	34.16	93,250	34.54	34.72	125,000	
943	4430.10	Uniforms	-	-	-	-	-	
943	4430.11	Alarm and Security Services	0.40	4,338	1.61	1.39	5,000	
943	4430.12	Electrical Repairs- Contracted	2.25	7,876	2.92	1.11	4,000	
943	4430.12	Electrical Repairs- COCC Labor	7.63	20,144	7.46	7.50	27,000	
943	4430.13	Energy Contracts	5.34	19,847	7.35	5.39	19,416	
943	4430.14	Elevator Maintenance	-	-	-	-	-	
943	4430.15	Garbage Collection	12.45	36,274	13.43	13.89	50,000	
943	4430.16	Permit Fees	0.08	-	-	-	-	
943	4430.16	Licenses & Permits	-	-	-	-	-	
943	4430.17	Roof Repairs	3.68	10,405	3.85	2.78	10,000	
943	4430.18	Fire Prevention	3.27	13,250	4.91	4.28	15,395	
943	4430.19	Locks and Keys	-	-	-	-	-	
943	4430.20	Carpeting and Flooring	-	-	-	-	-	
943	4430.21	Safety Improvements	0.33	187	0.07	0.14	500	
943	4430.23	Janitorial Services	-	-	-	-	-	
943	4430.24	Masonry Services	-	-	-	1.39	5,000	
943	4430.25	Landscaping	1.79	2,620	0.97	2.78	10,000	
943	4430.26	Window, Door, Glass Installations	-	196	0.07	0.14	500	
943	4430.27	Signage	-	2,837	-	-	-	
943		Total Contract Costs	89.82	249,466	91.34	91.34	328,811	
945	4540.00	Employee Benefit Contributions	119.02	190,855	70.69	86.15	310,146	
		Total Ordinary Maintenance & Operation	384.82	880,562	325.08	368.78	1,327,597	

Lowell Housing Authority
ANNUAL OPERATING BUDGET FOR FISCAL YEAR ENDING
September 30, 2020

Total Units 300

AMP 2

MA 1-2, 1-7, 1-12, 1-14, 1-17

Total Salaries & Benefits \$ 1,105,754

Department

Total Other \$ 2,709,122

A FDS Line #	B Acct #	C Account Description	E FY 18 PUM - Actual	9 months of 2019	F FY 19 PUM - Annualized	G FY 20 PUM	H FY 20 Budget	J Remarks
PROTECTIVE SERVICES								
951	4465.01	Labor	-	-	-	-	-	
951	4465.02	Labor - O.T.	-	-	-	-	-	
951	4465.00	Total Protective Services Labor	-	-	-	-	-	
952	4480.00	Contract Costs	1.76	4,747	1.76	1.76	6,329	
955	4540.00	Employee Benefit Contributions	-	-	-	-	-	
		Total Protective Services	1.76	4,746.96	1.76	1.76	6,329	
GENERAL								
961	4510.01	Insurance - General Coverage	32.64	90,463	33.50	2.35	8,443	
961	4510.02	Workers Compensation	-	-	-	7.29	26,259	
961	4510.03	General Liability	-	-	-	5.91	21,268	
961	4510.04	Property & Fire	-	-	-	21.08	75,904	
961		Total Insurance	32.64	90,463	33.50	36.63	131,874	
963	4520.00	Payments in Lieu of Taxes	25.95	67,069	24.84	21.22	76,403	HUD formula - form 52267
964	4570.00	Collection Losses	2.31	-	-	3.33	12,000	
962	4590.01	Other General Expenses (PSS escrow)	8.00	23,353	8.65	9.31	33,528	
967	4580.00	Interest Expense	8.14	16,249	6.02	11.28	40,614	
968	4530.00	Compensated Absences - Terminal Leave	5.79	-	-	-	-	
		Total General Expenses	82.84	197,133	73.01	81.78	294,419	
TOTAL ROUTINE EXPENDITURES								
969		Total Routine Operating Expense	1,000.33	2,393,641	885.48	1,001.95	3,607,010	
970		Excess Operating Revenue over Operating Expenses	135.34	626,424	233.06	76.69	276,095	
NON-ROUTINE EXPENDITURES								
971	4610.00	Extraordinary Maintenance & Non-Capital Equip	10.86	1,320	0.49	9.44	34,000	
972	7540.00	Capital Equip / Betterments / Debt Service	77.38	271,811	100.67	48.30	173,866	
973		Excess Working Capital Transfer Out	-	-	-	-	-	
		Total Non-Routine Expenses	88.23	273,131	101.16	57.74	207,866	
RESIDUAL RECEIPTS OR DEFICIT								
900		Total Expenses	1,088.56	2,666,772	986.64	1,059.69	3,814,876	
		Excess Operating Revenue over Operating Expenses	47.11	353,293	131.90	18.95	68,229	

Lowell Housing Authority
Schedule of Extraordinary Maintenance and Equipment Replacement
September 30, 2020

Cost Center HUD MA001-C

<u>AMP</u>	<u>Units</u>	<u>Percent</u>
1	524	30.86%
2	300	17.67%
3	426	25.09%
4	448	26.38%
Total	1698	100.00%

Description	Price Per Item	MA001 TOTAL	AMP 1	AMP 2	AMP 3	AMP 4
EXTRAORDINARY MAINTENANCE						
Extraordinary Maint Contingency		125,000	50,000	25,000	25,000	25,000
AC Unit Repairs		75,000	75,000			
Lighting - Interior/Exterior Wallpacks, LED		40,000	40,000			
Mainline - P&H repairs / Boiler Service		25,000	25,000			
Driveway Sealing		16,000		8,000		8,000
Storage Rooms Design/Feasibility		50,000	50,000			
Mercier Center Musuem		50,000	50,000			
Landscaping/Site Improvements		50,000			25,000	25,000
Doors & Windows		100,000	100,000			
City View Front Parking Lot Repairs		15,000				15,000
TOTAL		546,000	390,000	33,000	50,000	73,000
REPLACEMENT OF EQUIPMENT - NON-CAPITAL						
Landscaping & Snow Equipment		21,000	8,500	1,000	7,500	4,000
Furniture & Equipment (exterior & office)		1,000			1,000	
Janitorial Equipment		6,100	3,000		1,600	1,500
Plumbing Equipment		3,000				3,000
TOTAL		31,100	11,500	1,000	10,100	8,500
BETTERMENTS AND ADDITIONS - CAPITAL						
Ford F-series Pickup		80,000	40,000			40,000
Ford Ranger or Transit		-				
Utility Vehicle		-				
Ford F-series Compactor Truck		150,000	46,290	26,502	37,633	39,576
Intercom System		100,000			50,000	50,000
Principal payment - energy debt service		608,923	41,111	147,364	256,405	164,043
TOTAL		938,923	127,401	173,866	344,038	293,619
GRAND TOTAL		1,516,023	528,901	207,866	404,138	375,119

AMP 3
(South Common Village, Faulkner St.)
OPERATING BUDGET
EXECUTIVE SUMMARY

FY 2020

Operating Revenue:	\$ 4,276,680
Operating Expense:	<u>\$ 4,254,806</u>

Operating Gain:	<u>\$ 21,874</u>
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<i>Ending Operating Reserve (Estimated):</i>	<i>\$ 1,818,000*</i>
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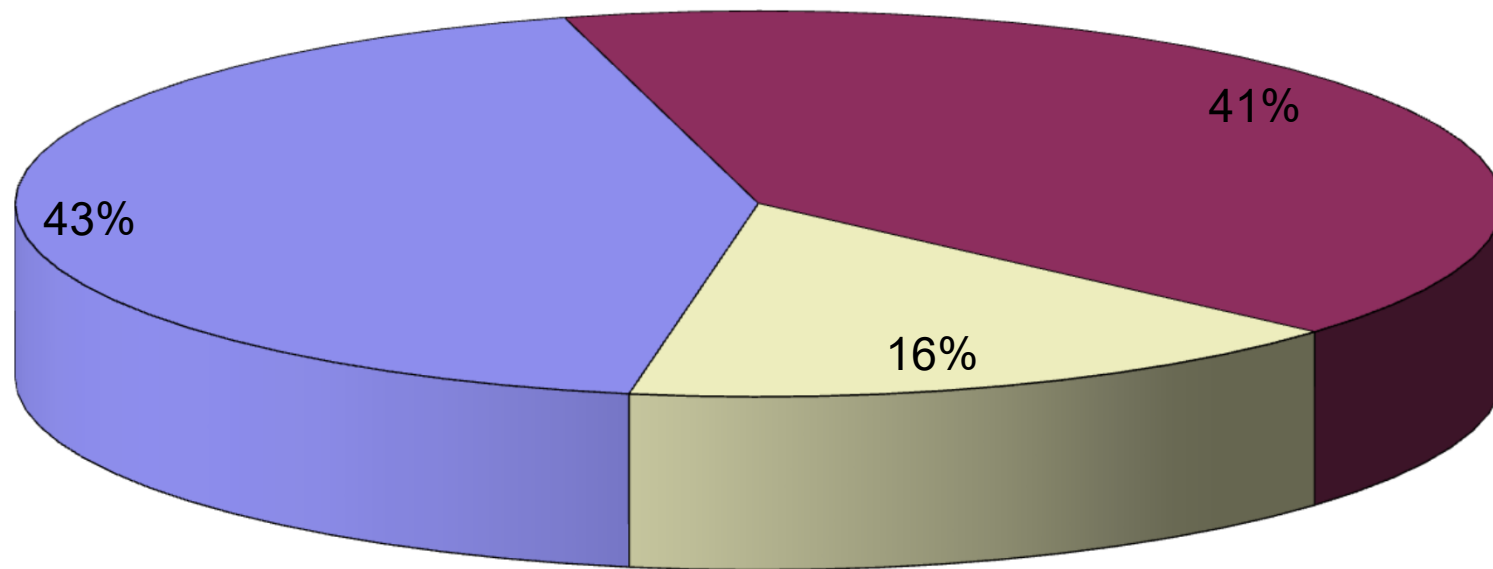
Units Available:

South Common Village:	399
Faulkner Street:	<u>27</u>
Total:	426

AMP 3 manages 426 units of elderly housing located at South Common Village and Faulkner Street. The main sources of income include tenant rents and HUD funded operating subsidy. Major expense items include maintenance labor, utilities and property maintenance and betterments. HUD operating subsidy is funded at 97% in CY2019 and we have budgeted a decrease to 94% in 2020. AMP 3 is facing building site issues and entry door intercom problems. Both have been addressed with funding lines in this budget. AMP 3 has centralized buildings and economies of scale that have provided decent gains in prior years, which have increased their reserves. These increased reserve amounts at AMP 3 have allowed for additional expenditures in 2020 to address the site and entry door intercom issues.

**Reserve level is shown without effect of unfunded pension and post employment liability*

**Lowell Housing Authority
AMP 3 Revenue Budget FY 2020**

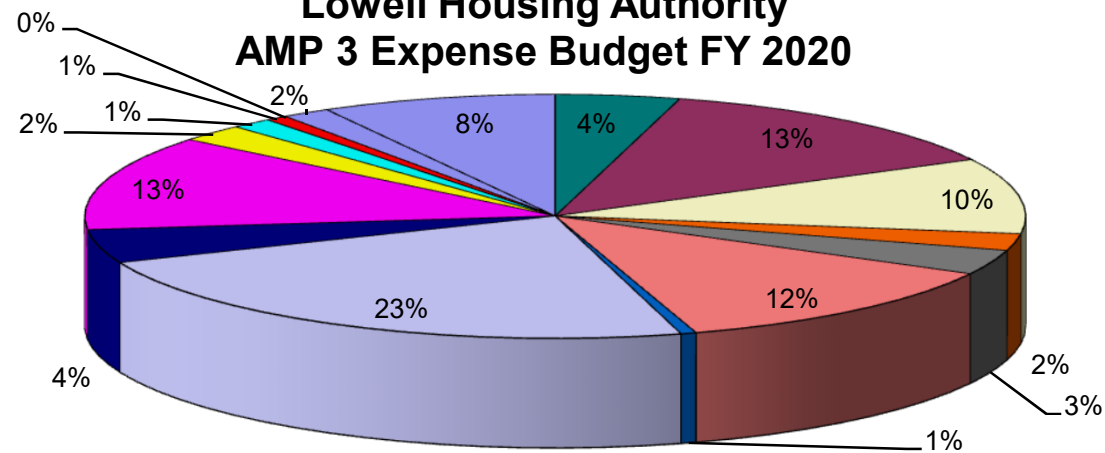


■ Tenant Rent 1,839,600

■ Operating Subsidy 1,744,532

■ Other Income 692,548

Lowell Housing Authority AMP 3 Expense Budget FY 2020



Admin Salary 181,920	Maint Salary 555,087
Employee Benefits 425,926	Insurance 94,717
Administrative 139,868	Management Fee 524,408
Tenant Services 22,491	Utilities 981,084
Maintenance Materials 189,130	Maintenance Contracts 535,847
PILOT 97,534	Extraordinary Maintenance 60,100
Other General 31,990	Operating Transfer Out -
Interest Expense 70,666	Capital Additions 344,038

Direct

Project Level

Lowell Housing Authority

ANNUAL OPERATING BUDGET FOR FISCAL YEAR ENDING
September 30, 2020

Total Units 426

AMP 3

MA 1-3, 1-4

Total Salaries & Benefits \$ 1,175,413

Department

Total Other \$ 3,079,393

A FDS Line #	B Acct #	C Account Description	E FY 18 PUM - Actual	9 months of 2019	F FY 19 PUM - Annualized	G FY 20 PUM	H FY 20 Budget	J Remarks
REVENUES								
703	3110.00	Dwelling Rental Income	357.12	1,368,102	356.83	356.03	1,820,000	
704	3120.00	Excess Utilities	1.30	5,052	1.32	1.00	5,100	
704	3692.00	Tenant Revenue - Other	1.85	13,662	3.56	2.84	14,500	
704		Total Tenant Revenue Other	3.15	18,714	4.88	3.83	19,600	
705		Total Tenant Revenue	360.26	1,386,816	361.72	359.86	1,839,600	
706	8020.00	Current Year Operating Subsidy	345.70	1,362,996	355.50	341.26	1,744,532	
711	3610.00	Investment Income - Unrestricted	6.31	34,627	9.03	9.00	46,000	
720	3431.00	Investment Income - Restricted	-	-	-	-	-	
715	3190.00	Section 8 Rental Income	-	-	-	-	-	
715	3690.00	Other Revenue	111.38	269,784	70.37	70.73	361,547	
715	3690.15	Admin Fee	-	-	-	-	-	
715	3690.71	Admin Fee	-	-	-	-	-	
715		Total Other Revenue	111.38	269,784	70.37	70.73	361,547	
716	6120.00	Gain/(Loss) on Equipment Disposal	-	0	-	-	-	
1001	9110.00	Operating Transfers - In	-	114,782	29.94	55.75	285,001	
		Capital Grant Allocation	-	0	-	-	-	
		Other Grant Allocation	-	0	-	-	-	
		Section 8 Allocation	-	0	-	-	-	
700		Total Revenue	823.65	3,169,005	826.55	836.60	4,276,680	

Direct

Project Level

Lowell Housing Authority
ANNUAL OPERATING BUDGET FOR FISCAL YEAR ENDING
September 30, 2020

Total Units 426

AMP 3

MA 1-3, 1-4

Total Salaries & Benefits \$ 1,175,413

Department

Total Other \$ 3,079,393

A FDS Line #	B Acct #	C Account Description	E FY 18 PUM - Actual	9 months of 2019	F FY 19 PUM - Annualized	G FY 20 PUM	H FY 20 Budget	J Remarks
ADMINISTRATIVE EXPENSES								
911	4110.00	Salaries - Reg.	34.11	134,558	35.10	35.59	181,920	
911	4110.01	Salaries - O.T.	-	0	-	-	-	
911	4110.00	Total Administrative Salaries	34.11	134,558	35.10	35.59	181,920	
915	4540.00	Employee Benefit Contributions - Admin	26.88	79,109	20.63	20.57	105,134	
916	4130.01	Legal	2.91	11,818	3.08	3.91	20,000	
916	4140.02	Staff Training/ Tuition	0.40	2,012	0.52	0.78	4,000	
916	4150.01	Travel / Parking	-	-	-	0.02	100	
916	4170.01	Accounting Fees	0.53	2,165.78	0.56	-	-	
912	4171.00	Auditing Fees	-	-	-	0.72	3,688	
916	4190.01	Miscellaneous Sundry	1.07	2,857	0.75	0.78	4,000	
916	4190.03	Stationary / Supplies	0.25	1,270	0.33	0.39	2,000	
916	4190.04	Publications / Postage/ Printing	1.05	3,345	0.87	1.08	5,500	
916	4190.06	Advertisement	0.33	779	0.20	0.20	1,000	
916	4190.07	Membership Dues & Fees	0.15	0	-	-	-	
916	4190.08	Information Technology / Data Processing	2.32	11,609	3.03	8.66	44,255	
916	4190.14	Telephone / Alarm / Internet	4.45	17,718	4.62	4.66	23,825	
916	4190.15	Eviction Expense	0.24	14,599	3.81	3.91	20,000	
916	4190.20	Drug Testing / Medical Exams	0.16	547	0.14	0.10	500	
916	4190.22	Equipment Maintenance & Repair	0.09	276	0.07	0.20	1,000	
916	4190.60	Consulting Fees	0.66	0	-	1.96	10,000	
916	4190.00	Sundry Administrative	14.60	68,995	18.00	27.36	139,868	
913		Asset Management Fee	99.27	390,636	101.89	102.58	524,408	\$86.12+ \$7.50 + \$10.00 x UML
		Total Administrative Expense	174.86	673,297	175.61	186.10	951,331	

Direct

Project Level

Lowell Housing Authority

ANNUAL OPERATING BUDGET FOR FISCAL YEAR ENDING
September 30, 2020

Total Units 426

AMP 3

MA 1-3, 1-4

Total Salaries & Benefits \$ 1,175,413

Department

Total Other \$ 3,079,393

A FDS Line #	B Acct #	C Account Description	E FY 18 PUM - Actual	9 months of 2019	F FY 19 PUM - Annualized	G FY 20 PUM	H FY 20 Budget	J Remarks
TENANT SERVICES								
921	4210.00	Salaries - Reg.	1.57	8,558	2.23	2.44	12,480	
921	4210.01	Salaries - O.T.	-	-	-	-	-	
921	4210.00	Total Tenant Services Salaries	1.57	8,558	2.23	2.44	12,480	
923	4540.00	Employee Benefit Contributions	-	-	-	-	-	
924	4220.00	Recreation & Publications	-	-	-	-	-	
924	4230.00	Contract Costs	1.21	3,851	1.00	1.96	10,011	
924		Total Non-Salary	1.21	3,851	1.00	1.96	10,011	
		Total Tenant Services Expense	2.78	12,409	3.24	4.40	22,491	
UTILITIES								
935	4355.01	Labor - Reg.	-	-	-	-	-	
935	4355.02	Labor - O.T.	-	-	-	-	-	
935	4355.00	Total Utilities Labor	-	-	-	-	-	
937	4540.00	Employee Benefit Contributions	-	-	-	-	-	
931	4310.00	Water (Includes Sewer Charges)	38.23	96,198	25.09	41.23	210,753	
932	4320.00	Electricity	82.75	250,237	65.27	79.08	404,278	
933	4330.00	Gas	37.95	220,977	57.64	44.92	229,634	
938	4390.00	Other - Solar Operator Costs	44.36	85,730	22.36	26.69	136,419	
		Total Utility Expense	203.29	653,141	170.36	191.92	981,084	
ORDINARY MAINTENANCE & OPERATION								
941	4410.00	Labor - Reg.	119.68	368,212	96.04	102.44	523,667	
941	4410.01	Labor - O.T.	-	-	-	6.15	31,420	
941	4410.03	Force Account Labor	-	-	-	-	-	6%
941	4410.00	Total Maintenance Labor	119.68	368,212	96.04	108.59	555,087	
942	4420.01	Materials and Other	29.30	93,564	24.40	37.00	189,130	
943	4430.01	Other Contract Costs - Misc	-	-	-	0.10	500	
943	4430.02	Hazardous Materials	-	1,005	0.26	0.59	3,000	
943	4430.03	Pest Control	12.86	27,425	7.15	7.82	40,000	
943	4430.05	Welding and Metal Work	-	-	-	0.10	500	
943	4430.06	Auto Rentals & Repair	1.29	2,816	0.73	0.78	4,000	
943	4430.07	Equipment Repairs & Rentals	2.24	3,333	0.87	1.56	8,000	
943	4430.08	Unit Repairs / Renovations / Remediation	0.27	1,417	0.37	0.39	2,000	
943	4430.09	Heating & AC Repairs- Contracted	2.21	16,076	4.19	5.87	30,000	
943	4430.09	Heating & AC repairs- COCC Labor	21.34	93,748	24.45	21.52	110,000	
943	4430.10	Uniforms	-	-	-	-	-	
943	4430.11	Alarm and Security Services	1.30	417	0.11	0.98	5,000	
943	4430.12	Electrical Repairs- Contracted	0.38	620	0.16	0.20	1,000	
943	4430.12	Electrical Repairs- COCC Labor	3.40	8,572	2.24	3.33	17,000	
943	4430.13	Energy Contracts	0.63	3,073	0.80	5.18	26,472	
943	4430.14	Elevator Maintenance	18.59	60,413	15.76	19.56	100,000	
943	4430.15	Garbage Collection	9.67	35,991	9.39	9.39	48,000	
943	4430.16	Permit Fees	0.10	-	-	-	-	
943	4430.16	Licenses & Permits	-	-	-	-	-	
943	4430.17	Roof Repairs	1.72	6,765	1.76	1.56	8,000	
943	4430.18	Fire Prevention	6.90	34,527	9.01	6.15	31,425	
943	4430.19	Locks and Keys	-	-	-	-	-	
943	4430.20	Carpeting and Flooring	4.18	12,848	3.35	3.91	20,000	
943	4430.21	Safety Improvements	0.61	265	0.07	0.10	500	
943	4430.23	Janitorial Services	-	-	-	9.78	50,000	
943	4430.24	Masonry Services	-	-	-	-	-	
943	4430.25	Landscaping	1.26	220	0.06	5.76	29,450	
943	4430.26	Window, Door, Glass Installations	-	553	0.14	0.20	1,000	
943	4430.27	Signage	-	7,092	-	-	-	
943		Total Contract Costs	88.95	317,175	80.88	104.82	535,847	
945	4540.00	Employee Benefit Contributions	94.31	216,478	56.46	62.75	320,792	
		Total Ordinary Maintenance & Operation	332.24	995,429	257.78	313.16	1,600,856	

Direct

Project Level

Lowell Housing Authority
ANNUAL OPERATING BUDGET FOR FISCAL YEAR ENDING
September 30, 2020

Total Units 426

AMP 3

MA 1-3, 1-4

Total Salaries & Benefits \$ 1,175,413

Department

Total Other \$ 3,079,393

A FDS Line #	B Acct #	C Account Description	E FY 18 PUM - Actual	9 months of 2019	F FY 19 PUM - Annualized	G FY 20 PUM	H FY 20 Budget	J Remarks
PROTECTIVE SERVICES								
951	4465.01	Labor	-	-	-	-	-	
951	4465.02	Labor - O.T.	-	-	-	-	-	
951	4465.00	Total Protective Services Labor	-	-	-	-	-	
952	4480.00	Contract Costs	1.99	6,742	1.76	3.32	16,990	
955	4540.00	Employee Benefit Contributions	-	-	-	-	-	
		Total Protective Services	1.99	6,742	1.76	3.32	16,990	
GENERAL								
961	4510.01	Insurance - General Coverage	16.09	67,874	0.18	1.11	5,684	
961	4510.02	Workers Compensation	-	-	-	5.40	27,630	
961	4510.03	General Liability	-	-	-	4.85	24,812	
961	4510.04	Property & Fire	-	-	-	7.16	36,591	
961		Total Insurance	16.09	67,874	0.18	18.53	94,717	
963	4520.00	Payments in Lieu of Taxes	19.75	76,671	20.00	19.08	97,534	HUD formula - form 52267
964	4570.00	Collection Losses	1.01	-	-	2.93	15,000	
962	4590.01	Other General Expenses (PSS escrow)	-	-	-	-	-	
967	4580.00	Interest Expense	0.89	2,516	0.66	13.82	70,666	
968	4530.00	Compensated Absences / Terminal Leave	-	0	-	-	-	
		Total General Expenses	37.75	147,061	20.83	54.37	277,917	
TOTAL ROUTINE EXPENDITURES								
969		Total Routine Operating Expense	752.90	2,488,081	629.58	753.26	3,850,668	
970		Excess Operating Revenue over Operating Expenses	70.75	680,924	196.98	83.34	426,012	
NON-ROUTINE EXPENDITURES								
971	4610.00	Extraordinary Maintenance & Non-Capital Equip	11.42	113,748	29.67	11.76	60,100	
972	7540.00	Capital Equip / Betterments / Debt Service	8.44	72,150	18.82	67.30	344,038	
973		Excess Working Capital Transfer Out	-	-	-	-	-	
		Total Non-Routine Expenses	19.86	185,898	48.49	79.06	404,138	
RESIDUAL RECEIPTS OR DEFICIT								
900		Total Expenses	772.76	2,673,979	678.06	832.32	4,254,806	
		Excess Operating Revenue over Operating Expenses	50.89	495,026	148.49	4.28	21,874	

Lowell Housing Authority
Schedule of Extraordinary Maintenance and Equipment Replacement
September 30, 2020

Cost Center HUD MA001-C

<u>AMP</u>	<u>Units</u>	<u>Percent</u>
1	524	30.86%
2	300	17.67%
3	426	25.09%
4	448	26.38%
Total	1698	100.00%

Description	Price Per Item	MA001 TOTAL	AMP 1	AMP 2	AMP 3	AMP 4
EXTRAORDINARY MAINTENANCE						
Extraordinary Maint Contingency		125,000	50,000	25,000	25,000	25,000
AC Unit Repairs		75,000	75,000			
Lighting - Interior/Exterior Wallpacks, LED		40,000	40,000			
Mainline - P&H repairs / Boiler Service		25,000	25,000			
Driveway Sealing		16,000		8,000		8,000
Storage Rooms Design/Feasibility		50,000	50,000			
Mercier Center Musuem		50,000	50,000			
Landscaping/Site Improvements		50,000			25,000	25,000
Doors & Windows		100,000	100,000			
City View Front Parking Lot Repairs		15,000				15,000
TOTAL		546,000	390,000	33,000	50,000	73,000
REPLACEMENT OF EQUIPMENT - NON-CAPITAL						
Landscaping & Snow Equipment		21,000	8,500	1,000	7,500	4,000
Furniture & Equipment (exterior & office)		1,000			1,000	
Janitorial Equipment		6,100	3,000		1,600	1,500
Plumbing Equipment		3,000				3,000
TOTAL		31,100	11,500	1,000	10,100	8,500
BETTERMENTS AND ADDITIONS - CAPITAL						
Ford F-series Pickup		80,000	40,000			40,000
Ford Ranger or Transit		-				
Utility Vehicle		-				
Ford F-series Compactor Truck		150,000	46,290	26,502	37,633	39,576
Intercom System		100,000			50,000	50,000
Principal payment - energy debt service		608,923	41,111	147,364	256,405	164,043
TOTAL		938,923	127,401	173,866	344,038	293,619
GRAND TOTAL		1,516,023	528,901	207,866	404,138	375,119

AMP 4
(City View Towers, Belvidere Heights, Francis Gatehouse, Centralville Gardens)
OPERATING BUDGET
EXECUTIVE SUMMARY

FY 2020

Operating Revenue:	\$ 4,117,801
Operating Expense:	<u>\$ 4,094,429</u>

Operating Gain:	<u>\$ 23,372</u>
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<i>Ending Operating Reserve (Estimated):</i>	<i>\$ 1,134,000*</i>
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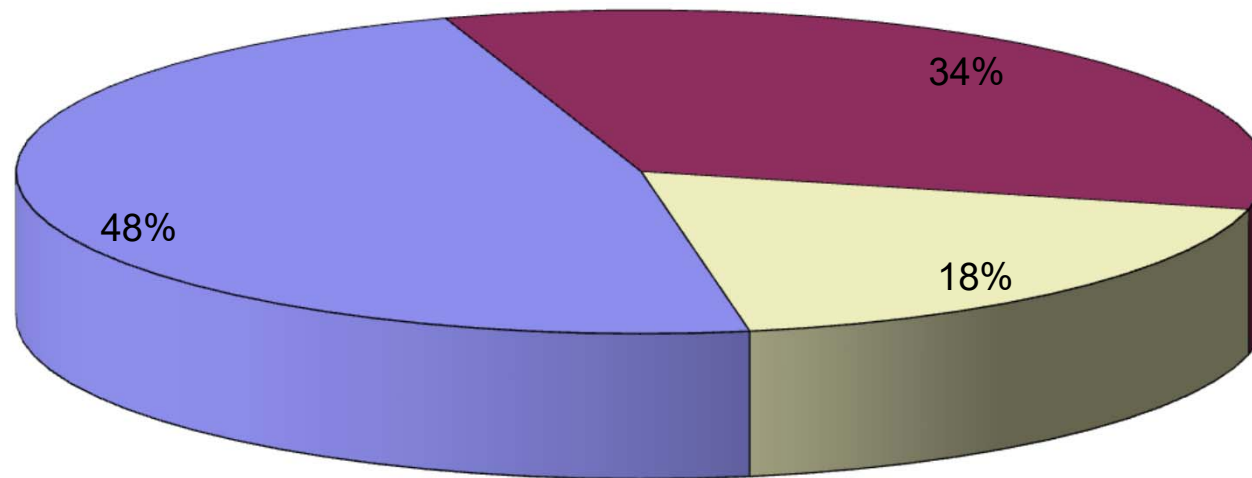
Units Available:

City View Towers	189
Belvidere Heights:	112
Francis Gatehouse:	90
Centralville Gardens:	<u>57</u>
Total:	448

AMP 4 manages 448 units of elderly housing located at City View Towers, Belvidere Heights, Francis Gatehouse and Centralville Gardens. The main sources of income include tenant rents and HUD funded operating subsidy. Major expense items include maintenance labor, utilities, property maintenance and betterments. HUD operating subsidy is estimated at 97% in 2019 and we have budgeted a decrease to 94% in 2020. Similar to AMP 3, this AMP is also facing building and site problems and is in need of entry door intercom system. Both items have been addressed in this budget and work will continue to correct both. AMP 4 takes advantage of three additional revenue streams; laundry income, antenna rent and inter-office rent which yield approximately \$99K in additional income.

**Reserve level is shown without effect of unfunded pension and post employment liability*

**Lowell Housing Authority
AMP 4 Revenue Budget FY 2020**

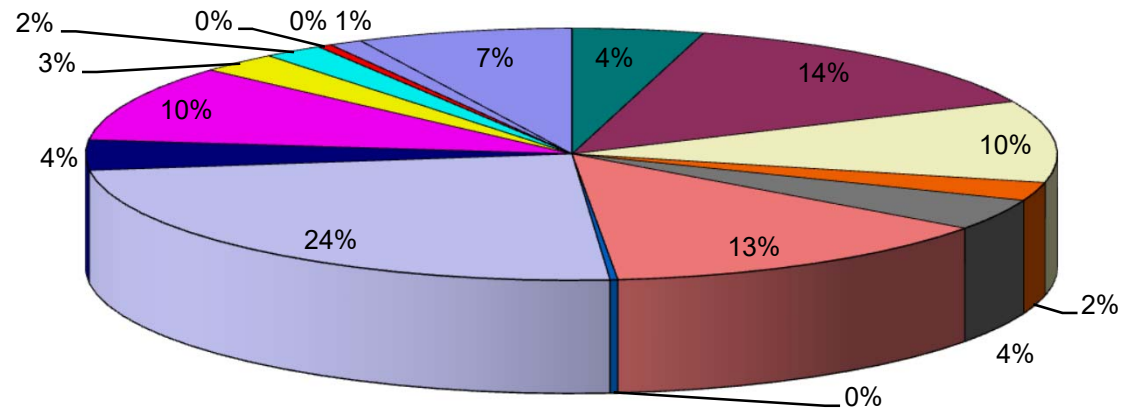


■ Tenant Rent 1,964,500

■ Operating Subsidy 1,393,063

■ Other Income 760,238

Lowell Housing Authority AMP 4 Expense Budget FY 2020



Admin Salary 179,407	Maint Salary 564,195
Employee Benefits 429,595	Insurance 96,805
Administrative 164,141	Management Fee 551,491
Tenant Services 10,528	Utilities 989,085
Maintenance Materials 158,380	Maintenance Contracts 403,468
PILOT 107,551	Extraordinary Maintenance 81,500
Other General 19,454	Operating Transfer Out -
Interest Expense 45,210	Capital Additions 293,619

Direct

Project Level

Lowell Housing Authority
ANNUAL OPERATING BUDGET FOR FISCAL YEAR ENDING
September 30, 2020

Total Units 448**AMP 4**

MA 1-5, 1-6, 1-11, 1-19

Total Salaries & Benefits \$ 1,173,197

Department

Total Other \$ 2,921,232

A FDS Line #	B Acct #	C Account Description	E FY 18 PUM - Actual	9 months of 2019	F FY 19 PUM - Annualized	G FY 20 PUM	H FY 20 Budget	J Remarks
REVENUES								
703	3110.00	Dwelling Rental Income	358.78	1,469,139	364.37	362.72	1,950,000	
704	3120.00	Excess Utilities	1.94	6,010	1.49	1.12	6,000	
704	3692.00	Tenant Revenue - Other	8.63	6,305	1.56	1.58	8,500	
704		Total Tenant Revenue Other	10.57	12,315	3.05	2.70	14,500	
705		Total Tenant Revenue	369.35	1,481,454	367.42	365.42	1,964,500	
706	8020.00	Current Year Operating Subsidy	264.26	1,096,949	268.48	259.13	1,393,063	
711	3610.00	Investment Income - Unrestricted	3.88	24,956	6.19	6.14	33,000	
720	3431.00	Investment Income - Restricted	-	-	-	-	-	
715	3190.00	Section 8 Rental Income	-	-	-	-	-	
715	3690.00	Other Revenue	69.75	253,223	62.80	57.15	307,236	
715	3690.15	Admin Fee	-	-	-	-	-	
715		Total Other Revenue	69.75	253,223	62.80	57.15	307,236	
716	6120.00	Gain/(Loss) on Equipment Disposal	-	-	-	-	-	
1001	9110.00	Operating Transfers - In	56.73	248,116	61.54	78.13	420,002	
		Capital Grant Allocation	-	-	-	-	-	
		Other Grant Allocation	-	-	-	-	-	
		Section 8 Allocation	-	-	-	-	-	
700		Total Revenue	763.98	3,104,698	766.43	765.96	4,117,801	

Lowell Housing Authority
ANNUAL OPERATING BUDGET FOR FISCAL YEAR ENDING
September 30, 2020

Direct Project Level

Total Units 448

AMP 4 MA 1-5, 1-6, 1-11, 1-19 Total Salaries & Benefits \$ 1,173,197
 Department Total Other \$ 2,921,232

A FDS Line #	B Acct #	C Account Description	E FY 18 PUM - Actual	9 months of 2019	F FY 19 PUM - Annualized	G FY 20 PUM	H FY 20 Budget	J Remarks
ADMINISTRATIVE EXPENSES								
911	4110.00	Salaries - Reg.	33.00	151,284	37.52	33.37	179,407	
911	4110.01	Salaries - O.T.	-	0	-	-	-	
911	4110.00	Total Administrative Salaries	33.00	151,284	37.52	33.37	179,407	
915	4540.00	Employee Benefit Contributions - Admin	25.29	81,481	20.21	19.28	103,647	
916	4130.01	Legal	3.37	11,005	2.73	3.72	20,000	
916	4140.02	Staff Training/ Tuition	1.17	2,066	0.51	2.79	15,000	
916	4150.01	Travel / Parking	-	0	-	0.02	100	
916	4170.01	Accounting Fees	0.53	2,178	0.54	-	-	
912	4171.00	Auditing Fees	-	-	-	0.72	3,879	
916	4190.01	Miscellaneous Sundry	1.07	2,859	0.71	0.93	5,000	
916	4190.03	Stationary / Supplies	0.40	2,056	0.51	0.56	3,000	
916	4190.04	Publications / Postage/ Printing	0.89	3,611	0.90	1.02	5,500	
916	4190.06	Advertisement	0.60	522	0.13	0.22	1,200	
916	4190.07	Membership Dues & Fees	0.15	0	-	-	-	
916	4190.08	Information Technology / Data Processing	1.93	18,465	4.58	8.10	43,543	
916	4190.14	Telephone / Alarm / Internet	5.25	25,729	6.38	6.63	35,619	
916	4190.15	Eviction Expense	0.58	17,711	4.39	3.72	20,000	
916	4190.20	Drug Testing / Medical Exams	0.09	165.00	0.04	0.06	300	
916	4190.22	Equipment Maintenance & Repair	0.16	423	0.10	0.19	1,000	
916	4190.60	Consulting Fees	0.41	0	-	1.86	10,000	
916	4190.00	Sundry Administrative	16.58	86,790	21.53	30.53	164,141	
913		Asset Management Fee	98.83	410,805	101.89	102.58	551,491	\$86.12+ \$7.50 + \$10.00 x UML
		Total Administrative Expense	173.70	730,360	181.14	185.77	998,686	

Direct

Project Level

Lowell Housing Authority
ANNUAL OPERATING BUDGET FOR FISCAL YEAR ENDING
September 30, 2020

Total Units 448

AMP 4

MA 1-5, 1-6, 1-11, 1-19

Total Salaries & Benefits \$ 1,173,197

Department

Total Other \$ 2,921,232

A FDS Line #	B Acct #	C Account Description	E FY 18 PUM - Actual	9 months of 2019	F FY 19 PUM - Annualized	G FY 20 PUM	H FY 20 Budget	J Remarks
TENANT SERVICES								
921	4210.00	Salaries - Reg.	-	-	-	-	-	
921	4210.01	Salaries - O.T.	-	-	-	-	-	
921	4210.00	Total Tenant Services Salaries	-	-	-	-	-	
923	4540.00	Employee Benefit Contributions	-	-	-	-	-	
924	4220.00	Recreation & Publications	-	-	-	-	-	
924	4230.00	Contract Costs	1.78	8,155	2.02	1.96	10,528	
924		Total Non-Salary	1.78	8,155	2.02	1.96	10,528	
		Total Tenant Services Expense	1.78	8,155	2.02	1.96	10,528	
UTILITIES								
935	4355.01	Labor - Reg.	-	-	-	-	-	
935	4355.02	Labor - O.T.	-	-	-	-	-	
935	4355.00	Total Utilities Labor	-	-	-	-	-	
937	4540.00	Employee Benefit Contributions	-	-	-	-	-	
931	4310.00	Water (Includes Sewer Charges)	34.95	109,431	27.14	34.93	187,798	
932	4320.00	Electricity	101.62	387,463	96.10	98.85	531,426	
933	4330.00	Gas	28.24	148,104	36.73	28.88	155,269	
938	4390.00	Other - Solar Operator Costs	28.32	66,892.71	16.59	21.32	114,592	
		Total Utility Expense	193.13	711,891	176.56	183.98	989,085	
ORDINARY MAINTENANCE & OPERATION								
941	4410.00	Labor - Reg.	105.71	381,998	94.74	99.01	532,259	
941	4410.01	Labor - O.T.	-	-	-	5.94	31,936	6.0%
941	4410.03	Force Account Labor	-	-	-	-	-	
941	4410.00	Total Maintenance Labor	105.71	381,998	94.74	104.95	564,195	
942	4420.01	Materials and Other	21.24	99,443	24.66	29.46	158,380	
943	4430.01	Other Contract Costs - Misc	-	-	-	0.09	500	
943	4430.02	Hazardous Materials	1.32	630	0.16	1.12	6,000	
943	4430.03	Pest Control	12.86	43,407	10.77	11.16	60,000	
943	4430.05	Welding and Metal Work	0.09	-	-	0.09	500	
943	4430.06	Auto Rentals & Repair	2.87	4,448	1.10	1.86	10,000	
943	4430.07	Equipment Repairs & Rentals	0.55	5,514	1.37	1.40	7,500	
943	4430.08	Unit Repairs / Interior Construction	0.28	3,220	0.80	0.74	4,000	
943	4430.09	Heating & AC Repairs- Contracted	3.12	15,005	3.72	3.72	20,000	
943	4430.09	Heating & AC repairs- COCC Labor	18.05	80,354	19.93	18.60	100,000	
943	4430.10	Uniforms	-	-	-	-	-	
943	4430.11	Alarm and Security Services	0.84	2,658	0.66	0.56	3,000	
943	4430.12	Electrical Repairs- Contracted	0.05	-	-	0.37	2,000	
943	4430.12	Electrical Repairs- COCC Labor	4.69	10,339	2.56	4.28	23,000	
943	4430.13	Energy Contracts	0.69	0	-	3.50	18,833	
943	4430.14	Elevator Maintenance	11.10	36,578	9.07	10.23	55,000	
943	4430.15	Garbage Collection	6.70	27,946	6.93	7.07	38,000	
943	4430.16	Permit Fees	0.25	-	-	-	-	
943	4430.16	Licenses & Permits	-	-	-	-	-	
943	4430.17	Roof Repairs	0.54	2,405	0.60	0.56	3,000	
943	4430.18	Fire Prevention	5.97	61,574	15.27	5.05	27,135	
943	4430.19	Locks and Keys	-	-	-	-	-	
943	4430.20	Carpeting and Flooring	2.25	14,496	3.60	3.35	18,000	
943	4430.21	Safety Improvements	0.85	279	0.07	0.09	500	
943	4430.23	Janitorial Services	-	-	-	-	-	
943	4430.24	Masonry Services	0.11	-	-	0.19	1,000	
943	4430.25	Landscaping	0.55	220	0.05	0.84	4,500	
943	4430.26	Window, Door, Glass Installations	-	523	0.13	0.19	1,000	
943	4430.27	Signage	-	12,766	2.86	-	-	
943		Total Contract Costs	73.74	322,359	79.65	75.05	403,468	
945	4540.00	Employee Benefit Contributions	81.02	205,741	51.03	60.63	325,948	
		Total Ordinary Maintenance & Operation	281.72	1,009,541	250.08	270.09	1,451,991	

Lowell Housing Authority
ANNUAL OPERATING BUDGET FOR FISCAL YEAR ENDING
September 30, 2020

Direct Project Level

Total Units 448

Total Salaries & Benefits \$ 1,173,197

Total Other \$ 2,921,232

AMP 4

MA 1-5, 1-6, 1-11, 1-19

Department

A FDS Line #	B Acct #	C Account Description	E FY 18 PUM - Actual	9 months of 2019	F FY 19 PUM - Annualized	G FY 20 PUM	H FY 20 Budget	J Remarks
PROTECTIVE SERVICES								
951	4465.01	Labor	-	-	-	-	-	
951	4465.02	Labor - O.T.	-	-	-	-	-	
951	4465.00	Total Protective Services Labor	-	-	-	-	-	
952	4480.00	Contract Costs	1.76	7,090	1.76	1.76	9,454	
955	4540.00	Employee Benefit Contributions	-	0	-	-	-	
		Total Protective Services	1.76	7,090	1.76	1.76	9,454	
GENERAL								
961	4510.01	Insurance - General Coverage	15.12	65,232	16.18	0.80	4,305	
961	4510.02	Workers Compensation	-	-	-	5.18	27,868	
961	4510.03	General Liability	-	-	-	4.84	25,994	
961	4510.04	Property & Fire	-	-	-	7.19	38,638	
961		Total Insurance	15.12	65,232	16.18	18.01	96,805	
963	4520.00	Payments in Lieu of Taxes	19.59	81,423	20.19	20.01	107,551	HUD formula - form 52267
962	4570.01	Collection Losses	2.92	-	-	1.86	10,000	
964	4590.01	Other General Expenses	0.00	-	-	-	-	
967	4580.00	Interest Expense	1.10	3,290	0.82	8.41	45,210	
968	4530.00	Compensated Absences - Terminal Leave	0.22	-	-	-	-	
		Total General Expenses	38.97	149,946	37.19	48.28	259,566	
TOTAL ROUTINE EXPENDITURES								
969		Total Routine Operating Expense	691.05	2,616,982	648.75	691.84	3,719,310	
970		Excess Operating Revenue over Operating Expenses	72.93	487,715	117.69	74.12	398,491	
NON-ROUTINE EXPENDITURES								
971	4610.00	Extraordinary Maintenance & Non-Capital Equip	8.13	229,968	57.04	15.16	81,500	
972	7540.00	Capital Equip / Betterments / Debt Service	10.49	95,272	23.63	54.62	293,619	
973		Excess Working Capital Transfer Out	-	0	-	-	-	
		Total Non-Routine Expenses	18.63	325,240	80.66	69.78	375,119	
RESIDUAL RECEIPTS OR DEFICIT								
900		Total Expenses	709.68	2,942,223	729.41	761.61	4,094,429	
		Excess Operating Revenue over Operating Expenses	54.30	162,475	37.02	4.35	23,372	

Lowell Housing Authority
Schedule of Extraordinary Maintenance and Equipment Replacement
September 30, 2020

Cost Center HUD MA001-C

<u>AMP</u>	<u>Units</u>	<u>Percent</u>
1	524	30.86%
2	300	17.67%
3	426	25.09%
4	448	26.38%
Total	1698	100.00%

Description	Price Per Item	MA001 TOTAL	AMP 1	AMP 2	AMP 3	AMP 4
EXTRAORDINARY MAINTENANCE						
Extraordinary Maint Contingency		125,000	50,000	25,000	25,000	25,000
AC Unit Repairs		75,000	75,000			
Lighting - Interior/Exterior Wallpacks, LED		40,000	40,000			
Mainline - P&H repairs / Boiler Service		25,000	25,000			
Driveway Sealing		16,000		8,000		8,000
Storage Rooms Design/Feasibility		50,000	50,000			
Mercier Center Musuem		50,000	50,000			
Landscaping/Site Improvements		50,000			25,000	25,000
Doors & Windows		100,000	100,000			
City View Front Parking Lot Repairs		15,000				15,000
TOTAL		546,000	390,000	33,000	50,000	73,000
REPLACEMENT OF EQUIPMENT - NON-CAPITAL						
Landscaping & Snow Equipment		21,000	8,500	1,000	7,500	4,000
Furniture & Equipment (exterior & office)		1,000			1,000	
Janitorial Equipment		6,100	3,000		1,600	1,500
Plumbing Equipment		3,000				3,000
TOTAL		31,100	11,500	1,000	10,100	8,500
BETTERMENTS AND ADDITIONS - CAPITAL						
Ford F-series Pickup		80,000	40,000			40,000
Ford Ranger or Transit		-				
Utility Vehicle		-				
Ford F-series Compactor Truck		150,000	46,290	26,502	37,633	39,576
Intercom System		100,000			50,000	50,000
Principal payment - energy debt service		608,923	41,111	147,364	256,405	164,043
TOTAL		938,923	127,401	173,866	344,038	293,619
GRAND TOTAL		1,516,023	528,901	207,866	404,138	375,119

State Programs

OPERATING BUDGET EXECUTIVE SUMMARY

400.01	State Consolidated (667 Elderly 705 Family) – 132 units
667-2B	Concord River Mill – 42 units
689-C	Colonial Ave, East Merrimack St– 16 units

FY 2020

	<u>400.01</u>	<u>667-2B</u>	<u>689-C</u>	<u>MRVP</u>
Total Operating Revenue:	1,578,693	523,414	51,848	1,357,092
Less: Operating Expense:	<u>1,519,059</u>	<u>503,481</u>	<u>47,931</u>	<u>1,331,959</u>
Operating Gain:	59,634	19,933	3,917	25,133
Ending Operating Reserve (Est):	543,546	527,798	54,137	164,758

The State Programs include MA Ch. 667 Elderly, Ch. 705 Family, Ch. 689 Community Residences, HUD funded Section 8 New Construction at Concord River Mill and the Massachusetts Rental Voucher Program (MRVP). The main sources of income include tenant rents and DHCD funded operating subsidy. Major expense items include maintenance labor, utilities, property maintenance and betterments, and landlord payments (MRVP).

400.01: DHCD has provided a 10% increase to subsidy for FY2020, up from 4% in FY19. This program's reserve levels are still low, but are starting to materialize, due to consistent increases in operating subsidy for years 2017-2020. For FY2020, DHCD has also provided a direct cost reimbursement exemption for extraordinary maintenance in the amount of \$200 per unit, which in total amounts to \$26,400. The direct reimbursement will be used to fund new doors, siding, and windows.

667-2B: This program was granted a contract rent increase in FY2019. Contract rents increased \$18/unit. The FY2020 budget projects an increase to its reserve levels, which is imperative because this program does not receive any capital funding from DHCD. Included in the budget for FY2020 is Phase 1 of a window replacement project.

689-C: The program will see a slight rent increase in FY2020, due to a Social Security COLA being made available. For FY2020, DHCD has also provided a direct cost reimbursement exemption for extraordinary maintenance in the amount of \$200 per unit, which in total amounts to \$3,200. The direct reimbursement will be used to fund new doors and a skylight. The program is currently operating two developments (E. Merrimack and Colonial Ave.).

ANNUAL BUDGET

Page 1 of 5

050-1

LHA NAME LOWELL		NO. OF UNITS	132	ORIGINAL	X
FISCAL YEAR ENDING: 9/30/2020		UNIT MONTHS	1584	REVISION NO.	
DEVELOPMENT NO.: 400-1		<1>	<2>	<3>	<4>
LINE NO.	ACCT. NO. CLASSIFICATION	CURRENT YEAR APPROVED BUDGET PUM	LHA REQUEST		DHCD MODIFICATION
			PUM	AMOUNT	PUM AMOUNT
	REVENUE				
1	3110 Shelter Rent - Tenants	303.03	313.13	496,000	
2	3111 Shelter Rent - Tenants - Fraud/Retroactive	-	-	-	
3	3115 Shelter Rent - Federal Section 8	-	-	-	
4	3190 Nondwelling Rentals	-	-	-	
5	3400 Administrative Fee - MRVP	-	-	-	
6	3610 Interest on Investments - Unrestricted	9.47	9.47	15,000	
7	3611 Interest on Investments - Restricted	-	-	-	
8	3690 Other Revenue	4.36	3.06	4,850	
9	3691 Other Revenue - Retained	46.90	43.18	68,400	
10	3692 Other Revenue - Operating Reserves	-	-	-	
11	3693 Other Revenue - Net Meter	-	-	-	
12	3801 Operating Subsidy - DHCD (4001)	539.35	627.81	994,443	
13	3802 Operating Subsidy - MRVP Landlords		-		
14	3803 Restricted Grants Received				
15	3920 Gain/Loss From Sale/Disp. of Prop.				
16	3000 TOTAL REVENUE	903.11	996.66	1,578,693	
	EXPENSES				
17	4110 Administrative Salaries	54.08	80.41	127,376	
18	4120 Compensated Absences				
19	4130 Legal	4.42	0.95	1,500	
20	4140 Members Compensation	-	-	-	
21	4150 Travel & Related Expenses	0.06	0.06	100	
22	4170 Accounting Services	-	-	-	
23	4171 Audit Costs	1.81	0.72	1,143	
24	4181 Penalties & Interest				
25	4190 Administrative Other	16.51	26.10	41,344	
26	4100 TOTAL ADMINISTRATION	76.88	108.25	171,463	
27	4230 TENANT ORGANIZATION	0.50	0.50	792	
28	4310 Water	36.15	37.50	59,406	
29	4320 Electricity	58.46	61.29	97,086	
30	4330 Gas	22.80	22.32	35,360	
31	4340 Fuel	-	-	-	
32	4360 Energy Conservation	-	-	-	
33	4390 Other	-	-	-	
34	4391 Payment to Solar Operator	28.64	26.36	41,762	
35	4300 TOTAL UTILITIES	146.05	147.48	233,614	
36	4410 Maintenance Labor	121.22	118.48	187,666	
37	4420 Materials & Supplies (net of appliances 4611)	31.63	27.88	44,166	
38	4430 Contract Costs	63.15	62.16	98,460	
39	4400 TOTAL MAINTENANCE	215.99	208.52	330,292	
40	4510 Insurance	17.07	18.38	29,109	
41	4520 Payment in Lieu of Taxes	11.17	11.15	17,658	
42	4540 Employee Benefits (net of GASB 45 & 68)	112.43	92.48	146,490	
42a	4541 Employee Benefits - GASB 45	-	-	-	
42b	4542 Pension Expense - GASB 68	-	-	-	
43	4570 Collection Loss	1.26	4.73	7,500	
44	4580 Interest Expense	-	-	-	
45	4590 Other General Expense	1.76	1.76	2,785	
46	4500 TOTAL GENERAL EXPENSES	143.69	128.50	203,542	
47	4610 Extraordinary Maintenance	6.31	32.77	51,900	
48	4611 Equipment Purchases-Non-Capitalized	8.21	6.31	10,000	
49	4612 Restricted Reserve Expenditures				
50	4715 Housing Assistance Payments	297.11	326.68	517,456	
51	4801 Depreciation Expense				
52	4600 TOTAL OTHER EXPENSES	311.63	365.76	579,356	
53	4000 TOTAL EXPENSES	894.74	959.00	1,519,059	
54	2700 NET INCOME (DEFICIT)	8.37	37.65	59,634	
	CAPITAL EXPENDITURES				
55	7520 Replacements of Equip. - Capitalized	1.89	-	-	
56	7540 Betterments & Additions - Capitalized	-	-	-	
57	Total Nonoperating Expenditures	1.89	-	-	
58	EXCESS REVENUE OVER EXPENSES	6.48	37.65	59,634	

DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT

OPERATING SUBSIDY CALCULATION "ANUEL"
(ALLOWABLE NONUTILITY EXPENSE LEVEL)

BUDGET AND ACTUAL (ACTUAL USED AT YEAR END ONLY)

APPENDIX B
(TO 050-1
AND 051-1)LHA Name: LOWELL
Fiscal Year Ending 9/30/2020Program No. 400-1 Budget X Actual

	1ST	2ND	3RD	4TH
Quarter				

	050-1		051-1	
	1	2	3	4
	BUDGETED AMOUNT	DHCD MODIFIC.	ACTUAL AMOUNT	DHCD MODIFIC.
1. REVENUE (050-1/051-1 LINES 1 + 2 + 3 + 5 + 7)	515,850		0	
2. NON-UTILITY COST (ANUEL - PR. YR. APPROV. PER LINE 3 ON APPENDIX B)	699,623			
3. ALLOWABLE INCREASE (LINE 2 X 10.0%)	769,585		0	
3A. APPROPRIATE % OF LINE 3 (COLUMN 3 ONLY)				
DHCD APPROVED OPERATING COSTS EXEMPTIONS				
Single Audit Costs	0			
Operating Reserve to 50% of minimum balance	0			
4. TOTAL OPERATING COSTS EXEMPTIONS	0		0	
5. UTILITIES (Line 31 050-1 for Budget) (Line 31 051-1 for Actual)	191,852			
6. OPERATING SUBSIDY PRIOR TO APPROVED EXEMPTIONS (1 MINUS 3 MINUS 4 MINUS 5) (IF RESULTS ARE A POSITIVE NUMBER USE ZERO)	(445,587)		0	
7. LINE 6 (IF -0- ENTER -0- OR CONVERT NEGATIVE AMOUNT TO BE POSITIVE)	445,587		0	
DHCD APPROVED EXEMPTIONS DIRECT REIMBURSEMENT				
LOWELL RENTAL ASSISTANCE PROGRAM	517,456			
TECH ALLOWANCE	5,000			
EXTRAORDINARY MAINTENANCE/HEALTH/SAFETY/SECURITY	26,400			
8. TOTAL DIRECT REIMBURSEMENT	548,856		0	
REDUCE ACTUAL SUBSIDY BY COST OVERRUNS				
	BUDGET	ACTUAL	OVERRUN	
9. 4110		0	0	
10. 4150		0	0	
11. Total			0	
12. TOTAL SUBSIDY (LINE 7 + 8 - 11) (050-1 OR 051-1)	994,443		0	
13. REDUCE ACTUAL SUBSIDY BY THE AMOUNT THAT WOULD CAUSE THE OPERATING RESERVE BALANCE TO BE IN EXCESS OF 50% OF LINE 46 ON FORM 050-1 (SEE APPENDIX C LINE 9)			0	
14. ACTUAL OPERATING SUBSIDY EARNED (LINE 12 MINUS 13) (NO LESS THAN LINE 8)			0	
15. ACTUAL OPERATING SUBSIDY RECEIVED			0	
16. DEBIT ACCOUNT 1125 UNDERPAYMENT DUE FROM DHCD				
17. CREDIT ACCOUNT 2118 OVERPAYMENT DUE TO DHCD			0	

RESERVE ANALYSIS

LHA Name: **LOWELL**
 Fiscal Year Ending: **9/30/2020**

Program No.: **400-1**

Rev: (original)

Line #		ACTUAL AMOUNT		DHCD MODIFICATION
(1)	Maximum Reserve (1/2 of Line 53 from Budget)	759,530	(1)	(1)
(2)	Minimum Reserve (20% of Line (1) above)	151,906	(2)	(2)
(3)	Operating Reserve Balance End of Prior Year (FY 9-30-2018)	499,701	(3)	(3)
(4)	Capital Reserve Balance End of Prior Year (FY XXXX' (Sec 8 New/Sub Rehab ONLY)	-	(4)	(4)
(5)	Adjustments - Current Year (FY 2019)			
	Account No. Budget Amount			
(a)	7520 (Line 51 of Budget)	-	(5a)	(5a)
(b)	7540 (Line 52 of Budget)	-	(5b)	(5b)
(6)	Net Income (Loss) Current Year (Estimate 12 mos.)	(15,789)	(6)	(6)
(7)	Operating Reserve Balance End of Current Year (3)-(5)+(6)	483,912	(7)	(7)
(8)	Adjustments - Budget Year (FY 2020)			
	Account No. Budget Amount			
(a)	3692 (from Budget)	0		
(b)	7520 (Line 51 of Budget)	-	(8a)	(8a)
(c)	7540 (Line 52 of Budget)	-	(8b)	(8b)
(9)	Net Income (Deficit) Budget Year (Line 50 of Budget)	59,634	(9)	(9)
(10)	Operating Reserve Balance End of Budget Year (7)-(8)+(9)	543,546	(10)	(10)

UTILITY COSTS

Page 4 of 5
050 - 5A

LHA: LOWELL

PROGRAM: 400-1

FISCAL YE: 9/30/2020

**Explain any substantial variances between actual consumption
and estimated consumption.**

Line No.		4310 WATER	4320 ELECTRICITY	4330 GAS	4340 FUEL	4360 ENERGY CONSERVATION	4390 UTILITY LABOR
1.00	ACTUAL UTILITY COST PER PRIOR YEAR JUNE 30TH SUBMISSION TO (9/30/2019)	64,723	96,699	33,815			
2.00	CONSUMPTION ASSOCIATED WITH COSTS ON LINE 1	9,237	588,041	27,797			
3.00	AVERAGE RATE (LINE 1 / 2)	7.0069	0.1644	1.2165			
4.00	ESTIMATED CONSUMPTION FOR REQUESTED BUDGET YEAR	8,327	574,387	30,721			
5.00	ESTIMATED AVERAGE RATE	7.1341	0.1690	1.1510			
6.00	ESTIMATED COST FOR REQUESTED BUDGET YEAR (LINE 4 X 5)	59,406	97,086	35,360			

050 - 5A

SCHEDULE OF NONROUTINE EXPENDITURES

Fiscal Year Ending:

11/11/2016

050 - 6

ANNUAL BUDGET

Page 1 of 4
050-1

LHA NAME	LOWELL	NO. OF UNITS	42	ORIGINAL	X
FISCAL YEAR ENDING:	9/30/2020	UNIT MONTHS	504	REVISION NO.	
DEVELOPMENT NO.:	667-2B				

LINE NO.	ACCT. NO.	CLASSIFICATION	CURRENT YEAR APPROVED BUDGET PUM	<2>		<3>		<4>		<5>	
				LHA REQUEST		DHCD MODIFICATION					
			PUM	PUM	AMOUNT	PUM	AMOUNT				
		REVENUE									
1	3110	Shelter Rent - Tenants	357.14	331.35	167,000						
2	3111	Shelter Rent - Tenants - Fraud/Retroactive	-	-	-						
3	3115	Shelter Rent - Federal Section 8	620.86	649.65	327,424						
4	3190	Nondwelling Rentals	-	-	-						
5	3400	Administrative Fee - MRVP	-	-	-						
6	3610	Interest on Investments - Unrestricted	-	-	-						
7	3611	Interest on Investments - Restricted	-	-	-						
8	3690	Other Revenue	8.53	8.59	4,330						
9	3691	Other Revenue - Retained	54.52	48.93	24,660						
10	3692	Other Revenue - Operating Reserves	-	-	-						
11	3693	Other Revenue - Net Meter	-	-	-						
12	3801	Operating Subsidy - DHCD (4001)	-	-	-						
13	3802	Operating Subsidy - MRVP Landlords	-	-	-						
14	3803	Restricted Grants Received									
15	3920	Gain/Loss From Sale/Disp. of Prop.									
16	3000	TOTAL REVENUE	1,041.05	1,038.52	523,414						
		EXPENSES									
17	4110	Administrative Salaries	54.08	80.41	40,529						
18	4120	Compensated Absences									
19	4130	Legal	0.99	0.99	500						
20	4140	Members Compensation	-	-	-						
21	4150	Travel & Related Expenses	0.20	0.20	100						
22	4170	Accounting Services	-	-	-						
23	4171	Audit Costs	1.81	0.72	364						
24	4181	Penalties & Interest									
25	4190	Administrative Other	53.52	36.31	18,302						
26	4100	TOTAL ADMINISTRATION	110.60	118.64	59,795						
27	4230	TENANT ORGANIZATION	0.50	0.50	252						
28	4310	Water	13.21	15.80	7,962						
29	4320	Electricity	54.92	56.80	28,627						
30	4330	Gas	41.63	46.19	23,282						
31	4340	Fuel	-	-	-						
32	4360	Energy Conservation	-	-	-						
33	4390	Other	-	-	-						
34	4391	Solar Operator Costs	33.29	29.87	15,056						
35	4300	TOTAL UTILITIES	143.05	148.66	74,927						
36	4410	Maintenance Labor	150.98	118.48	59,712						
37	4420	Materials & Supplies (net of appliances 4611)	37.40	42.23	21,284						
38	4430	Contract Costs	104.92	161.53	81,410						
39	4400	TOTAL MAINTENANCE	293.30	322.23	162,406						
40	4510	Insurance	17.83	19.28	9,719						
41	4520	Payment in Lieu of Taxes	-	-	-						
42	4540	Employee Benefits (net of GASB 45)	97.70	80.35	40,494						
42a	4541	Employee Benefits GASB 45	-	-	-						
42b	4542	Pension Expense - GASB 68	-	-	-						
43	4570	Collection Loss	0.99	0.99	500						
44	4580	Interest Expense	4.15	0.55	279						
45	4590	Other General Expense	152.32	52.80	26,609						
46	4500	TOTAL GENERAL EXPENSES	272.98	153.97	77,601						
47	4610	Extraordinary Maintenance	202.38	248.02	125,000						
48	4611	Equipment Purchases-Non-Capitalized	3.97	6.94	3,500						
49	4612	Restricted Reserve Expenditures									
50	4715	Housing Assistance Payments	-	-	-						
51	4801	Depreciation Expense									
52	4600	TOTAL OTHER EXPENSES	206.35	254.96	128,500						
53	4000	TOTAL EXPENSES	1,026.78	998.97	503,481						
54	2700	NET INCOME (DEFICIT)	14.27	39.55	19,933						
		CAPITAL EXPENDITURES									
55	7520	Replacements of Equip. - Capitalized	-	-	-						
56	7540	Betterments & Additions - Capitalized	-	-	-						
57		Total Nonoperating Expenditures	-	-	-						
58		EXCESS REVENUE OVER EXPENSES	14.27	39.55	19,933						

OPERATING RESERVE ANALYSIS

LHA Name: **LOWELL** Program No.: **667-2B** Rev: (original)
 Fiscal Year Ending: **9/30/2020**

Line #		ACTUAL AMOUNT		DHCD MODIFICATION
(1)	Maximum Reserve (1/2 of Line 53 from Budget)	251,741	(1)	(1)
(2)	Minimum Reserve (20% of Line (1) above)	50,348	(2)	(2)
(3)	Operating Reserve Balance End of Prior Year (FY 9-30-2018)	454,703	(3)	(3)
(4)	Capital Reserve Balance End of Prior Year (FY XXXX) (Sec 8 New/Sub Rehab ONLY)	-	(4)	(4)
(5)	Adjustments - Current Year (FY 2019)			
	Account No. Budget Amount			
(a)	7520 (Line 51 of Budget)	-	(5a)	(5a)
(b)	7540 (Line 52 of Budget)	-	(5b)	(5b)
(6)	Net Income (Loss) Current Year (Estimate 12 mos.)	53,162	(6)	(6)
(7)	Operating Reserve Balance End of Current Year (3)-(5)+(6)	507,865	(7)	(7)
(8)	Adjustments - Budget Year (FY 2020)			
	Account No. Budget Amount			
(a)	7520 (Line 51 of Budget)	0	(8a)	(8a)
(b)	7540 (Line 52 of Budget)	0	(8b)	(8b)
(9)	Net Income (Deficit) Budget Year (Line 50 of Budget)	19,933	(9)	(9)
(10)	Operating Reserve Balance End of Budget Year (7)-(8)+(9)	527,798	(10)	(10)

UTILITY COSTS

Page 3 of 4
050 - 5A

LHA: LOWELL

PROGRAM: 667-2B

FISCAL YE: 9/30/2020

Explain any substantial variances between actual consumption
and estimated consumption.

Line No.		4310 WATER	4320 ELECTRICITY	4330 GAS	4340 FUEL	4360 ENERGY CONSERV.	4390 SEPTIC
1	ACTUAL / ESTIMATED UTILITY COST PER PRIOR YEAR JUNE 30TH SUBMISSION TO DHCD (9/30/2019)	9,767	26,519	621			
2	CONSUMPTION ASSOCIATED WITH COSTS ON IINE 1	1,187	175,840	0			
3	AVERAGE RATE (LINE 1 / 2)	8.23	0.15	8.53			
4	ESTIMATED CONSUMPTION FOR REQUESTED BUDGET YEAR	954	177,115	21,817			
5	ESTIMATED AVERAGE RATE	8.35	0.16	1.07			
6	ESTIMATED COST FOR REQUESTED BUDGET YEAR (LINE 4 X 5)	7,962	28,627	23,282			

050 - 5A

Fiscal Year Ending

050 - 6

ANNUAL BUDGET

Page 1 of 4
050-1

LHA NAME		LOWELL	NO. OF UNITS		16	ORIGINAL		X	
			UNIT MONTHS		192	REVISION NO.			
FISCAL YEAR ENDING:			9/30/2020						
DEVELOPMENT NO.:			689-C		<1>	<2>	<3>	<4>	<5>
LINE NO.	ACCT. NO.	CLASSIFICATION	CURRENT YEAR APPROVED BUDGET PUM	LHA REQUEST		DHCD MODIFICATION			
				PUM	AMOUNT	PUM	AMOUNT		
		REVENUE							
1	3110	Shelter Rent - Tenants	246.50	253.38	48,648				
2	3111	Shelter Rent - Tenants - Fraud/Retroactive	-	-	-				
3	3115	Shelter Rent - Federal Section 8	-	-	-				
4	3190	Nondwelling Rentals	-	-	-				
5	3400	Administrative Fee - MRVP	-	-	-				
6	3610	Interest on Investments - Unrestricted	-	-	-				
7	3611	Interest on Invetments - Restricted	-	-	-				
8	3690	Other Revenue	-	-	-				
9	3691	Other Revenue - Retained	-	-	-				
10	3692	Other Revenue - Operating Reserves	-	-	-				
11	3693	Other Revenue - Net Meter	-	-	-				
12	3801	Operating Subsidy - DHCD (4001)	-	16.67	3,200				
13	3802	Operating Subsidy - MRVP Landlords	-	-	-				
14	3803	Restricted Grants Received							
15	3920	Gain/Loss From Sale/Disp. of Prop.							
16	3000	TOTAL REVENUE	246.50	270.04	51,848				
		EXPENSES							
17	4110	Administrative Salaries	13.56	16.99	3,262				
18	4120	Compensated Absences							
19	4130	Legal	0.52	0.52	100				
20	4140	Members Compensation	-	-	-				
21	4150	Travel & Related Expenses	-	-	-				
22	4170	Accounting Services	-	-	-				
23	4171	Audit Costs	1.81	0.72	139				
24	4181	Penalties & Interest							
25	4190	Administrative Other	7.47	9.14	1,754				
26	4100	TOTAL ADMINISTRATION	23.37	27.37	5,255				
27	4230	TENANT ORGANIZATION	-	-	-				
28	4310	Water	25.05	10.11	1,941				
29	4320	Electricity	-	-	-				
30	4330	Gas	-	-	-				
31	4340	Fuel	-	-	-				
32	4360	Energy Conservation	-	-	-				
33	4390	Other	-	-	-				
34	4391	Payments to Solar Operator	-	-	-				
35	4300	TOTAL UTILITIES	25.05	10.11	1,941				
36	4410	Maintenance Labor	15.15	14.81	2,843				
37	4420	Materials & Supplies	27.60	26.56	5,100				
38	4430	Contract Costs	79.64	74.38	14,280				
39	4400	TOTAL MAINTENANCE	122.39	115.74	22,223				
40	4510	Insurance	5.57	10.71	2,057				
41	4520	Payment in Lieu of Taxes	8.93	8.92	1,712				
42	4540	Employee Benefits	16.01	13.22	2,539				
42a	4541	Employee Benefits - GASB 45	-	-	-				
42b	4542	Pension Expense - GASB 68	-	-	-				
43	4570	Collection Loss	-	-	-				
44	4580	Interest Expense	-	-	-				
45	4590	Other General Expense	2.63	2.63	504				
46	4500	TOTAL GENERAL EXPENSES	33.14	35.48	6,812				
47	4610	Extraordinary Maintenance	26.04	55.73	10,700				
48	4611	Equipment Purchases-Non-Capitalized	2.60	5.21	1,000				
49	4612	Restricted Reserve Expenditures							
50	4715	Housing Assistance Payments	-	-	-				
51	4801	Depreciation Expense							
52	4600	TOTAL OTHER EXPENSES	28.64	60.94	11,700				
53	4000	TOTAL EXPENSES	232.59	249.64	47,931				
54	2700	NET INCOME (DEFICIT)	13.92	20.40	3,917				
		CAPITAL EXPENDITURES							
55	7520	Replacements of Equip. - Capitalized	-	-	-				
56	7540	Betterments & Additions - Capitalized	-	-	-				
57		Total Nonoperating Expenditures	-	-	-				
58		EXCESS REVENUE OVER EXPENSES	13.92	20.40	3,917				

OPERATING RESERVE ANALYSIS

LHA Name: **LOWELL** Program No.: **689-C** Rev: (original)
 Fiscal Year Ending: **9/30/2020**

Line #		ACTUAL AMOUNT	DHCD MODIFICATION
(1)	Maximum Reserve (1/2 of Line 53 from Budget)	23,966 (1)	(1)
(2)	Minimum Reserve (20% of Line (1) above)	4,793 (2)	(2)
(3)	Operating Reserve Balance End of Prior Year (FY 2018)	29,561 (3)	(3)
(4)	Capital Reserve Balance End of Prior Year (FY XXXX) (Sec 8 New/Sub Rehab ONLY)	- (4)	(4)
(5)	Adjustments - Current Year (FY 2019)		
	Account No. Budget Amount		
(a)	7520 (Line 51 of Budget)	- (5a)	(5a)
(b)	7540 (Line 52 of Budget)	- (5b)	(5b)
(6)	Net Income (Loss) Current Year (Estimate 12 mos.)	20,659 (6)	(6)
(7)	Operating Reserve Balance End of Current Year (3)-(5)+(6)	50,220 (7)	(7)
(8)	Adjustments - Budget Year (FY 2020)		
	Account No. Budget Amount		
(a)	7520 (Line 51 of Budget)	- (8a)	(8a)
(b)	7540 (Line 52 of Budget)	- (8b)	(8b)
(9)	Net Income (Deficit) Budget Year (Line 50 of Budget)	3,917 (9)	(9)
(10)	Operating Reserve Balance End of Budget Year (7)-(8)+(9)	54,137 (10)	(10)

UTILITY COSTS

Page 3 of 4
050 - 5A

LHA: LOWELL

PROGRAM: 689-C

FISCAL YE: 9/30/2020

Explain any substantial variances between actual consumption
and estimated consumption.

Line No.		4310 WATER	4320 ELECTRICITY	4330 GAS	4340 FUEL	4360 ENERGY CONSERVATION	4390 SEPTIC
1	ACTUAL UTILITY COST PER PRIOR YEAR JUNE 30TH SUBMISSION TO DHCD (9/30/2019)	688	0	0			
2	CONSUMPTION ASSOCIATED WITH COSTS ON IINE 1	237	0	0			
3	AVERAGE RATE (LINE 1 / 2)	2.90	#DIV/0!	0.00			
4	ESTIMATED CONSUMPTION FOR REQUESTED BUDGET YEAR	250	0	0			
5	ESTIMATED AVERAGE RATE	7.76	0.00	0.00			
6	ESTIMATED COST FOR REQUESTED BUDGET YEAR (LINE 4 X 5)	1,941	0	0			

050 - 5A

LHA LOWELLSCHEDULE OF NONROUTINE EXPENDITURES
689-C

Fiscal Year Ending

Page 4 of 4
050 - 6
9/30/2020

Extraordinary Maintenance - Account 6510							Replacement of Equipment - Account 7520				
Work Item No.	Description of Work Item	Dev. No.	Total Estimated Cost	% Comp. Curr. Budget FYE	Requested Budget Year		Description of Equipment Items	DEV. No.	Requested Budget Year		
					Estimated Expenditure FYE	% C o m p. FYE			No. of Items	Item Cost	Estimated Expenditure in Year
2020-1	Contingency	689-C	5,000	0.00	5,000	100%	Appliance		2.00	500	1,000
2020-2	Direct Cost Exemption - Doors, Skylight	689-C	3,200	0.00	3,200	100%					
2020-3	Doors, Skylight	689-C	2,500	0.00	2,500	100%					
							TOTAL REPLACEMENT OF EQUIPMENT				1,000
							Betterments and Additions - Account 7540				
							Electrical Wiring, Panels & Fixtures				-
	TOTAL EXTRAORDINARY MAINTENANCE				10,700		TOTAL BETTERMENTS & ADDITIONS				-

ANNUAL BUDGET

Page 1 of 4

050-1

NO. OF UNITS - MRVP 86

DMH 60

UNIT MONTHS 1752

ORIGINAL

REVISION NO. 1

LHA NAME LOWELL

FISCAL YEAR ENDING: 9/30/2020

DEVELOPMENT NO.: MRVP

LINE NO.	ACCT. NO.	CLASSIFICATION	<1>	<2>	<3>	<4>	<5>
			CURRENT YEAR APPROVED BUDGET PUM	LHA REQUEST PUM	AMOUNT	DHCD MODIFICATION PUM	AMOUNT
		REVENUE					
1	3110	Shelter Rent - Tenants	-	-	-		
2	3111	Shelter Rent - Tenants - Fraud/Retroactive	-	-	-		
3	3115	Shelter Rent - Federal Section 8	-	-	-		
4	3190	Nondwelling Rentals	-	-	-		
5	3400	Administrative Fee - MRVP	46.92	40.00	36,960		
6	3400	Administrative Fee - DMH	-	-	23,520		
7	3610	Interest on Investments - Unrestricted	0.65	1.14	2,000		
8	3611	Interest on Investments - Restricted	-	-	-		
9	3690	Other Revenue	-	-	-		
10	3691	Other Revenue - Retained	-	-	-		
11	3692	Other Revenue -Operating Reserves	-	-	-		
12	3801	Operating Subsidy - DHCD (4001)	-	-	-		
13	3802	Operating Subsidy - MRVP Landlords	937.27	738.93	1,294,612		
14	3803	Restricted Grants Received					
15	3920	Gain/Loss From Sale/Disp. of Prop.					
16	3000	TOTAL REVENUE	984.84	774.60	1,357,092		
		EXPENSES					
17	4110	Administrative Salaries	18.80	12.84	22,500		
18	4120	Compensated Absences					
19	4130	Legal	0.17	0.11	200		
20	4140	Members Compensation	-	-	-		
21	4150	Travel & Related Expenses	-	-	-		
22	4170	Accounting Services	-	-	-		
23	4171	Audit Costs	1.81	0.49	866		
24	4181	Penalties & Interest					
25	4190	Administrative Other	6.44	1.47	2,570		
26	4100	TOTAL ADMINISTRATION	27.22	14.92	26,136		
27	4230	TENANT ORGANIZATION	-	-	-		
28	4310	Water	-	-	-		
29	4320	Electricity	-	-	-		
30	4330	Gas	-	-	-		
31	4340	Fuel	-	-	-		
32	4360	Energy Conservation	-	-	-		
33	4390	Other	-	-	-		
34	4391	Payments to Solar Operator					
35	4300	TOTAL UTILITIES	-	-	-		
36	4410	Maintenance Labor	-	-	-		
37	4420	Materials & Supplies	-	-	-		
38	4430	Contract Costs	-	-	-		
39	4400	TOTAL MAINTENANCE	-	-	-		
40	4510	Insurance	0.67	0.50	881		
41	4520	Payment in Lieu of Taxes	-	-	-		
42	4540	Employee Benefits	10.48	5.90	10,330		
42a	4541	Employee Benefits GASB 45	-	-	-		
42b	4542	Pension Expense GASB 68	-	-	-		
43	4570	Collection Loss	-	-	-		
44	4580	Interest Expense	-	-	-		
45	4590	Other General Expense	-	-	-		
46	4500	TOTAL GENERAL EXPENSES	11.15	6.40	11,211		
47	4610	Extraordinary Maintenance	-	-	-		
48	4611	Equipment Purchases-Non-Capitalized	-	-	-		
49	4612	Restricted Reserve Expenditures					
50	4715	Housing Assistance Payments	937.27	738.93	1,294,612		
51	4801	Depreciation Expense					
52	4600	TOTAL OTHER EXPENSES	937.27	738.93	1,294,612		
53	4000	TOTAL EXPENSES	975.64	760.25	1,331,959		
54	2700	NET INCOME (DEFICIT)	9.20	14.35	25,133		
		CAPITAL EXPENDITURES					
55	7520	Replacements of Equip. - Capitalized		-			
56	7540	Betterments & Additions - Capitalized		-			
57		Total Nonoperating Expenditures	-	-	-		
58		EXCESS REVENUE OVER EXPENSES	9.20	14.35	25,133		

OPERATING RESERVE ANALYSIS

LHA Name: **LOWELL** Program No.: **MRVP** Rev: (1)
 Fiscal Year Ending: **9/30/2020**

Line #		ACTUAL AMOUNT		DHCD MODIFICATION
(1)	Maximum Reserve (1/2 of Line 53 from Budget)	N/A (1)		(1)
(2)	Minimum Reserve (20% of Line (1) above)	N/A (2)		(2)
(3)	Operating Reserve Balance End of Prior Year (FY 9-30-2018)	79,511 (3)		(3)
(4)	Capital Reserve Balance End of Prior Year (FY XXXX) (Sec 8 New/Sub Rehab ONLY)	- (4)		(4)
(5)	Adjustments - Current Year (FY 2019)			
	Account No.	Budget Amount		
(a)	7520 (Line 51 of Budget)	- (5a)		(5a)
(b)	7540 (Line 52 of Budget)	- (5b)		(5b)
(6)	Net Income (Loss) Current Year (Estimate 12 mos.)	60,114 (6)		(6)
(7)	Operating Reserve Balance End of Current Year (3)- (5)+(6)	139,625 (7)		(7)
(8)	Adjustments - Budget Year (FY 2020)			
	Account No.	Budget Amount		
(a)	7520 (Line 51 of Budget)	0 (8a)		(8a)
(b)	7540 (Line 52 of Budget)	0 (8b)		(8b)
(9)	Net Income (Deficit) Budget Year (Line 50 of Budget)	25,133 (9)		(9)
(10)	Operating Reserve Balance End of Budget Year (7)- (8)+(9)	164,758 (10)		(10)

LHA: LOWELL
FYE: 9/30/2020
3400: ADMINISTRATIVE FEE

			(1)	(2)	(3)	(4)	(5)
TOTAL			Mobility	DMH			
No. of Contract Units		145	85	60			
No. of Units Under Lease							
as of 10/1/2019		126	77	49			
Estimated Units to be Lease							
Month	Year						
1 OCTOBER	2019		77	49			
2 NOVEMBER			77	49			
3 DECEMBER			77	49			
4 JANUARY			77	49			
5 FEBRUARY			77	49			
6 MARCH			77	49			
7 APRIL			77	49			
8 MAY			77	49			
9 JUNE			77	49			
10 JULY			77	49			
11 AUGUST			77	49			
12 SEPTEMBER	2020		77	49			
A. TOTALS							
(Bring total of columns 1 plus 2, forward to Form 070)			924	588	0	0	0
B. Current Published Ongoing Admin fee Rate (Per Unit)			40.00	40.00			
C. Total Estimated Administrative Fee (A X B = C)			36,960	23,520	-	-	-
D. Total Columns 1, 2, 3, 4, 5. Line c					60,480		

**Lowell Housing Authority
Schedule of Revenues
September 30, 2020**

Entity Wide

BLI #	Category	Account Description	Source	Latest 12 Month Actual through 9/30/2018	Annualized through Sept 2019	2020 Bud Amt	AMP 1	AMP 2	AMP 3	AMP 4	Section 8 HCVP / MS	ROSS	MRVP	State Consol	689-C	667-2B	THP	COCC
311001	Tenant Rent	Rental Income	Residents	8,808,297	8,870,539	8,831,648	2,550,000	1,800,000	1,820,000	1,950,000	-	-	-	496,000	48,648	167,000		
369003	Tenant Rent	Other Tenant Charges	Residents	42,705	50,863	48,500	7,000	14,000	14,500	8,500	-	-	-	4,000	-	500		
369004	Tenant Rent	AC surcharge	Residents	42,585	32,637	24,080	4,000	8,000	4,700	6,000	-	-	-	600	-	780		
319001	Other Income	Non-Dwelling Rent	Residents / CTI / Intercompany Rent	59,851	66,156	63,862	24,262	-	-	39,600	-	-	-	-	-	-		
345001	Other Income	Fraud Recovery	HCVP and PH Residents	36,738	27,489	17,000	1,500	8,000	-	-	7,500	-	-	-	-	-		
369007	Tenant Rent	Washer/Dryer Surcharge	Residents	29,900	34,200	33,400	15,000	18,000	400	-	-	-	-	-	-	-		
361001	Other Income	Investment Income	Cash	144,878	189,599	190,300	38,000	17,000	46,000	33,000	39,000	-	2,000	15,000	-	-		300
369005	Other Income	Antenna Rent	Sprint	100,476	96,216	96,834	-	-	70,146	26,687	-	-	-	-	-	-		
369006	Other Income	Laundry Income	Residents - via Automated Laundry Inc.	81,438	79,900	74,000	-	-	38,000	33,000	-	-	-	-	-	-	3,000	
369009	Other Income	Towing Fees	Christopher's Towing	2,560	3,593	2,600	500	400	800	600	-	-	-	250	-	50		
369002	Other Income	Insurance Dividends	HARRG and HAPI (HAIG)	17,807	-	-	-	-	-	-	-	-	-	-	-	-		
369001	Other Income	Surplus Sales	Misc	450	1,685	-	-	-	-	-	-	-	-	-	-	-		
330001	Other Income	Incoming Port Admin Fees	Outside PHAs	35,728	28,149	28,000	-	-	-	-	28,000	-	-	-	-	-		
340401	Other Gov't Grants	Home Ownership Fees	HUD	600	-	200	-	-	-	-	200	-	-	-	-	-		
369300	Other Income	Solar Net Metering Credits	Nautilus (Fed), BlueWave (State)	1,681,819	990,188	1,097,106	335,282	208,814	252,601	207,349	-	-	-	68,400	-	24,660		
311500	Other Gov't Grants	667-2B HUD rental assistance	HUD through DHCD	303,568	303,395	327,424	-	-	-	-	-	-	-	-	-	327,424		
340303	Housing Assistance Payments	Housing Assistance Payments (MS)	HUD	766,890	1,023,567	1,100,000	-	-	-	-	1,100,000	-	-	-	-	-		
340301	Housing Assistance Payments	Housing Assistance Payments (HCVP)	HUD	11,499,064	12,885,484	13,800,000	-	-	-	-	13,800,000	-	-	-	-	-		
340302-825	Ongoing Admin Fees Earned	Administrative Fees (MS)	HUD	78,562	183,976	111,499	-	-	-	-	111,499	-	-	-	-	-		
340302	Ongoing Admin Fees Earned	Administrative Fees (HCVP)	HUD	1,141,734	1,134,963	1,231,528	-	-	-	-	1,231,528	-	-	-	-	-		
340402	FSS/PSS	FSS/PSS Coordinator	HUD ROSS	65,558	66,373	66,373	-	-	-	-	-	66,373	-	-	-	-		
340403-ELD	HUD PHA Operating Grants	Elder Services	HUD ROSS	68,000	68,000	68,000	-	-	-	-	-	68,000	-	-	-	-		
340101	HUD PHA Operating Grants	Operating Fund Subsidy	HUD	7,348,328	7,639,490	7,346,761	2,635,275	1,573,890	1,744,532	1,393,063	-	-	-	994,443	3,200	-		
380101	Other Gov't Grants	DHCD Operating Subsidy	DHCD - formula driven	811,069	858,947	997,643	-	-	-	-	-	-	-	-	-	-		
380201	Other Gov't Grants	DHCD MRVP Landlord Payments	DHCD	632,082	805,899	849,612	-	-	-	-	-	-	849,612	-	-	-		
380202	Other Gov't Grants	DHCD DMH Landlord Payments	DHCD	346,997	401,761	445,000	-	-	-	-	-	-	445,000	-	-	-		
380205-720	Other Gov't Grants	DHCD Admin Fees - DMH	DHCD	18,800	16,213	36,960	-	-	-	-	-	-	36,960	-	-	-		
380205-777	Other Gov't Grants	DHCD Admin Fees - MRVP	DHCD	25,560	27,840	23,520	-	-	-	-	-	-	23,520	-	-	-		
340401	Other Gov't Grants	DHCD Transitional Housing	DHCD	87,965	87,965	-	-	-	-	-	-	-	-	-	-	-	87,965	
140601 (340201)	Operating Grants	Operations	Capital Fund Grant	553,339	701,750	940,003	-	235,001	285,001	420,002	-	-	-	-	-	-		
380501	Management Fee Revenue	Management Fees	AMPs - HUD Mngt Fee	1,665,062	1,723,056	1,737,233	-	-	-	-	-	-	-	-	-	-		1,737,233
380503	Management Fee Revenue	Asset Management Fee	AMPs - HUD Mngt Fee	202,470	201,720	201,722	-	-	-	-	-	-	-	-	-	-		201,722
380502	Management Fee Revenue	Bookkeeping Fee	AMPs	151,853	151,296	151,292	-	-	-	-	-	-	-	-	-	-		151,292
380501	Management Fee Revenue	Management Fees	HCVP / MS - 20% of AF	249,599	256,008	268,605	-	-	-	-	-	-	-	-	-	-		268,605
380502	Management Fee Revenue	Bookkeeping Fee	HCVP / MS - 7.50 per UML	106,868	108,960	112,808	-	-	-	-	-	-	-	-	-	-		112,808
380503	Management Fee Revenue	Management Fees	Capital Fund	280,700	435,479	447,492	-	-	-	-	-	-	-	-	-	-		447,492
380510	Front Line Service Fees	COCC Skilled Labor Billing	Intercompany	572,807	575,367	584,000	-	-	-	-	-	-	-	-	-	-		584,000
369011	Other Income	Partner Portal Fees	HCVP Landlords	5,585	4,735	5,000	-	-	-	-	5,000	-	-	-	-	-		
			TOTAL	38,068,292	40,133,447	41,447,970	5,610,819	3,883,105	4,276,680	4,117,801	16,322,727	134,373	1,357,092	1,578,693	51,848	523,414	87,965	3,503,453

Lowell Housing Authority
Schedule of Operating Expenses- Non Salary/Benefit/Extraordinary
9/30/2020

BLI #	Account Description	2019 Active Vendors	2020 Preferred Vendor or Contract #	2020 Bud Amt	AMP 1	AMP 2	AMP 3	AMP 4	HCVP	MRVP	State Consol	667-2B	689-C	COCC
	ADMINISTRATIVE OVERHEAD													
413001	Legal Fees	Nyman Law, Housing Authority Risk Renention Group, Middlesex Sheriff's Office, Eno Martin & Donahue, KP Law, Lowell Sun, Kevin Murphy	Murphy, Labor Kopelman	118,300	30,000	30,000	20,000	20,000	1,000	200	1,500	500	100	15,000
414000	Training & Continuing Education	various	various	100,285	21,285	25,000	4,000	15,000	4,000	-	2,000	1,000	-	28,000
415001	Travel	Various EEs	Various EEs	36,600	100	100	100	100	1,000	-	100	100	-	35,000
417101	Audit Fee	Marcum LLP, Hurley	TBD	28,000	4,537	2,597	3,688	3,879	10,788	866	1,143	364	139	-
419001	Admin Sundry	Various	Various	28,050	4,500	3,000	4,000	5,000	1,000	100	1,200	500	250	8,500
419002	Postage	Neopost; USPS, Necs	Neopost; USPS	26,450	4,500	3,100	3,500	3,500	7,500	100	1,200	500	50	2,500
419003	Office Supplies (Stationary/Supplies)	WB Mason, Cam Office, Necs, Amazon, K-log, Conway Office Products, Ledgview Printing, Owl Stamp, Red Thread	WB Mason, Cam Office, Necs, Conway Office Products,	29,600	2,000	2,000	2,000	3,000	5,000	-	4,000	1,500	100	10,000
419004	Printing	CCCS, Ledgview, Omni Digital Printers, Owl Stamp, Rich Thuillier, Carbon Colors, HD Supply, Amazon, All Sports, PC Connection	CCCS, Ledgview, Omni, Owl Stamp, Rich Thellier, Carbon Colors	21,100	3,500	2,500	2,000	2,000	3,500	-	2,000	500	100	5,000
419005	Publications	Lowell Sun Publishing Co. , Consumer Reports, NAHRO, Tracie Morgan	Lowell Sun Publishing Co. , Consumer Reports, Boston Globe	1,100	-	-	-	-	100	-	-	-	-	1,000
419006	Advertising	Lowell Sun, Projectdog, Khmer Post, NAHRO	Lowell Sun, Projectdog	8,900	1,500	500	1,000	1,200	500	-	500	100	100	3,500
419007	Membership Fees / Dues	NAHRO, ASPA, Nan McKay,Section 8 Admin Ass.	McKay,Section 8 Admin Ass., Happy Software	16,000	-	-	-	-	8,000	-	-	-	-	8,000
419008	Information Systems IT	Amazon, Emphasys, InspectCheck, Planeteria Media, Resolve IT, PC Connection, Statewide Communications, Dell Computer, Brian Sparrow, NAHRO, Policy Map	Amazon, Emphasys, InspectCheck LLC, Planeteria Media LLC, Resolve I.T. CDW, PC Connection, Dell, Statewide Communications, PolicyMap	423,609	51,745	36,783	42,255	41,543	108,453	2,370	14,127	7,556	500	118,278
419009	Data Processing (IT)	Complete Payroll Services	TBD	33,100	3,000	2,000	2,000	2,000	5,500	-	2,000	500	100	16,000
419014	Telephone / Internet	Comcast Business, TPX Communications, Earthlink, New Gate Security (GPS), T-Mobile,Verizon, AT&T, Viewpoint, Ledgview Printing, Middlesex Sheriff, Ashley Beauchesne, Prospeed	Comcast Business, TPX Communications, Earthlink, , T-Mobile,Verizon, AT&T, Viewpoint	178,919	35,303	25,424	23,825	35,619	10,636	-	8,217	5,447	454	33,995
419015	Eviction Expense	Nyman Law, Wheelabrator North Andover, Kevin Murphy, Middlesex Sheriff, Triple M Moving	Kevin Murphy, Middlesex Sheriff's Office, Triple M Moving & Storage	87,500	22,000	20,000	20,000	20,000	-	-	5,500	-	-	-
419020	Medical Services	Lowell General Hospital, Suzanne Miller MD	Lowell General Hospital	3,900	300	300	500	300	-	-	-	-	-	2,500
419022	Admin Equipment Maintenance	NECS, Conway Office Products, Shred-It, Neopost	NECS, Conway Office Products, Shred-It, Neopost, Formax	9,600	2,000	1,000	1,000	1,000	1,000	-	500	600	-	2,500
419025	Rent Expense	AMP 4 - DAT	AMP 4 - DAT	39,600					-	14,400				25,200
419050-419061	Consulting	Mapplan, Grants Etc., Dolores Sierra, Narith Sokun, Residents First, Unemployment Tax Management	Mapplan, Grants Etc., Affordable Housing Network, Richard Francey, William Welch, UTM, US Housing	71,800	10,000	15,000	10,000	10,000	1,500	-	100	100	100	25,000
419055	HQS Inspections	Geosite Environmental, CPHI	Geosite Environmental	55,000					55,000					
		TOTAL ADMINISTRATIVE OVERHEAD		1,317,413	196,269	169,304	139,868	164,140	238,876	3,636	44,087	19,266	1,993	339,973

Lowell Housing Authority
Schedule of Operating Expenses- Non Salary/Benefit/Extraordinary
9/30/2020

BLI #	Account Description	2019 Active Vendors	2020 Preferred Vendor or Contract #	2020 Bud Amt	AMP 1	AMP 2	AMP 3	AMP 4	HCVP	MRVP	State Consol	667-2B	689-C	COCC
	MANAGEMENT FEES													
419090	Management Fees	2018 HUD rates - 83.31, 2019 Rates - 86.12		2,005,839	536,107	306,932	435,843	458,351	268,605					
419090	Asset Management Fees	\$10 UML - AMPs 1,2, 3, 4 (Asset Mngt)		201,722	62,251	35,640	50,609	53,222	-					
419091	Bookkeeping Fees	\$7.50 UML - AMPs and HCVP (Bookkeeping)		264,100	46,688	26,730	37,957	39,917	112,808					
		TOTAL MANAGEMENT FEES		2,471,661	645,047	369,302	524,408	551,491	381,413	-	-	-	-	-

Lowell Housing Authority
Schedule of Operating Expenses- Non Salary/Benefit/Extraordinary
9/30/2020

BLI #	Account Description	2019 Active Vendors	2020 Preferred Vendor or Contract #	2020 Bud Amt	AMP 1	AMP 2	AMP 3	AMP 4	HCVP	MRVP	State Consol	667-2B	689-C	COCC
	TENANT SERVICES													
421001	Tenant Services-Salaries	Patricia Trodella	Patricia Trodella	12,480	-	-	12,480	-						
422001	Tenant Services- Supplies/ Recreation			-										
422010	Tenant Participation/ Contract Costs			-										
				-										
423001	Tenants Organizations	\$25 per unit x 94% est. HUD funding		39,903	12,314	7,050	10,011	10,528						
423001	Tenants Organizations	\$6 per unit - State		1,044							792	252		
423002	Tenant Relocation			-										
423004	Youth Services LZ			51,296	27,648	23,648								
423007	Public Housing FSS													
		TOTAL TENANT SERVICES		104,723	39,962	30,698	22,491	10,528	-	-	792	252	-	-

Lowell Housing Authority
Schedule of Operating Expenses- Non Salary/Benefit/Extraordinary
9/30/2020

BLI #	Account Description	2019 Active Vendors	2020 Preferred Vendor or Contract #	2020 Bud Amt	AMP 1	AMP 2	AMP 3	AMP 4	HCVP	MRVP	State Consol	667-2B	689-C	COCC
	UTILITIES													
431001	Water & Sewer	City of Lowell	City of Lowell	1,104,424	322,332	314,232	210,753	187,798			59,406	7,962	1,941	
432001	Electricity	National Grid	National Grid	1,907,546	504,270	341,859	404,278	531,426			97,086	28,627	-	
433001	Gas	National Grid, Direct Energy, Constellation	National Grid, Direct Energy	1,332,641	508,946	380,150	229,634	155,269			35,360	23,282	-	
434001	Fuel													
436001	Utility Conservation													
439001	Other Utility Expenses - SNM Operator Costs			602,495	180,074	114,592	136,419	114,592			41,762	15,056	-	
		TOTAL UTILITIES		4,947,106	1,515,622	1,150,833	981,084	989,085	-	-	233,614	74,927	1,941	-

Lowell Housing Authority
Schedule of Materials and Contracts
September 30, 2020

BLI #	Account Description	2019 Active Vendors	2020 Preferred Vendor or Contract #	2020 Bud Amt	AMP 1	AMP 2	AMP 3	AMP 4	HCVP	MRVP	State Consol	667-2B	689-C	COCC
	SUPPLIES													
442001	Materials & Supplies - Miscellaneous	HD Supply, Home Depot, Lowes, Amazon	HD Supply, Home Depot, Lowes	17,000	1,500	5,000	2,000	2,000			3,000	1,000	500	2,000
442002	Petty Cash	Various	Various	8,800	1,500	2,500	1,000	1,200			1,400	500	200	500
442003	Lumber	Home Depot, Lowe's	Home Depot, Lowe's	2,500	500	500	500	500			500			
442005	Appliances and Parts	GE, Eastern Service Company, GE Appliances, HD Supply, Gene's Appliance Parts, Thibodeau Appliance Repair, Home Depot, Dracut Appliance Center	General Electric	139,500	45,000	21,000	30,000	30,000			10,000	2,500	1,000	-
442006	Gasoline	Mahoney Oil, WEX, Gulbicki's	WEX Fuel	31,600	8,000	9,000	3,500	6,500			4,500	100	-	-
442007	Shades	Wallpaper City	Wallpaper City	18,500	5,000	5,000	3,000	3,500			1,000	1,000	-	-
442008	Janitorial Supplies & Equipment	HD Supply, Home Depot, Lowe's, Supply Works	Supply Works	48,500	8,000	5,000	13,500	18,000			1,500	2,000	-	500
442009	Windows, Doors, Glass & Screens	Guaranteed Aluminum, Home Depot, Friend Lumber, Koopman Lumber, Hank & Sons, Lakeview Fence, In & Out Automatic Doors, Northeast Door Company, HD Supply	Guaranteed Aluminum	38,500	13,500	10,000	8,000	3,000			3,500	500	-	-
442010	Painting Supplies	Wallpaper City, HD Supply, Home Depot, Lowe's, AG Hardware	Wallpaper City	54,500	18,000	11,000	10,000	10,000			4,000	1,000	500	-
442011	Tools & Equipment	HD Supply, Home Depot, Lowe's, Amazon, Spartan Tool LLC	TBD	28,600	3,700	1,900	2,700	5,200			1,500	500	100	13,000
442012	Flooring Supplies	Sherwin Williams, HD Supply, Home Depot	TBD	31,500	6,000	4,000	11,000	8,000			1,500	1,000	-	-
442013	HVAC Supplies	Airgas USA, Home Depot, Sun Electric Motors Service, HD Supply, Frank McCartin, Grainger FAC 28	TBD	12,600	4,000	1,000	4,000	2,000			1,000	500	100	-
442014	Uniforms and outerwear - replacements	All Sports	All Sports	21,800	4,680	3,510	3,780	3,780			1,366	434	-	4,250
442015	Plumbing Supplies	Ferguson, Frank McCartin, Home Depot, Edward Kelly Sheet Metal, FW Webb, HD Supply, Lowe's, MacDonald Cabinet & Countertop, Sun Electric, The Granite Group, Sherwin Williams, AG Hardware, Spartan Tool LLC	TBD	124,000	40,000	30,000	25,000	15,000			10,000	1,000	1,000	2,000
442016	Electrical Supplies	McCartin, HD Supply, Home Depot, Northeast Electrical, Standard Electric, ADI, Lowe's, Sun Electric Motors LLC	TBD	81,500	25,000	18,000	20,000	11,000			3,500	2,500	1,000	500
442017	Alarms & Security Supplies	Home Depot	TBD	9,100	1,500	500	5,000	1,500			-	500	100	-
442018	Extermination Supplies	Lowe's, HD Supply, Home Depot	TBD	1,400							800	600		
442019	Locks & Keys	Hank & Sons, PO Locksmith, HD Supply, Home Depot	TBD	17,100	10,000	2,000	2,000	2,000			500	500	-	100
442020	Roofing & Siding Supplies	None	TBD	3,500	500	500	500	500			500	500	500	
442021	Safety Equipment & Supplies	Home Depot, Lowe's, ADI, HD Supply	TBD	3,200	1,000	500	500	500			500	100	100	-
442022	Signage	Carbon Colors, Home Depot	TBD	21,750	5,000	5,000	5,000	5,000			500	1,000	250	
442024	Masonry Supplies	None	TBD	-	-	-	-	-			-	-		
442025	Landscaping Supplies & Equipment	Almo's, Stateline Irrigation Supply, Home Depot, Lowe's, HD Supply	TBD	79,450	16,750	5,400	22,650	25,450			1,000	5,450	250	2,500
442029	Carpentry Supplies	None	TBD	-										
442030	Cabinets	Home Depot, Lowe's, MacDonald Cabinet, HD Supply	TBD	71,500	40,000	10,000	15,000	3,500			2,000	500	500	
442031	Vehicles Supplies	Bobcat, Home Depot, Stansfield Tire	TBD	1,800	500	250	500	250			100	100	-	100
		Total Supplies		868,200	259,630	151,560	189,130	158,380	-	-	54,166	23,784	6,100	25,450

Lowell Housing Authority
Schedule of Materials and Contracts
September 30, 2020

BLI #	Account Description	2019 Active Vendors	2020 Preferred Vendor or Contract #	2020 Bud Amt	AMP 1	AMP 2	AMP 3	AMP 4	HCVF	MRVP	State Consol	667-2B	689-C	COCC
MAINTENANCE CONTRACTS														
443001	Maintenance Contracts	Various	TBD	3,000	500	500	500	500			500	500	-	-
443002	BioHazard & Environmental Restoration	EFI, Mill City Environmental, Restore Pro, Safety Environmental	TBD	33,000	12,000	10,000	3,000	6,000			1,000	1,000	-	-
443003	Pest Control	Pest End	Pest End	167,000	25,000	25,000	40,000	60,000			10,000	7,000	-	-
443004	Snow Removal - Rivers Edge	None	None	1,500	-	-	-	-			-	-	-	1,500
443005	Welding & Metal Work	None	Welch Welding	3,500	500	1,000	500	500			500	500	-	-
443006	Vehicle Repairs	Brodie Equipment, C&G Truck, Custom Truck One Source, Gulbicki's, Stansfield Tire, P&S, Insurance Collision, Stuart's Automotive	TBD	39,100	7,500	10,000	4,000	10,000			2,000	1,500	100	4,000
443007	Equipment Repairs	Potvins, Welch Welding, Bobcat, Cason Equipment, Franklin Motors, Hank & Sons, Stansfield Tire, Towne Line Tire, Easy Housekeeping Shops, Lenny Delaney, Maguire Equipment, Richard Soly, Gemini Electric, Conway Office Products, Scherbon	TBD	32,000	8,000	4,000	8,000	7,500			1,000	2,000	500	1,000
443008	Construction- Interior, Plastering, Drywall	Guaranteed Aluminum, Home Depot, American Garage, Hank & Sons, Post Office Locksmith, City Mirror & Glass, Riverside Glass	TBD	10,000	1,000	500	2,000	4,000			500	2,000	-	-
443009	Heating & Plumbing Services - contracted	Ambient Temperature Corp, Arnei Jorge deSouza, Commonwealth of Mass, David Murphy Plumbing, Finish Unlimited, Sun Electric, Cascade Water Services, Kimball Mechanical, Action King, PMCA Bath & Tile, United Compressor, Buss Mechanical, Cogswell Sprinkler	TBD	119,000	55,000	6,000	30,000	20,000			4,000	3,000	1,000	-
443009-114114	Heating & Plumbing Services - COCC Labor	COCC Centralized Labor	COCC Centralized Labor	467,500	95,000	125,000	110,000	100,000			25,000	10,000	2,500	-
443011	Alarm & Security Services	Norel, BEF Enterprise, BMC Controls, Door Concepts, In & Out Automatic Doors, Hank & Sons		21,000	5,000	5,000	5,000	3,000			1,000	1,500	500	-
443012	Electrical Repair Services - contracted	Crowe Electric, Sun Electric, Mercier Electric	TBD	10,000	1,000	4,000	1,000	2,000			1,000	1,000	-	-
443012-114114	Electrical Repair Services - COCC Labor	COCC Centralized Labor		115,000	28,000	27,000	17,000	23,000			10,000	7,500	2,500	-
443013	Energy Contracts	Ameresco	Ameresco	72,000	7,279	19,416	26,472	18,833			-	-	-	-
443014	Elevator Service	Associated Elevator, Richard Kimball Co	Associated Elevator	180,000	-	-	100,000	55,000			-	25,000	-	-
443015	Trash Collection	City of Lowell, Republic Services, Kazanjian, Affordable Clean-Outs, Town of North Andover, Wheelabrator	City of Lowell, Republic Services, Affordable Cleanouts, Kazanjian's	221,500	56,000	50,000	48,000	38,000			22,000	7,000	500	-
443017	Roof Repairs	JB Contracting, Meadows Construction	JB Contracting	36,500	10,000	10,000	8,000	3,000			3,000	2,000	500	-
443018	Fire Prevention Service	American Service Company, Cogswell Sprinkler, Norel, C.A. Crowley, Gemini Electric, BEF Enterprise, SimplexGrinnell	TBD	121,625	25,170	15,395	31,425	27,135			11,660	6,160	4,680	-
443020	Carpet Replacement	Roger LaRochelle	Roger LaRochelle	49,500	7,000	-	20,000	18,000			2,000	1,500	1,000	-
443021	Safety Improvements	Elert & Associates	TBD	2,750	500	500	500	500			500	250	-	-
443023	Janitorial Services	Not Used in FY 2019	TBD	50,000	-	-	50,000	-			-	-	-	-
443024	Masonry Services	Earth Creations, American Sealcoating Service	TBD	9,000	2,000	5,000	-	1,000			500	500	-	-
443025	Landscaping Services	Christopher Duncan, Kazanjian's, Lakeview Fence, National Construction Rentals, Residents First Development	TBD	81,750	30,000	10,000	29,450	4,500			1,800	1,000	500	4,500
443026	Door - Window - Glass Installations	American Garage Door, City Glass, Guaranteed Aluminum, Door Concepts Inc, Northeast Door	TBD	5,000	1,000	500	1,000	1,000			500	500	-	500
Total Contracts				1,851,225	377,449	328,811	535,847	403,468	-	-	98,460	81,410	14,280	11,500

				TOTAL	COCC	L&O	AMP 1	AMP 2	AMP 3	AMP 4	400.01	667-2B	689-C	MRVP	TANF	PSS/FSS	ROSS
Insurance Provider	Policy Description	Policy Dates	Allocation Method														
Clark Insurance	Commercial Auto	10-1-19 to 9-30-20	No. of Vehicles	40,000	6,897		12,414	8,276	5,517	4,138	1,379	1,379					
MA NAHRO Insurance Group	Workers Compensation FY19 policy	10-1-19 to 6-30-20	Direct Payroll	168,374	48,845	12,452	29,325	19,694	20,723	20,901	9,371	2,590	162	661	-	1,901	1,747
MA NAHRO Insurance Group	Workers Compensation FY20 Q1 est.	7-1-20 to 9-30-20	Direct Payroll	56,125	16,282	4,151	9,775	6,565	6,908	6,967	3,124	863	54	220	-	634	582
Hays	State Property Insurance	11-17-19 to 11-17-2020	Direct per unit	21,850							15,180	4,830	1,840				
	Est \$115 per unit (2019 Actual - \$110 per unit)																
Housing Authority Property Insurance	Federal Property	10-1-19 to 9-30-20	Direct	194,480	-		43,347	75,904	36,591	38,638							
(HAPI - HAG)																	
Housing Authority Risk Retention Group	General Liability	10-1-19 to 9-30-20	Direct	118,554	400	10,634	35,446	21,268	24,812	25,994							
(HARRG - HAG)																	
Arbella Protection Insurance Company	Computer and Equipment	10-1-19 to 9-30-20	Admin Personnel	2,500	1,167	556	167	167	167	167	56	56					
TOTAL INSURANCE COSTS				601,883	73,590	27,792	130,474	131,873	94,718	96,805	29,109	9,719	2,057	881	-	2,534	2,330
Benefit Provider																	
Lowell Retirement Board	State Retirement	7/1/19 to 6-30-20	Direct Payroll	1,462,051	428,589	109,260	257,311	172,806	181,831	183,397	82,225	22,729	1,426	5,798	-	16,679	-
Group Insurance Commission	Health Insurance	7/1/19 to 6-30-20	Direct Payroll	940,000	275,554	70,247	165,433	111,103	116,905	117,912	52,865	14,613	917	3,728	-	10,723	-
Internal Revenue Service	Social Security - medicare only	10-1-19 to 9-30-20	Direct Payroll	83,127	24,115	7,086	14,478	9,723	10,231	10,319	4,626	1,279	80	326	-	-	863
	FICA only for forced labor - capital																
MA Division of Unemployment Assistance	State Unemployment UH1	10-1-19 to 9-30-20	Direct Payroll	6,503	1,886	481	1,133	761	800	807	362	100	6	26	-		67
	WFT - .0 EMAC .0051 (First 15K)																
Delta Dental	Dental Insurance	10-1-19 to 9-30-20	Direct Payroll	114,000	33,418	8,519	20,063	13,474	14,178	14,300	6,411	1,772	111	452	-	-	-
Danziger Markhoff	OPEB Liability	10-1-19 to 9-30-20		820,000	240,377	61,279	144,314	96,919	101,981	102,859	46,116	12,748	800	3,252	-	9,355	-
TOTAL EMPLOYEE BENEFITS				3,425,681	1,003,938	256,873	602,732	404,786	425,926	429,595	192,606	53,242	3,339	13,582	-	36,757	930

**Lowell Housing Authority
Schedule of Revenues
September 30, 2020**

Entity Wide														
BLI #	Category	Account Description	Source	Latest 12 Month Actual through 9/30/2018	Annualized through Sept 2019	2020 Bud Amt	AMP 1	AMP 2	AMP 3	AMP 4	Section 8 HCVP / MS	ROSS	THP	COCC
311001	Tenant Rent	Rental Income	Residents	8,808,297	8,870,539	8,831,648	2,550,000	1,800,000	1,820,000	1,950,000	-			
369003	Tenant Rent	Other Tenant Charges	Residents	42,705	50,863	48,500	7,000	14,000	14,500	8,500	-			
369004	Tenant Rent	AC surcharge	Residents	42,585	32,637	24,080	4,000	8,000	4,700	6,000	-			
319001	Other Income	Non-Dwelling Rent	Residents / CTI / Intercompany Rent	59,851	66,156	63,862	24,262	-	-	39,600	-			
345001	Other Income	Fraud Recovery	HCVP and PH Residents	36,738	27,489	17,000	1,500	8,000	-	-	7,500			
369007	Tenant Rent	Washer/Dryer Surcharge	Residents	29,900	34,200	33,400	15,000	18,000	400	-	-			
361001	Other Income	Investment Income	Cash	144,878	189,599	190,300	38,000	17,000	46,000	33,000	39,000			300
369005	Other Income	Antenna Rent	Sprint	100,476	96,216	96,834	-	-	70,146	26,687	-			
369006	Other Income	Laundry Income	Residents - via Automated Laundry Inc.	81,438	79,900	74,000	-	-	38,000	33,000	-			
369009	Other Income	Towing Fees	Christopher's Towing	2,560	3,593	2,600	500	400	800	600	-			
369002	Other Income	Insurance Dividends	HARRG and HAPI (HAIG)	17,807	-	-	-	-	-	-	-			
369001	Other Income	Surplus Sales	Misc	450	1,685	-	-	-	-	-	-			
330001	Other Income	Incoming Port Admin Fees	Outside PHAs	35,728	28,149	28,000					28,000			
340401	Other Gov't Grants	Home Ownership Fees	HUD	600	-	200					200			
369300	Other Income	Solar Net Metering Credits	Nautilus (Fed), BlueWave (State)	1,681,819	990,188	1,097,106	335,282	208,814	252,601	207,349				
311500	Other Gov't Grants	667-2B HUD rental assistance	HUD through DHCD	303,568	303,395	327,424								
340303	Housing Assistance Payments	Housing Assistance Payments (MS)	HUD	766,890	1,023,567	1,100,000					1,100,000			
340301	Housing Assistance Payments	Housing Assistance Payments (HCVP)	HUD	11,499,064	12,885,484	13,800,000					13,800,000			
340302-825	Ongoing Admin Fees Earned	Administrative Fees (MS)	HUD	78,562	183,976	111,499					111,499			
340302	Ongoing Admin Fees Earned	Administrative Fees (HCVP)	HUD	1,141,734	1,134,963	1,231,528					1,231,528			
340402	FSS/PSS	FSS/PSS Coordinator	HUD ROSS	65,558	66,373	66,373						66,373		
340403-ELD	HUD PHA Operating Grants	Elder Services	HUD ROSS	68,000	68,000	68,000						68,000		
340101	HUD PHA Operating Grants	Operating Fund Subsidy	HUD	7,348,328	7,639,480	7,346,761	2,635,275	1,573,890	1,744,532	1,393,063				
380101	Other Gov't Grants	DHCD Operating Subsidy	DHCD - formula driven	811,069	858,947	887,916								
380201	Other Gov't Grants	DHCD MRVP Landlord Payments	DHCD	632,082	805,899	849,612								
380202	Other Gov't Grants	DHCD DMH Landlord Payments	DHCD	346,997	401,761	445,000								
380205-720	Other Gov't Grants	DHCD Admin Fees - DMH	DHCD	18,800	16,213	23,520								
380205-777	Other Gov't Grants	DHCD Admin Fees - MRVP	DHCD	25,560	27,840	44,160								
340401	Other Gov't Grants	DHCD Transitional Housing	DHCD	87,965	87,965	87,965							87,965	
140601 (340201)	Operating Grants	Operations	Capital Fund Grant	553,339	701,750	940,003	-	235,001	285,001	420,002				
380501	Management Fee Revenue	Management Fees	AMPs - HUD Mngt Fee	1,665,062	1,723,056	1,737,233								1,737,233
380503	Management Fee Revenue	Asset Management Fee	AMPs - HUD Mngt Fee	202,470	201,720	201,722								201,722
380502	Management Fee Revenue	Bookkeeping Fee	AMPs	151,853	151,296	151,292								151,292
380501	Management Fee Revenue	Management Fees	HCVP / MS - 20% of AF	249,599	256,008	268,605								268,605
380502	Management Fee Revenue	Bookkeeping Fee	HCVP / MS - 7.50 per UML	106,868	108,960	112,808								112,808
380503	Management Fee Revenue	Management Fees	Capital Fund	280,700	435,479	447,492								447,492
380510	Front Line Service Fees	COCC Skilled Labor Billing	Intercompany	572,807	575,367	584,000								584,000
369011	Other Income	Partner Portal Fees	HCVP Landlords	5,585	4,735	5,000					5,000			
						-								
			TOTAL	38,068,292	40,133,447	41,345,443	5,610,819	3,883,105	4,276,680	4,117,801	16,322,727	134,373	87,965	3,503,453

Lowell Housing Authority
Schedule of Operating Expenses- Non Salary/Benefit/Extraordinary
9/30/2020

BLI #	Account Description	2019 Active Vendors	2020 Preferred Vendor or Contract #	2020 Bud Amt	AMP 1	AMP 2	AMP 3	AMP 4	HCVP	COCC
	ADMINISTRATIVE OVERHEAD									
413001	Legal Fees	Nyman Law, Housing Authority Risk Renention Group, Middlesex Sheriff's Office, Eno Martin & Donahue, KP Law, Lowell Sun, Kevin Murphy	Murphy, Labor Kopelman	118,300	30,000	30,000	20,000	20,000	1,000	15,000
414000	Training & Continuing Education	various	various	100,285	21,285	25,000	4,000	15,000	4,000	28,000
415001	Travel	Various EEs	Various EEs	36,600	100	100	100	100	1,000	35,000
417101	Audit Fee	Marcum LLP, Hurley	TBD	28,000	4,537	2,597	3,688	3,879	10,788	-
419001	Admin Sundry	Various	Various	28,050	4,500	3,000	4,000	5,000	1,000	8,500
419002	Postage	Neopost; USPS, Necs	Neopost; USPS	26,450	4,500	3,100	3,500	3,500	7,500	2,500
419003	Office Supplies (Stationary/Supplies)	WB Mason, Cam Office, Necs, Amazon, K-log, Conway Office Products, Ledgerview Printing, Owl Stamp, Red Thread	WB Mason, Cam Office, Necs, Conway Office Products,	25,600	2,000	2,000	2,000	3,000	5,000	10,000
419004	Printing	CCCS, Ledgerview, Omni Digital Printers, Owl Stamp, Rich Thuillier, Carbon Colors, HD Supply, Amazon, All Sports, PC Connection	CCCS, Ledgerview, Omni, Owl Stamp, Rich Thellier, Carbon Colors	21,100	3,500	2,500	2,000	2,000	3,500	5,000
419005	Publications	Lowell Sun Publishing Co. , Consumer Reports, NAHRO, Tracie Morgan	Lowell Sun Publishing Co. , Consumer Reports, Boston Globe	1,100	-	-	-	-	100	1,000
419006	Advertising	Lowell Sun, Projectdog, Khmer Post, NAHRO	Lowell Sun, Projectdog	8,900	1,500	500	1,000	1,200	500	3,500
419007	Membership Fees / Dues	NAHRO, ASPA, Nan McKay, Section 8 Admin Ass.	NAHRO, Section 8 Admin Ass., Happy Software	16,000	-	-	-	-	8,000	8,000
419008	Information Systems IT	Amazon, Emphasys, InspectCheck, Planeteria Media, Resolve IT, PC Connection, Statewide Communications, Dell Computer, Brian Sparrow, NAHRO, Policy Map	Amazon, Emphasys, InspectCheck LLC, Planeteria Media LLC, Resolve I.T. CDW, PC Connection, Dell, Statewide Communications, PolicyMap	419,209	51,745	36,783	42,255	41,543	108,453	118,278
419009	Data Processing (IT)	Complete Payroll Services	TBD	33,100	3,000	2,000	2,000	2,000	5,500	16,000
419014	Telephone / Internet	Comcast Business, TPX Communications, Earthlink, New Gate Security (GPS), T-Mobile, Verizon, AT&T, Viewpoint, Ledgerview Printing, Middlesex Sheriff, Ashley Beauchesne, Prospeed	Comcast Business, TPX Communications, Earthlink, , T-Mobile, Verizon, AT&T, Viewpoint	178,919	35,303	25,424	23,825	35,619	10,636	33,995
419015	Eviction Expense	Nyman Law, Wheelabrator North Andover, Kevin Murphy, Middlesex Sheriff, Triple M Moving	Kevin Murphy, Middlesex Sheriff's Office, Triple M Moving & Storage	87,500	22,000	20,000	20,000	20,000	-	-
419020	Medical Services	Lowell General Hospital, Suzanne Miller MD	Lowell General Hospital	3,900	300	300	500	300	-	2,500
419022	Admin Equipment Maintenance	NECS, Conway Office Products, Shred-It, Neopost	NECS, Conway Office Products, Shred-It, Neopost, Formax	9,600	2,000	1,000	1,000	1,000	1,000	2,500
419025	Rent Expense	AMP 4 - DAT	AMP 4 - DAT	39,600				-	14,400	25,200
419050-419061	Consulting	Mapplan, Grants Etc., Dolores Sierra, Narith Sokun, Residents First, Unemployment Tax Management	Mapplan, Grants Etc., Affordable Housing Network, Richard Francey, William Welch, UTMCI, US Housing	71,800	10,000	15,000	10,000	10,000	1,500	25,000
419055	HQS Inspections	Geosite Environmental, CPHI	Geosite Environmental	55,000					55,000	
		TOTAL ADMINISTRATIVE OVERHEAD		1,309,013	196,269	169,304	139,868	164,140	238,876	339,973

Lowell Housing Authority
Schedule of Operating Expenses- Non Salary/Benefit/Extraordinary
9/30/2020

BLI #	Account Description	2019 Active Vendors	2020 Preferred Vendor or Contract #	2020 Bud Amt	AMP 1	AMP 2	AMP 3	AMP 4	HCVP	COCC
	MANAGEMENT FEES									
419090	Management Fees	2018 HUD rates - 83.31, 2019 Rates - 86.12		2,005,839	536,107	306,932	435,843	458,351	268,605	
419090	Asset Management Fees	\$10 UML - AMPs 1,2, 3, 4 (Asset Mngt)		201,722	62,251	35,640	50,609	53,222	-	
419091	Bookkeeping Fees	\$7.50 UML - AMPs and HCVP (Bookkeeping)		264,100	46,688	26,730	37,957	39,917	112,808	
		TOTAL MANAGEMENT FEES		2,471,661	645,047	369,302	524,408	551,491	381,413	-

Lowell Housing Authority
Schedule of Operating Expenses- Non Salary/Benefit/Extraordinary
9/30/2020

BLI #	Account Description	2019 Active Vendors	2020 Preferred Vendor or Contract #	2020 Bud Amt	AMP 1	AMP 2	AMP 3	AMP 4	HCVP	COCC
	TENANT SERVICES									
421001	Tenant Services-Salaries	Patricia Trodella	Patricia Trodella	12,480	-	-	12,480	-		
422001	Tenant Services- Supplies/ Recreation			-						
422010	Tenant Participation/ Contract Costs			-						
				-						
423001	Tenants Organizations	\$25 per unit x 94% est. HUD funding		39,903	12,314	7,050	10,011	10,528		
423001	Tenants Organizations	\$6 per unit - State		1,044						
423002	Tenant Relocation			-						
423004	Youth Services LZ			51,296	27,648	23,648				
423007	Public Housing FSS									
	TOTAL TENANT SERVICES			104,723	39,962	30,698	22,491	10,528	-	-

Lowell Housing Authority
Schedule of Operating Expenses- Non Salary/Benefit/Extraordinary
9/30/2020

BLI #	Account Description	2019 Active Vendors	2020 Preferred Vendor or Contract #	2020 Bud Amt	AMP 1	AMP 2	AMP 3	AMP 4	HCVF	COCC
	UTILITIES									
431001	Water & Sewer	City of Lowell	City of Lowell	1,106,545	322,332	314,232	210,753	187,798		
432001	Electricity	National Grid	National Grid	1,902,381	504,270	341,859	404,278	531,426		
433001	Gas	National Grid, Direct Energy, Constellation	National Grid, Direct Energy	1,332,641	508,946	380,150	229,634	155,269		
434001	Fuel									
436001	Utility Conservation									
439001	Other Utility Expenses - SNM Operator Costs			602,495	180,074	114,592	136,419	114,592		
		TOTAL UTILITIES		4,944,062	1,515,622	1,150,833	981,084	989,085	-	-

Lowell Housing Authority
Schedule of Materials and Contracts
September 30, 2020

BLI #	Account Description	2019 Active Vendors	2020 Preferred Vendor or Contract #	2020 Bud Amt	AMP 1	AMP 2	AMP 3	AMP 4	HCVP	COCC
	SUPPLIES									
442001	Materials & Supplies - Miscellaneous	HD Supply, Home Depot, Lowes, Amazon	HD Supply, Home Depot, Lowes	17,000	1,500	5,000	2,000	2,000		2,000
442002	Petty Cash	Various	Various	8,800	1,500	2,500	1,000	1,200		500
442003	Lumber	Home Depot, Lowe's	Home Depot, Lowe's	2,500	500	500	500	500		
442005	Appliances and Parts	GE, Eastern Service Company, GE Appliances, HD Supply, Gene's Appliance Parts, Thibodeau Appliance Repair, Home Depot, Dracut Appliance Center	General Electric	139,500	45,000	21,000	30,000	30,000		-
442006	Gasoline	Mahoney Oil, WEX, Gulbick's	WEX Fuel	31,600	8,000	9,000	3,500	6,500		-
442007	Shades	Wallpaper City	Wallpaper City	18,500	5,000	5,000	3,000	3,500		
442008	Janitorial Supplies & Equipment	HD Supply, Home Depot, Lowe's, Supply Works	Supply Works	48,500	8,000	5,000	13,500	18,000		500
442009	Windows, Doors, Glass & Screens	Guaranteed Aluminum, Home Depot, Friend Lumber, Koopman Lumber, Hank & Sons, Lakeview Fence, In & Out Automatic Doors, Northeast Door Company, HD Supply	Guaranteed Aluminum	38,500	13,500	10,000	8,000	3,000		-
442010	Painting Supplies	Wallpaper City, HD Supply, Home Depot, Lowe's, AG Hardware	Wallpaper City	54,500	18,000	11,000	10,000	10,000		-
442011	Tools & Equipment	HD Supply, Home Depot, Lowe's, Amazon, Spartan Tool LLC	TBD	28,600	3,700	1,900	2,700	5,200		13,000
442012	Flooring Supplies	Sherwin Williams, HD Supply, Home Depot	TBD	31,500	6,000	4,000	11,000	8,000		-
442013	HVAC Supplies	Airgas USA, Home Depot, Sun Electric Motors Service, HD Supply, Frank McCartin, Grainger FAC 28	TBD	12,600	4,000	1,000	4,000	2,000		-
442014	Uniforms and outerwear - replacements	All Sports	All Sports	21,800	4,680	3,510	3,780	3,780		4,250
442015	Plumbing Supplies	Ferguson, Frank McCartin, Home Depot, Edward Kelly Sheet Metal, FW Webb, HD Supply, Lowe's, MacDonald Cabinet & Countering, Sun Electric, The Granite Group, Sherwin Williams, AG Hardware, Spartan Tool LLC	TBD	124,000	40,000	30,000	25,000	15,000		2,000
442016	Electrical Supplies	McCartins, HD Supply, Home Depot, Northeast Electrical, Standard Electric, ADI, Lowe's, Sun Electric Motors LLC	TBD	81,500	25,000	18,000	20,000	11,000		500
442017	Alarms & Security Supplies	Home Depot	TBD	9,100	1,500	500	5,000	1,500		-
442018	Extermination Supplies	Lowe's, HD Supply, Home Depot	TBD	1,400						
442019	Locks & Keys	Hank & Sons, PO Locksmith, HD Supply, Home Depot	TBD	17,100	10,000	2,000	2,000	2,000		100
442020	Roofing & Siding Supplies	None	TBD	3,500	500	500	500	500		
442021	Safety Equipment & Supplies	Home Depot, Lowe's, ADI, HD Supply	TBD	3,200	1,000	500	500	500		-
442022	Signage	Carbon Colors, Home Depot	TBD	21,750	5,000	5,000	5,000	5,000		
442024	Masonry Supplies	None	TBD	-	-	-	-	-		
442025	Landscaping Supplies & Equipment	Almo's, Stateline Irrigation Supply, Home Depot, Lowe's, HD Supply	TBD	79,450	16,750	5,400	22,650	25,450		2,500
442029	Carpentry Supplies	None	TBD	-						
442030	Cabinets	Home Depot, Lowe's, MacDonald Cabinet, HD Supply	TBD	71,500	40,000	10,000	15,000	3,500		
442031	Vehicles Supplies	Bobcat, Home Depot, Stansfield Tire	TBD	1,800	500	250	500	250		100
		Total Supplies		868,200	259,630	151,560	189,130	158,380	-	25,450

Lowell Housing Authority
Schedule of Materials and Contracts
September 30, 2020

BLI #	Account Description	2019 Active Vendors	2020 Preferred Vendor or Contract #	2020 Bud Amt	AMP 1	AMP 2	AMP 3	AMP 4	HCVF	COCC
MAINTENANCE CONTRACTS										
443001	Maintenance Contracts	Various	TBD	3,000	500	500	500	500		-
443002	BioHazard & Environmental Restoration	EFI, Mill City Environmental, Restore Pro, Safety Environmental	TBD	33,000	12,000	10,000	3,000	6,000		-
443003	Pest Control	Pest End	Pest End	167,000	25,000	25,000	40,000	60,000		
443004	Snow Removal - Rivers Edge	None		1,500	-	-	-	-		1,500
443005	Welding & Metal Work	None	Welch Welding	3,500	500	1,000	500	500		-
443006	Vehicle Repairs	Brodie Equipment, C&G Truck, Custom Truck One Source, Gulbicki's, Stansfield Tire, P&S, Insurance Collision, Stuart's Automotive	TBD	39,100	7,500	10,000	4,000	10,000		4,000
443007	Equipment Repairs	Potvins, Welch Welding, Bobcat, Cason Equipment, Franklin Motors, Hank & Sons, Stansfield Tire, Towne Line Tire, Easy Housekeeping Shops, Lenny Delaney, Maguire Equipment, Richard Soly, Gemini Electric, Conway Office Products, Scherbon	TBD	32,000	8,000	4,000	8,000	7,500		1,000
443008	Construction- Interior, Plastering, Drywall	Guaranteed Aluminum, Home Depot, American Garage, Hank & Sons, Post Office Locksmith, City Mirror & Glass, Riverside Glass	TBD	10,000	1,000	500	2,000	4,000		-
443009	Heating & Plumbing Services - contracted	Ambient Temperature Corp, Arnel Jorge deSouza, Commonwealth of Mass, David Murphy Plumbing, Finish Unlimited, Sun Electric, Cascade Water Services, Kimball Mechanical, Action King, PMCA Bath & Tile, United Compressor, Buss Mechanical, Cogswell Sprinkler	TBD	119,000	55,000	6,000	30,000	20,000		
443009-114114	Heating & Plumbing Services - COCC Labor	COCC Centralized Labor	COCC Centralized Labor	467,500	95,000	125,000	110,000	100,000		
443011	Alarm & Security Services	Norel, BEF Enterprise, BMC Controls, Door Concepts, In & Out Automatic Doors, Hank & Sons		21,000	5,000	5,000	5,000	3,000		
443012	Electrical Repair Services - contracted	Crowe Electric, Sun Electric, Mercier Electric	TBD	10,000	1,000	4,000	1,000	2,000		
443012-114114	Electrical Repair Services - COCC Labor	COCC Centralized Labor		115,000	28,000	27,000	17,000	23,000		
443013	Energy Contracts	Ameresco	Ameresco	72,000	7,279	19,416	26,472	18,833		
443014	Elevator Service	Associated Elevator, Richard Kimball Co	Associated Elevator	180,000	-	-	100,000	55,000		
443015	Trash Collection	City of Lowell, Republic Services, Kazanjian, Affordable Clean-Outs, Town of North Andover, Wheelabrator	City of Lowell, Republic Services, Affordable Cleanouts, Kazanjian's	221,500	56,000	50,000	48,000	38,000		-
443017	Roof Repairs	JB Contracting, Meadows Construction	JB Contracting	36,500	10,000	10,000	8,000	3,000		
443018	Fire Prevention Service	American Service Company, Cogswell Sprinkler, Norel, C.A. Crowley, Gemini Electric, BEF Enterprise, SimplexGrinnell	TBD	121,625	25,170	15,395	31,425	27,135		
443020	Carpet Replacement	Roger LaRochelle	Roger LaRochelle	49,500	7,000	-	20,000	18,000		
443021	Safety Improvements	Elert & Associates	TBD	2,750	500	500	500	500		
443023	Janitorial Services	Not Used in FY 2019	TBD	50,000	-	-	50,000	-		
443024	Masonry Services	Earth Creations, American Sealcoating Service	TBD	9,000	2,000	5,000	-	1,000		
443025	Landscaping Services	Christopher Duncan, Kazanjian's, Lakeview Fence, National Construction Rentals, Residents First Development	TBD	80,950	30,000	10,000	29,450	4,500		4,500
443026	Door - Window - Glass Installations	American Garage Door, City Glass, Guaranteed Aluminum, Door Concepts Inc, Northeast Door	TBD	5,000	1,000	500	1,000	1,000		500
Total Contracts				1,850,425	377,449	328,811	535,847	403,468	-	11,500

LOWELL HOUSING AUTHORITY
Schedule of Insurance and Employee Benefits
Fiscal Year Ending: 9/30/2020

				TOTAL	COCC	L&O	AMP 1	AMP 2	AMP 3	AMP 4	400.01	667-2B	689-C	MRVP	TANF	PSS/FSS	ROSS
Insurance Provider	Policy Description	Policy Dates	Allocation Method														
Clark Insurance	Commercial Auto	10-1-19 to 9-30-20	No. of Vehicles	40,000	6,897		12,414	8,276	5,517	4,138	1,379	1,379					
MA NAHRO Insurance Group	Workers Compensation FY19 policy	10-1-19 to 6-30-20	Direct Payroll	168,374	48,845	12,452	29,325	19,694	20,723	20,901	9,371	2,590	162	661	-	1,901	1,747
MA NAHRO Insurance Group	Workers Compensation FY20 Q1 es	7-1-20 to 9-30-20	Direct Payroll	56,125	16,282	4,151	9,775	6,565	6,908	6,967	3,124	863	54	220	-	634	582
Hays	State Property Insurance	11-17-19 to 11-17-2020	Direct per unit	21,850							15,180	4,830	1,840				
	Est \$115 per unit (2019 Actual - \$110 per unit)																
Housing Authority Property Insurance	Federal Property	10-1-19 to 9-30-20	Direct	194,480	-		43,347	75,904	36,591	38,638							
(HAPI - HAIG)																	
Housing Authority Risk Retention Group	General Liability	10-1-19 to 9-30-20	Direct	118,554	400	10,634	35,446	21,268	24,812	25,994							
(HARRG - HAIG)																	
Arbella Protection Insurance Company	Computer and Equipment	10-1-19 to 9-30-20	Admin Personnel	2,500	1,167	556	167	167	167	167	56	56					
TOTAL INSURANCE COSTS				601,883	73,590	27,792	130,474	131,873	94,718	96,805	29,109	9,719	2,057	881	-	2,534	2,330
Benefit Provider																	
Lowell Retirement Board	State Retirement	7/1/19 to 6-30-20	Direct Payroll	1,462,051	428,589	109,260	257,311	172,806	181,831	183,397	82,225	22,729	1,426	5,798	-	16,679	-
Group Insurance Commission	Health Insurance	7/1/19 to 6-30-20	Direct Payroll	940,000	275,554	70,247	165,433	111,103	116,905	117,912	52,865	14,613	917	3,728	-	10,723	-
Internal Revenue Service	Social Security - medicare only	10-1-19 to 9-30-20	Direct Payroll	83,127	24,115	7,086	14,478	9,723	10,231	10,319	4,626	1,279	80	326	-	-	863
	FICA only for forced labor - capital																
MA Division of Unemployment Assistance	State Unemployment UHI	10-1-19 to 9-30-20	Direct Payroll	6,503	1,886	481	1,133	761	800	807	362	100	6	26	-	-	67
	WFT - .0 EMAC .0051 (First 15K)																
Delta Dental	Dental Insurance	10-1-19 to 9-30-20	Direct Payroll	114,000	33,418	8,519	20,063	13,474	14,178	14,300	6,411	1,772	111	452	-	-	-
Danziger Markhoff	OPEB Liability	10-1-19 to 9-30-20		820,000	240,377	61,279	144,314	96,919	101,981	102,859	46,116	12,748	800	3,252	-	9,355	-
TOTAL EMPLOYEE BENEFITS				3,425,681	1,003,938	256,873	602,732	404,786	425,926	429,595	192,606	53,242	3,339	13,582	-	36,757	930

Lowell Housing Authority
Schedule of Operating Expenses- Non Salary/Benefit/Extraordinary
September 30, 2020

BLI #	Account Description	Vendor(s)	2018 Actual	2019 Annualized	2020 Bud Amt	AMP 1	AMP 2	AMP 3	AMP 4	HCVP	COCC
	OTHER GENERAL										
452001	PILOT	City of Lowell	444,903	447,396	422,303	121,445	76,403	97,534	107,551		
457001	Collection Losses		63,171	52,257	60,000	15,000	12,000	15,000	10,000		
458001	Interest Expense		86,579	62,556	193,820	11,330	40,614	70,666	45,210		
459001	Mobility Fees		36,736	34,000	35,000					35,000	
459001	Taxes -- High Street (Sprint Lease Terminated)	City of Lowell	-	-	-						
446002	Protective Services-LPD (MOA thru 1/2020)	City of Lowell	41,208	40,008	48,008	11,058	6,329	16,990	9,454		
471901	Project Self Sufficiency Escrow Payments		58,483	53,104	55,495	21,967	33,528				
	TOTAL OTHER GENERAL		731,080	689,321	814,626	180,800	168,874	200,190	172,215	35,000	-
	EXTRAORDINARY / CAPITAL										
754002	Debt Service Payments	Siemens Capital - EPC w/ Ameresco	844,203	849,699	615,399	41,111	147,364	256,405	164,043		
	TOTAL EXTRAORDINARY / CAPITAL		844,203	849,699	615,399	41,111	147,364	256,405	164,043	-	-
	Total Other General / Extraordinary / Capital		1,575,283	1,539,020	1,430,025	221,911	316,238	456,595	336,258	35,000	-